

MasterCard Worldwide
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Purchase, NY 10577
U.S.A



Gemalto
945 Avenue du Pic de Bertagne
BP100
13881 Gemenos
France

March 12, 2010

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

Approval Identifier: CLOA-GEMA100302-100317(a), expires on October 30, 2010
Product Vendor: Gemalto
Product Commercial Name: Optelio Contactless D72 R1 (old name GemCombiXpresso R4 E72-EMV)
Product Technical Name: GCX4-E72-MchpPP2E-CxA-FullA
Registration Number: DI/GEMA/1003/02/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 + 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/1003/02/PPMC4/C0A
CAST References:	CCN0177 + RCCN0074, expires on October 30, 2010
Test Assessment References:	PPMC4 A-GPLS060801A2-CA-FIM-0208-0001 PPMC4 D-GPLS060801A2-CA-FIM-0108-0001

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>Chip Authentication Program Functional Architecture – February 2007</i>

Conditions of Approval

1. This Letter of Approval covers existing stock up to 250K pieces.
2. The Vendor commits to inform the Issuers of the above conditions.

Product Technical Restrictions

None

Issuer Implementation Notes

None