



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

July 10, 2007

Re: Discover[®] Network ZipSM 1.0 – Type Approval Letter
Product: Qx720
Firmware Version: AB6V5A2Z0425

Dear Jean Marc:

DFS Services, LLC (Discover) hereby confirms its type approval of VeriFone Inc.'s Qx720 terminal with firmware version AB6V5A2Z0425. Accordingly, VeriFone may notify its customers of Discover's type approval and may now distribute this product with the Discover[®] Network ZipSM Contactless payment application in accordance with the terms and conditions of the 1st Amendment to the Statement of Work approved May 23, 2007, as amended. 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 July 10, 2008. VeriFone 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 VeriFone shall promptly comply with such revocation. This letter may not be assigned by VeriFone, Inc.

Sincerely,

A handwritten signature in blue ink, appearing to read "Troy Bernard". The signature is fluid and cursive, with a large loop at the end.

Troy Bernard
Manager – POS Technology