

Payment Method	Term	Explanation
Cards & APMs	3-D Secure (3ds)	Technical standard that enhances the security of online transactions done by credit or debit card.
Cards & APMs / Carrier Billing	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.
Cards & APMs	APMs (Alternative Payment Methods)	Refers to all forms of payment that do not rely on debit or credit cards as the primary means of transaction. These methods encompass a wide range of options, including digital wallets, bank transfers, carrier billing, cryptocurrencies, and various other non-card-based payment solutions.
Cards & APMs	Acquirer	Financial entity responsible for handling credit and debit card transactions on behalf of card issuers.
Cards & APMs / Carrier Billing	ATV (Average Transaction Value)	Represents the average amount of money a customer spends on a single transaction.
Cards & APMs / Carrier Billing	Authorization	Is the procedure for validating the authority (e.g. issuing bank for credit/debit cards, MNO for carrier billing) to complete a transaction.
Cards & APMs	Blended Pricing	Pricing model where payment processor charges overall markup that stays stable regardless of the card

Payment Method	Term	Explanation
		type, bank, card scheme and so on.
Cards & APMs	Card Issuer	A card issuer is a financial institution, such as a bank or credit union, that provides credit or debit cards to consumers. Card issuers are responsible for managing cardholder accounts, processing transactions and providing customer support related to their issued cards.
Cards & APMs	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.
Cards & APMs	Cardholder	A cardholder is an individual who conducts a transaction within the merchant's business.
Carrier Billing	Carrier / Mobile Network Operator (MNO)	A Carrier or MNO is a telecommunication company that provides cellular network services to End Users. MNOs including MVNOs (Mobile Virtual Network Operators) partner with DIMOCO to provide payment services via mobile phone bill or direct deduction from pre-paid balance.
Carrier Billing	Carrier Billing	Paying for a service/product via mobile phone bill or direct deduction from pre-paid balance.
Cards & APMs / Carrier Billing	Chargeback	Is a reimbursement issued back to an End User when a customer successfully challenges an item on their account statement due to fraud.

Payment Method	Term	Explanation
Carrier Billing	CLICK flow	End User is browsing on mobile device via 4G or 5G mobile data connection; confirmation of purchase is given via pressing the confirmation button on the Payment Page.
Cards & APMs / Carrier Billing	Content/Product Category	Type of content/product which is provided by Merchant (e.g. gaming, lifestyle, ticketing, m-Commerce etc.).
Cards & APMs / Carrier Billing	Credit Note	Is a document issued by a PSP to a Merchant that documents the total successful volume of the transactions that are being settled in a mentioned period of time.
Carrier Billing	Delay Page	Page where End Users are asked to wait for a pending action or result.
Carrier Billing	Doorway Page	Doorway page is used in case there is a need for special confirmation before accessing the service. For example when visiting websites which are intended for 18+ users, there would be an age verification.
Cards & APMs / Carrier Billing	End User	A person (consumer, customer, ...) who makes use of the goods/services sold by Merchants.
Cards & APMs	IC++ (Interchange Plus Plus)	Is a pricing model that consists of three components: IC represents the interchange fees assessed by the issuing bank, the first plus signifies a markup charged by the payment processor, and the second plus represents a scheme fee directly levied by card schemes like Visa and

Payment Method	Term	Explanation
		<p>MasterCard. In this model, the payment processor's markup remains fixed, while the other two elements vary dynamically based on factors such as card type (debit or credit), card network (Visa or MasterCard), transaction type (domestic or cross-border), and card category (business or consumer).</p>
Cards & APMs / Carrier Billing	Identity Verification	<p>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, including online transactions, financial services, access control, and identity management.</p>
Carrier Billing	IMSI	<p>An International Mobile Subscriber Identity (IMSI) is a unique number which identifies every user of a cellular network (e.g. 4G or 5G). Usually it's a 15 digit number but it can be shorter in some special cases. First 3 digits represent mobile country code, and the rest are mobile subscription identification number with the network's customer base.</p>
Carrier Billing	Initial Service Page	<p>Page where End Users initiate the payment by selecting what exactly they want to purchase (e.g. 10 golden coins within a game).</p>
Cards & APMs / Carrier Billing	Internet Service Provider (ISP)	<p>A company providing internet connectivity to End Users, which DIMOCO partners with to provide payment services.</p>
Cards & APMs / Carrier Billing	Merchant	<p>A Merchant (business customer, service provider,</p>

Payment Method	Term	Explanation
		client,) provides services/products which he either owns or has the right to publish/sell while being in a contractual relationship with DIMOCO.
Carrier Billing	Mobile number portability (MNP)	An option that allows End Users to keep the same phone number when they switch to a different Carrier/MNO.
Carrier Billing	MOBILE TAN flow (mTAN)	End User is browsing on mobile device via 4G or 5G mobile data connection where MSISDN is identified automatically and TAN code is sent to End User via SMS. Confirmation of purchase is given via entering TAN on the Payment Page.
Cards & APMs	MSC	Merchant Service Charge – is a document issued to a Merchant by a PSP that informs about all applicable fees which are being deducted from the total successful volume of the transactions that are being settled in a mentioned period of time.
Carrier Billing	MSISDN	MSISDN is a number uniquely identifying a user in the mobile network. Simply put, it is the telephone number of the SIM card in a mobile phone.
Carrier Billing	MSISDN Entry Page	Page where End Users enter the MSISDN.
Cards & APMs / Carrier Billing	One-Time Payment (OTP)	A single, non-recurring purchase of a good/service.
Cards & APMs	Open banking	Open banking is a banking practice that provides third-party financial service providers open access to consumer banking,

Payment Method	Term	Explanation
		transaction, and other financial data from banks and non-bank financial institutions through the use of application programming interfaces (APIs).
Carrier Billing	Outcome & Service Access Page	Page where the outcome of payment is displayed and End Users can access the service.
Carrier Billing	Outcome Page	Page where the outcome of payment is displayed.
Carrier Billing	Payment Confirmation Request Page	Page where the End Users are instructed to complete the purchase via SMS-MO.
Carrier Billing	Payment Confirmation Request SMS-MT	End Users receive a free SMS-MT, with the request to confirm the payment via sending a SMS-MO.
Carrier Billing	Payment Confirmation SMS-MO	End Users send a free or standard-rated SMS-MO to confirm the payment.
Carrier Billing	Payment Confirmation SMS-MT	SMS which is sent to End Users to confirm that the purchase was successful. This message can contain additional information e.g. how to access the service, details about the costs, possible charging frequency, terms & conditions URL or helpline number, etc.
Cards & APMs / Carrier Billing	Payment flow	Visual presentation of all the steps which are required in order to make a mobile payment from the End User perspective, along with some additional instructions/information.
Cards & APMs / Carrier Billing	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

Payment Method	Term	Explanation
		merchant's website or mobile application and the financial institutions involved in processing the payment.
Cards & APMs / Carrier Billing	Payment Page	Page where End Users confirm the payment.
Cards & APMs / Carrier Billing	Payment type	The payment type can either be OTP or subscription.
Cards & APMs	PCI	Payment card industry (PCI) refers to a set of security standards and guidelines designed to safeguard sensitive payment card data. It is a comprehensive framework established to Ensure the secure handling, processing, and storage of payment card information by businesses and organizations that accept credit and debit card payments.
Cards & APMs / Carrier Billing	Pre-Payment Page	Page that contains mandatory service information and an action button, after which End Users are redirected to the next payment step.
Cards & APMs / Carrier Billing	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 (EEA). It was introduced to promote competition, innovation, and security in the payment sector while providing greater consumer protection.
Cards & APMs / Carrier Billing	PSP	Payment service provider gives Merchants a possibility to receive payments via credit and debit cards.

Payment Method	Term	Explanation
Cards & APMs / Carrier Billing	Reconciliation	Refers to the process of comparing two sets of records – data on transaction sent by Visa or MasterCard provider and data on transaction recorded in the gateway, to ensure that they are in agreement and accurate.
Carrier Billing	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.
Cards & APMs	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 by the payment processor.
Cards & APMs	Security Deposit	Refers to 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 or causes damage or loss.
Cards & APMs / Carrier Billing	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.

Payment Method	Term	Explanation
Carrier Billing	Service numbers	A Service number is used for sending and receiving SMS messages.
Cards & APMs / Carrier Billing	Settlement	<p>Refers to the process by which a Merchant receives funds from payment transactions made by customers.</p> <p>Cards & APMs: Settlement involves the actual transfer of funds from the issuing bank to the acquiring bank. The acquiring bank, in turn, credits the merchant's account with the settlement amount, minus relevant processing fees.</p> <p>Carrier Billing: Settlement involves the actual transfer of funds from the carrier to DIMOCO. The money is then deposited into the merchant's business account, minus relevant processing fees.</p>
Carrier Billing	Short Code (SC)	A Short Code is a 3-7 digit number used for sending and receiving SMS messages.
Carrier Billing	SMS-MO	Mobile Originated SMS; End Users send a SMS, this SMS can be free or standard-rated.
Carrier Billing	SMS-MT	Mobile Terminated SMS; End Users receive a SMS (free).
Carrier Billing	STOP Confirmation SMS-MT	End Users receive a SMS (free) which confirms the successful cancellation of a Subscription.
Carrier Billing	STOP SMS-MO	End Users send SMS (free or standard-rated) with a command (e.g. STOP) to unsubscribe from an open Subscription.
Cards & APMs / Carrier Billing	Subscription (sub.)	A business model where End Users are repeatedly charged at defined intervals

Payment Method	Term	Explanation
		in order to prolong the access to the purchased service.
Carrier Billing	TAN Entry & Payment Page	Page where End Users confirm the payment by entering the TAN code.
Carrier Billing	TAN Entry Page	Page where End Users enter the TAN code.
Carrier Billing	TAN SMS-MT	End Users receive a SMS containing a TAN code.
Cards & APMs	Tokenization	Is a security technique that involves substituting a sensitive or private piece of data, such as a credit card number or a personal identification number (PIN), with a unique token. This process is implemented to enhance security and protect confidential information from unauthorized access or exposure to individuals who do not have permission to view it.
Cards & APMs / Carrier Billing	TPV (Total Payment Volume)	TPV represents the total monetary value of all transactions processed by a payment platform over a given period.
Cards & APMs / Carrier Billing	TRX (transaction)	Can be used as a term for a financial transaction or a transaction in the technical sense. It is an exchange of goods and services between a buyer and a seller, in case of a financial transaction we refer to the exchange of money, while in the technical transaction certain parameters important for operation of the payment system are exchanged.
Cards & APMs / Carrier Billing	UUID	Universally unique identifier – unique number of a transaction.

Payment Method	Term	Explanation
Carrier Billing	WEB SMS flow	End User is browsing via WIFI or mobile data connection where MSISDN has to be entered manually. End User receives SMS-MT, with the request to confirm purchase via SMS-MO.
Carrier Billing	WEB TAN flow (wTAN)	End User is browsing via WIFI or mobile data connection where MSISDN has to be entered manually. TAN code is sent to End User via SMS. Confirmation of purchase is given via entering TAN on the Payment Page.
Carrier Billing	Welcome SMS-MT	SMS which is sent to End Users after they've confirmed the purchase. It usually contains information that the payment was successful, content access information, details about the cost and possible charging frequency, also terms & conditions URL or helpline number are often included.