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Peter Sweers

Chief Technology and Operations Officer

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September 16, 2019

IDTECH Howard Zong

10721 Walker Street Cypress, CA, USA 90630-4720

RE: LEVEL 2 LETTER OF APPROVAL

Dear Howard Zong,

Interac Corp. ("Interac") has developed a dual interface contact and contactless chip payment standard specification for Interac Corp.'s payment systems (the "System"). You have requested that your product be accredited for dual interface certification as it relates to the System. This letter confirms that the following product has been approved by Interac for the Interac DI-Flash approved product list.

Interac approval number: IN19-09-16-VIV20027

Commercial Product Name: VP5300M
Technical Product Name: VP5300M

Application Version: Interac 1.5, v1.01

Technical Specification Version: Dual Interface Reader

Terminal specification for

IDP v1.5b

Technical features of the product: Contactless only, Online

Capable, Support online PIN, CDA supported at 1st

Gen ARQC

Test Report Number M19REP00-321

Approval date: September 16, 2019
Renewal date: September 15, 2022

As confirmed by the Interac Certification Agent that performed the assessment, this letter confirms that the product as described above has successfully passed the test session according to Interac Specifications and Certification Guidelines for Interac–DI Flash contact and contactless interface.

CONDITIONS

This letter does not constitute an endorsement or warranty by Interac regarding the functionality, security, quality or performance of the submitted product, including without limitation any warranties of merchantability, fitness for purpose or non-infringement, all of which are expressly disclaimed by Interac.

Interac's approval applies only to the product as described above. Interac reserves the right to require further testing of the product and/or to utilize the above product as a reference in respect of certification and approval of other Interac Di-Flash products.

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

Approval granted by Interac does not supersede any additional requirements that may be imposed on you, including by any of your customers.

Sincerely,

Peter Sweers
Chief Technology and Operations Officer

Approval Conditions

- The product had been tested against the following test plan:
 Contactless Reader Terminal Application Certification Guide v1.5d
 Dual Interface Reader/Terminal Specification for Interac Direct Payment and NFC Based Transactions, v.1.5b
- Interac Association Bulletin #1-2019