

English Term	Definition
3 Data Encryption Standard (3DES) 3DES (3 Data Encryption Standard)	See 3DES. A Triple DES encryption algorithm. DES is an encryption algorithm used to keep data secure. DES enables host and terminal applications to safely operate in environments where threats of intrusion by unauthorized cards and terminals, eaves-dropping, playback of captured passwords and data, or alteration or substitution of data is a risk.
acceptor system	Set of components (hardware and software systems) involved in accepting the transactions that are submitted to the acquirer system from the transaction entry up to the entry point to the acquirer system.
Accord D Desjardins financing	This VISA/Desjardins consumer retail financing service offers a Desjardins VISA card including Accord D Desjardins that enables cardholders to use Desjardins' flexible consumer loan installment or deferred payment program to finance larger purchases made at the point of sale. Desjardins settles the transaction with VISA and generates recurrent payments to the cardholder's VISA account. See also DPF and EPF.
ACK (acknowledgement)	TCP/IP requires that the recipient of data packets acknowledges successful receipt of data.
acquirer system	Set of central components maintained by Desjardins that enables reception, routing, and settlement of transactions from acceptor systems. The Acquirers Gateway is the entry point to the acquirer system.
action code	A 3-digit code generated by the DIPS application and returned to indicate specific actions that need to be taken as a result of circumstances that occurred during the processing of a transaction. See AES.
Advanced Encryption Standard (AES) AES (Advanced Encryption Standard) AID (Application ID) API (Application Program Interface)	Advanced Encryption Standard Cryptographic algorithm. The identification of an application available on a chip card (EMV). A set of routines, protocols and tools for building software applications. APIs are the building blocks programmers use to create applications. Some APIs use industry standards to ensure compatibility with different hardware and software platforms.
Application ID (AID) Application Program Interface (API) argument	See AID. See API. A command line parameter that may be followed by a value. Arguments are used to execute special functions. They can also be used to override configuration settings.
ASP (Application Service Provider)	A company that manages and distributes software-based services and solutions to customers across a wide area network from a central data center.
asynchronous communication	Communication in which data can be transmitted intermittently, rather than in a steady stream, and in both directions simultaneously.
attended terminal	Payment terminal where the merchant enters the transaction (e.g. ECR, tickets).
back office server	A server that manages a master terminal and one or more slave terminals.
BIN ranges	See BIN.
Cardholder Verification Method (CVM)	See CVM.
cash register system (application)	The hardware and software system used by a retailer to manage customer payments, such as cash, Interac and credit card transactions.
Common Gateway Interface (CGI)	See CGI.
condition code	A 3-digit code generated by DIPS and returned to indicate the success or the failure of the transaction, and the reason for the failure, as applicable.
condition code	A 3-digit number generated by the financial institution or DIPS that indicates the success of a transaction, or the reason it failed.
cryptogram	Encrypted data segment.
CSDK (Custom Software Development Kit)	A Desjardins development kit for integrating the merchant's payment software with the financial institution's software, using the Desjardins e-payment Solution software.
CURT-HASH	A control value exchanged in the transactions between the acceptor system and the acquirer system to detect transaction integrity problems.
Custom Software Development Kit (CSDK)	See CSDK.
CVM (Cardholder Verification Method)	Techniques for verifying the identity of the cardholder, e.g. PIN at POS.
daily totals	Rapport SPID
Deferred Payment Financing (DPF)	See DPF.
Desjardins certification	Series of tests to ensure that all components of the acceptor system comply with Desjardins rules and requirements.
DIPS return code	A 3-digit code generated by the DIPS application and sent back in response to indicate the reason why the system is unable to process the request.
DLL (Dynamic Link Library)	A library of executable functions or data that can be used by a Windows application.
DPF (Deferred Payment Financing) Dynamic Link Library (DLL)	A type of Accord D Desjardins financing. The other type is EPF. See DLL.

EMV (Europay MasterCard Visa)	The use of chip cards as a payment method based on the international chip card standards developed by Europay, MasterCard and Visa.
EPF (Equal Payment Financing)	Equal Payment Financing (a type of Accord D Desjardins). See Accord D Desjardins financing.
Equal Payment Financing (EPF) failover (DIPS application)	See EPF.
fallback procedure	Transfer to the redundant system in a situation where there is a redundant system; if one of the servers fails, there is a failover to the second server.
Field Identifier (FID)	This is when a chip card is used with a chip-enabled terminal but the chip is not functional, so the transaction reverts to the magnetic stripe. The FID is the first byte of a field in a communication packet that specifies the type of data contained in the field.
File Transfer Protocol (FTP) FTP (File Transfer Protocol)	See FTP. A standard protocol for transmitting files in binary format. FTP is a popular internet protocol for fast transmission of files.
Graphical User Interface (GUI) GUI (Graphical User Interface)	See GUI. A point-and-click interface that enables users to access the commands of a software program by pointing the mouse and clicking on the options.
host code	Generated by Centrale Desjardins (Tandem) and returned by DIPS to indicate specific errors detected during the processing of a transaction.
integrated POS (point of sale) solution integrator	Payment functionalities integrated in a POS solution. Technical resource who integrate DIPS into the merchant's cash register application.
intercharacter timer	The timer for the character transfer rate (e.g., pinpad).
interleaved mode	One of two DIPS processing modes.
Internet Protocol (IP)	See IP.
Internet Service Provider (ISP)	Voir ISP.
IP (Internet Protocol)	The standard for internet traffic, including addressing and message transmission. See also TCP/IP .
ISO Code	Generated by Centrale Desjardins (Tandem) and returned by DIPS to indicate conditions detected during the processing of a transaction.
ISP (Internet Service Provider)	A company that provides access to the Internet for a set fee. The service frequently includes related services, such as email, online chatting, and personal web pages.
issuer referral	Status in response to a credit card transaction
key (data security)	Value used to encrypt or decrypt messages during a communication session.
LAN (Local Area Network)	A group of computers and associated devices that share a common communications line and typically share the resources of a single processor or server within a small geographic area, such as an office building.
Local Area Network (LAN)	See LAN.
Longitudinal Redundancy Check (LRC)	See LRC.
LRC (Longitudinal Redundancy Check)	A method of verifying the validity of a received message to make sure none of the data is corrupted.
MAC (Message Authentication Code)	A checksum to validate communication data. The calculation of MAC.
Mail Order/Telephone Order purchase (MOTO purchase) (transaction type)	See MOTO purchase.
master key	A value used to encrypt or decrypt a message
Merchant Administration Tool (MAT)	See Online Administration Tool.
Message Authentication Code (MAC)	See MAC.
NAK (negative acknowledgement)	A message to indicate that a packet was not received.
negative acknowledgement (NAK)	See NAK.
Online Administration Tool	A web-based application that allows the merchant to enter transactions such as purchases, reversal of purchases, refunds, reversal of refunds, pre-authorizations. This tool can also trace transactions and generate reports. (Formerly called MAT (Merchant Administration Tool)).
online payment	Electronic commerce transaction (also called Web payment facility)
PAN (primary account number)	The 14-16 digit number embossed on a bank or credit card and encoded in the card's magnetic strip. PAN identifies the issuer of the card and the account.
payment module	Payment interface application that also manages the pinpads, e.g., Tender Retail, AJB, DIPS.
payment terminal	Payment terminal not integrated with the POS system
PCI-DSS (Payment Card Industry – Data Security Standard)	A set of guidelines, measures and controls to help merchants implement security for credit usage and information storage.
Personal Identification Number (PIN)	See PIN.
PIN (Personal Identification Number)	A number selected by a cardholder to authenticate their card.
PIN pad	A device that permits a cardholder customer to enter a personal identification number (PIN) to verify the authenticity of the card user and to access the user's account.
POS (point of sale) solution	Solution for the merchant operations, such as stock management, client orders, shifts, accounting, e.g., Posera, JDA, IBM, LOC.

POS (point of sale) system	POS systems are used in industries that have a point of sale such as a checkout lane, service desk, including stores, restaurants, lodging, ...
POS merchant	PIN pad merchant
preauthorization	An online check of a cardholder's account to determine if funds are available for the intended purchase. Pre-authorization places a hold on the specified amount until the transaction is completed or the hold time has expired.
preauthorization completion	A transaction that debits the credit card holder's account and credits the merchant's account for the same amount.
precertification	Tests that are executed prior to certification.
Prepaid Purchase Card (PPC)	See CAP.
primary account number (PAN)	See PAN.
private label card	A private label card can be used with financing terms, which include term duration and payment frequency, set by the card issuer.
pump merchant	merchant without PIN pad
purchase (transaction type)	A transaction that debits the customer account and credits the merchant account for the specified amount. This transaction generates a purchase authorization number that must be used for any follow-up transactions.
purchase cancellation (transaction type)	A reversal of an incorrect purchase transaction. A purchase cancellation transaction debits the merchant account and credits the customer account. This transaction requires the authorization number of the purchase.
refund	A transaction that debits the merchant account and credits the customer account by all or part of the purchase value. This transaction requires the authorization number of the purchase.
refund cancellation (transaction type)	A reversal of an incorrect refund transaction. A transaction that debits the client account and credits the merchant account. This transaction requires the authorization number of the refund.
Registered Application Provider ID (RID)	See RID.
Remote Initialization (RMI)	See RMI.
RID (Registered Application Provider ID (EMV))	Identifies the financial institution or organization that has provided a specific chip card application (EMV).
RMI (Remote Initialization)	Mechanism by which the acceptor system dynamically receives configuration parameters from the Desjardins acquirer system. An RMI injects terminal rules from a back-end host system into a POS.
SAT (Server Administration Tool)	Internal Desjardins tool used by Bell Connexim for DIPS technical support.
Secure Socket Layer (SSL)	See SSL.
Server Administration Tool (SAT)	See SAT.
simple mode	One of two DIPS processing modes.
smart card	See Chip Card.
socket (software)	An interface between a program and the transport protocol. A socket serves as a bi-directional connection for incoming and outgoing data. See also SSL.
software provider/distributor	An organization that provides integrated hardware and software solutions to third parties, such as retail merchants. The organization typically evaluates, installs, and configures systems. Maintenance may also be part of the service.
SSL (Secure Socket Layer)	A secure channel for browser-to-server internet communications.
stand-alone terminal	Voir terminal de paiement.
TAC (Terminal Action Codes)	A set of indicators stored in the terminal (i.e. set by the acquirer) that together with the Issuer Action Codes (IAC), are compared to the TVR during Terminal Action Analysis to determine the outcome of the transaction: decline off-line, go on-line for authorization or default (whether to decline if unable to go on-line).
Tandem	See BASE24.
TCP/IP (Transmission Control Protocol/Internet Protocol)	A set of networking protocols that enables computers with different operating systems to communicate across networks.
Terminal Action Code (TAC)	See TAC.
Terminal Verification Results (TVR)	See TVR.
time window (web)	A limited time period for performing an action
Transmission Control Protocol/Internet Protocol (TCP/IP)	See TCP/IP.
triple Data Encryption Standard	See 3DES.
triple DES	See 3DES.
TVR (Terminal Verification Results)	A table of flags set by the terminal during Terminal Risk Analysis that reflect the status of the transaction, e.g. card appears on hot card file, PIN required but not entered, SDA was successful (EMV).
unattended terminal	The cardholder enters the transaction with no merchant involvement (e.g., gas pumps, parking, kiosks).
VAR (Value Added Reseller)	Software provider/distributor (See point of sale solutions developer if used as "integrator").
WAN (Wide Area Network)	A communications network that covers a large area, such as a province or country.
Wide Area Network (WAN)	See WAN.