Date: December 1, 2025

Dan Wagner

walletdoc pty ltd
Houghton Estate Office Park3rd Floor Palm Grove, 2 Osborn RoadHoughton
Johannesburg 2196
SOUTH AFRICA

Re: ***EMVCo Letter of Approval – EMV 3-D Secure Default-SDK Product***

Approval / Reference Number: **3DS_LOA_SDK_WAPL_020301_01121**

Approval Date: **December 1, 2025**

Approval Expiration Date: **September 25, 2027**

Product Provider Name:	walletdoc pty ltd
Registration Number:	WAPL.V 20 0215
Default-SDK Name:	Walletdoc iOS 3DS SDK
Default-SDK Version:	1.0.0
Tested Operating System Version(s):	iOS 18.2
Supported Operating System Version(s):	iOS 14 15 16 17 18
Implementation Conformance Statement:	3DS_ICS_SDK_WAPL_020301_01121
EMV 3-D Secure Specification:	Version 2.3.1.1 Version 2.2.0
EMV 3-D Secure SDK Specification:	Version 2.3.1.1 Version 2.2.0
EMV 3-D Secure SDK Device Information:	Version 1.7
EMV 3-D Secure Specification Bulletin(s):	SB214 v3, SB255 V5, SB309 v1
EMV 3-D Secure SDK Specification Bulletin(s):	
3-D Secure Test Suite Names and Versions:	– EMV 3DS 2.3.1 Test Suite Version 2.3.1.14 – EMV 3DS 2.2.0 Test Suite Version 2.2.0.14
3-D Secure Test Suite Bulletin(s):	
EMV 3-D Secure SDK Device Information tested:	Version 1.7
EMV 3-D Secure Specification Bulletin(s) tested:	SB214 v3, SB255 V5, SB309 v1
EMV 3-D Secure SDK Specification Bulletin(s) tested:	

Dear Dan Wagner,

EMVCo, LLC ("EMVCo"), a Delaware limited liability company, has received your request for EMV 3-D Secure approval for the Default-SDK identified above. In connection with your request for approval, we have reviewed your report, identified by file number ELITT_LAB_RE_3DS_COMP-WALLETDOC PTY LTD-SDK_IOS-2025-1313-P01 which was generated by ELITT.

After assessing such file, EMVCo has determined that the above referenced Default-SDK sufficiently conforms to EMV 3-D Secure – SDK Specification and EMV 3-D Secure – Protocol and Core Functions Specification.

EMVCo hereby grants your Default-SDK EMV 3-D Secure Approval, based on the requirements stated in the EMV 2.2.0 and/or 2.3.1 Specifications. Please note that EMVCo may publicly identify your Default-SDK as an approved Default-SDK, including in EMVCo's published list of approved Default-SDK Products.

EMVCo's grant of Approval status to your Default-SDK is subject to the Supported Options as identified in Attachment B hereto and the Tested 3DS Extensions identified in Attachment C hereto and specifically incorporates (i) the terms and conditions of your 3-D Secure Approval Contract with EMVCo, and (ii) the Specific Terms and Conditions to the Letter of Approval attached hereto as Attachment A. Because EMVCo's grant is subject to such limitations, including certain events of termination, you and any third parties should confirm that such approval is current and has not been terminated by referring to the list of approved Default-SDK published on the EMVCo website (www.emvco.com)

This Letter of Approval is valid while the approval number is posted on the EMVCo website.

EMVCo, LLC

Authorized by **Johnathan Hancock**

EMVCo 3-D Secure Testing Group Chair

EMVCo LLC, 900 Metro Center Blvd. Foster City, CA 94404 USA

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Attachment A
Specific Terms and Conditions to Letter of Approval

During testing, the following issues were identified. Restrictions identified must be disclosed to customers (issuers or other product providers to whom the Product Provider intends to sell the product).

<u>Restrictions, if any:</u>

<u>Comments, if any:</u>

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Attachment B
Supported Options

This product has been tested for the following Default-SDK options:

Supported Orientation(s)	
Portrait	☒
Landscape	☒

Supported Type of Device Parameters	
Android Device Parameters	☐
iOS Device Parameters	☒
Platform Provider Device Parameters	☐

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Attachment C
Tested 3DS Extensions

This product has been tested for the following 3DS extensions:

Bridging Message Extension	Version 2.0
Recurring data	N/A
Challenge data	☐
Additional data	N/A
File URL data	N/A

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