



February 16, 2026

To Whom It May Concern:

This letter confirms that Xplor is currently the only compatible payment processor we work with that supports Gatemaster's implementation of 3D Secure for e-commerce (card-not-present) transactions.

Gatemaster is actively implementing 3D Secure capabilities within our platform, and at this time, Xplor is the only integrated processor aligned with this rollout.

If you require any additional documentation or clarification, please do not hesitate to contact us.

Sincerely,

Tiffany Blair

Gatemaster

510-799-9724

[Tiffany@gatemaster.com](mailto:Tiffany@gatemaster.com)