



November 16, 2009

Sergei Karpov
Yarus Ltd
52/27 Nakhimovsky prospekt,
room B, Moscow
Russia
Postal code: 117292

Re: *EMVCo Letter of Approval -- Terminal Level 1*

Approval Number: **12315 1109 400 20 FIM**
IFM Identification: **SCR (Smart Card Reader) Version 01.1**
Hardware: **SCR Version 01.1**
Software: **SC Driver Version 04**
As Tested In: **YARUS C2100**
Renewal Date: **16-Nov-2013**

Dear Sergei Karpov:

EMVCo, LLC ("EMVCo"), a Delaware limited liability company, has received your request for Level 1 terminal type approval for the interface module identified above. In connection with your request, we have reviewed your report, identified by file number C09RAP08-05-9 which was generated by FIME European Test Center.

After assessing such file, EMVCo has found reasonable evidence that the submitted samples of the above referenced interface module sufficiently conform to EMV Integrated Circuit Card Specifications, Book 1, Version 4.0 of December 2000.

EMVCo hereby (a) grants your interface module EMVCo Type Approval for Terminal Level 1, based on the requirements stated in the EMV 4.0 Specifications, and (b) agrees to include module in EMVCo's approved interface module list. EMVCo's grant to your interface module 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 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 interface modules published on the EMVCo website (www.emvco.com).

This Letter of Approval is effective on dispatch from EMVCo.

EMVCo, LLC, a Delaware limited liability company

By:
Name: Pierre Girod
Title: EMVCo Terminal Type Approval

EMVCo, LLC, c/o MasterCard Worldwide, Chaussée de Tervuren 198A, 1410 Waterloo, Belgium

Attachment A

Specific Terms and Conditions to Letter of Approval

Restrictions, if any:

None