

Date: December 13, 2023



Michael Horne

American Express Travel Related Services Company, Inc.
200 Vesey Street
New York 10285
UNITED STATES OF AMERICA

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

Approval / Reference Number: 3DS_LOA_DIS_AMEX_020301_00831

Approval Date: December 13, 2023

Approval Expiration Date: December 12, 2025

Product Provider Name: American Express Travel Related Services Company, Inc.

Registration Number: AMEX.V 18 0013

Directory Server Name: American Express SafeKey Directory Server

Directory Server Version: 2.3.1

Operating System or Virtual Machine Name and Version: Red Hat Enterprise Linux 7.9

Implementation Conformance Statement: 3DS_ICS_DIS_AMEX_020301_00831

EMV 3-D Secure Specification: Version 2.3.1.1,
Version 2.2.0,
Version 2.1.0

EMV 3-D Secure Specification Bulletin(s): SB204 v7, SB214 v3, SB255 v2

3-D Secure Test Plan Name: EMV® 3-D Secure 2.3.1 Test Plan

3-D Secure Test Plan Version: 2.3.1.10

3-D Secure Test Plan Bulletin(s): N/A

EMV 3-D Secure Specification Bulletin(s) tested: SB204 v7, SB214 v3, SB255 v2

Dear Michael Horne,

EMVCo, LLC ("EMVCo"), a Delaware limited liability company, has received your request for EMV 3-D Secure approval for the Directory Server identified above. In connection with your request for approval, we have reviewed your report, identified by file number UL_CompTestReport_ID4349 which was generated by UL TS B.V..

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

EMVCo hereby grants your Directory 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 Directory Server as an approved Directory Server, including in EMVCo's published list of approved 3DS Products.

EMVCo's grant to your Directory 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 Directory 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 DS options:

| | |
|---|--------------------------|
| DS supports Card Range Data File download | <input type="checkbox"/> |
| DS supports the Partial Cache update | <input type="checkbox"/> |
| DS supports Card Security Code | <input type="checkbox"/> |
| DS able to creates the ARes message on the ACS's behalf | <input type="checkbox"/> |