

Date: January 22, 2026



Vernon Feng

Ho&Bros Information Technology Co.,Ltd
Block 1, No.88, Kexin Rd, Xiangzhou District
Zhuhai 519060
China

Re: *EMVCo Letter of Approval – EMV CPA Application Card Product*

Approval Number: HATC0502v1
Approval Date: January 22, 2026
Approval Expiration Date: November 21, 2028

Product Provider Name:	Ho&Bros Information Technology Co.,Ltd
Registration Number:	HATC.V 24 0498
Product Name: (as will appear on the EMVCo website list of approved products)	Pharos20
Product Version: (as will appear on the EMVCo website list of approved products)	v1.0
Implementation Conformance Statement:	HATC0502v1
IC Compliance Certificate:	ICCN 0294 - 30-Nov-2022
Card Compliance Certificate:	CCN0247 - 21-Nov-2025
EMV Level 1 Contact Interface Specification:	Version 1.0 - October 2022
EMV Specification Bulletins:	284, 298
Card Level 1 Test Cases:	Version 1.0a
Card Level 1 Test Cases Bulletins:	
EMV ICC Specifications for Payment Systems:	Version 4.4 - October 2022
CPA Specification:	Version 1.0 - December 2005
CPA Specification Bulletins:	56 2 nd Ed., 58 4 th Ed., 60 2 nd Ed., 61, 62 2 nd Ed., 63 3 rd Ed., 64, 65, 165, 281
Card CCD Test Cases:	Version 4.4.a
Card CPA Test Cases:	Version 1.0.o3
Card Level 2 Test Cases Bulletins:	

Dear Vernon Feng,

EMVCo, LLC ("EMVCo"), a Delaware limited liability company, has received your request for EMV CPA Application card type approval for the above referenced card product. In connection with your Request for Approval dated January 22, 2026, we have reviewed all reports submitted as evidence of compliance to EMV ICC Specification including CCD portions, CPA Specification, Level 1 Contact Interface Specification, and EMVCo security requirements.

After assessing such request, EMVCo has found reasonable evidence that the submitted samples of the above referenced card product sufficiently conform to EMV ICC Specification including CCD portions, CPA Specification and Level 1 Contact Interface Specification.

For a more detailed listing of the features supported by the card please review the Implementation Conformance Statement.

EMVCo hereby (a) grants your EMVCo card type approval, based on the requirements stated in the EMV ICC Specifications including CCD portions, CPA Specifications and Level 1 Contact Interface Specification, and (b) agrees to include your EMV CPA Application card product in EMVCo's list of approved products. EMVCo card type approval does not extend to portions or components of a card or application that are not defined by the EMV ICC Specification, CPA Specification or Level 1 Contact Interface Specification. EMVCo's grant to your EMV CPA Application card product is subject to and specifically incorporates (i) the terms and conditions of your type approval agreement with EMVCo and any Exhibit A attached thereto, 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 EMVCo list of approved products.

This Letter of Approval is valid while the approval number is posted on the EMVCo website.

EMVCo, LLC, a Delaware limited liability company

Authorized by **Keith Fojtik**

EMVCo Card 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: