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September 9, 2009

MasterCard® PayPass™ Vendor Product – Letter of Approval

Approval Identifier: CLOA-SAGE090702-090909(a), expires on August 10, 2010
Product Vendor: Sagem Orga GmbH
Product Commercial Name: KAWA PRO CL 36k
Product Technical Name: KAWA PRO CL 36k Foongtone V1.0.0.0
Registration Number: DI/SAGE/0907/02/PPMC4/C0A

Under the terms of the PayPass Specification License Agreement dated July 12, 2004, 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

Approval Identifier:	CLOA-SAGE090702-090909(a), expires on August 10, 2010
Product Vendor:	Sagem Orga GmbH
Product Commercial Name:	KAWA PRO CL 36k
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Registration Number:	DI/SAGE/0907/02/PPMC4/C0A
CAST References:	CCN0362, expires on August 10, 2010
Test Assessment References:	PPMC4 A-SAGE081202A1-C0A-FIM-0907-C013 PPMC4 P-SAGE081202A1-C0A-FIM-0907-C013

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 (170 / 500 ms Performance Policy) – January 30, 2008</i>
<i>Chip Authentication Program Functional Architecture – February 2007</i>

Conditions of Approval

None

Product Technical Restrictions

None

Issuer Implementation Notes

None