

MasterCard International
Global e-Business
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Purchase, NY 10577
914 249-2000
Internet Home Page:
<http://www.mastercard.com>

MasterCard
International



August 4, 2003

Mr. Poh Chiaw Meng
152 Jalan Besar
#05-01
Singapore 208870
Tele: 65 63920542

Dear Mr. Chiaw Meng,

We are pleased to advise you that as of July 31, 2003, **Wizvision** has successfully completed the MasterCard® SecureCode™ Compliance Testing Program for the product listed below.

Product Description

Product Name: Wiz-ePay 3D
Product Type: MPI
Product Version: version 1.0.2

Successful completion of compliance testing indicates that your product has successfully performed the processes and procedures set out in the MasterCard SecureCode Compliance and Functional Test Facility Policies and Procedures document, dated June 2003, and that it is interoperable with MasterCard's directory service.

Vendors that successfully complete the MasterCard Compliance Testing Program for their products and have been certified compliant to the 3-D Secure protocol version 1.0.2 by Visa are recognized by MasterCard as having MasterCard SecureCode compliant products.

Should your product or service lose its compliance designation from Visa, then MasterCard will also no longer recognize compliance even if the solution remains interoperable with MasterCard platforms. By accepting this letter, you agree to notify MasterCard immediately in the event that **Wizvision** loses its compliance designation from Visa for the above-identified product.

Even though this product has been recognized as compliant and successfully completed compliance testing with MasterCard, the manufacturer of each product shall be responsible for full and actual compliance with all applicable specifications and for any and all liabilities resulting from the sale, licensing, distribution or use of the product.

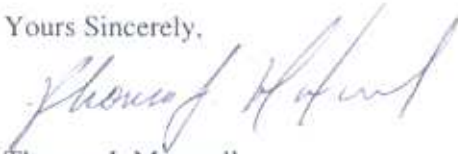
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This letter of compliance recognition and successful completion of compliance testing does not under any circumstances include any endorsement or warranty (or obligation for future endorsement or warranty) regarding the functionality, quality or performance of any particular product or service. MasterCard does not warrant any products or services provided by third parties. MasterCard's letter of compliance recognition and successful completion of compliance testing does not under any circumstances include, either expressly or implicitly, any warranties of merchant ability, fitness of purpose, or non-infringement with regard to any products or services of **Wizvision**, all of which are expressly disclaimed by MasterCard. All rights and remedies regarding a party's products and services, which have received a letter of compliance recognition and successful completion of compliance testing from MasterCard, shall be provided by the party providing such products or services, and not by MasterCard.

This letter is subject to the terms and conditions of the MasterCard SecureCode System Test Agreement that **Wizvision** has signed.

Thank you for your support of the MasterCard SecureCode program.

Yours Sincerely,



Thomas J. Maxwell
Director, e-Business & Emerging Technologies
MasterCard International