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June 11, 2009

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

Approval Identifier: CLOA-KEBT080304-090611(a), expires on August 30, 2010
Product Vendor: KEBTechnology
Product Commercial Name: KONA 12 for PayPass
Product Technical Name: Kona 12 v1.1
Registration Number: C/KEBT/0803/B04R

Under the terms of the *PayPass* Specification License Agreement dated January 5, 2006, 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, 3 lines embossing ID-1 Card with a Full antenna (Type A; T=0)**.

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 Vendor:	KEBTechnology
Product Commercial Name:	KONA 12 for PayPass
Product Technical Name:	Kona 12 v1.1
Registration Number:	C/KEBT/0803/B04R
CAST References:	CCN0240, expires on August 30, 2010
Test Assessment References:	PPMC4 A-KEBT080304A1-CA-FIM-0408-0001 PPMC4 D-KEBT080304A1-CA-FIM-0408-0001 (Linked to Waiver MCW_0956, expiring on March 31, 2011)

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 #2 (500 ms Performance Policy) – January 30, 2008</i>
<i>Chip Authentication Program Functional Architecture – February 2007</i>

Conditions of Approval

1. This product may only be used according to the Terms and Conditions of the Deviation MCW_0956, which covers 1 technical issue (for any details see Technical Restriction 2. below). This waiver limits the Protocol and Application Test Assessment to March 31, 2011.
2. The Letter of Approval for this card product is granted subject to the following:

This card product is based on chip reference P5CD036/V0P. Other Dual Interface card products based on this chip have been reported as being susceptible to electromagnetic interference when used in EMV contact transaction terminals that employ cellular wireless technology to connect to the authorization network. This interference issue prevents the payment transaction from being completed. Such failures with this card product have not been reported to MasterCard. Should MasterCard be made aware of such failures or manage to demonstrate failure during future investigations with this card product, MasterCard reserves the right to suspend immediately this Letter of Approval.
3. The vendor commits to inform the Issuers of the above conditions.

Product Technical Restrictions

1. On such implementation, it is not possible to allocate memory independently from what is actually used by a record. An Issuer will not be able to update a record with a longer one and padding shall be used during personalization if such an update is foreseen.
2. When in error detection, the card forces the level on the I/O line after each character up to 10.26 etus (uncertainty: 0.01 etu) instead of 10.20 as required in the specification.
3. The CAP features have not been tested.

Issuer Implementation Notes

None