

Date: July 4, 2022



Ilja Peters
Nets Estonia AS
Tartu mnt. 63
Tallinn 10115
ESTONIA

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

Approval / Reference Number: 3DS_LOA_SER_NEEA_020200_00580

Approval Date: July 4, 2022

Approval Expiration Date: June 17, 2024

Product Provider Name:	Nets Estonia AS
Registration Number:	NEEA.V 18 0033
3DS Server Name:	NetsEE-3DServer2
3DS Server Version:	2.2
Operating System Version:	Oracle Linux 7.9
Implementation Conformance Statement:	3DS_ICS_SER_NEEA_020200_00580
EMV 3-D Secure Specification:	Version 2.2.0, Version 2.1.0
EMV 3-D Secure Specification Bulletin(s):	SB204 v6, SB214 v2
3-D Secure Test Plan Name:	EMV® 3-D Secure 2.2.0 Test Plan
3-D Secure Test Plan Version:	2.2.0.8
3-D Secure Test Plan Bulletin(s):	N/A
EMV 3-D Secure Specification Bulletin(s) tested:	SB204 v6, SB214 v2

Dear Ilja Peters,

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 1-4355/22-01-02 which was generated by CTC 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.

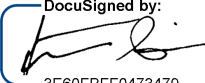
EMVCo hereby grants your 3DS Server EMV 3-D Secure Approval, based on the requirements stated in the EMV 2.1.0 and/or 2.2.0 Specifications. Please note that EMVCo may publicly identify your 3DS Server as an approved 3DS Server, including in EMVCo's published list of approved 3DS Products.

EMVCo's grant to your 3DS Server 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 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

By:

DocuSigned by:

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Name: Jonathan Main

Title: Chair of EMVCo Board of Managers

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: