

Date: June 3, 2024



Eyvaz Allahverdiyev

Guavapay Limited
Salisbury House, 29 Finsbury Circus, London Wall
London EC2M 5QQ
United Kingdom

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

Approval / Reference Number: 3DS_LOA_SER_GULI_020200_00897

Approval Date: June 3, 2024

Approval Expiration Date: May 20, 2026

Product Provider Name:	Guavapay Limited
Registration Number:	GULI.V 23 0305
3DS Server Name:	Cardium 3DSS
3DS Server Version:	1.0
Operating System or Virtual Machine Name and Version:	Oracle Linux Server 8.9
Implementation Conformance Statement:	3DS_ICS_SER_GULI_020200_00897
EMV 3-D Secure Specification:	Version 2.2.0, Version 2.1.0
EMV 3-D Secure Specification Bulletin(s):	SB204 v7, SB214 v3, SB255 v3
3-D Secure Test Plan Names and Versions:	EMV 3-D Secure 2.2.0 Test Plan version 2.1.0.27 EMV 3-D Secure 2.1.0 Test Plan version 2.2.0.12
3-D Secure Test Plan Bulletin(s):	N/A
EMV 3-D Secure Specification Bulletin(s) tested:	SB204 v7, SB214 v3, SB255 v3

Dear Eyvaz Allahverdiyev,

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 C24REP00-468 which was generated by Fime India Private Limited.

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 2.1.0 and/or 2.2.0 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 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 **Akif Qazi**

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: