

MasterCard Worldwide
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GERMANY

February 5, 2009

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

Approval Identifier: CLOA-GIDE071203-090205(b), expires on February 11, 2011
Product Vendor: Giesecke & Devrient GmbH
Commercial Product Name: StarCL M v3.00
Technical Product Name: StarCL M v3.00
Test Registration Number: C/GIDE/0712/B03R

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* – 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

Detail of Vendor Product Approval

Approval Identifier:	CLOA-GIDE071203-090205(b), expires on February 11, 2011
Product Vendor:	Giesecke & Devrient GmbH
Commercial Product Name:	StarCL M v3.00
Technical Product Name:	StarCL M v3.00
Registration Number:	C/GIDE/0712/B03R
CAST References:	CCN0246, expires on November 26, 2010
Test Assessment References:	PPMS A-GIDE071203C4-C-B-FIM-0901-C011, expires on February 5, 2010 PPMS D-ISDE071101C2-P-B-FIM-1008-0007, expires on 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 (170 ms Performance Policy) – January 13, 2009

Conditions of Approval

None

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'.