GLOSSARY OF TECHNICAL TERMS

> *This glossary contains definitions of certain technical terms used in this prospectus in connection with our business. These terms and their given meanings may not correspond to industry standard definitions or usage of these terms.*

"2G"	second generation online payment service system operated by VeriTrans, a predecessor of VeriTrans 3G
"3-D Secure"	a credit card authentication security feature which requires the cardholder to enter a personal password when entering into online transactions
"4G LTE"	the marketing name for LTE, or long-term evolution, a standard for wireless communication of high-speed data for mobile phones and data terminals
"ad exchange"	technology platforms that facilitate the auctioning of individual advertisements to multiple advertisers through advertisement networks
"ADSL"	asymmetric digital subscriber line, a data communications technology that enables faster data transmission over copper telephone lines than a conventional voiceband modem can provide
"Ad-to-Commerce"	a proposed transaction-linked advertisement platform to be offered by our company to selected countries across Asia
"ATM"	automated teller machine
"CARDNET"	the online switching network used in credit card based payment data transfer in Japan operated by JCN
"CAFIS"	the Credit and Finance Information Switching system, the largest online switching network used in credit card based payment data transfer in Japan operated by NTT DATA
"convenience store chains"	convenience stores that share a brand and central management, which usually have standardized business methods and practices
"convenience store interface"	a data hub for processing transaction data to and from online payment service providers or online merchants and convenience store chains through their respective data networks
"convenience store networks"	a telecommunications system connecting the computer systems of convenience stores of a convenience store chain
"cryptographic protocols"	security protocol that performs a security-related function

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"debit network"	a telecommunications system connecting companies that process transactions by debiting the cardholder's bank account for the purchase amount.
"e-commerce"	electronic commerce, a type of industry where buying and selling of products or services is conducted online
"eMoney"	money that is exchanged electronically
"EMS"	express mail service
"fault-tolerant power"	power systems that are able to keep working to a level of satisfaction in the presence of faults
"fire suppression systems"	systems utilised in heavy power equipment to prevent risks arising from fires
"IVR"	interactive voice response
"kiosk terminal"	computer terminal featuring specialised hardware and software that facilitates the access to information and applications for commerce
"MDK"	merchant development kit
"OEM"	original equipment manufacturer
"online PSP"	online payment service provider for e-commerce
"online switching network"	a telecommunications system that connects financial institutions with online payment service providers
"PA-DSS"	payment application data security standard, a security standard developed by the PCI Security Standards Council relating to security requirements and assessment procedures for online payment applications
"Pay-easy network"	a telecommunications system that links the Japanese banking network with various governmental departments and public utilities companies
"Payment Card Industry Data Security Standard" or "PCI DSS"	a security standard developed by the PCI Security Standards Council relating to security requirements for organisations that handle cardholder information for major debit, credit, prepaid and ATM cards
"PayPal"	an online payment platform allowing payment and money transfers to be made through the internet operated by PayPal, Inc., a company incorporated under the laws of Delaware, USA, and an Independent Third Party, and its subsidiaries
"PCI Security Standards Council"	an open global forum launched in 2006 to develop, manage, educate and promote awareness of the PCI Security Standards

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"PIN"	Personal Identification Number
"POS"	point of sale
"PrivacyMark"	a system set up to assess private enterprises that take appropriate measures to protect personal information
"PTS"	PIN transaction security, a security standard developed by the PCI Security Standards Council for protecting consumer PIN (personal identification number) data from theft
"SSL"	secure sockets layer, cryptographic protocols that provide communication security over the Internet
"Verisign Japan Code Signing Certificate"	an electronic certificate-based digital signature service offered by Verisign Japan K.K., an Independent Third Party, used for verifying an author's identity and ensuring that the code has not been changed or corrupted since it was signed by the author
"Verisign Japan Personal Class 2 Certificate"	a class of Verisign Japan Code Signing Certificate that includes email address verification and personal identity verification via submission of personal identity documents
"VeriTrans 3G"	third generation online payment service system operated by VeriTrans and the successor to 2G