



December 9, 2002

Mr. Poh Chiaw Meng
Wizvision
152 Jalan Besar
05-01 Enterprise Building
Singapore 208870

Dear Mr. Meng,

We are pleased to advise you that on December 4, 2002, Wizvision has successfully completed all necessary requirements of the 3-D Secure Vendor Compliance Testing Program and is in compliance with 3-D Secure Protocol Version 1.0.2 for the product listed below.

Product Description

Product Name: Wiz-ePay Visa3D
Product Version: 1.0
3-D Secure Compliance Version: ACS 1.0.2

Product Conditions

This compliance notice applies only to products that are identical to the Product submitted for compliance testing. A product should not be considered to be in compliance, nor promoted as compliant, if any aspect of the product is different from that which was submitted for compliance testing, even if the product conforms to the basic Product description contained in this letter.

All products submitted for compliance testing are required to be submitted pursuant to Visa's 3-D Secure Compliance Testing Policies and Procedures. The compliance letter is subject in all respects to the terms and conditions of the policies and procedures document.

Even though this Product was submitted for compliance testing, as described in this letter, the manufacturer of each product shall be responsible for compliance with all applicable specifications and for all liabilities resulting from the use or distribution of the product.

When granted, Visa's letter of compliance is provided by Visa to ensure certain operational characteristics important to Visa's systems as a whole, but Visa letter of compliance does not under any circumstances include any endorsement or warranty regarding the functionality, quality or performance of any particular product or service. Visa does not warrant any products or services provided by third parties. Visa's letter of compliance does not under any circumstances include or imply any product warranties from Visa, including, without limitation, any implied warranties of merchantability, fitness for purpose, or non-infringement, all of which are expressly disclaimed by Visa. All rights and remedies regarding products and services, which have received a letter of compliance by Visa, shall be provided by the party providing such products or services, and not by Visa.

Visa has now defined interoperability testing and requires those vendors who have previously completed compliance testing to re-submit their product for interoperability testing. For questions related to interoperability testing, please email at comply3D@visa.com.

Thank you for your support of the Visa Authenticated Payment program and we wish you success in your product offering.

Yours sincerely,

Jean T. McKenna-Ayer
Senior Vice President
Industry Services
Visa International