

MasterCard Worldwide

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Giesecke & Devrient GmbH
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August 20, 2008

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

Approval Identifier: CLOA-GIDE080402-200808, expires on August 20, 2009, extended to August 20, 2011.
Product Vendor: Giesecke & Devrient GmbH
Commercial Product Name: SmartMS v.1.10 on Keycorp MULTOS step/one
Technical Product Name: Keycorp iF1 on SLE66CL80PEM with global 4F DI Antenna
Registration Number: DI/GIDE/0804/02/PPMICA/CxA

In February 2009, MasterCard decided to extend the validity of Letters of Approval to a period of three years. This letter implements that decision and updates the expiration date.

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 –M/Chip 4 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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Test Assessment References:	PPMC4 A-GIDE080402A1-CxA-FIM-0808-0003 (Nitra site) PPMC4 D-KEYC070901A1-PA-FIM-0208-0001 PPMC4 R-KEYC070901A1-PA-FIM-0208-0001

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>PayPass – M/Chip Flex Technical Specifications – Version 1.1 – October 11, 2006</i>
<i>PayPass – M/Chip Flex Application Note #2 – October 11, 2006</i>

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