Date: August 24, 2026

Ashish Pathak

PAYU PAYMENTS PRIVATE LIMITED
9th Floor, Bestech Business TowerSohna Road, Sector 48Gurgaon
Gurgaon 122002
India

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

Approval / Reference Number:	**3DS_LOA_SER_PPPL_020301_00933**
Approval Date:	**September 11, 2024**
Approval Expiration Date:	**February 21, 2027**

Product Provider Name:	PAYU PAYMENTS PRIVATE LIMITED
Registration Number:	PPPL.V 22 0286
3DS Server Name:	PayU 3DS Server 2.3
3DS Server Version:	2.3.1
Operating System or Virtual Machine Name and Version:	Amazon Linux 2
Implementation Conformance Statement:	3DS_ICS_SER_PPPL_020301_00933
EMV 3-D Secure Specification:	Version 2.3.1.1 Version 2.2.0
EMV 3-D Secure Specification Bulletin(s):	SB214 v3, SB255 v4
3-D Secure Test Suite Names and Versions:	– 3DS 2.3.1 Test Suite | 3DS Server Version 2.3.1.12 – 3DS 2.2.0 Test Suite | 3DS Server Version 2.2.0.12
3-D Secure Test Suite Bulletin(s):	
EMV 3-D Secure Specification Bulletin(s) tested:	SB214 v3, SB255 v4

Dear Ashish Pathak,

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 B24REP00-063 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 2.2.0 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 Letter of Approval has been extended 6 months in accordance with the rules defined in 3DS Approval Bulletin 25 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	☐