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

March 9, 2010

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

Approval Identifier: CLOA-GIDE090805-100309(c), expires on January 15, 2013
Product Vendor: Giesecke & Devrient GmbH
Product Commercial Name: Convego Join 40 DI M40-16D-010
Product Technical Name: Convego Join 40 DI M40-16-D-010
Registration Number: DI/GIDE/0908/05/PPMC4/CxA

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 + 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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CAST References:	CCN0443, expires on January 15, 2013
Test Assessment References:	PPMC4 A-GIDE090806A1-CxA-FIM-1001-C015 PPMC4 P-GIDE090806A1-CxA-FIM-1001-C015

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 Application Note #3 (170 / 400 ms Performance Policy) – January 13, 2009</i>
<i>Chip Authentication Program Functional Architecture – February 2007</i>

Conditions of Approval

None

Product Technical Restrictions

1. The application wrongly updates the current Application Control when a PUT DATA command is performed on the Application Control for the other interface (Tag 'D5' thought contactless interface and Tag 'D7' thought contact interface).

Issuer Implementation Notes

As a consequence of the Technical Restriction detailed here above, the PUT DATA command on Application Control must be performed as the last command of the script processing.