

MasterCard Worldwide
2000 Purchase Street
Purchase, NY 10577
U.S.A



Gemalto
Parc d'Activités de Gémenos
13881 Gemenos Cedex
France

April 15, 2009

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

Approval Identifier: CLOA-GEMA090104-090415, expires on April 15, 2012
Product Vendor: Gemalto
Product Commercial Name: M1002260 – HalfAM MicroPass L4 – 2.5G – Initialization : PayPass v1.0
Product Technical Name: Clarista Contactless S1 R3 MicroPass L4 – 2.5G – Initialization : PayPass v1.0
Registration Number: CL/GEMA/0901/04/PPMS/C-B

Under the terms of the *PayPass* Specification License Agreement dated August 16, 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* – Mag Stripe 4 lines embossing ID-1 Card with a half antenna (Type B)**.

Please see page 2 for the Conditions of Approval.

This letter does not constitute an endorsement or warranty by MasterCard regarding the functionality, quality or performance of the submitted product, 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 until the Approval Expiration Date. 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,

Arnaud du Chéné,
Senior Business Leader
Chip Center of Excellence
MasterCard Worldwide

Details of Vendor Product Approval

Approval Identifier:	CLOA-GEMA090104-090415, expires on April 15, 2012
Product Vendor:	Gemalto
Product Commercial Name:	M1002260 – HalfAM MicroPass L4 – 2.5G – Initialization : PayPass v1.0
Product Technical Name:	Clarista Contactless S1 R3 MicroPass L4 – 2.5G – Initialization : PayPass v1.0
Registration Number:	CL/GEMA/0901/04/PPMS/C-B
CAST References:	CCN0246, expires on November 26, 2010
Test Assessment References:	PPMS A-GEMA090104C1-C-B-FIM-0904-C012, expires on April 15, 2010 PPMS D-ISDE071101C2-P-B-FIM-1008-0007, expires October 21, 2009

MasterCard Reference Specifications

<i>PayPass</i> – ISO/IEC 14443 Implementation Specification – Version 1.1– Mar. 2006
<i>PayPass</i> – Mag Stripe Technical Specifications – Version 3.3 – December 20, 2007
<i>PayPass</i> – Mag Stripe Application Note #13 – December 20, 2007
<i>PayPass</i> Application Note #3 (170ms Performance Policy) – January 13, 2009

Conditions of Approval

This LOA is granted under the strict condition that CQM and CAST processes have been completed.

Product Technical Restrictions

This *PayPass* – Mag Stripe product supports static CVC3 generation (as defined in specification V3.2) whereas only a dynamic CVC3 generation should be supported according to the V3.3 specification.

Issuer Implementation Notes

As a consequence of the Technical Restriction detailed here above, the issuing bank must ensure that the DGI 'A001' is set up as defined in '*PayPass* – Mag Stripe Technical Specifications V3.3 – December 2007'.