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January 11, 2010

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

Approval Identifier: CLOA-SAGE091002-100111(a), expires on November 25, 2012
Product Vendor: Sagem Orga GmbH
Product Commercial Name: EMV PRO CL version 2.1.1
Product Technical Name: EMV PRO CL PPMCHIPFLEX-MCHIP2.1 3 line embossing version 2.1.1
Registration Number: DI/SAGE/0910/02/PPMCFL/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 Flex v1.1 with M/Chip Lite 2.1 as co-application, 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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CAST References:	CCN0429, expires on November 25, 2012
Test Assessment References:	PPMC4 A-SAGE091001A1-C0A-FIM-0912-C015 PPMCFL P-SAGE091002A1-C0A-FIM-0912-C015

MasterCard Reference Specifications

<i>PayPass – ISO/IEC 14443 Implementation Specification – Version 1.1– Mar. 2006</i>
<i>PayPass – M/Chip Flex Technical Specifications – Version 1.1 – October 11, 2006</i>
<i>PayPass – M/Chip Flex Application Note #2 – October 11, 2006</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

None

Issuer Implementation Notes

None