



# EMVCo Security Evaluation Certificate

## Mobile Application

Please accept this document as confirmation of the EMVCo Software-Based Mobile Payments Security Evaluation Process.

**Evaluation Certificate Number: SECN0143**

**Date SECN Issued: 07 Oct 2025**

**Next security review due: 07 Oct 2026**

**Company Name: Dreamplug Paytech Solutions Private Limited**

**Address:** 404, Uphar CHS Ltd, Plot No.5 BHD  
Sanjeeva ENCL 7 Bungalows, Near Juhu Circle  
Mumbai 4010480 India

**Product Name: CRED**

**Product Version: v5.4.1.4**

**OS Type and Version:** Android 10 and above

**Underlying Product Manufacturer:** -

**Underlying Product Component Name:** -

**Underlying Product Version:** -

**Underlying Platform SECN:** -

**Security Laboratory:** IS Laboratory

**User Guidance Documents:**

- CRED - Security Guidance Document, v1.0.2, 1 Sep 2025

**Certification Reference Documents:**

- EMVCo SBMP Security Evaluation Process, v1.8, July 2024

- EMVCo Software-based Mobile Payment Security Requirements, v1.5, January 2025

**Conditions of Certification:** User Guidance document(s) must be followed.

**Authorized by:** Alan Mushing  
Security Evaluation Working Group Chair  
EMVCo, LLC  
**Date:** 17 Nov 2025

**Disclaimer:** Although the secure implementation of any security mechanisms and product functionalities may be evaluated, the EMVCo Security Evaluation Process does not validate the cryptographic algorithms, methods and protocols themselves nor the absence of flaws or defects in the specifications used for product development.

The SECN number must be mentioned to all other vendors or when shipping the product. The use of the SECN number is limited to the product as detailed below. Please also reference the SECN number in any communication with EMVCo.

The EMVCo SBMP Security Evaluation Process is intended to provide valuable and practical information relating to the general security performance characteristics and the suitability of use for software-based mobile payment related products. The EMVCo SBMP Security Evaluation Process is designed to ensure a robust security foundation for these products at component and solution levels. The EMVCo SBMP Security Evaluation Process is an evolving process in relation to new attack techniques and technology. EMVCo reserves the right to perform new/random security testing throughout the lifetime of the component or solution which may impact Security Evaluation Certificates. The full terms and conditions upon which EMVCo Security Evaluation Certificates are issued by EMVCo are contained in the EMVCo SBMP Security Evaluation Process document and the EMVCo Security Evaluation Contract. The Product Provider, when distributing this EMVCo Security Evaluation Certificate, shall deliver it in its entirety.