

MasterCard Worldwide
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GERMANY

April 18, 2008

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

Approval Identifier:	CLOA-GIDE080303-180408, expires on April 18, 2011
Product Vendor:	Giesecke & Devrient GmbH
Product Commercial Name:	SmartMS v.1.10 on Keycorp MULTOS step/one
Product Technical Name:	Keycorp iF1 on SLE66CL80PEM
Registration Number:	C/GIDE/0803/B03

Under the terms of the *PayPass* Specification License Agreement dated March 15, 2005, 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 lines embossing ID-1 Card with a half 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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Product Technical Name:	Keycorp iF1 on SLE66CL80PEM
Registration Number:	C/GIDE/0803/B03
CAST References:	CCN0251, expires on January 23, 2011
Test Assessment References:	PPMC4 A-GIDE080303A1-CA-FIM-0308-0001, expires on March 21, 2009 PPMC4 D-KEYC070901A1-PA-FIM-0208-0001, expires on January 25, 2009 PPMC4 R-KEYC070901A1-PA-FIM-0208-0001

MasterCard Reference Specifications

<i>PayPass</i> – ISO/IEC 14443 Implementation Specification – Version 1.1– Mar. 2006
<i>PayPass</i> – M/Chip Technical Specifications – Version 1.3.1 – September, 2008
<i>PayPass</i> – M/Chip Application Note #12 – September 15, 2008
<i>PayPass</i> Application Note #2 (170 ms Performance Policy) – January 30, 2008

Conditions of Approval

1. This product is SDA only. SDA only configuration may be used only if Brand rules allow.
2. The vendor commits to inform the Issuers of the above conditions.

Product Technical Restrictions

None

Issuer Implementation Notes

None