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## GLOSSARY OF TECHNICAL TERMS

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*This glossary contains explanations of certain terms and definitions used in this prospectus in connection with our Group and its business. The terms and their meanings may not correspond to standard industry meaning or usage of those terms.*

“ATM”	automated teller machines
“card stock”	a plastic sheet which serves as the base material for our card products, made with materials of PVC and PET, etc.
“charge card”	card that charges no interest but requires the user to pay his/her balance in full upon receipt of the statement, usually on a monthly basis
“combi-card”	a single card consisting of both contact and contactless interfaces
“contact card”	a card that requires physical contact with a card reading device to exchange data
“contactless card” or “contactless smart card”	a card that transmits and receives data using radio frequency technology and does not require physical contact with a card reading device
“debit card”	a card by which money may be withdrawn or the cost of purchases paid directly from the holder’s bank account without the payment of interest
“embossing”	a process creating either raised or recessed relief images or designs in card stock and other materials
“EMV”	a global standard for credit and debit financial cards based on chip card technology
“financial card”	a card with financial payment functions issued by financial institutions, issued by governmental agencies or jointly issued by government agencies and financial institutions, such as a credit card, debit card, social insurance card (with financial functions), etc.
“fulfillment”	a process of receiving, packaging and shipping orders of products
“IC chip”	packaged integrated circuits
“IC” or “integrated circuit”	circuits that integrate many electric devices and produced with semiconductor technology
“Java”	a computer programming language and a computing platform that allow for developing and running programmes written in the Java programming language on various hardware and operating systems
“Java Card”	a technology that allows small Java-based applications (applets) to be run securely on smart cards and other devices with very limited memory and processing capabilities
“magnetic strip card”	a type of card capable of storing data by modifying the magnetism of tiny iron-based magnetic particles on a band of magnetic material on the card

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“on-site card issuance system solution(s)”	solutions involving the provision of hardware and software systems to financial institutions and other card issuers that require the capability to directly issue their own cards
“payment card organisation”	an organisation that operates an intermediary network that links financial institutions that issue financial cards bearing such organisation’s brand with merchants providing goods and services
“PBOC 2.0”	China Financial Integrated Circuit (IC) Card Specifications (V2.0)* 《中國金融集成電路(IC)卡規範(V2.0)》 published in 2005 and subsequently upgraded in 2010
“PBOC 3.0”	China Financial Integrated Circuit (IC) Card Specifications (V3.0)* 《中國金融集成電路(IC)卡規範(V3.0)》 published in 2013
“personalisation service”	service for processing information into blank cards
“PET”	polyethylene terephthalate, or PET, a thermoplastic polymer resin of the polyester family and used in synthetic fibres
“POS”	point of sale
“PVC”	polyvinyl chloride, the major raw material of financial cards
“reader”	a device which reads data stored on one medium and converts such data into another form
“RFID inlay”	a component consisting of an integrated circuit and an antenna for the transmission of personal information via radio-frequency identification, or RFID, technology
“smart card” or “IC card”	card embedded with an IC chip which are now commonly used in the form of bank account cards and credit cards
“social insurance card”	a card issued by a local social security authority in the PRC to provide various social benefits
“transportation card”	a card for payment of public transportation fares