

DISCOVER
FINANCIAL SERVICES

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

March 28th, 2008

Re: Discover Network Zip 1.0 – Type Approval Letter
Vendor: ViVOtech, Inc.
Product: ViVOpay 3000

Dear Tony:

DFS Services LLC (“Discover”) hereby confirms its type approval of the ViVOtech, Inc. ViVOpay 3000 Terminal (“Product”). Accordingly, ViVOtech, 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 and will expire on March 28th, 2009 (“Expiration Date”). ViVOtech, 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 ViVOtech, Inc. shall promptly comply with such revocation. This letter may not be assigned by ViVOtech, Inc.

Sincerely,



Andrew Lee
Manager – POS Technology