



Visa Inc.
P.O. Box 8999
San Francisco, CA 94128-8999
U.S.A

October 10, 2018

Ana Vuksanovikj Vanevska
Netcetera
Zypressenstrasse 71, P.O. Box,
Zurich, Switzerland, 8040

RE: Visa Reference Number: **3DNET445**

Dear Ana,

We are pleased to advise you that the 3-D Secure product identified by the above Visa Reference Number ("the Product") has successfully completed all necessary requirements of the 3-D Secure Vendor Compliance Testing Program and is in compliance with 3-D Secure Protocol Version 1.0.2 for the product listed below.

When granted, this compliance letter does not under any circumstances include any endorsement, guarantee or warranty regarding the functionality, quality, security or performance of any particular product or service. Visa does not warrant any products or services provided by third parties. This compliance letter 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.

Product Description

Product Name:	ACS
Product Version:	NCA ACS v1
3-D Secure Compliance Version:	1.0.2

Product Conditions

Visa performs limited testing to ascertain a Product's compliance with any required specifications. Visa's limited testing program is not designed to establish the functionality of your compliant Product in all potential conditions in which it may be used. This letter of compliance does not in any circumstances include or imply any guarantees, assurances or

warranties that the Product will operate in all possible settings or in connection with any other compliant product.

This compliance notice applies only to products that are identical to the Product submitted for compliance testing. A product should not be considered to be in compliance, nor promoted as compliant, if any aspect of the product is different from that which was submitted for compliance testing, even if the product conforms to the basic Product description contained in this letter.

All products submitted for compliance testing are required to be submitted pursuant to Visa's 3-D Secure Compliance Testing Policies and Procedures. The compliance letter is subject in all respects to the terms and conditions of the policies and procedures document.

Even though this Product was submitted for compliance testing, 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 has received a letter of compliance, provided, however, that all written communications referring to Visa's letter of compliance shall contain the following legend:

When granted, Visa's letter of compliance is provided by Visa to ensure certain operational characteristics important to Visa's systems as a whole, but Visa's letter of compliance does not under any circumstances include any endorsement or warranty regarding the functionality, quality, security or performance of any particular product or service. Visa does not warrant any products or services provided by third parties. This letter of compliance 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 a letter of compliance by Visa, shall be provided by the party providing such products or services, and not by Visa.

All products submitted for testing are required to be submitted pursuant to an Authentication Services Testing Agreement supplied by Visa ("the Agreement"). This letter of compliance shall be void and of no effect if you have not submitted to Visa an executed "Agreement." The approval granted in this letter is subject in all respects to the terms and conditions of the "Agreement."

This letter of compliance does not supersede additional regional program requirements and/or testing requirements as may be imposed by national testing bodies, financial institutions, network services providers, or other customers. Manufacturer is encouraged to ensure that testing requirements from all relevant parties have been met and approvals granted prior to sale or installation of the product.

Visa's letter of compliance is granted solely in connection with the product tested and to the submitting vendor. Such letter of compliance 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 letter of compliance for a product may claim that they have the letter of compliance.

Visa compliance may be revoked at any time. Because this compliance may be revoked at any time, no third party should rely on this letter at any time without first confirming the continued effectiveness of the compliant product with Visa's Authentication Services. Unless revoked earlier, Visa's acknowledgement of the compliance of the Product shall remain in effect until **October 10, 2020**. Visa reserves the right to modify the terms or duration of this compliance at its sole discretion.

Thank you for your support of the Visa Authenticated Payment program and we wish you success in your product offering.

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Ann Ewing', with a long horizontal flourish extending to the right.

Ann Ewing
Senior Business Leader
e-Commerce Authentication
Visa Inc.