



Adil Riaz
Tabaod Communications and Information Technology Company
4474 Anas Ibn Malik Road,
AlMalqa, Riyadh 13524, SA

August 13, 2024

Re: Discover D-PAS – Type Approval Letter

Vendor:	Tabaod Communications and Information Technology Company
Vendor Reference Number:	TITC-0001
D-PAS Specification Version:	D-PAS Connect: Terminal Application Contactless Specification v2.1
Product:	NearPay Discover Kernel
Product Reference Number:	TITC_NearPay_Discover_Kernel_02272024
Firmware Version:	1.0
ICS Reference Number:	ICS_TITC_NearPay_Discover_Kernel_02272024
Approval Expiration Date:	August 13, 2027

Dear Adil:

In accordance with the D-PAS Type Approval Agreement with the Effective Date of August 05, 2024 between DFS Services LLC (“Discover”) and Tabaod Communications and Information Technology Company (“NearPay”), Discover hereby confirms its type approval of the NearPay Discover Kernel with Firmware version 1.0 (“Product”). Accordingly, NearPay may notify its customers that the Product meets Discover’s requirements for type approval and may distribute the Product with the D-PAS Payment Application in accordance with the terms of the D-PAS License Agreement dated August 05, 2024 between Discover and NearPay. Conditions of approval are attached.

Discover may list the Product as an approved product on its corporate website along with other communication materials for the duration of the approval contained herein. Discover’s approval and this letter do not constitute an endorsement or warranty by Discover of the functionality, quality or performance of the Product, including any warranties of merchantability, fitness for purpose or non-infringement.

Please note that this approval is granted for a period of three (3) years and will expire on August 13, 2027 (“Expiration Date”).

Any change in the hardware or software of the Product must promptly be communicated to Discover. Discover reserves the right, in its sole discretion and at any time, to revoke the approval granted herein and NearPay shall promptly comply with such revocation. This letter may not be assigned by NearPay.

Sincerely,

Deepa Kuo | Discover Financial Services
Head of Certification, Global Products and Pricing



Conditions of Approval

- The product when used with Tap to Mobile device did not meet all the DFS Interoperability testing requirements. Therefore, the communication protocol cannot be reliably evaluated for the required operating volume up to 2cm.