



September 10, 2002

Wizvision
152 Jalan Besar
05-01 Enterprise Building
Singapore 208870

Wizvision

RE: Successful Completion of 3-D Secure Vendor Compliance Testing

This letter acknowledges that Wizvision has successfully completed all the necessary requirements of the 3-D Secure Vendor Compliance Testing Program for the 3-D Secure protocol **Version 1.0.2**, and is specific to Wizvision's product as listed below:

Product Name: Wiz-ePay Visa3D

Product Version: 1.0.2

3-D Secure Component Version (if any): MPI 1.0.2

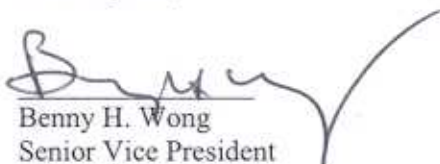
Visa retains the right to require vendor to re-submit their product for additional compliance testing in the event that further test scenarios are enhanced.

This letter confirms that Wizvision product listed above is compliant with the 3-D Secure protocol **Version 1.0.2**. With this compliance notice, Visa does not endorse your product nor do we represent or imply that the above mentioned vendor product is interoperable with other compliant 3-D Secure components that may have been developed.

You may be required to submit the above mentioned product for interoperability compliance testing in the near future once Visa has established a formal Interoperability Facility.

Thank you for your support for the Visa Authenticated Payment program. We look forward to market place adoption of 3-D Secure and wish you success in your product offering.

Kind regards,



Benny H. Wong
Senior Vice President
e-Visa International