

DISCOVER
FINANCIAL SERVICES

Tony Phan
ViVOtech, Inc.
451 El Camino Real
Santa Clara, CA 95050

September 28, 2007

Re: Discover Network Zip 1.0 – Type Approval Letter
Vendor: ViVOtech, Inc.
Product: ViVOpay 4500
Version: EC3_GR 1.0.0

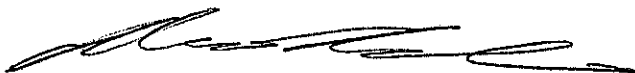
Dear Tony:

DFS Services, LLC (Discover) hereby confirms its type approval of ViVOtech, Inc ViVOpay 4500 terminal with firmware version EC3_GR 1.0.0. Accordingly, ViVOtech, Inc. 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 28th, 2008. ViVOtech, Inc 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 ViVOtech, Inc shall promptly comply with such revocation. This letter may not be assigned by ViVOtech, Inc.

Sincerely,



Andrew Lee
Manager – POS Technology