

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

May 18, 2010

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

Approval Identifier: CLOA-GIDE100304-100518(a), expires on January 23, 2011
Product Vendor: Giesecke & Devrient GmbH
Product Commercial Name: MULTOS step/one IF1+ using Multos International PayPass(MICA) for MULTOS step/one on 8K iF1
Product Technical Name: MULTOS step/one IF1+ using iF1(0611) AMD0103v002 PayPass MICA on SLE66CL80PEM
Registration Number: DI/GIDE/1003/04/PPMICA/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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Product Technical Name:	MULTOS step/one IF1+ using iF1(0611) AMD0103v002 PayPass MICA on SLE66CL80PEM
Registration Number:	DI/GIDE/1003/04/PPMICA/CxA
CAST References:	CCN0478, expires on January 23, 2011
Test Assessment References:	PPMC4 A-GIDE080303A1-CA-FIM-0308-0001 PPMC4 P-MULT100212A1-PxA-FIM-1004-C016 (Linked to Waiver MCW_1184, expires on April 9, 2012)

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 (170 / 400 ms Performance Policy) – January 13, 2009
Chip Authentication Program Functional Architecture – February 2007

Conditions of Approval

1. This product does not support Combined Dynamic Data Authentication (CDA). Issuance of this product with the SDA configuration may be used only if Brand rules allow. Please contact your MasterCard Representative for further information.
2. This product may only be used according to the Terms and Conditions of the Deviation MCW_1184, which covers one T=0 Protocol issue (for any details see Technical Restriction 1. below). This waiver limits any extension of this Letter of Approval to April 9, 2012.
3. The proprietary Selection function likewise other proprietary mechanism has not been extensively tested.
4. The Vendor commits to inform the Issuers of the above conditions.

Product Technical Restrictions

1. When using the T=0 protocol, the application does not correctly implement the management of the '61' Procedure Byte for a case 4 Commands with Le<Licc during the GET RESPONSE Command.

Issuer Implementation Notes

None