

Subject: Successful Completion of American Express SafeKey Product Compliance Testing

Date: 5/31/2013

To: Netcetera AG

From: Global Network Business, Deployment Operations

Tested Product(s): Netcetera 3-D Secure MPI, Version 1.0

Netcetera AG has passed the American Express SafeKey Compliance Test for **MPI** Functional Requirements version 1.0.

Please note:

- Your test result applies only with respect to the specific versions of the Tested Product(s) and Functional Requirements identified above.
- Although we have taken reasonable measures to construct our test to check for compliance with American Express SafeKey **MPI** Functional Requirements version 1.0, we cannot test every aspect of your Product(s). *In other words, successful passing of our test is not a guaranty or assurance of compliance.* **Netcetera AG** alone is responsible for ensuring its products are and remain compliant with American Express Safekey specifications.
- With this letter, American Express does not endorse, and cannot guaranty or warrant the performance of, **Netcetera AG** products.
- If the Tested Product(s) fail compliance with Visa 3-D Secure protocol version 1.0.2 at any time, they will automatically be deemed to be non-compliant with American Express SafeKey **MPI** Functional Requirements version 1.0 (even if the Tested Product(s) previously passed American Express' testing).

This letter is subject to the Authorization Agreement executed between **Netcetera AG** and American Express as of **4/3/2013**, amexsafekey.com Enrollment Terms, and the Implementation Guides of the American Express SafeKey program. American Express retains the right to require **Netcetera AG** to resubmit its products for additional compliance testing as American Express deems necessary.

Thank you for your support for American Express SafeKey.

Sincerely,



Jo Horney
Manager, Network Technical Operations