

Date: December 12, 2024



Mike Weigers

Garmin International, Inc.
1200 E 151st St
Olathe 66062
United States

Re: *EMVCo Letter of Approval – EMV Contactless Level 1 Mobile Product*

Approval Number: MTA_LOA_GASG_05292

Approval Date: December 12, 2024

EMVCo Website Publication Date: January 20, 2026

Approval Expiration Date: December 9, 2027

Product Provider Name:	Garmin International, Inc.
Registration Number:	GASG.V 17 0310
Commercial Name:	vivoactive® 5
Product Name:	Koi
Product Version:	v2.0
Type Allocation Code (TAC) or product identifier for testing sample:	34719032
Type Allocation Code (TAC) or product identifier for production ¹ :	0205774011
Implementation Conformance Statement:	MTA_ICS_GASG_05292_81
EMV Level 1 Contactless Interface Specification:	Version 3.2
EMV Specification Bulletins:	
Contactless Level 1 Analog Test Cases:	Version 3.2a
Contactless Level 1 Digital Test Cases:	Version 3.2a
Contactless Level 1 Interoperability Test Requirements:	Version 1.6
Contactless Level 1 Test Cases Bulletins:	

Contactless Communication Protocol: ☒ Type A ☐ Type B

¹ The value of the TAC or the product identifier for production is for information purposes only. Only the TAC value or the product identifier of the testing sample is checked by EMVCo.

Execution Environment:

☐ UICC² slot 1 ☐ UICC² slot 2
☒ eSE ☐ HCE
☐ eUICC

Mobile Product Operating System Name and Version: Garmin OS Version 3.4.4

NFC Controller Name and Version: SN100 Version N/A

NFC Controller Firmware Name and Version: N/A Version 01.10.57

² The product was tested with a UICC provided by EMVCo. EMVCo does not guarantee that the product will function with other UICCs or in combination with other products.

Dear Mike Weigers,

EMVCo, LLC ("EMVCo"), a Delaware limited liability company, has received your request for EMV contactless Level 1 mobile product approval for the above referenced product. In connection with your Request for Approval dated January 20, 2026, we have reviewed all reports submitted.

As a result, EMVCo has found reasonable evidence that the submitted samples sufficiently conform to the EMV Level 1 Contactless Interface Specification version 3.2 and other EMVCo requirements. This finding is subject to the restrictions and comments in Attachment A.

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

EMVCo hereby (a) grants your EMVCo mobile type approval, based on the requirements stated in EMV Level 1 Contactless Interface Specification version 3.2 and other EMVCo requirements, and (b) agrees to include your EMV mobile product in EMVCo's list of approved products. EMVCo mobile type approval does not extend to portions or components of a card or application that are not defined by EMV Level 1 Contactless Interface Specification version 3.2. EMVCo's grant to your EMV mobile 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 generally applies to the product only as tested. It can continue to apply to the product if it undergoes a minor change, as described in the Administrative Process document. If the product undergoes more than one minor change or undergoes a change that is not categorized as a minor change, you must provide notice to EMVCo briefly describing such change(s) at least thirty (30) days prior to implementation of the applicable change. EMVCo may revoke this Letter of Approval if it no longer applies to the product, in which case additional testing would be required to reissue a Letter of Approval for the product.

In addition, this Letter of Approval may be revoked at any time by EMVCo upon notice.

This product will appear in the public list of approved products on or after the EMVCo Website Publication Date indicated above, as required by you in your "Request for Approval (and Request for Publication)". If the date changes, it is the product provider's responsibility to promptly notify EMVCo CAWG Secretariat as early as possible before the EMVCo Website Publication Date.

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

Authorised by Keith Fojtik
Card Testing Group Chair
EMVCo, LLC

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: