

Date: March 10, 2023



Lauren Rossi

PAAY
5 Hanover SQ
Suite 2102
New York City 10004
UNITED STATES OF AMERICA

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

Approval / Reference Number: 3DS_LOA_SER_PAAY_020200_00678

Approval Date: March 10, 2023

Approval Expiration Date: February 27, 2025

Product Provider Name:	PAAY
Registration Number:	PAAY.V 18 0011
3DS Server Name:	PAAY 3DS Server
3DS Server Version:	2.2
Operating System or Virtual Machine Name and Version:	Linux-based Container 13564
Implementation Conformance Statement:	3DS_ICS_SER_PAAY_020200_00678
EMV 3-D Secure Specification:	Version 2.2.0, Version 2.1.0
EMV 3-D Secure Specification Bulletin(s):	SB204 v6, SB255 v1, 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, SB255 v1, SB214 v2

Dear Lauren Rossi,

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 1-4185/22-01-03 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:

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: