

# The GNU Taler Exchange Operator Manual

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Christian Grothoff ([grothoff@taler.net](mailto:grothoff@taler.net))  
Marcello Stanisci ([stanisci@taler.net](mailto:stanisci@taler.net))

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This manual is for the GNU Taler Exchange (version 0.4.0, 14 October 2017), a payment service provider for GNU Taler.

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# 1 Introduction

This manual is an early draft that still needs significant editing work to become readable.

## 1.1 About GNU Taler

GNU Taler is an open protocol for an electronic payment system with a free software reference implementation. GNU Taler offers secure, fast and easy payment processing using well understood cryptographic techniques. GNU Taler allows customers to remain anonymous, while ensuring that merchants can be held accountable by governments. Hence, GNU Taler is compatible with anti-money-laundering (AML) and know-your-customer (KYC) regulation, as well as data protection regulation (such as GDPR).

GNU Taler is not yet production-ready, after following this manual you will have a backend that can process payments in “KUDOS”, but not regular currencies. This is not so much because of limitations in the backend, but because we are not aware of a Taler exchange operator offering regular currencies today.

## 1.2 About this manual

This tutorial targets system administrators who want to install and operate a GNU Taler exchange.

## 1.3 Organizational prerequisites

Operating a GNU Taler exchange means that you are operating a payment service provider, which means that you will most likely need a bank license and/or follow applicable financial regulation.

GNU Taler payment service providers generally need to ensure high availability and have *really* good backups (synchronous replication, asynchronous remote replication, off-site backup, 24/7 monitoring, etc.).<sup>1</sup> This manual will not cover these aspects of operating a payment service provider.

We will assume that you can operate a (high-availability, high-assurance) Postgres database. Furthermore, we expect some moderate familiarity with the compilation and installation of free software packages. You need to understand the cryptographic concepts of private and public keys and must be able to protect private keys stored in files on disk. An exchange uses an *offline* master key as well as *online* keys. You are advised to secure your private master key and any copies on encrypted, always-offline computers. Again, we assume that you are familiar with good best practices in operational security, including securing key material.<sup>2</sup>

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<sup>1</sup> Naturally, you could operate a Taler exchange for a toy currency without any real value on low-cost setups like a Raspberry Pi, but we urge you to limit the use of such setups to research and education as with GNU Taler data loss instantly results in financial losses.

<sup>2</sup> The current implementation does not make provisions for secret splitting. Still, the use of a hardware security module (HSM) for protecting private keys is advisable, so please contact the developers for HSM integration support.

## 1.4 Architecture overview

Taler is a pure payment system, not a new crypto-currency. As such, it operates in a traditional banking context. In particular, this means that in order to receive funds via Taler, the merchant must have a regular bank account, and payments can be executed in ordinary currencies such as USD or EUR. Similarly, the Taler exchange must interact with a bank. The bank of the exchange holds the exchange's funds in an escrow account.

When customers wire money to the escrow account, the bank notifies the exchange about the incoming wire transfers. The exchange then creates a *reserve* based on the subject of the wire transfer. The wallet which knows the secret key matching the wire transfer subject can then withdraw coins from the reserve, thereby draining it. The liability of the exchange against the reserve is thereby converted into a liability against digital coins issued by the exchange. When the customer later spends the coins at a merchant, and the merchant *deposits* the coins at the exchange, the exchange first *aggregates* the amount from multiple deposits from the same merchant and then instructs its bank to make a wire transfer to the merchant, thereby fulfilling its obligation and eliminating the liability. The exchange charges *fees* for some or all of its operations to cover costs and possibly make a profit.

*Auditors* are third parties, for example financial regulators, that verify that the exchange operates correctly. The same software is also used to calculate the exchange's profits, risk and liabilities by the accountants of the exchange.

The Taler software stack for an exchange consists of the following components:

- The HTTP frontend interacts with Taler wallets and merchant backends. It is used to withdraw coins, deposit coins, refresh coins, issue refunds, map wire transfers to Taler transactions, inquire about the exchange's bank account details, signing keys and fee structure. The binary is the `taler-exchange-httpd`.
- The aggregator combines multiple deposits made by the same merchant and (eventually) triggers wire transfers for the aggregate amount. The merchant can control how quickly wire transfers are made. The exchange may charge a fee per wire transfer to discourage excessively frequent transfers. The binary is the `taler-exchange-aggregator`.
- The auditor verifies that the transactions performed by the exchange were done properly. It checks the various signatures, totals up the amounts and alerts the operator to any inconsistencies. It also computes the expected bank balance, revenue and risk exposure of the exchange operator. The main binary is the `taler-auditor`.
- A wire plugin enables the HTTP frontend to talk to the bank. Its role is to allow the exchange to validate bank addresses (i.e. IBAN numbers), for the aggregator to execute wire transfers and for the auditor to query bank transaction histories. Wire plugins are *plugins* as there can be many different implementations to deal with different banking standards. Wire plugins are automatically located and used by the exchange, aggregator and auditor.
- The exchange requires a DBMS to store the transaction history for the Taler exchange and aggregator, and a (typically separate) DBMS for the Taler auditor. For now, the GNU Taler reference implementation only supports Postgres, but the code could be easily extended to support another DBMS.

## 2 Installation

Please install the following packages before proceeding with the exchange compilation.

- GNU autoconf  $\geq$  2.69
- GNU automake  $\geq$  1.14
- GNU libtool  $\geq$  2.4
- GNU autopoint  $\geq$  0.19
- GNU libltdl  $\geq$  2.4
- GNU libunistring  $\geq$  0.9.3
- libcurl  $\geq$  7.26 (or libgnurl  $\geq$  7.26)
- GNU libmicrohttpd  $\geq$  0.9.52
- GNU libgcrypt  $\geq$  1.6
- libjansson  $\geq$  2.7
- Postgres  $\geq$  9.6, including libpq
- libgnunetutil (from Git)
- GNU Taler exchange (from Git)

Except for the last two, these are available in most GNU/Linux distributions and should just be installed using the respective package manager.

The following instructions will show how to install libgnunetutil and the GNU Taler exchange.

Before you install libgnunetutil, you must download and install the dependencies mentioned above, otherwise the build may succeed but fail to export some of the tooling required by Taler.

To download and install libgnunetutil, proceed as follows:

```
$ git clone https://gnunet.org/git/gnunet/
$ cd gnunet/
$ ./bootstrap
$ ./configure [--prefix=GNUNETPFX]
$ # Each dependency can be fetched from non standard locations via
$ # the '--with-<LIBNAME>' option. See './configure --help'.
$ make
# make install
```

If you did not specify a prefix, GNUnet will install to `/usr/local`, which requires you to run the last step as root.

To download and install the GNU Taler exchange, proceeds as follows:

```
$ git clone git://taler.net/exchange
$ cd exchange
$ ./bootstrap
$ ./configure [--prefix=EXCHANGEPPFX] \
              [--with-gnunet=GNUNETPFX]
$ # Each dependency can be fetched from non standard locations via
$ # the '--with-<LIBNAME>' option. See './configure --help'.
```

```
$ make
# make install
```

If you did not specify a prefix, the exchange will install to `/usr/local`, which requires you to run the last step as `root`. Note that you have to specify `--with-gnunet=/usr/local` if you installed GNUnet to `/usr/local` in the previous step.



## 3 Configuration

This chapter provides an overview of the exchange configuration. Or at least eventually will do so, for now it is a somewhat wild description of some of the options.

### 3.1 Keying

The exchange works with three types of keys:

- *master key*
- *sign keys*
- *denomination keys* (see section *Coins*)

*master key*: in section *[exchange]*, edit the two following values:

- *master\_priv\_file*: Path to the exchange's master private file.
- *master\_public\_key*: Must specify the exchange's master public key.

*sign keys*: the following two options under *[exchange\_keys]* section control *sign keys*:

- *signkey\_duration*: How long should one signing key be used?
- *lookahead\_sign*: How much time we want to cover with our *signkeys*? Note that if *signkey\_duration* is bigger than *lookahead\_sign*, *taler-exchange-keyup* will generate a quantity of *signkeys* which is sufficient to cover all the gap. See *keys-duration*.

### 3.2 Serving

The exchange can serve HTTP over both TCP and UNIX domain socket. It needs this configuration *twice*, because it opens one connection for ordinary REST calls, and one for *"/admin"* and *"/test"* REST calls, because the operator may want to restrict the access to *"/admin"*.

The following values are to be configured under the section *[exchange]* and *[exchange-admin]*:

- *serve*: must be set to *tcp* to serve HTTP over TCP, or *unix* to serve HTTP over a UNIX domain socket
- *port*: Set to the TCP port to listen on if *serve* is *tcp*.
- *unixpath*: set to the UNIX domain socket path to listen on if *serve* is *unix*
- *unixpath\_mode*: number giving the mode with the access permission MASK for the *unixpath* (i.e. 660 = rw-rw—).

The exchange can be started with the *-D* option to disable the administrative functions entirely. It is recommended that the administrative API is only accessible via a properly protected UNIX domain socket.

### 3.3 Currency

The exchange supports only one currency. This data is set under the respective option *currency* in section *[taler]*.

## 3.4 Bank account

### 3.4.1 Wiremethod-test

To enable the wire transfer method “test”, you need to set “ENABLE=YES” in section *[exchange-wire-test]*.

The bank account where the exchange gets money from customers is configured under the section *[exchange-wire-test]*. It must contain the options “EXCHANGE\_ACCOUNT\_NO” and “BANK\_URI”. For basic authentication, it must additionally contain the “USERNAME” and “PASSWORD” of the exchange’s account at the bank.

For incoming transfers, the section must additionally contain the option: *test\_response\_file*, which takes the path to a text file containing the exchange’s bank account details in JSON format.

The command line tool *taler-exchange-wire* is used to create such a file. For example, the utility may be invoked as follows:

```
$ taler-exchange-wire -j '{"name": "The Exchange", "account_number":
10, "bank_uri": "https://bank.demo.taler.net", "type": "test"}' -t
test -o exchange.json
```

Note that the value given to option *-t* must match the value in the JSON’s field “type”.

The generated file will be echoed by the exchange when serving */wire*<sup>1</sup> requests.

### 3.4.2 Wiremethod-sepa

To enable the wire transfer method “sepa”, you need to set “ENABLE=YES” in section *[exchange-wire-sepa]*.

The bank account where the exchange gets money from customers is configured under the section *[exchange-wire-incoming-sepa]*. This section contains only one option: *sepa\_response\_file*, which takes the path to a text file containing the exchange’s bank account details in JSON format.

The command line tool *taler-exchange-wire* is used to create such a file. For example, the utility may be invoked as follows:

```
$ taler-exchange-wire -j '{"name": "The Exchange", "account_number":
10, "bank_uri": "https://bank.demo.taler.net", "type": "sepa"}' -t
sepa -o exchange.json
```

Note that the value given to option *-t* must match the value in the JSON’s field “type”.

The generated file will be echoed by the exchange when serving */wire*<sup>2</sup> requests.

This exchange’s outgoing bank account is used to give money to merchants, after successful deposits<sup>3</sup> operations. The outgoing bank account is configured by the following options under *[exchange-wire-outgoing-sepa]*: (NOT YET SUPPORTED).

- *exchange\_account\_number*: which bank account number has the exchange
- *bank\_uri*: base URL of the bank hosting the exchange bank account

<sup>1</sup> <https://api.taler.net/api-exchange.html#wire-req>

<sup>2</sup> <https://api.taler.net/api-exchange.html#wire-req>

<sup>3</sup> <https://api.taler.net/api-exchange.html#deposit-par>

**Note:** The rationale behind having two bank accounts is that the exchange operator, as a security measure, may want to instruct the bank that the incoming bank account is only supposed to *receive* money.

### 3.5 Database

The option `db` under section `[exchange]` gets the DB backend's name the exchange is going to use. So far, only `db = postgres` is supported. After choosing the backend, it is mandatory to supply the connection string (namely, the database name). This is possible in two ways:

- via an environment variable: `TALER_EXCHANGEDB_POSTGRES_CONFIG`.
- via configuration option `db_conn_str`, under section `[exchangedb-BACKEND]`. For example, the demo exchange is configured as follows:

```
[exchange]
...
db = postgres
...

[exchangedb-postgres]
db_conn_str = postgres:///talerdemo
```

### 3.6 Coins (denomination keys)

Sections specifying denomination (coin) information start with "coin\_". By convention, the name continues with "\$CURRENCY\_[\${SUBUNIT}]\_\${VALUE}", i.e. `[coin_eur_ct_10]` for a 10 cent piece. However, only the "coin\_" prefix is mandatory. Each "coin\_"-section must then have the following options:

- `value`: How much is the coin worth, the format is CURRENCY:VALUE.FRACTION. For example, a 10 cent piece is "EUR:0.10".
- `duration_withdraw`: How long can a coin of this type be withdrawn? This limits the losses incurred by the exchange when a denomination key is compromised.
- `duration_overlap`: What is the overlap of the withdrawal timespan for this coin type?
- `duration_spend`: How long is a coin of the given type valid? Smaller values result in lower storage costs for the exchange.
- `fee_withdraw`: What does it cost to withdraw this coin? Specified using the same format as `value`.
- `fee_deposit`: What does it cost to deposit this coin? Specified using the same format as `value`.
- `fee_refresh`: What does it cost to refresh this coin? Specified using the same format as `value`.
- `rsa_keysize`: How many bits should the RSA modulus (product of the two primes) have for this type of coin.

### 3.7 Keys duration

Both *signkeys* and *denom keys* have a starting date. The option *lookahead\_provide*, under section *[exchange\_keys]*, is such that only keys whose starting date is younger than *lookahead\_provide* will be issued by the exchange.

*signkeys*. The option *lookahead\_sign* is such that, being  $t$  the time when *taler-exchange-keyup* is run, *taler-exchange-keyup* will generate  $n$  *signkeys*, where  $t + (n * \textit{signkey\_duration}) = t + \textit{lookahead\_sign}$ . In other words, we generate a number of keys which is sufficient to cover a period of *lookahead\_sign*. As for the starting date, the first generated key will get a starting time of  $t$ , and the  $j$ -th key will get a starting time of  $x + \textit{signkey\_duration}$ , where  $x$  is the starting time of the  $(j-1)$ -th key.

*denom keys*. The option *lookahead\_sign* is such that, being  $t$  the time when *taler-exchange-keyup* is run, *taler-exchange-keyup* will generate  $n$  *denom keys* for each denomination, where  $t + (n * \textit{duration\_withdraw}) = t + \textit{lookahead\_sign}$ . In other words, for each denomination, we generate a number of keys which is sufficient to cover a period of *lookahead\_sign*. As for the starting date, the first generated key will get a starting time of  $t$ , and the  $j$ -th key will get a starting time of  $x + \textit{duration\_withdraw}$ , where  $x$  is the starting time of the  $(j-1)$ -th key.

## 4 Deployment

### 4.1 Keys generation

Once the configuration is properly set up, all the keys can be generated by the tool `taler-exchange-keyup`. The following command generates denomkeys and signkeys, plus the "blob" that is to be signed by the auditor.

```
taler-exchange-keyup -o blob
```

*blob* contains data about denomkeys that the exchange operator needs to get signed by every auditor he wishes (or is forced to) work with.

In a normal scenario, an auditor must have some way of receiving the blob to sign (Website, manual delivery, ..). Nonetheless, the exchange admin can fake an auditor signature - for testing purposes - by running the following command

```
taler-auditor-sign -m EXCHANGE_MASTER_PUB -r BLOB -u AUDITOR_URI -o OUTPUT_FILE
```

Those arguments are all mandatory.

- `EXCHANGE_MASTER_PUB` the base32 Crockford-encoded exchange's master public key. Typically, this value lies in the configuration option `[exchange]/master_public_key`.
- `BLOB` the blob generated in the previous step.
- `AUDITOR_URI` the URI that identifies the auditor.
- `OUTPUT_FILE` where on the disk the signed blob is to be saved.

`OUTPUT_FILE` must then be copied into the directory specified by the option `AUDITOR_BASE_DIR` under the section `[exchangedb]`. Assuming `AUDITOR_BASE_DIR = ${HOME}/.local/share/taler/auditors`, the following command will "add" the auditor identified by `AUDITOR_URI` to the exchange.

```
cp OUTPUT_FILE ${HOME}/.local/share/taler/auditors
```

If the auditor has been correctly added, the exchange's `/keys` response must contain an entry in the `auditors` array mentioning the auditor's URI.

### 4.2 Database upgrades

Currently, there is no way to upgrade the database between Taler versions.

The exchange database can be re-initialized using:

```
$ taler-exchange-dbinit -r
```

However, running this command will result in all data in the database being lost, which may result in significant financial liabilities as the exchange can then not detect double-spending. Hence this operation must not be performed in a production system.

## 5 Diagnostics

This chapter includes various (very unpolished) sections on specific topics that might be helpful to understand how the exchange operates, which files should be backed up. The information may also be helpful for diagnostics.

### 5.1 Configuration format

In Taler realm, any component obeys to the same pattern to get configuration values. According to this pattern, once the component has been installed, the installation deploys default values in `/${prefix}/share/taler/config.d/`, in `.conf` files. In order to override these defaults, the user can write a custom `.conf` file and either pass it to the component at execution time, or name it `taler.conf` and place it under `$HOME/.config/`.

A config file is a text file containing *sections*, and each section contains its *values*. The right format follows:

```
[section1]
value1 = string
value2 = 23

[section2]
value21 = string
value22 = /path22
```

Throughout any configuration file, it is possible to use `$`-prefixed variables, like `$VAR`, especially when they represent filesystem paths. It is also possible to provide defaults values for those variables that are unset, by using the following syntax: `${VAR:-default}`. However, there are two ways a user can set `$`-prefixable variables:

by defining them under a `[paths]` section, see example below,

```
[paths]
TALER_DEPLOYMENT_SHARED = ${HOME}/shared-data
..
[section-x]
path-x = ${TALER_DEPLOYMENT_SHARED}/x
```

or by setting them in the environment:

```
$ export VAR=/x
```

The configuration loader will give precedence to variables set under `[path]`, though.

The utility `taler-config`, which gets installed along with the exchange, serves to get and set configuration values without directly editing the `.conf`. The option `-f` is particularly useful to resolve pathnames, when they use several levels of `$`-expanded variables. See `taler-config --help`.

Note that, in this stage of development, the file `$HOME/.config/taler.conf` can contain sections for *all* the component. For example, both an exchange and a bank can read values from it.

The repository `git://taler.net/deployment` contains examples of configuration file used in our demos. See under `deployment/config`.

**Note:** Expectably, some components will not work just by using default values, as their work is often interdependent. For example, a merchant needs to know an exchange URL, or a database name.

## 5.2 Reserve management

Incoming transactions to the exchange's provider result in the creation or update of reserves, identified by their reserve key. The command line tool *taler-exchange-reservemod* allows create and add money to reserves in the exchange's database.

## 5.3 Database Scheme

The exchange database must be initialized using *taler-exchange-dbinit*. This tool creates the tables required by the Taler exchange to operate. The tool also allows you to reset the Taler exchange database, which is useful for test cases but should never be used in production. Finally, *taler-exchange-dbinit* has a function to garbage collect a database, allowing administrators to purge records that are no longer required.





## 5.4 Signing key storage

The private online signing keys of the exchange are stored in a subdirectory "signkeys/" of the "KEYDIR" which is an option in the "[exchange]" section of the configuration file. The filename is the starting time at which the signing key can be used in microseconds since the Epoch. The file format is defined by the *struct TALER\_EXCHANGEDB\_PrivateSigningKeyInformationP*:

```
struct TALER_EXCHANGEDB_PrivateSigningKeyInformationP {
    struct TALER_ExchangePrivateKeyP signkey_priv;
    struct TALER_ExchangeSigningKeyValidityPS issue;
};
```

## 5.5 Denomination key storage

The private denomination keys of the exchange are store in a subdirectory "denomkeys/" of the "KEYDIR" which is an option in the "[exchange]" section of the configuration file. "denomkeys/" contains further subdirectories, one per denomination. The specific name of the subdirectory under "denomkeys/" is ignored by the exchange. However, the name is important for the "taler-exchange-keyup" tool that generates the keys. The tool combines a human-readable encoding of the denomination (i.e. for EUR:1.50 the prefix would be "EUR\_1.5-", or for EUR:0.01 the name would be "EUR\_0.01-") with a postfix that is a truncated Crockford32 encoded hash of the various attributes of the denomination key (relative validity periods, fee structure and key size). Thus, if any attributes of a coin change, the name of the subdirectory will also change, even if the denomination remains the same.

Within this subdirectory, each file represents a particular denomination key. The filename is the starting time at which the signing key can be used in microseconds since the Epoch. The format on disk begins with a *struct TALER\_EXCHANGEDB\_DenominationKeyInformationP* giving the attributes of the denomination key and the associated signature with the exchange's long-term offline key:

```
struct TALER_EXCHANGEDB_DenominationKeyInformationP {
    struct TALER_MasterSignatureP signature;
    struct TALER_DenominationKeyValidityPS properties;
};
```

This is then followed by the variable-size RSA private key in libgcrypt's S-expression format, which can be decoded using *GNUNET\_CRYPTO\_rsa\_private\_key\_decode()*.

### 5.5.1 Revocations

When an exchange goes out of business or detects that the private key of a denomination key pair has been compromised, it may revoke some or all of its denomination keys. At this point, the hashes of the revoked keys must be returned as part of the `/keys` response under "payback". Wallets detect this, and then return unspent coins of the respective denomination key using the `/payback` API.

When a denomination key is revoked, a revocation file is placed into the respective subdirectory of "denomkeys/". The file has the same prefix as the file that stores the *struct TALER\_EXCHANGEDB\_DenominationKeyInformationP* information, but is followed by

the “.rev” suffix. It contains a 64-byte EdDSA signature made with the master key of the exchange with purpose `TALER_SIGNATURE_MASTER_DENOMINATION_KEY_REVOKED`. If such a file is present, the exchange must check the signature and if it is valid treat the respective denomination key as revoked.

Revocation files can be generated using the `taler-exchange-keyup` command-line tool using the `-r` option. The Taler auditor will instruct operators to generate revocations if it detects a key compromise (which is possible more coins of a particular denomination were deposited than issued).

It should be noted that denomination key revocations should only happen under highly unusual (“emergency”) conditions and not under normal conditions.

## 5.6 Auditor signature storage

Signatures from auditors are stored in the directory specified in the exchange configuration section “`exchangedb`” under the option “`AUDITOR_BASE_DIR`”. The exchange does not care about the specific names of the files in this directory.

Each file must contain a header with the public key information of the auditor, the master public key of the exchange, and the number of signed denomination keys:

```
struct AuditorFileHeaderP {
    struct TALER_AuditorPublicKeyP apub;
    struct TALER_MasterPublicKeyP mpub;
    uint32_t dki_len;
};
```

This is then followed by `dki_len` signatures of the auditor of type `struct TALER_AuditorSignatureP`, which are then followed by another `dki_len` blocks of type `struct TALER_DenominationKeyValidityPS`. The auditor’s signatures must be signatures over the information of the corresponding denomination key validity structures embedded in a `struct TALER_ExchangeKeyValidityPS` structure using the `TALER_SIGNATURE_AUDITOR_EXCHANGE_KEYS` purpose.

## 6 GNU Affero GPL

Version 3, 19 November 2007

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