

Date: November 15, 2018



Jari Heikkinen  
Modirum OÜ  
Narva Mnt 5-58  
Tallinn 10151  
ESTONIA

**Re:** *EMVCo Letter of Approval – EMV 3-D Secure Product*

<b>Approval / Reference Number:</b>	<b>3DS_LOA_SER_MOMD_020100_00068</b>
<b>Approval Date:</b>	<b>November 15, 2018</b>
<b>Approval Expiration Date:</b>	<b>November 8, 2020</b>
Product Provider Name:	Modirum OÜ
Registration Number:	MOMD.V 17 0008
3DS Server Name:	MDpay MPI
3DS Server Version:	4.0
Operating System Version:	FreeBSD 10.4-RELEASE-p4
Implementation Conformance Statement:	3DS_ICS_SER_MOMD_020100_00068
EMV 3-D Secure Specification:	Version 2.1.0
EMV 3-D Secure Specification Bulletins:	204 V3
3-D Secure Test Plan Name:	EMV® 3-D Secure 2.1.0 Test Plan
3-D Secure Test Plan Version:	2.1.0.13.0
3-D Secure Test Plan Bulletin(s):	N/A

Dear Jari Heikkinen,

EMVCo, LLC ("EMVCo"), a Delaware limited liability company, has received your request for EMV 3-D Secure approval for the 3DS Server identified above. In connection with your request for approval, we have reviewed your report, identified by file number UL\_CompTestReport\_ID382 which was generated by UL TS B.V..

After assessing such file, EMVCo has determined that the above referenced 3DS Server sufficiently conforms to EMV® 3-D Secure – Protocol and Core Functions Specification.

EMVCo hereby grants your 3DS Server EMV 3-D Secure Approval, based on the requirements stated in the EMV 2.1.0 Specifications. Please note that EMVCo may publicly identify your 3DS Server as an approved 3DS Server, including in EMVCo's published list of approved 3DS Products.

EMVCo's grant to your 3DS Server is subject to, and (i) the Specific Terms and Conditions to the Letter of Approval attached hereto as Attachment A. Because EMVCo's grant is subject to such limitations, including certain events of termination, you and any third parties should confirm that such approval is current and has not been terminated by referring to the list of approved 3DS Server published on the EMVCo website ([www.emvco.com](http://www.emvco.com))

**This Letter of Approval is valid while the approval number is posted on the EMVCo website.**

EMVCo, LLC

By:

Name:

Title: EMVCo 3-D Secure Approval Chair

# **Attachment A**

## **Specific Terms and Conditions to Letter of Approval**

During testing, the following issues were identified. Restrictions identified must be disclosed to customers (issuers or other product providers to whom the Product Provider intends to sell the product).

**Restrictions, if any:**

**Comments, if any:**