VISA

2023-11-01

Bakhodur Satibaldiev

37/1 Bokhtar st.
Dushanbe, Dushanbe 734025
Tajikistan

RE: Visa Secure Test Suite (VSTS) Approval ID: 3DS2.2.0CJS14033DSS

Dear **Bakhodur Satibaldiev,**

We are pleased to notify you that Visa has approved the EMV®3DS product identified by the above Approval ID ("the Product") for inclusion in Visa's EMV 3DS Compliant Product List, subject to the conditions set forth herein.

When granted, Visa testing and approval helps to ensure that certain security and operational characteristics important to Visa Secure (EMV®3DS) program are met, but Visa approval does not under any circumstances include any endorsement, guarantee or warranty regarding the functionality, quality, security or performance of any particular product. Visa does not warrant any products or services provided by third parties. Visa approval does not under any circumstances include or imply any product warranties from Visa, including without limitation any implied warranties of merchantability, fitness for purpose, or non-infringement, all of which Visa expressly disclaims.

Specifically, Visa has approved the following product type:

EMV®3DS Component

Vendor:	CJSC Markazi Tekhnologiyahoi Muosir
Product Name:	SmartVista 3DS Server
Product Version:	2.2.25.R-3DSS
Product Type:	3DSS
EMV®3DS Compliant Version:	3DS 2.2.0
3DSS Reference #:	3DS_LOA_SER_BPBT_020200_00676
Visa Approval Expiration Date (YYYY-MM-DD):	2025-09-01

Visa performs limited testing to ascertain a product's compliance with applicable specifications. Visa's limited testing program is not designed to establish the functionality of your approved Product in all potential conditions in which it may be used. Visa's approval does not, under any circumstances include or imply any guarantees, assurances, or warranties that the approved Product will operate in all possible settings or in connection or combination with any other approved product.

Visa's approval is limited to products designed to comply with the following specification(s):

EMV® 3-D Secure Protocol and Core Functions Specification, Version 3DS 2.2.0

Evaluated Product

3DSS

This product was tested to ensure that the product could support Visa's EMV®3DS Program.

Scope of Approval

Visa approves the Product for use anywhere in the world.

Conditions

Visa only performs limited testing and the onus is on the manufacturer of the Product to conduct all testing necessary to ensure that the Product interoperates with other Visa approved products and that environmental issues do not adversely affect performance of the Product.

Visa's approval only applies to products that are identical to the Product tested by Visa. A product should not be considered approved by Visa, nor promoted as approved, if any aspect of the product is different from that which Visa tested and approved, even if the product conforms to the basic Product description contained in this letter.

All products must be submitted pursuant to the Visa Secure Test Suite Terms of Service. The approval granted in this letter is subject in all respects to the terms and conditions of VSTS.

The issuance of this letter is further conditioned upon the product maintaining its approval from Visa. Upon the expiration or revocation of the approval granted to the product, this approval is void.

Approval granted by Visa does not supersede additional testing requirements as may be imposed by financial institutions or other customers, network services providers, or Visa Region Specific Requirements. The Manufacturer is encouraged to ensure that testing requirements from all relevant parties are met and approvals granted prior to sale or installation of the product.

Visa's approval is granted solely in connection with the product actually tested and to the submitting vendor. Such approvals may not be assigned, transferred or sublicensed, either directly or indirectly, by operation of law or otherwise. Only those 3-D Secure product manufacturers receiving a Visa approval for a product may represent that they have approval from Visa.

Visa may revoke the approval at any time. Because this approval may be revoked at any time, no third party should rely on this letter without confirming the continued validity of the approval with VSTS. Even though Visa has tested and approved this Product, as described in this letter, the manufacturer of each product shall be responsible for compliance with all applicable specifications and for all liabilities resulting from the use or distribution of the product.

You may communicate to Visa customer banks, financial institutions, merchants and service providers that the Product is Visa approved provided, however that you also communicate any of the limitations on Visa's approval described above under the heading, (a) Scope of Approval, (b) Comments and/or Specification Deviation(s), (c) Condition(s), and all written communication referring to Visa approval shall contain the following legend:

"When granted, Visa approval is provided by Visa to ensure certain operational characteristics important to Visa's systems as a whole, but Visa approval does not under any circumstances include any endorsement or warranty regarding the functionality, quality or performance of any particular product or service. Visa does not warrant any products or services provided by third parties. Visa approval does not under any circumstances include or imply any product warranties from Visa, including, without limitation, any implied warranties of merchantability, fitness for purpose, or non-infringement, all of which are expressly disclaimed by Visa. All rights and remedies regarding products and services which have received Visa approval shall be provided by the party providing such products or services, and not by Visa."

Sincerely,

Danniel Agbada,
Director, Global Client Testing, Visa Inc.

CC:Visa Approval ID:[3DS2.2.0CJS14033DSS]

Appendix A

The following region(s) were selected as the region of operation/region of service during the approval process:
CEMEA

The following additional comments are applicable to this EMV$^{®}$3DS Component

<u>Comments (additional features):</u>

- N/A