

EXHIBIT 7

Common Electronic Purse Specifications

Technical Specification

Version 2.3

March 2001

Copyright CEPSCO 1999, 2000, 2001

All rights reserved

TABLE OF CONTENTS

1.	REVISION LOG	1
2.	DOCUMENT OVERVIEW	8
2.1	PURPOSE	8
2.2	INTENDED AUDIENCE	9
2.3	INCLUDED IN THIS DOCUMENT	10
2.4	NOT INCLUDED IN THIS DOCUMENT	10
2.5	REFERENCE INFORMATION	10
2.5.1	<i>Requirement Numbering</i>	10
2.5.2	<i>References</i>	11
2.5.3	<i>Notational Conventions</i>	12
2.6	DOCUMENT ORGANIZATION	14
3.	ENTITY OVERVIEW	16
3.1	MERCHANT ACQUIRER	16
3.1.1	<i>PSAM Creators</i>	17
3.2	LOAD ACQUIRER	17
3.3	CARD ISSUER	20
3.4	FUNDS ISSUER	21
3.5	PROCESSOR	21
3.6	SCHEME PROVIDER	22
3.6.1	<i>Processor for the Scheme Provider</i>	22
3.6.2	<i>Certification Authority</i>	23
4.	POS DEVICE TRANSACTION OVERVIEW	24
4.1	PURCHASE.....	24
4.2	CANCEL LAST PURCHASE.....	25
5.	LOAD DEVICE TRANSACTION OVERVIEW	26
5.1	LOAD.....	26
5.2	CURRENCY EXCHANGE	27
6.	CERTIFICATES AND SIGNATURES	28
6.1	RETRIEVAL OF CERTIFICATES FROM THE CEP CARD	28
6.2	PROCESSING CERTIFICATES FROM THE POS DEVICE	31
6.3	VERIFYING CERTIFICATES	32
6.3.2	<i>The CEP Card Certificate Hierarchy</i>	33
6.3.3	<i>The PSAM Certificate Hierarchy</i>	37
6.4	DYNAMIC SIGNATURE VERIFICATION	41
6.5	CRYPTOGRAPHIC MECHANISMS	41
6.6	UNLINKED LOAD SECURITY FLOW	43
6.7	SECURITY FLOW FOR POS DEVICE VALIDATION OF CEP CARDS	44
7.	SCHEME PROVIDER PROCEDURES	48
7.1	OPERATING RULES AND REGULATIONS	48
7.2	CERTIFICATION.....	49
7.3	CERTIFICATION AUTHORITY MANAGEMENT	50
7.4	RISK MANAGEMENT	51
7.5	OPERATING RULES	53

20. Glossary

A.

Aggregation

The total amount, consisting of the sum of all transactions in a given batch, is provided to the issuer. Details of the individual transactions that make up the total are not provided, or recoverable.

Application

A computer program and associated data that resides on an integrated circuit chip and satisfies a business function. Examples of applications include: spreadsheets, word processing, databases, electronic purse, loyalty, etc.

Asymmetric Key Cryptography

See Public Key Cryptography and Encryption.

Auditability

The ability to quantify an issuer's outstanding value to its initialized value.

Authentication

A cryptographic process used to validate a user, card, terminal or message contents in which one entity proves its identity and the integrity of the data it may send to another entity. Also known as a handshake, the authentication uses unique data to create a code that can be verified in real time or batch mode. An umbrella term for several risk management processes that may be performed during chip card transactions.

E.**EMV Specifications**

Technical specifications for credit/debit applications developed cooperatively by Europay, MasterCard and Visa (EMV) to create standards and ensure global interoperability for the use of chip technology in the payments industry.

Error Recovery

A group of transactions used for correcting certain errors observed during processing of normal transactions.

Electronic Purse

An electronic purse uses an integrated circuit for the storage and processing of monetary value that is used for purchase of goods or services. It is generally positioned to displace small value coins and cash purchase amounts. The card may be disposable or reloadable.

Electronic Value

The value stored and exchanged in an electronic purse card system. The electronic value is offset by hard currency in the specified currency.

Encryption

The transformation of data into a form unreadable by anyone without a secret decryption key.

F.**Funds Card**

The traditional bank card used to purchase a disposable card or load value to a reloadable card. The card issued to a cardholder by the funding bank.

Funds Issuer

The financial institution that domiciles the accounts used to load value to a reloadable electronic purse card.

Explore Litigation Insights

Docket Alarm provides insights to develop a more informed litigation strategy and the peace of mind of knowing you're on top of things.

Real-Time Litigation Alerts



Keep your litigation team up-to-date with **real-time alerts** and advanced team management tools built for the enterprise, all while greatly reducing PACER spend.

Our comprehensive service means we can handle Federal, State, and Administrative courts across the country.

Advanced Docket Research



With over 230 million records, Docket Alarm's cloud-native docket research platform finds what other services can't. Coverage includes Federal, State, plus PTAB, TTAB, ITC and NLRB decisions, all in one place.

Identify arguments that have been successful in the past with full text, pinpoint searching. Link to case law cited within any court document via Fastcase.

Analytics At Your Fingertips



Learn what happened the last time a particular judge, opposing counsel or company faced cases similar to yours.

Advanced out-of-the-box PTAB and TTAB analytics are always at your fingertips.

API

Docket Alarm offers a powerful API (application programming interface) to developers that want to integrate case filings into their apps.

LAW FIRMS

Build custom dashboards for your attorneys and clients with live data direct from the court.

Automate many repetitive legal tasks like conflict checks, document management, and marketing.

FINANCIAL INSTITUTIONS

Litigation and bankruptcy checks for companies and debtors.

E-DISCOVERY AND LEGAL VENDORS

Sync your system to PACER to automate legal marketing.