



October 31, 2022

Hendy Wong
 Visa International
 900 Metro Center Blvd
 Foster City, California
 94404 USA

RE: Visa Reference Number: CDVISA02366

Dear Hendy Wong,

We are pleased to advise you that Visa has found the product identified by the above Visa Reference Number ("the Product") to be compliant with the Evaluated Specifications (as defined below), subject to the conditions set forth in this letter:

Visa performs limited testing to help verify the Product's compliance with the Evaluated Specifications. Visa's recognition of the Product's compliance with the Evaluated Specifications ("Compliance Recognition") does not under any circumstances imply or include any endorsement, guarantee or warranty regarding the functionality, quality, interoperability, security or performance of any particular product or service (including those provided by other parties), nor does it imply or include 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

Product Manufacturer:	Visa International
Product Configuration:	Tap to Phone Kernel Application
Compliance Recognition Expiration Date:	October 31, 2025
Kernel Application Name and Version:	As tested on Operating System Name and Version:
Visa Tap to Phone KoD SDK vDelta	Android 13

Compliance Recognition is limited to the Product supporting the following evaluated applications and complying with the following Evaluated Specifications:

EVALUATED APPLICATIONS

- Quick Visa Smart Debit/Credit

EVALUATED SPECIFICATIONS

- Visa Ready Tap to Phone Kernel Specification: 1.1
- Visa Contactless Payment Specification: 2.2

SCOPE OF VISA'S COMPLIANCE RECOGNITION

This Compliance Recognition applies on a worldwide basis.

Compliance Recognition does not supersede Visa Region-Specific Requirements, additional testing requirements as may be imposed by national testing bodies, financial institutions, network services providers, or other customers or requirements imposed by the Visa Product Brand Standards, Visa Ready Program, and/or Visa Global Brand Management.

COMMENTS AND/OR SPECIFICATION DEVIATION(S)

This KOD does not support PPSE or Application Selection. These functions must be developed for use with the kernel which can affect overall performance timing.

FURTHER CONDITIONS

As noted above, Visa performs limited testing regarding compliance with Evaluated Specifications, and the onus is on the Product Manufacturer to conduct testing to ensure that the Product works with other Visa approved/compliant products and that environmental conditions do not adversely affect performance of the Product. The Product was not tested while connected to a mobile network operator, an acquirer, or payment facilitator's host communication network to determine whether environmental conditions affect the performance of the Product.

Compliance Recognition only applies to products that are identical to the Product that was the subject of the testing referenced in this letter. A product is not considered compliant by Visa, nor should it be promoted by you as compliant, if any aspect of that product (excluding any operating system version(s)) is different from the Product which is determined by Visa to be compliant as described in this letter.

Visa may request the Product Manufacturer to resubmit product samples that are identical to the samples tested and evaluated for compliance by Visa at any time if additional testing is required to investigate Product issues or potential non-compliance after the compliance recognition is granted.

All products submitted for testing are required to be submitted pursuant to a Visa International Service Association Approval Services Testing Agreement relevant for the product. Compliance Recognition granted in this letter is subject in all respects to the terms and conditions of the Visa International Service Association Approval Services Testing Agreement relevant for the product.

The issuance of this letter is further conditioned upon all necessary agreements having been executed, including without limitation, the applicable license agreements with Visa, and this letter shall be of no force and effect unless such agreements have been executed contemporaneously with or prior to the issuance of this letter.

Compliance Recognition is granted solely to the submitting Product Manufacturer and may not be assigned, transferred or sublicensed, either directly or indirectly, by operation of law or otherwise. Only the Product Manufacturer receiving a Visa Letter of Compliance for their product may claim that they have Compliance Recognition.

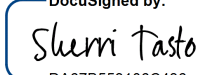
Visa may revoke Compliance Recognition at any time. Because Compliance Recognition may be revoked at any time, no Visa Client or other third party should rely on this letter without first confirming the continued effectiveness of Compliance Recognition with the Visa Ready Tap to Phone Program. Unless revoked earlier, Compliance Recognition shall remain in effect until October 31, 2025. Visa reserves the right to modify the terms or duration of Compliance Recognition at its sole discretion to accommodate

business or security requirements. Even though Visa finds this Product compliant, as described in this letter, the Product Manufacturer is solely responsible for compliance with all applicable specifications and for all liabilities resulting from the use or distribution of the Product.

You may communicate to other third parties that the Product is a Visa compliant product provided, however, that you also communicate all of the limitations of Compliance Recognition described above under the heading (a) Scope of Visa's Compliance Recognition, (b) Comments and/or Specification Deviations, (c) Further Conditions, and all written communications referring to Visa compliance shall contain the following language:

"When granted, Visa's recognition of compliance with certain specifications is provided by Visa to verify operational characteristics important to Visa's systems as a whole, but Visa recognition of compliance 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's recognition 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 Visa's recognition of compliance shall be provided by the party providing such products or services, and not by Visa."

Sincerely,

DocuSigned by:

DA67B553106C436...
Sherri Tasto

Senior Director
Chip Testing and Approval Services
Visa International Service Association

cc: Visa Reference Number: CDVISA02366B