

Date: September 11, 2025



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 Default-SDK Product*

Approval / Reference Number: 3DS_LOA_SDK_WIBM_020301_01085

Approval Date: September 11, 2025

Approval Expiration Date: August 4, 2027

Product Provider Name:	Wibmo Inc
Registration Number:	WIBM.V 17 0009
Default-SDK Name:	Accosa 3DS SDK for iOS
Default-SDK Version:	2.3.1
Tested Operating System Version(s):	iOS 18.5
Supported Operating System Version(s):	iOS 11 12 13 14 15 16 17 18
Implementation Conformance Statement:	3DS_ICS_SDK_WIBM_020301_01085
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 Plan Names and Versions:	EMV 3-D Secure 2.3.1 Test Plan version 2.3.1.14 EMV 3-D Secure 2.2.0 Test Plan version 2.2.0.14
3-D Secure Test Plan 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 Shatrughan Sharma,

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 B24REP00-097 which was generated by FIME EMEA.

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

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 Default-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"/>

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	<input type="checkbox"/>
Additional data	N/A
File URL data	N/A