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Giesecke & Devrient GmbH
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GERMANY

August 5, 2008

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

Approval Identifier: CLOA-GIDE080401-080805(b), expires on July 4, 2011
Product Vendor: Giesecke & Devrient GmbH

Commercial Product Name: StarCL PA
Technical Product Name: StarCL M v3.00 PA
Registration Number: CL/GIDE/0804/01/PPMS/C-B

Commercial Product Name: Hybrid Card with StarCL M v3.0 and StarDC M v2.61
Technical Product Name: Hybrid Card with StarCL M v3.00 PA and StarDC M v2.61
Registration Number: CL/GIDE/0806/03/PPMS/C-B

Under the terms of the *PayPass* Specification License Agreement dated 15th March 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* Mag Stripe 4 lines embossing ID-1 Card with a full 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-GIDE080401-080805(b), expires on July 4, 2011
Product Vendor:	Giesecke & Devrient GmbH
CAST References:	CCN0246 expires on November 26, 2010
Commercial Product Name:	StarCL PA
Technical Product Name:	StarCL M v3.00 PA
Registration Number:	CL/GIDE/0804/01/PPMS/C-B
Test Assessment References:	PPMS A-GIDE080401A1-CB-FIM-0608-0001, expires on June 13, 2009 PPMS A-GIDE080401B1-CB-FIM-0608-0001, expires on June 13, 2009 PPMS A-GIDE080401C1-CB-FIM-0608-0001, expires on June 13, 2009 PPMS D-ISDE071101C2-P-B-FIM-1008-0007, expires on October 21, 2009
Commercial Product Name:	Hybrid Card with StarCL M v3.0 and StarDC M v2.61
Technical Product Name:	Hybrid Card with StarCL M v3.00 PA and StarDC M v2.61
Registration Number:	CL/GIDE/0806/03/PPMS/C-B
Test Assessment References:	PPMS A-GIDE080603A1-CB-FIM-0808-0001, expires on June 13, 2009 PPMS D-ISDE071101C2-P-B-FIM-1008-0007, expires on October 21, 2009

MasterCard Reference Specifications

<i>PayPass – ISO/IEC 14443 Implementation Specification – Version 1.1– Mar. 2006</i>
<i>PayPass – Mag Stripe Technical Specifications – Version 3.2 – November 15, 2006</i>
<i>PayPass – Mag Stripe Application Note #12 – January 26, 2007</i>
<i>PayPass Application Note #2 (170 ms Performance Policy) – January 30, 2008</i>

Conditions of Approval

None

Product Technical Restrictions

None

Issuer Implementation Notes

None