

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

July 29, 2010

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

Approval Identifier: CLOA-GIDE100406-100729(a), expires on August 13, 2012
Product Vendor: Giesecke & Devrient GmbH
Product Commercial Name: Convego Air Metallic Effect M30-221
Product Technical Name: Convego Air Metallic Effect M30-221
Registration Number: CL/GIDE/1004/06/PPMS/C-A

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 – Mag Stripe, 4 lines embossing ID-1 Card with a Half antenna (Type A) and using a Full Face Reflective technology.***

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:	CCN0398, expires on August 13, 2012
Test Assessment References:	PPMS A-NXPS091204A1-C-A-FIM-1003-C016 PPMS P-NXPS091101A1-P-A-FIM-0912-C015

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, 2007
<i>PayPass</i> – Mag Stripe Application Note #12 – January 26, 2007
<i>PayPass</i> Application Note #3 (170 ms Performance Policy) – January 13, 2009

Conditions of Approval

1. In accordance with the risks of using the Full Face Reflective technology in the card body, this product may only be used according to the Terms and Conditions of the CSI Impact Analysis CSI0015/09 issued on July 10, 2009:
 - a) The Vendor must inform their customers of the existence of the potential risks in using this non-standard feature.
 - b) Should the risk result in actual acceptance problems in the field then the Vendor agrees to work with MasterCard and all affected issuers to resolve these acceptance problems.
 - c) G&D must inform MasterCard if they become aware of acceptance problems associated with this card.
 - d) Should the risk associated with such non-standard feature result in a significant number of card acceptance problems MasterCard reserves the right to require the Vendor to replace the card with a standard card. MasterCard will bear no responsibility, nor liability for any costs associated with this replacement.
2. The Vendor commits to inform the Issuers of the above conditions.

Product Technical Restrictions

None

Issuer Implementation Notes

None