

DIMOCO Glossary 2025

Phrase	Description
3ds -	technical standard that enhances the security of online transactions done by credit or debit card.
API	Stands for 'Application Programming Interface,' refers to a collection of programming tools that facilitates communication between programs or an operating system, empowering software developers to craft their own applications.
APMs (Alternative payment methods)	Refer to all forms of payment that do not rely on debit or credit cards as the primary means of transaction.
Acquirer	Financial entity responsible for handling credit and debit card transactions on behalf of card issuers.
ATV (Average Transaction Value)	For your business represents the typical sum that a customer spends in a single transaction with your establishment.
Authorization	Is the procedure for validating a debit or credit card payment with the issuing bank.
Blended	Pricing model where payment processor charges overall markup that stays stable regardless of the card type, bank, card scheme and so on.
Card Issuer	Is a financial institution, such as a bank or credit union, that provides credit or debit cards to consumers.
Card schemes	Refer to payment networks associated with payment cards, including debit and credit cards, which banks and other qualified financial institutions can join as members
Cardholder	A cardholder is an individual who conducts a transaction within the merchant's business.
Carrier Billing	Paying for a services/products via mobile phone bill or direct deduction from pre-paid balance.
Chargeback	Is a reimbursement issued back to a payment card when a customer successfully challenges an item on their account statement cardholder believes to be a fraud.
Click flow	1. End User is browsing on mobile device via mobile data connection 2. Confirmation of purchase via Click on the confirmation button on the Payment Page
Content/Product Category	A type of content/product which is provided by Merchant (e.g. gaming, lifestyle, ticketing, m-Commerce etc.).

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Credit Note	technical standard that enhances the security of online transactions done by credit or debit card.
Delay Page	Stands for 'Application Programming Interface,' refers to a collection of programming tools that facilitates communication between programs or an operating system, empowering software developers to craft their own applications.
Doorway Page	Refer to all forms of payment that do not rely on debit or credit cards as the primary means of transaction.
End User	A person using a mobile device to purchase services/products via their mobile phone bill/pre-paid balance.
IC++ (Interchange Plus Plus)	Is a pricing model that consists of three componentsally based on factors such as card type , card network, transaction type , and card category.
Identity Verification	Is the process of confirming that an individual or entity is who they claim to be. It is a critical security and authentication measure used in various contexts.
IMSI	Is a unique number which identifies every user of a cellular network. First 3 digits represent mobile country code, and the rest are mobile subscription identification number with the network's customer base.
Initial Service Page	Page where End Users initiate the payment by selecting what exactly they want to purchase (e.g. 10 golden coins within a game)
Internet Service Provider (ISP)	A company providing internet connectivity to End Users, which DIMOCO partners with to provide payment services.
Keyword (KW)	A term that is used to identify a Merchant's campaign. If End Users want to participate, they must send a SMS containing the defined KW to a certain Short Code.
Merchant	A Merchant provides services/products which he either owns or has the right to publish/sell while being in a contractual relationship with DIMOCO.
MO SMS flow	1. Ordering of purchase via SMS-MO
Mobile Network Operator (MNO)	Mobile Network Operator (MNO) including virtual operators, which DIMOCO partners with to provide payment or messaging services.
Mobile number portability (MNP)	An option that allows End Users to keep the same phone number when they switch to a different MNO .

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MOBILE TAN flow (mTAN)	1.MSISDN is detected by mobile data connecton (e.g. 3G/4G/5G,...) 2.Receipt of TAN via MT-SMS 3. Confirmation of purchase via entering TAN
MSC	Merchant Service Charge – is a document issued by a PSP to a merchant that documents all applicable fees that are being deducted from documents the total successful volume of the transactons that are being settled in a menioned period
MSISDN	MSISDN is a number uniquely identifing a user in the mobile network. Simply put, it is the telephone number of the SIM card in a mobile phone.
MSISDN Entry Page	Page where End Users enter the MSISDN
One-Time Payment	A single, non-recurring purchase of a service.
Open banking	is a banking practice that provides third-party financial service providers open access to consumer banking, other financial data from banks and non-bank financial insttutons through the use of applicaton programming interfaces (APIs).
Outcome & Service Access Page	Page where the outcome of payment is displayed and End Users can access the service
Outcome Page	Page where the outcome of payment is displayed
Payment Confirmaton Request Page	Page where the End Users are instructed to complete the purchase via SMS-MO
Payment Confirmaton Request SMS-MT (free)	End Users receive a SMS, with the request to confirm the payment via sending a SMS-MO
Payment Confirmaton SMS-MO (free or s. r. or charged)	End Users send a SMS to confirm the payment
Payment Confirmaton SMS-MT (free or ch.)	SMS which is sent to the End Users to confirm that thase was successful; this message can be free or charged. It can contain additonal informaton e.g.
Payment flow	Visual presentaton of all the steps which are required in order to make a mobile payment from the End User perspective, along with some additonal instructons/informaton.
Payment Gateway	Is a technology and service that enables online businesses to accept electronic payments securely over the internet. It acts as an intermediary between a merchant's website or mobile applicaton and the financial insttutons

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Payment Page	Page where the End Users confirm the payment
Payment type	The payment type can either be OTP or subscription.
PCI	Payment card industry (PCI) refers to a set of security standards and guidelines designed to safeguard sensitive payment card data. It is a framework established to ensure the secure handling, processing, and storage of payments.
Pre-Payment Page	Page that contains mandatory service information and an action button, after which the End Users are redirected to the next payment step.
PSD2	Revised Payment Services Directive, is a European Union (EU) regulation that aims to regulate and enhance the payment services industry within the European Economic Area. It was introduced to promote competition, innovation, and security.
PSP	Payment service provider gives merchants a possibility to receive payments via credit and debit cards.
Reconciliation	Refers to the process of comparing two sets of records – data on transactions sent by Visa or MasterCard provider and data on transactions recorded in the gateway, to ensure that they are in agreement and accurate.
Roaming	In case End Users connect to a network of a different MNO they go into the “roaming” mode. In case it’s the MNO from the same country we refer to national roaming, or if it’s from the other countries then it’s international roaming.
Rolling Reserve	Is a financial reserve that a payment processor or acquiring bank holds from a merchant’s funds as a risk management mechanism. It is a portion of the merchant’s daily credit card sales that is set aside and temporarily withheld.
Security Deposit	Is a financial arrangement in which a merchant provides a sum of money to PSP. The purpose of the security deposit is to serve as a form of financial protection for the recipient in case the paying party fails to fulfill certain obligations.
Service & Contact Center (SCC)	These are 3rd party service centers which are managed by DIMOCO and process End User queries on behalf of our Merchants.
Service numbers	is used for sending and receiving SMS messages which can be free of charge or at a certain “premium” price. A Service Number can be either shared or dedicated.
Settlement	Is the process by which a merchant receives funds from credit and debit card transactions made by customers. Settlement involves the actual transfer of funds from the issuing bank to the acquiring bank.
Short Code (SC)	Is a 3-7 digit number used for sending and receiving SMS messages which can be free or at a certain “premium” price. Short Code can be either shared or dedicated.

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Phrase	Description
SMS-MO (free, standard rated or charged)	Mobile Originated SMS; End Users send a SMS, this SMS can be charged, free or standard-rated
SMS-MT (free or charged)	Mobile Terminated SMS; End Users receive a SMS, this SMS can be free or charged
STOP Confirmaton SMS-MT (free)	End Users receive a SMS which confirms the successful cancellaton of a Subscripton
STOP SMS-MO (free or standard rated)	End Users send SMS with a command (e.g. STOP or STOP+Keyword) to unsubscribe from an open Subscripton
Subscripton (sub.)	A business model where End Users are repeatedly charged at defined intervals in order to prolong the access to the purchased service.
TAN Entry & Payment Page	Page where End Users confirm the payment by entering the TAN
TAN Entry Page	Page where End Users enter the TAN
TAN flow	1. End User receives TAN via SMS-MT 2. Confirmaton of purchase via entering TAN
TAN SMS-MT (free)	End Users receive a SMS containing a TAN code
Tokenizaton	is a security technique that involves substituting a sensitve or private piece of data, such as a credit card number or a personal identficaton number (PIN), with a unique token. This process is implemented to enhance security and protect confidential informaton from unauthorized access or exposure to individuals who do not have permission to view it.
Transacton (TRX)	Can be used as a term for a financial transacton or a transacton in the technical sense. It is an exchange of goods and services between a buyer and a seller, in case of a financial transacton we refer to the exchange of money, while in the technical transacton certain parameters important for operaton of the payment system are exchanged.
UUID	Universally unique identifier – unique number of a transacton.

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Phrase	Description
WEB SMS flow	1. MSISDN is entered by End User 2. Handshake SMS-MT is triggered 3. Confirmaton of purchase via SMS-MO
WEB TAN flow (wTAN)	1. MSISDN is entered by End User 2. Receipt of TAN via SMS-MT 3. Confirmaton of purchase via entering TAN
Welcome SMS-MT (free)	SMS which is sent to the End Users ater they've confirmed the purchase. It usually contains informaton that the payment was successful, content access informaton, details about the cost and possible charging frequency, also terms & conditons URL or helpline number are often included.