



COMPLIANCE LETTER

May 16, 2023

Attn. Mr. / Ms. Aleksandra Cvetanovska
Zypressenstrasse 71, 8040 Zürich
Switzerland

Completion of J/Secure™ 2.0 Confidence Test for TPP

Dear Mr. / Ms. Aleksandra Cvetanovska

We are pleased to inform you that you have successfully completed the JCB J/Secure™ 2.0 Confidence Test as a Third Party Provider (TPP) which hosts the product listed below.

Approval Date

April 11, 2023

Approval Expiration Date

April 10, 2025

Operator ID

ACSOPR000059

Statement

1. *Description of the Tested TPP and Product*

TPP Name	Netcetera AG
Name of Responsible Person	Martina Forster
TPP Address	Zypressenstrasse 71, 8040 Zürich, Switzerland
Product Name and Version	Netcetera ACS
Component	ACS
EMVCo Reference Number	3DS_LOA_ACS_NEAG_020301_00650
Protocol Version	2.1.0-2.2.0

2. *Conditions of Issuance of this Compliance Letter*

This Compliance Letter applies only to the TPP which is identical to the one that has applied for the J/Secure™ 2.0 TPP Certification Program as specifically set forth in the above preceding paragraph (the “Tested TPP and Product”). The service should not be considered to be in compliance, nor promoted as compliant, if any aspect of the TPP and Product is different in any manner from the Tested TPP and Product, even if the TPP and Product conform to the description set forth above in this Compliance Letter.

JCB’s recognition indicated by this Compliance Letter is based on an assumption that EMVCo has recognized the Tested Product compliant to EMV® 3-D Secure protocol (the “EMVCo Approval”). Thus, notwithstanding the Tested Product interoperability with JCB platform, whenever the EMVCo Approval for the Tested Product ceases to be valid, TPP shall immediately notify JCB thereof and this Compliance Letter shall automatically cease to be valid.

If JCB notifies TPP that the TPP is required to retest with the Tested Product, this Compliance Letter shall cease to be valid unless otherwise approved by JCB in writing.

Regardless of the validity of its TPP certification, TPP shall perform the necessary test cases at the request of JCB, Issuers, Acquirers or Merchants.

Additionally, if so requested by JCB, those who will implement with TPP shall execute the test in accordance with the instructions provided by JCB.

If this Compliance Letter ceases to be valid, TPP shall automatically lose the rights afforded to it by this Compliance Letter.

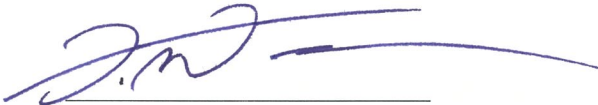
Even if TPP has obtained this Compliance Letter for their service with the Tested Product, TPP shall be solely and wholly responsible for all liabilities with respect to their service including but not limited to liabilities resulting from the use or distribution of their authentication service.

This Compliance Letter does not under any circumstances include, either expressly or implicitly, any warranty or guarantee by JCB (including its subsidiaries, affiliates, related companies, licensees, merchants, agents, representatives and their respective officers, employees, customers, and business partners) (collectively, "JCB Party") with respect to the Tested Service including but not limited to, (i) its functionality, quality, performance, merchantability, or fitness for any particular purpose or any particular product or service; and (ii) non-infringement of any rights of a third party. JCB Party does not warrant any products or services provided by third parties.

All rights and remedies regarding the Tested Service shall be provided by TPP, and JCB expressly disclaims all liabilities thereof.

Thank you for your support for the JCB J/Secure program.

Yours Sincerely,

A handwritten signature in blue ink, appearing to be 'T. Watanabe', written over a horizontal line.

Tac Watanabe

Executive Officer

Executive Vice President, Brand Infrastructure & Technologies Department I

JCB Co., Ltd.