

**MasterCard Worldwide**  
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Gemalto  
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France

June 24, 2009

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

Approval Identifier:	CLOA-GEMA090403-090624(a), expires on June 27, 2010
Product Vendor:	Gemalto
Product Commercial Name:	Optelio D72 R2 "M/Chip 2.9"
Product Technical Name:	GCX4.2-E72-MchpPP2.9E-CxA-FullA v1.0
Registration Number:	DI/GEMA/0904/03/PPMC4/CxA

Under the terms of the *PayPass* Specification License Agreement dated December 13, 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 4 v1.3.1 , 3 lines embossing ID-1 Card with a Full antenna (Type A; T=0 and T=1).***

**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

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Registration Number:	DI/GEMA/0904/03/PPMC4/C0A
CAST References:	CCN0344, expires on June 27, 2010
Test Assessment References:	PPMC4 A-GEMA070402A2-CxA-FIM-1208-C010 PPMC4 P-GEMA090403A1-CxA-FIM-0906-C013

### MasterCard Reference Specifications

<i>PayPass – ISO/IEC 14443 Implementation Specification – Version 1.1– Mar. 2006</i>
<i>PayPass – M/Chip Technical Specifications – Version 1.3.1 – September, 2008</i>
<i>PayPass – M/Chip Application Note #12 – September 15, 2008</i>
<i>PayPass Application Note #2 (500 ms Performance Policy) – January 30, 2008</i>
<i>Chip Authentication Program Functional Architecture – February 2007</i>

### Conditions of Approval

1. This product may only be used according to the Technical Restriction 1.
2. The vendor commits to inform the Issuers of the above conditions.

### Product Technical Restrictions

1. To avoid a critical T=1 protocol issue, the product must have PPSS capability deactivated.

### Issuer Implementation Notes

None