

## ChipNet3 Card Purse Structure



### Overview

Each user of the ChipNet system has a personalized smartcard, which may feature photo identification, a barcode, magnetic stripe or signature panel if required.

To provide the most cost effective solution the entry level card is a standard 256byte memory smartcard and this card is specially encoded to work as part of the ChipNet system. The entry-level card provides a secure, cost effective and powerful platform that allows ChipNet to provide it's unique flexibility.

The chip on the smartcard carries a cash value and when purchases are made the cost is deducted from the value on the card. The card also carries the cardholder's personal permissions profile.

All cards set up within the Infineer system can have a maximum of two on-card purses. It is often easier to think of these Purses as pockets holding separate amounts of money. Purse 1 is a personal cash purse whilst the second purse can be configured to provide a number of different functions described on the next page.

During the proposal process a number of card user profiles will have been identified. These will be set up in the software as Card Templates and will reflect the user rights and permissions for each identified User Group such as: Teachers, and students; Management and employees etc.

### Cardholder information

A screenshot of the 'Card Manager' software interface. The window title is 'Card Manager' and the main content area is titled 'Card Holder Information'. On the left, there is a vertical navigation pane with icons for 'Card', 'Holder', 'Properties', 'Personal Purse', 'Allowance', and 'Plans'. The main area displays a profile for 'Peter van den Berg'. It includes a photo of a man, a text box for 'First Name' containing 'Peter', and another for 'Last Name' containing 'van den Berg'. Below this, there are three fields for 'Personal Purse', 'Allowance', and 'Allowance Fund', each with a numerical value and '+' and '-' buttons. The 'Personal Purse' value is 30.00, 'Allowance' is 0.00, and 'Allowance Fund' is 10.00. There are tabs for 'General' and 'Today'. Below the tabs, there is an 'Email Address' field with 'Peter@chipnet.com', a 'Status' field with 'Active', and an 'ID Number' field with '9283625'. A 'Comments' field contains the text 'All round good guy!'. At the bottom of the window, there are buttons for 'Change Control Purse..', 'Change Photo..', 'Hotlist Card', 'Hotlist Remove', 'Update', and 'Close'.

Each cardholder has a personal record card that can be viewed by the administrator and contains a live snapshot of the cards current status, purse values as well as giving access to the cardholders data and profile

## **Purse 1**

Contains the User's Personal Cash, in other words, his or her own money. The administrator may wish to restrict where they can spend this money by selecting certain applications and which days of the week it can be spent. The administrator can set up an expiry date for the card, which is the date when it will cease to function. When the administrator sets up Purse 1 they also enter the User's personal information such as their Name and an ID Number.

To summarise Purse 1

- User's personal cash
- Access rights to certain applications
- Days of the week when card can be used
- Creation date
- Valid date
- Expiry date
- Max allowable value

## **Purse 2**

Can be set up as one of four types of purse – Subsidy, Allowance, Discount or Departmental Allowance.

**Subsidy Purse** – Subsidy is a set amount of money issued to the user on a regular basis, for example daily, monthly, bi-monthly by means of a "rollover". The administrator can define three periods of the day when the Subsidy amount may be spent, and as with Purse 1, the administrator can define valid applications and days of the week.

**Percentage Discount Purse** – This applies a configurable discount to the money spent from Purse 1. This discount can be set up to apply only at particular times of the day and/or at particular terminals.

**Departmental Allowance Purse** – This purse allows the user to procure certain items against a departmental allowance.

**Allowance Purse** – Infeer have also introduced the Allowance Purse. This purse operates like the subsidy purse but limited by total amount of value available and amount of value released per day. The Allowance Purse is operational at Point of Sale devices only.

To summarise Purse 2

- Carries user's free entitlement or privilege
- Can be Subsidy, Discount, Departmental Allowance or Allowance
- Times of day & days of Week when entitlement applies
- Rollover & anti pass back facilities
- Expiry date of entitlement

## **Dynamic Purses**

Further "on-line" dynamic purses can be made available at dedicated POS terminals. Dynamic purses are used to provide specific services such as Meal plans or Book Allowances. There can be any number of dynamic purses depending on the needs of the site.

**ChipNet3 – Putting Smartcards to Work!**