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## COMPLIANCE LETTER

December 25, 2013

Attn. Mr./Ms. Christian Waldvogel  
Netcetera AG  
Zypressenstrasse 71,  
Switzerland

### Completion of J/Secure™ Compliance Test

Dear Mr./Ms. Christian Waldvogel,

We are pleased to inform you that you have successfully completed the JCB J/Secure™ Compliance Test for the product listed below and the product complies with certain standards established by JCB, pursuant to the results of the analysis and evaluation of the J/Secure™ Compliance Test.

#### Recognition ID

M-102-100-0034

#### Statement

1. *Description of the Tested Product*

Product Type	MPI
Product Name and Version	Netcetera MPI 1.0

2. *Conditions of Issuance of this Compliance Letter*

This Compliance Letter is subject to the terms and conditions of the “J/Secure™ Compliance Test Terms and Conditions” in all respects.

This Compliance Letter applies only to products that are identical to the one Vendor has submitted for the J/Secure™ Compliance Test as specifically set forth in the above preceding paragraph (the “Tested Product”). A product should not be considered to be in compliance, nor promoted as compliant, if any aspect of the product is different in any manner from the Tested Product, even if the product conforms to the product description set forth above in this Compliance Letter.

JCB’s recognition indicated by this Compliance Letter is based on an assumption that Visa has recognized the Tested Product compliant to the 3-D Secure protocol version 1.0.2 (the “Visa Recognition”). Thus, notwithstanding the Tested Product interoperability with JCB platform, whenever the Visa Recognition for the Tested Product ceases to be valid, Vendor shall immediately notify JCB thereof and this Compliance Letter shall automatically cease to be valid.

If JCB notifies Vendor that the Vendor is required to retest the Tested Product, this Compliance Letter shall cease to be valid unless otherwise approved by JCB in writing.

If this Compliance Letter ceases to be valid, Vendor shall automatically lose the rights afforded to it by this Compliance Letter.

Even if Vendor has obtained this Compliance Letter for the Tested Product, Vendor shall be solely and wholly responsible for all liabilities with respect to Tested Product including but not limited to liabilities resulting from the use or distribution of the Tested Product.

This Compliance Letter does not under any circumstances include, either expressly or implicitly, any warranty or guarantee by JCB (including its subsidiaries, affiliates, related companies, licensees, merchants, agents, representatives and their respective officers, employees, customers, and business partners) (collectively, "JCB Party") with respect to the Tested Product including but not limited to, (i) its functionality, quality, performance, merchantability, or fitness for any particular purpose or any particular product or service; and (ii) non-infringement of any rights of a third party. JCB Party does not warrant any products or services provided by third parties.

All rights and remedies regarding the Tested Product shall be provided by Vendor, and JCB expressly disclaims all liabilities thereof.

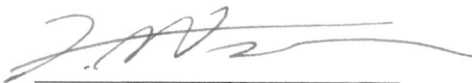
3. *Special instruction*

On the J/Secure™ Compliance Test, it was revealed that the "Netcetera MPI 1.0" is not able to handle the fields "Installment Payment Data" and "Recurring Payment Data" in the PAREq, by the reason that "Netcetera MPI 1.0" does not support installment payment and recurring payment.

Therefore, when this product supports installment payment and recurring payment, this product must retake the JCB J/Secure™ Compliance Test.

Thank you for your support for the JCB J/Secure program. We wish you success in your product offering and look forward to market place adoption of J/Secure program.

Yours Sincerely,



**Takashi Watanabe**  
**Executive Vice President**  
**Brand Infrastructure & Technologies Department**  
**JCB Co., Ltd.**