

Date: August 25, 2023



Shatrughan Sharma

Wibmo Inc
19925 Stevens Creek Blvd.
Suite 100
Cupertino 95014
UNITED STATES OF AMERICA

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

Approval / Reference Number: 3DS_LOA_SDK_WIBM_020200_00750

Approval Date: August 25, 2023

Approval Expiration Date: August 3, 2025

Product Provider Name:	Wibmo Inc
Registration Number:	WIBM.V 17 0009
3DS SDK Name:	Accosa 3DS SDK for iOS
3DS SDK Version:	2.2.0
Tested Operating System Version(s):	iOS 15.7.1
Supported Operating System Version(s):	iOS iOS 11 iOS 12 iOS 13 iOS 14 iOS 15 iOS 16
Implementation Conformance Statement:	3DS_ICS_SDK_WIBM_020200_00750
EMV 3-D Secure Specification:	Version 2.2.0, Version 2.1.0
EMV 3-D Secure SDK Specification:	Version 2.2.0, Version 2.1.0
EMV 3-D Secure SDK Device Information:	Version 1.6
EMV 3-D Secure Specification Bulletin(s):	SB204 v7, SB214 v3, SB255 v2
EMV 3-D Secure SDK Specification Bulletin(s):	SB285 v1
3-D Secure Test Plan Name:	EMV® 3-D Secure 2.2.0 Test Plan
3-D Secure Test Plan Version:	2.2.0.10
3-D Secure Test Plan Bulletin(s):	N/A
EMV 3-D Secure SDK Device Information tested:	Version 1.6
EMV 3-D Secure Specification Bulletin(s) tested:	SB204 v7, SB214 v3, SB255 v2, SB285 v1

EMV 3-D Secure SDK Specification Bulletin(s) tested: N/A

Dear Shatrughan Sharma,

EMVCo, LLC ("EMVCo"), a Delaware limited liability company, has received your request for EMV 3-D Secure approval for the 3DS SDK identified above. In connection with your request for approval, we have reviewed your report, identified by file number B23REP00-009 which was generated by Fime India Private Limited.

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

EMVCo hereby grants your 3DS SDK EMV 3-D Secure Approval, based on the requirements stated in the EMV 2.1.0 and/or 2.2.0 Specifications. Please note that EMVCo may publicly identify your 3DS SDK as an approved 3DS SDK, including in EMVCo's published list of approved 3DS SDK Products.

EMVCo's grant to your 3DS SDK is subject to 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 3DS 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

By:

Name:

Title: EMVCo 3-D Secure Testing Group Chair

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).

Restrictions, if any:

Comments, if any:

Attachment B

Supported Options

This product has been tested for the following 3DS SDK options:

Supported Orientation(s)	
Portrait	<input checked="" type="checkbox"/>
Landscape	<input checked="" type="checkbox"/>

Supported Type of Device Parameters	
Android Device Parameters	<input type="checkbox"/>
iOS Device Parameters	<input checked="" type="checkbox"/>
Platform Provider Device Parameters	<input type="checkbox"/>