

# Glossary

Please find here a list of terms used at BNP and within Acepta Platform.

Term	Description
<a href="#">3-D Secure</a>	3-D Secure is a method to securely authenticate credit card payments and to prevent fraud. 3-D Secure stands for "three domains" meaning merchant/ <a href="#">acquirer</a> domain, the <a href="#">issuer</a> domain, and the interoperability domain.
<a href="#">Acquirer</a>	<p>The acquirer is the bank of the merchant (payee).</p> <p>On the other side, the issuer is the bank of the consumer (payer). The term "acquirer" is widespread for credit / debit cards but it's also valid for other paymethods like iDEAL or eps.</p>
<a href="#">ACS (Access Control Server)</a>	ACS stands for Access Control Server. It is part of <a href="#">3-D Secure</a> environment and located at and operated by card <a href="#">issuer</a> (i.e. card issuing bank).
<a href="#">AVS (Address Verification Service)</a>	AVS stands for Address Verification System. It is used to prevent fraud with credit card payments. Here the invoice address of this payment is compared with the address of the credit card holder registered at the <a href="#">issuer</a> . If both addresses do not match it's possible that the payment is fraudulent.
<a href="#">Credit Card Form</a>	<p>The Credit Card Form (payssl) is a payment form provided by Acepta Platform. It is dedicated to credit card payments and can be highly customized.</p> <p>Please also refer to <a href="#">Hosted Payment Page / HPP</a></p>
<a href="#">DS (Directory Server)</a>	DS stands for Directory Server. It is part of <a href="#">3-D Secure</a> environment. For each card scheme (e.g. VISA, Mastercard, American Express, Diners/Discover, JCB, ...) exists a Directory Server which is also operated by the relevant scheme.
<a href="#">Hosted Payment Page / HPP</a>	The Hosted Payment Page (HPP) is a payment form provided by Acepta Platform which can be highly customized and is responsive for all commonly used devices. The consumer just selects one of the available paymethods and completes the payment. The merchant will be notified once the payment has been completed.
<a href="#">IIN - BIN</a>	The Issuer Identification Number (IIN, also called BIN) is the first 6 (or 8) digits of a credit card and identifies the <a href="#">issuer</a> (name and country of issuing bank) of a credit card.
<a href="#">Issuer</a>	<p>The issuer is the bank of the consumer (payer). This term is very common for credit / debit cards but it's also valid for other paymethods like iDEAL or eps.</p> <p>The <a href="#">acquirer</a> on the other side is the bank of the merchant (payee).</p>
<a href="#">MerchantID - MID</a>	<p>MerchantID/MID is the unique identifier of the technical configuration (i.e. available features, paymethods, fraud configuration, ...) within Acepta Platform.</p> <p>There can be multiple MerchantID/MID with different sets of configuration.</p>
<a href="#">MOTO</a>	MOTO or MoTo is the abbreviation for Mobile Order / Telephone Order. Typical use case is the merchant call center where the customer gives the order and payment data via phone.
<a href="#">PAN</a>	The Primary Account Number (PAN) is the full credit card number (13 to 19 digits). The first 6 (or 8) digits are called <a href="#">BIN/IIN</a> . The PAN must not be stored unencrypted and must not be visible to unauthorized personel -> see <a href="#">PCI DSS</a> .
<a href="#">Pay By Link</a>	Pay By Link is a BNP product which allows to create a payment link that can be sent via email to consumers. The consumer will click on the payment link and can complete a payment on BNP Hosted Payment Page.
<a href="#">PayID - PaymentID</a>	The <a href="#">PayID</a> is a unique identifier of a <a href="#">payment process</a> within Acepta Platform.
<a href="#">Payment Process</a>	A payment process describes the full life cycle of a payment within Acepta Platform and includes different payment transactions (like authentication, authorization, refund/credit, ...).
<a href="#">Payment Transaction</a>	A payment transaction (like authentication, authorization, refund/credit, ...) is a single part of a <a href="#">payment process</a> .

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## PCI DSS

PCI DSS stands for Payment Card Industry Data Security Standard and contains a set of rules for secure processing credit card transactions. In principle, all those involved in a credit card payment (e.g. merchants and PSPs) are subject to these rules as soon as they process, transfer or save credit card data.

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## PCNr

Pseudo Card Number: Random number generated by Acepta Platform which represents a genuine credit card number. The pseudo card number (PCN) starts with 0 and the last 3 digits correspond to those of the real card number. The PCN can be used like a genuine card number for authorisation, capture and credits. See: [PCNr](#).

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### PCNr

Key	Format	CND	Description
PCNr	n16	0	Pseudo Card Number: Random number generated by Acepta Platform which represents a genuine credit card number. The pseudo card number (PCN) starts with 0 and the last 3 digits correspond to those of the real card number. The PCN can be used like a genuine card number for authorisation, capture and credits.  PCNr is a <b>response value</b> from Acepta Platform and is sent as <a href="#">CCNr</a> in Request or part of <a href="#">card-JSON</a> .
<b>Description</b>	Pseudo Card Number: Random number generated by Acepta Platform which represents a genuine credit card number. The pseudo card number (PCN) starts with 0 and the last 3 digits correspond to those of the real card number. The PCN can be used like a genuine card number for authorisation, capture and credits. See: <a href="#">PCNr</a> .		

### English

Since the Pseudo Card Number is an internal number of Platform it's not subject to [PCI DSS](#) rules.

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## PSP

PSP stands for Payment Service Provider who offers merchants or their shops easy integration of different payment methods including credit card, wallet and bank-based payments. The PSP is dealing with various payment integrations and protocols and offers a unified API to merchants.

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## SCA - 2FA - MFA

SCA stands for Strong Customer Authentication and became mandatory with [3-D Secure 2.0](#).

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## XID (ActionID)

The XID is the unique identifier of a payment transaction (part of [payment process](#)) within Acepta Platform.

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