

MasterCard Worldwide

2000 Purchase Street
Purchase, NY 10577
U.S.A



Giesecke & Devrient GmbH
Banking, Industry & Government
Prinzregentenstrasse 159
81677 Munich
Germany

May 14, 2009

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

Approval Identifier: CLOA-GIDE081201-090514(a), expires on June 11, 2011 extended to May 14, 2012
Product Vendor: Giesecke & Devrient
Commercial Product Name: Convego Join DI 4.0 M40-80D-040
Technical Product Name: SCE 4.0 MDI080-1 with PA4FG antenna
Registration Number: DI/GIDE/0812/01/PPMC4/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 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 v1.3.1 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-GIDE081003A1-CxA-FIM-0905-0008 PPMC4 D-GIDE080302A1-CxA-FIM-0808-0001

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 #3 (400 ms Performance Policy) – January 13, 2009
Chip Authentication Program Functional Architecture – February 2007

Conditions of Approval

None

Product Technical Restrictions

None

Issuer Implementation Notes

None