

DISCOVER
FINANCIAL SERVICES

Jean-Marc Delbecq
VeriFone Inc.
2099 Gateway Place
Suite 600
San Jose, CA 95110

December 10th, 2007

Ré: Discover Network Zip 1.0 – Type Approval Letter
Vendor: VeriFone Inc.
Product: QX110
Firmware Version: EB7_GR 1.0.0

Dear Jean-Marc:


DFS Services LLC (“Discover”) hereby confirms its type approval of the QX110 Terminal with firmware version EB7_GR 1.0.0 (“Product”). VeriFone Inc. demonstrated that this Product possesses product components and firmware of the ViVOtech ViVOpay 5000 GRL previously approved by Discover on September 28th, 2007. Accordingly, VeriFone Inc may notify its customers that the Product meets Discover’s requirements for type approval and may now be distributed with the Discover Network Zip Contactless payment application.

Discover may list the Product as an approved product on its corporate website along with other communications materials for the duration of the approval contained herein. Discover’s approval and this letter do not constitute an endorsement or warranty by Discover of the functionality, quality or performance of the Product, including any warranties of merchantability, fitness for purpose or non-infringement.

Please note that this approval is granted for a period of twelve (12) months, commencing as of the type approval date of ViVOtech ViVOpay 5000 GRL and will expire on September 28th, 2008 (“Expiration Date”). VeriFone Inc. may apply for an approval extension prior to the Expiration Date.

Any change in the hardware or software of the Product must promptly be communicated to Discover. Discover reserves the right, in its sole discretion and at any time, to revoke the approval granted herein and VeriFone Inc. shall promptly comply with such revocation. This letter may not be assigned by VeriFone Inc.

Sincerely,



Andrew Lee
Manager – POS Technology