



Paris, February 26th, 2026

Ho&Bros Information Technology Co., Ltd.
Block 1, No.88, Kexin Rd, Xiangzhou District
Zhuhai 519060
P. R. CHINA

PURE Certification Letter – ICC Product

Certified ICC:

Certificate Number: **HOB.CAR.153h.2026-003**
Marketing Name: Pharos20 v1.0
Technical Name & Version: Pharos20 v1.0

PURE Specification Reference: PURE Specifications for Issuers and Acquirers - Dual-Interface cards
Version 1.5.3.h
PURE ICC Test Plan: v2.5-1

Characteristics:

Product type: DI
Contact protocol: T=0
Contactless protocol: Type A
Chip: IFX_ECI_75h(0x1F) H11
Antenna reference: P20-6-1Q2-PVC-D-01 (Half antenna)

Dear Customer,

PayCert has received a request, submitted by Ho&Bros Information Technology Co., Ltd., your company, for the Certification of the ICC product Pharos20 v1.0, hereafter referred to as the Product and identified above as “Pharos20 v1.0”.

In connection with your request, we have received your Implementation Conformance Statement (ICS), referred to as HOB.CAR.153h.2026-003A validated 2026/01/16 and we have assessed your Test Report (ref. C25REP01-069 v1.0 dated 2026/02/06), which was generated by Fime EMEA, following the *PURE DI Contact interface Test Specification v2.5*, *PURE DI Contactless interface Test Specification v2.5*, *PURE DI Validation Test Plan VTP 2.5 Update List 1*.

After assessing such file in the Certification Evaluation Report (ref. PURE/EVR/CAR/2026-030 v1.0.0), PayCert has found reasonable evidence that the submitted samples of the Product comply to the *PURE Specifications for Issuers and Acquirers - Dual-Interface cards Version 1.5.3.h*, hereafter referred to as the “Reference Specification”.



PayCert hereby grants the Product Certification of compliance with the requirements stated by the Reference Specification, and will include your Product in the certified products list, published on PURE Certification website (www.pure-payments.com).

Please note that PayCert's Certification is subject to the following terms and conditions as listed hereafter:

i) If the Product is changed, Ho&Bros Information Technology Co., Ltd. must notify PayCert of this fact in writing. Any change in the Product that may generate a different behaviour with respect to the Reference Specification or a difference in the Product Implementation Conformance Statement will be considered a major modification subject to a new evaluation in order to maintain the present Certification.

ii) The Present Certification granted to Ho&Bros Information Technology Co., Ltd. for the above referenced Product is non-transferable to any other vendor.

iii) Under no circumstances does this certification letter include or imply any product or service warranties from PayCert, including without limitation, any implied warranties of merchantability, fitness for purpose, or non-infringement, all of which are expressly disclaimed by PayCert.

iv) The Present Certification is issued on the basis of evidences, valid at the time of their issuance, of the product security and level 1 compliance from reputable sources but is not in itself an assessment of the presented evidences. It is the responsibility of the certificate's user to make sure the results of the level 1 and security assessments referenced hereafter are still valid and acceptable at the time of the product's approval or issuance.

Level 1 Approval Number	CT: EMVCo CCD CT L1 report C25REP01-068_L1 V2.0 dated 2025/10/15 CTL: VISA CL L1 report VCT25010-1 V1.0 dated 2025/08/04
Security Certification Letter	EMVCo CCD LoA: HATC0510v1 dated 2026/02/18

The Certification Body has the right to terminate or revoke the Certification should any of the aforementioned terms and conditions be not respected.

Name: Laurence MASSON

Title: Chief Operating Officer