Definitions

Verestro terminology and abbreviations.

Abbreviations

Abbeviations	Descriptions
API	Application Programming Interface
CDCVM	Consumer Device Cardholder Verification Method
CVM	Cardholder Verification Method
FCM	Firebase Cloud Messaging
HCE	Host Card Emulation
HVT	High Value Transaction
IBAN	Bank Account Number
JWE	Json Web Encryption
JWT	Json Web Token
LVT	Low Value Transaction
MCBP	MasterCard Cloud Base Payment
MDES	MasterCard Digital Enablement Service
MPA	Mobile Payment Application
NFC	Near Field Communication
PAN	Primary Account Number
PbA	Pay by Account
PIN	Personal Identification Number
POS	Point of Sale
RNS	Remote Notification Service
SaaS	Software as a Service
SDK	Software Development Kit
SUK	Single Use Key
TAV	Tokenization Authentication Value
TVC	Token Verification Code
VCP/UCP	Verestro Cloud Payments/(Formerly uPaid Cloud Payments)
VPN	Virtual Private Network
UCAF	Universal Cardholder Authentication Field

Terminology

Name	Description
Customer	Institution which is using Verestro products. This institution decides which SDK should be used and how transaction should be processed. Basicly Customer can be called Verestro client.
User	User which is using Payment Hub Application. It is root of entity tree. User is identified in Wallet Server by some unique identifier which is provided after registration. User can have access to his data and operations based on session. User’s session is created after device pairing is performed. When session expires then user authentication have to be performed. Session is valid 10 minutes, however it is configurable parameter.
Card	Card belongs to the user. User can have many cards. Card is identified via internal id given after storing card on Wallet Server. Whole PAN is stored on Wallet Server which has PCI DSS certificate.
Device	Device belongs to user. When user starts using application after installation then device pairing is performed. After pairing device with some unique id, unique device installation id is generated and this installation is assigned to user. It is possible to have one active installation on specific device for specific user.
Session Token	Token which defines User. It is an authorization way of the User. This entity is created after paring device and this is needed to perform any actions in the application. When session is expired then user authentication needs to be performed. Session is valid 10 minute s, however it is configurable parameter.
Sender	Verestro Wallet user which triggers transaction to the Receiver (check User description).

Receiver	Receiver can be identified in Wallet Server (Internal) or may be an entity that does not exist in Wallet Server (External). ◦ Internal – this type of Receiver has his own unique identifier just like sender. It can also act as a Sender in the transaction process. ◦ External – this type of Receiver does not exist in Wallet Server. Transfers that are made to this type of Receiver require the entering of his card data by Sender.
Mid	Merchant identifier. This entity is representing Merchant in Acquirer’s system. Customer have to provide the mid information to enable mid configuration in the Verestro system. Required to process 3DS authentication via Verestro System.
Acquirer	External institution responsible for processing transaction and 3ds requests ordered by the Verestro Payment Hub App. Acquirer connects with banks / card issuers and returns information whether the ordered action on a given card is possible.
PAN	(Primary Account Number) It is 14-19 (usually 16) digits number which is a unique identifier of the payment card issued to the customer's account.
Wallet Server	Provides the backend services to support Mobile Payment Application via Verestro Wallet SDK and is responsible for managing users, devices, cards , device tokens, storing transactions history and communication with Acquirers.
PCI DSS	PCI DSS (Payment Card Industry Data Security Standard) is a security standard used in environments where the data of payment cardholders is processed. The standard covers meticulous data processing control and protection of users against violations.
IBAN	IBAN (International Bank Account Number) is an international standard for bank account numbering that allows you to transfer funds to foreign accounts and to receive transfers from foreign entities to domestic bank accounts. One of the assumptions of the IBAN standard is to simplify the system of cross-border transfers.
QR	A QR code (quick response code) is a two-dimensional barcode. Check here for more details.