

DISCOVER
FINANCIAL SERVICES

David Salmon
Ingenico
Ridge Way, Donibristle Industrial Park,
Dalgety Bay, Fife, KY11 9JU Scotland

September 24, 2007

Re: Discover Network Zip 1.0 – Type Approval Letter
Vendor: Ingenico
Product: Contactless Payment Expansion Module (CPEM)

Dear David:

DFS Services, LLC (Discover) hereby confirms its type approval of CPEM terminal with software including the following modules:

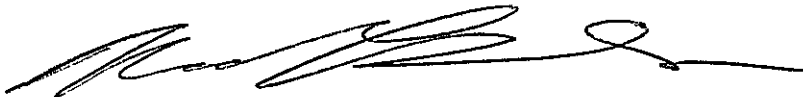
- RF Unit-version 2.00.00
- ISO14443 P3 L1 Implementation-version 2.00.00
- ISO14443 P4 L1 Implementation-version 2.00.00
- Application Selection-version 2.00.00
- Discover Contactless-version 2.00.00

Accordingly, Ingenico may notify its customers of Discover's type approval and may now distribute this product with the Discover Network Zip Contactless payment application. Discover may list the product referenced above as an approved product on its corporate website together with communications materials for the duration of the type approval contained herein.

This approval is granted for a period of twelve (12) months and will expire on September 24, 2008. Ingenico may apply for an approval extension prior to the expiration date.

Any significant hardware or software change to the product tested above must promptly be communicated to Discover. Discover reserves the right, in its sole discretion and at any time, to revoke the type approval granted herein upon prior notice and Ingenico shall promptly comply with such revocation. This letter may not be assigned by Ingenico.

Sincerely,



Andrew Lee
Manager – POS Technology