

August 27, 2026

Mr. Gourab Mitra
Naffa Innovations Private Limited
117, The Arcade Brigade Metropolis, Garudacharpalya
Bengaluru - 560048
Bengaluru 560048
India

Re: *EMVCo Letter of Approval - Contact Terminal Level 2*

EMV Application Kernel: AppCore Version V1.0.0

Approval Number(s):
2-05859-1-1C-0826-4.4c
2-05859-1-1P-0826-4.4c
2-05859-1-1OS-0826-4.4c

The EMV Application Kernel has been tested on the following terminal

Terminal: POD3.1
PinPad: 1P = POD3.1, AppCore - PIN pad is valid for configuration(s): 1C
Operating System: 1OS = Android Version 13

Renewal Date: 30-Jul-2029

Report ID Session 1: TEMV252NE1T Version V1.0 - Beijing Unionpay Card Technology Co., Ltd.

Kernel Checksum:

60f81030

Configurations Checksums:

Config	Vendor Config ID	Terminal	Checksum
1C	EMV	22	31231204

PIN Pads Checksums:

PinPad	Checksum
1P	60f81030

Dear Mr. Mitra:

EMVCo, LLC ("EMVCo"), a Delaware limited liability company, has received your request for Level 2 terminal type approval for the EMV Application Kernel identified above (hereafter referred to as the "Application"). In connection with your request, we have reviewed all test file number(s) listed above.

After assessing such file(s), EMVCo has found reasonable evidence that the submitted samples of the above referenced Application sufficiently conform to EMV Integrated Circuit Card Specifications for Payment Systems, Version 4.4 of October 2022.

EMVCo hereby grants your Application EMVCo Type Approval for Terminal Level 2, based on the requirements stated in the EMV 4.4 Specifications. Please note that EMVCo may publish this letter and publicly identify your Application as an approved Application, including in EMVCo's published list of approved Applications.

EMVCo's grant to your Application is subject to and specifically incorporates (i) the General Terms and Conditions to the Letter of Approval enclosed as Exhibit A, and (ii) the Specific Terms and Conditions to the Letter of Approval attached hereto as Attachment 1. 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 Applications published on the EMVCo website (www.emvco.com).

Please note that EMVCo makes certain logos available for use in connection with an Application that has received EMVCo approval. To obtain permission to use the "EMV Approved" certification mark, please contact EMVCo to request a license agreement.

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

Authorised by Frédéric Fortin
Terminal Testing Group Chair
EMVCo, LLC

Note:

The Random Number Generator is part of the EMV specifications. This Contact Level 2 Kernel utilizes a specific Hardware component in the tested terminal to generate random numbers. To be EMV compliant, this Contact Level 2 Kernel shall be used in conjunction with terminals having this specific hardware component.

Terminal Capabilities		1C									
Card Data Input Capability											
Terminal Type	22										
Manual Key Entry	Yes										
Magnetic Stripe	No										
IC with Contacts	Yes										
CVM Capability											
Plaintext PIN	Yes										
Online Enciphered PIN	Yes										
Signature (Paper)	No										
Offline Enciphered PIN (RSA)	Yes										
No CVM	Yes										
Offline Enciphered PIN (ECC)	No										
Biometric	No										
Offline Finger	No										
Online Finger	No										
Offline Facial	No										
Online Facial	No										
Offline Palm	No										
Online Palm	No										
Offline Iris	No										
Online Iris	No										
Offline Voice	No										
Online Voice	No										
Security Capability											
SDA & DDA	Yes										
Card Capture	No										
CDA	Mode 1										
XDA	No										
Transaction Type Capability											
Tran Type - Cash	Yes										
Tran Type - Goods	Yes										
Tran Type - Services	Yes										
Tran Type - Cash Back	Yes										
Tran Type - Inquiry	Yes										
Tran Type - Transfer	Yes										
Tran Type - Payment	Yes										
Tran Type - Admin	Yes										
Tran Type - Cash Deposit	Yes										
Terminal Data Input Capability											
Keypad	Yes										
Numeric Keys	Yes										
Alpha and Special Character Keys	Yes										
Command Keys	Yes										
Function Keys	Yes										

(continued)	1C									
Terminal Data Output Capability										
Print	No									
Display	Yes									
Code Table 10	No									
Code Table 9	No									
Code Table 8	No									
Code Table 7	No									
Code Table 6	No									
Code Table 5	No									
Code Table 4	No									
Code Table 3	No									
Code Table 2	No									
Code Table 1	Yes									
Application Selection										
PSE	Yes									
Cardholder Confirmation	Yes									
Preferred display order	No									
Partial AID Selection	Yes									
Multi language	No									
EMV Language Selection method	No									
Common Character Set	Yes									
Data Authentication										
Revocation of Issuer PK Certificate	No									
Certificate Revocation List Format										
Default DDOL	Yes									
Cardholder Verification Method										
Bypass PIN Entry	Yes									
Subsequent Bypass PIN Entry	No									
Get Data for PIN Try Counter	Yes									
Fail CVM	Yes									
Amount known before CVM proces.	Yes									
Terminal Risk Management										
Floor Limit Checking	Yes									
Random Transaction Selection	Yes									
Velocity Checking	Yes									
Transaction Log	Yes									
Exception File	No									
TRM irrespective of AIP setting (expected behavior)	Yes									

(continued)	1C									
Terminal Action Analysis										
Terminal Action Codes supported	Yes									
TAC can be deleted or disabled	Yes									
How does offline only Terminal process Default Action Codes?	N/A									
How does online only terminal process TAC/IAC-Default when unable to go online?	Normal									
Completion Processing										
Forced Online	Yes									
Forced Acceptance	Yes									
Voice Referrals Initiated by Issuer	Yes									
Default TDOL	Yes									
Default TDOL not configured	No									
Exception Handling										
POS Entry Mode	N/A									
Miscellaneous										
Amount and PIN on same keypad	Yes									
ICC/Magstripe Reader Combined	No									
Supports account type selection	Yes									
Supports 'on fly' script processing	No									
Issuer Script device limit > 128 bytes	No									
If limit > 128, value supported?										
Internal Date Management	Yes									
Does the terminal support Receipt?	No									

Attachment 1

Specific Terms and Conditions to the Letter of Approval

Restriction:

This product is not able to handle transaction date beyond the 31st of December 2037.

Conditions:

None