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Mr. Edwin Schmieger

Giesecke & Devrient
Prinzregentenstrasse 159 D 81607
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Germany

20th July 2007

Dear Edwin

MasterCard® *PayPass*™ Vendor Product – Letter of Approval

Approval Identifier: **GIDE-0708-002**
Product Vendor: **Giesecke & Devrient**
Vendor Product Name: **SmartCafé Expert V3.1 on P5CD036VOP with GDPA4FW antenna**
Test Registration Number: **GIDE-0702-B04**

Under the terms of the *PayPass* Specification License Agreement dated 16th August 2004, this letter permits you to advise your customers that the above product has successfully completed the requirements for a vendor product approval by MasterCard as a ***PayPass* M/Chip Dual Interface Full Embossing ID-1 Card**. Details of the approval and any conditions attached to this approval are noted overleaf.

This letter does not constitute an endorsement or warranty by MasterCard regarding the functionality, quality or performance of the submitted product or verify that the vendor has completed the requirements to be an approved MasterCard product vendor, including without limitation any warranties of merchantability, fitness for purpose or non-infringement, all of which are expressly disclaimed by MasterCard.

The product will be listed on the MasterCard *PayPass* web site as an approved *PayPass* vendor product for a period of 12 months from the date of this letter. Any change to the product must be promptly notified to MasterCard.

MasterCard reserves the right to use any approved *PayPass* product as a reference for future testing, certification or approval of other *PayPass* products.

Yours sincerely,

A handwritten signature in black ink, appearing to read "Richard Burdett".

Richard Burdett
VP Mobile/Wireless Center of Excellence
MasterCard Worldwide

Detail of Vendor Product Approval

Approval Identifier: **GIDE-0708-001**
Product Vendor: **Giesecke & Devrient**
Vendor Product Name: **SmartCafé Expert V3.1 on P5CD036VOP with GDPA4FW antenna**
Test Registration Number: **GIDE-0702-B04**

Testing was performed against the **MasterCard *PayPass* – ISO/IEC 14443 Implementation Specification version 1.1** and the **MasterCard *PayPass* - M/Chip Technical Specification version 1.3**.

Conditions of Approval

There are no conditions attached to this approval.