



March 02, 2010

JV "International Business Alliance"  
IBA, 155, Bogdanovicha St.,  
Minsk 220040, Republic of Belarus  
Postal code: 220040

**Re:** *EMVCo Letter of Approval – Terminal Level 2*

*Approval Number(s):* **2-01874-1-1C-TUU-0310-4.2.b**  
**2-01874-1-1OS-TUU-0310-4.2.b**

*EMV Application Kernel:* **IBA EMV Kernel 1.0**

*As Tested In*

*Terminal:* **The IBA Software Platform on Windows XP**

*PinPad:* **n/a**

*Operating System:* **1OS = IBA Software Platform on Windows XP**

*Report ID* **Session 1: 75908401 Report 01 Issue 1 - TUV Product Service Ltd (United Kingdom)**

*Approved Configurations:*

Config	Vendor Config ID	Terminal	Checksum
1C	1	14	CB04A41C4E9F86C2F185084217C10D83D065C225

Renewal Date: **02-Mar-2013**

EMVCo, LLC ("EMVCo"), a Delaware limited liability company, has received your request for Level 2 terminal type approval for the EMV Application Kernel (hereafter referred to as Application) identified above. In connection with your request, we have reviewed all test file number(s) listed above.

After assessing such file(s), EMVCo has found reasonable evidence that the submitted samples of the above referenced Application Kernel sufficiently conform to EMV Integrated Circuit Card Specifications for Payment Systems, Version 4.2 of June 2008.

EMVCo hereby (a) grants your Application EMVCo Type Approval for Terminal Level 2, based on the requirements stated in the EMV 4.2 Specifications, and (b) agrees to include your Application Kernel in EMVCo's approved Application list. EMVCo's grant to your Application Kernel is subject to and specifically incorporates (i) the General Terms and Conditions to the Letter of Approval enclosed as Exhibit A, and (ii) the Specific Terms and Conditions to the Letter of Approval attached hereto as Attachment 1. 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 Application Kernels published on the EMVCo website ([www.emvco.com](http://www.emvco.com)).

JV "International Business Alliance"

*This Letter of Approval is effective on dispatch from EMVCo.*

EMVCo, LLC, a Delaware limited liability company

By: **Pierre GIROD**

Digitally signed by Pierre GIROD  
DN: cn=Pierre GIROD, c=BE,  
o=Mastercard Worldwide  
Reason: EMVCo TAWG Secretariat  
Date: 2010.03.02 10:38:21 +01'00'

Name: Pierre Girod

Title: EMVCo Terminal Type Approval