Date: October 8, 2026

Joseph Chan

AsiaPay Limited
Unit 1701-05, 17/F, K. Wah Centre, 191 Java Road, North Point, Hong Kong
Hong Kong 00000
Hong Kong

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

Approval / Reference Number: **3DS_LOA_SER_ASLI_020301_01317**

Approval Date: **October 8, 2026**

Approval Expiration Date: **September 24, 2028**

Product Provider Name:	AsiaPay Limited
Registration Number:	ASLI.V 18 0043
3DS Server Name:	Xecure3D 3DS Server
3DS Server Version:	2.3.1
Operating System or Virtual Machine Name and Version:	Linux CentOS Stream 9
Implementation Conformance Statement:	3DS_ICS_SER_ASLI_020301_01317
EMV 3-D Secure Specification:	Version 2.3.1.1 Version 2.2.0
EMV 3-D Secure Specification Bulletin(s):	SB214 v3, SB255 v5
3-D Secure Test Suite Names and Versions:	– EMV [Core 2.3.1] Regression 3DS Core Test Suite Version 2.3.1.17 – EMV [Core 2.3.1] Regression 3DS Core 2.2.0 Test Suite Version 2.2.0.17
3-D Secure Test Suite Bulletin(s):	
EMV 3-D Secure Specification Bulletin(s) tested:	SB214 v3, SB255 v5

Dear Joseph Chan,

EMVCo, LLC ("EMVCo"), a Delaware limited liability company, has received your request for EMV 3-D Secure approval for the 3DS Server identified above. In connection with your request for approval, we have reviewed your report, identified by file number 6-0240-26-01-03_TR1 which was generated by cetecom advanced GmbH.

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

EMVCo hereby grants your 3DS Server 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 3DS Server as an approved 3DS Server, including in EMVCo's published list of approved 3DS Products.

EMVCo's grant of Approval status to your 3DS Server is subject to the Tested 3DS Extensions identified in Attachment B 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 3DS Server 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:

This Product has been tested on protocol 2.2.0 using a regression test plan, in accordance with the rules defined in 3DS Approval Bulletin 29 available on EMVCo website.This Product has been tested on protocol 2.3.1 using a regression test plan, in accordance with the rules defined in 3DS Approval Bulletin 29 available on EMVCo website

Attachment B
Tested 3DS Extensions

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

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