Glossary

3-D Secure. A technology that enables additional authorization of a user by issuing bank. On the side of different payment systems, the technology has different names VISA – Verified by Visa, MasterCard – SecureCode, MIR – MIR Accept, JCB – J-Secure.

Access Control Server (ACS) – an element of the 3-D Secure infrastructure that provides authentication of the payer on the side of the issuing bank.

API – application programming interface, an interface for exchanging requests and responses between a merchant application and **payment gateway**.

CMS – content management system, a system that allows to organize the content of a website. Popular **CMSs** include 1C-Bitrix, WordPress, Drupal and others.

CVC/CVV – card verification code/card verification value code, a verification code on the back of a bank card that the buyer must enter on the payment page to confirm their authenticity.

DPAN – device primary account number (the main account number of the device), a number associated with the buyer's mobile device and performing the functions of a payment card number in the **Apple Pay**system.

FPAN – funding primary account number, the real account number of the buyer. On this site the abbreviation **FPAN** means a test number of a bank card, which should be used to check the connection to the **Apple Pay** payment system.

Merchant Plugin Interface (MPI). A technological component of 3-D Secure and SecureCode that can run on the payment network side or on the Merchant side.

SecureCode. A technology of MasterCard IPS that enables additional authorization of a user by issuing bank. Technologically, it is equal to 3-D Secure. In the text below, mentioning 3-D Secure implies also SecureCode.

Acquiring bank – a Bank that implements and operates a payment gateway.

Issuing bank – a bank that has issued the card of a customer.

Bank card – card of international payment systems VISA, MasterCard, MIR, JCB.

Refund – partial or full refund of funds to the buyer's card in case of their refusal to receive the goods (services) or its refund. The refund operation is performed after the funds are debited from the

buyer's account.

Two-phase payment – an operation of paying for goods or services executed through the Internat with the use of bank cards and requiring additional confirmation. Two-phase mechanism of work enables splitting the process into checking whether the card is capable of paying (authorization) and debiting the money from the account (financial confirmation). In phase one, the funds on the card to be debited are blocked (put on hold).

Order – an elementary entity in the system, it describes an order in a certain online store or its analog. Any order amounts to a monetary value.

POS equipment – point-of-sale equipment, a set of hardware and software designed to automate cash transactions, accounting for receipts of funds, registering the purchase of goods or services and creating a cash register receipt.

QES – qualified electronic signature, enhanced electronic digital signature (**EDS**). Used to sign data when applying for registration in **FTS**.

Store (merchant) – retail business establishment (RBE) that sells goods or provides services through a website. Each store has its own identifier in the bank's system – Merchant ID (MID), which is linked to the merchant's logins.

IPS – international payment system (for example, Visa, MasterCard, JCB or MIR).

One-phase payment – a payment operation for goods or services executed through the Internet with the use of a bank card that does not require additional confirmation.

Reversal – reversal of a payment operation, removing hold from funds on the buyer's card. This function is available for a limited time, the exact time must be checked with the bank.

OFD – the operator of fiscal data, a company that processes, stores and transfers fiscal data to the Federal Tax Service.

Plugin – plug-in (extension, add-on) for **CMS**, which allows you to expand the possibilities of the content management system. The payment plugin allows the site owner to accept online payments.

Payer – an individual who makes a payment by their card for merchant services in the merchant's online store.

Payment form – an HTML-page that is used by the customer to enter the payment details.

Payment details – requisites used by the customer to pay for an order. Usually, this is the card

number, card expiration date, CVC/CVV.

Acquiring bank payment gateway (PG) – an automatic system that allows the merchant to accept and the buyer to send payments via the Internet using bank cards, Apple Pay, Google Pay or Samsung Pay.

Processing – an automated system for processing payments on the side **acquiring bank**.

Binding – correspondence between the Payer and the payment details of the card (card number, card validity period).

CA – certification authority, software designed to create digital certificates (for example, to create digital signature certificates).

FMD – fiscal memory device, a device for encrypting and protecting fiscal data as part of a cash register.

FTS – Federal Tax Service of Russia.

EDS – electronic digital signature, the requisite of an electronic document, created using the private signature key and confirming the authenticity of the electronic document (no changes since the signature was created).

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