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GERMANY

October 30, 2008

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

Approval Identifier: CLOA-GIDE081007-081030(b), expires on July 4, 2011
Product Vendor: Giesecke & Devrient GmbH
Commercial Product Name: StarCL Mini
Technical Product Name: StarCL M v3.00 Mini
Registration Number: CL/GIDE/0810/07/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 Mini Card (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

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CAST References:	CCN0246, expires on November 26, 2010
Test Assessment References:	PPMS A-GIDE080301D2-C-B-FIM-0508-0001, expires on May 6, 2009 PPMS D-ISDE071101B1-PB-FIM-1207-0001, expires on December 20, 2008

MasterCard Reference Specifications

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

Conditions of Approval

Please note that only the chip and the micro-module manufacturing processes of PayPass non ID1 Devices are covered by the current MasterCard Card Quality Management.

Product Technical Restrictions

None

Issuer Implementation Notes

None