

Date: February 28, 2024



Sushant Rawool

Concerto Software & Systems Pvt Ltd
Building No 305, 2nd Floor, A-Wing, Sector 2
Millennium Business Park, Mahape
Navi Mumbai 400710
INDIA

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

Approval / Reference Number: 3DS_LOA_ACS_CSSP_020301_00851

Approval Date: February 28, 2024

Approval Expiration Date: February 15, 2026

Product Provider Name:	Concerto Software & Systems Pvt Ltd
Registration Number:	CSSP.V 19 0148
Access Control Server Name:	Concerto DigiPIN
Access Control Server Version:	2.3.1
Operating System or Virtual Machine Name and Version:	Windows Server 2012 R2 Standard 6.3
Implementation Conformance Statement:	3DS_ICS_ACS_CSSP_020301_00851
EMV 3-D Secure Specification:	Version 2.3.1.1, Version 2.2.0, Version 2.1.0
EMV 3-D Secure SDK Device Information:	Versions 1.6, 1.5, 1.4, 1.3, 1.1
EMV 3-D Secure Specification Bulletin(s):	SB204 v7, SB214 v3, SB205 v1, SB213 v1, SB222 v1, SB223 v1, SB225 v1, SB255 v3, SB285 v1
3-D Secure Test Plan Name:	EMV® 3-D Secure 2.3.1 Test Plan
3-D Secure Test Plan Version:	2.3.1.11
3-D Secure Test Plan Bulletin(s):	N/A
EMV 3-D Secure SDK Device Information tested:	Versions 1.6, 1.5, 1.4, 1.3, 1.1
EMV 3-D Secure Specification Bulletin(s) tested:	SB204 v7, SB214 v3, SB205 v1, SB213 v1, SB222 v1, SB223 v1, SB225 v1, SB255 v3, SB285 v1

Dear Sushant Rawool,

EMVCo, LLC ("EMVCo"), a Delaware limited liability company, has received your request for EMV 3-D Secure approval for the Access Control Server identified above. In connection with your request for approval, we have reviewed your report, identified by file number ELITT_LAB_RE_3DS_COMP-CONCERTO SOFT-ACSS_V23-2024-877-P01 which was generated by ELITT.

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

EMVCo hereby grants your Access Control Server EMV 3-D Secure Approval, based on the requirements stated in the EMV 2.1.0, 2.2.0 and/or 2.3.1 Specifications. Please note that EMVCo may publicly identify your Access Control Server as an approved Access Control Server, including in EMVCo's published list of approved 3DS Products.

EMVCo's grant to your Access Control Server is subject to 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 Access Control Server published on the EMVCo website (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 Testing Group 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:

Attachment B Supported Options

This product has been tested for the following ACS options

Native UI	Protocol 2.1.0	Protocol 2.2.0	Protocol 2.3.1
Text UI (01)	☒	☒	☒
Single Select UI (02)	☒	☒	☒
Multi Select UI (03)	☒	☒	☒
OOB UI (04)	☒	☒	☒

HTML UI	Protocol 2.1.0	Protocol 2.2.0	Protocol 2.3.1
Text UI (01)	☒	☒	☒
Single Select UI (02)	☒	☒	☒
Multi Select UI (03)	☒	☒	☒
OOB UI (04)	☒	☒	☒
HTML Other UI (05)	☒	☒	☒
HTML OOB UI (06)			☒