



# Getting Started Guide

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# 2 Stages in a Project

## 2.1 Before you Start

### Clarify your Requirements

Speak to a member of the Business Development team to find out more about GPS services and how we can support your project requirements.

Your business development manager will provide relevant case studies and talk you through the products and options available using GPS.

### Understanding your Customer Journey

Understanding your customer's end-to-end experience is a key part to setting up an effective card program. Mapping out the customer journey should be done as early as possible so that the GPS system can be correctly configured to your requirements.

See the figure below, which summarises the main components in a typical customer journey:

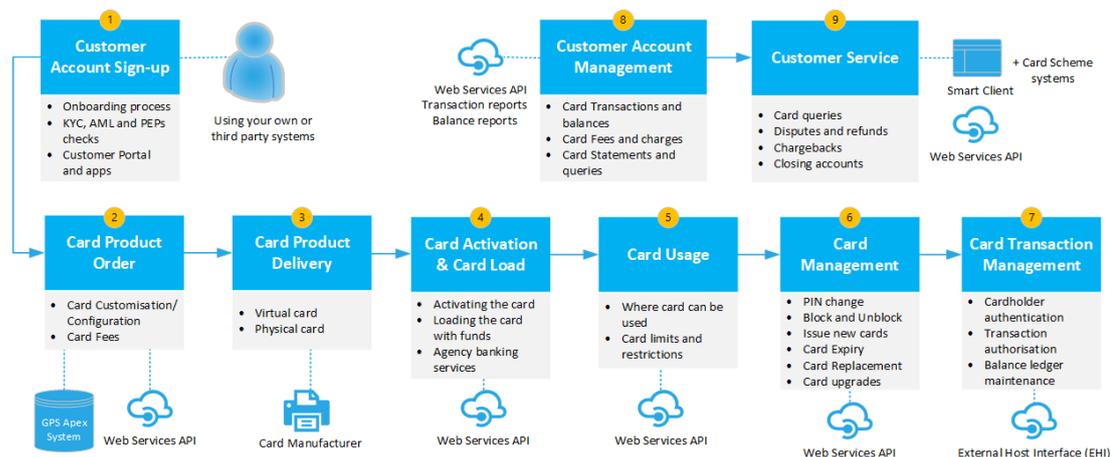


Figure 2-1: Customer Journey

Early analysis and preparation can save you both cost and time and help avoid potentially costly mistakes that can be hard to rectify at a later stage. Below is a list of basic questions to consider:

- Who are your customers? (age, language, profile)
- In what countries, regions, currencies and business sectors do you plan to offer your service?
- How will customers sign up for your service/open an account? What identity and verification checks do you need to run on customers before they can open an account?
- What card products will you offer and how can your customers customise them? (will you offer a physical card or just a virtual card? For a physical card, what features will it support?)
- What are the charges for using your cards? (This includes one-off setup, regular account fees and card usage fees, if applicable to your service.)
- How will customers activate their card, load their account with funds and transfer funds out of their account?
- How will customers be able to use your card?
  - Where can the card be used, with what merchants and are there any limits or restrictions you want to set on usage?
  - Can the card be used for ATM queries and withdrawals?
- How will payments and ATM withdrawal requests be authorised? Will you do this, or will GPS manage this?
- How do you want cardholders to authenticate (i.e., verify their identity) if asked to during an online transaction? (For example, via your mobile phone app, biometric or One-Time password.)
- How will you provide information to your customers? (i.e., on card transactions, card balances, statements and fees.)
- How will customers manage their cards? (e.g., block/unblock, replace a lost or expired card and change their PIN.)
- How will customers be able to contact you? How will you manage disputes and chargebacks? How will you communicate to customers in the event of an outage affecting their service?
- Once the service is live, how are you planning to maintain it and ensure your integration is updated with the latest GPS system changes and regulatory requirements? (For details see [Managing Change](#))

## Selecting your Partners

### Selecting an Issuer or Go Self-Issuing

An Issuer is a regulated organisation that has local regulatory authority and card scheme approval to issue prepaid, debit or credit cards. Decide whether you will be self-issuing or using the services of an existing issuer to support your card program.

Self-issuing requires a contractual relationship with Visa or Mastercard and additional regulatory authority requirements, and therefore adds time and costs to the implementation phase. For new GPS customers starting out on a card program with GPS, speed to market is quicker and easier when using an existing issuer already set up with GPS, compared to setting yourself up as a new issuer. You can upgrade to self-issuing at a later stage without any impact on your transactions<sup>1</sup>.

Please talk to your GPS business development manager, who can provide you with information on issuers suitable to your trading region and payment processing requirements.

### Selecting a Card Scheme

The card scheme provides the network over which card payments can take place. GPS currently support both Visa and Mastercard, which provide global networks. We are also working to support other global card schemes as well as local schemes, specific to your region.

If you are using the services of an existing issuer, you do not need to have a separate agreement with the card scheme they support.

The card scheme networks have variations in how they process and report payments. When GPS receives and processes information from the different networks, we provide this to our customers in a consistent format.

### Selecting a Payment Service Provider (Payment Gateway)

You will need to provide a facility to enable your customers to fund their accounts via a credit or debit card. This typically requires the service of an online payment service provider (PSP). This is a service outside of GPS. Check with your GPS business development manager for details.

Note that GPS also provide an Agency Banking solution that enables banking payments via bank transfer (BACS, CHAPS, Faster Payments and SEPA).

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<sup>1</sup>Migrating to self-issuing requires changes to reporting and BIN setup with the card scheme. If you want to find out more about how to become self-issuing, please check with your Business Development Manager.

## 2.2 Setting up a Typical Card Program

A simple card program with a basic setup can be launched in a minimum of 12-16 weeks. Most programs take longer. Timelines are subject to full project scoping; timelines for some components may be dependent on third parties, such as card manufacturers, issuers and schemes.

The figure below provides an overview of the stages in a project and the responsibilities of the parties involved.

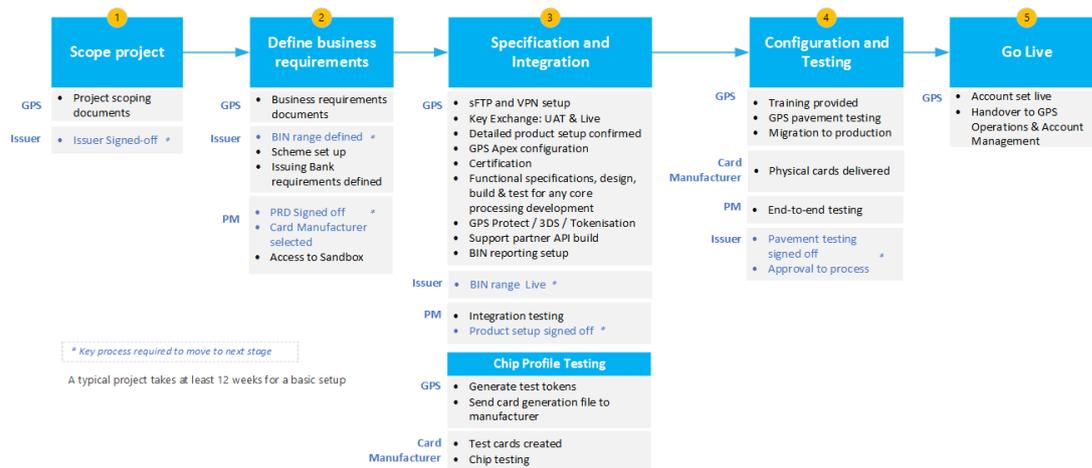


Figure 2-2: Stages in a GPS Project

The above figure shows the main parties involved at each stage: issuer, GPS, Program Manager and Card Manufacturer. [Step 1: Scope Project](#) and [Step 2: Define Business Requirements](#) are pre-requisites before you can start integrating.

Steps 3-5 cover the [integration](#), [testing](#) and [go-live](#) stages.

Each of these steps is described in further detail below.

### Step 1: Scope Project

A number of documents need to be completed at this stage.

#### Letter of Commercial Agreement (LOCA)

This is a high-level document describing your intended project and service offering. Your GPS business development manager should provide you with this document.

This document includes details of GPS service charges and is a commercially binding document. You must sign this document.

## Statement of Work (SOW)

This document provides a summary of the technical solution to be provided by GPS. Your GPS Solution and Design consultant should provide this document, which includes:

- Components and services of your solution
- Relevant service providers (e.g., BIN sponsor, card manufacturer)
- Project stages and responsibilities
- Anticipated go-live date and target market

## Step 2: Define Business Requirements

GPS will assign an onboarding manager to provide you with support for commercial queries and act in an account management capacity. Any changes to the intended scope of service – either taking on additional functionality or changing functionality (such as switching External Host Interface (EHI) Mode) – will be managed commercially by your onboarding manager.

Your onboarding manager will send you a copy of the Project Initiation Document (PID). This is a reference document with a generic description of high-level project stages and responsibilities.

GPS will assign an implementation manager, to support you during the onboarding process in setting up your service on the GPS system.

Your GPS implementation manager will arrange a meeting to understand what you want to deliver and discuss your requirements. They will provide you with copies of the following documents:

- **Project Requirements Document (PRD)** - offers a more detailed description of the components and services of your solution, as well as the project stages and responsibilities
- **Project plan** - specifies milestones and preliminary dates for implementation.

Please review these documents carefully and indicate any changes you require. You should also provide them to your issuer to review. You will need to sign off these documents.

## Issuer Requirements

If you are using the services of an issuer, they will need to set up your BIN range and specify their requirements for how they will be supporting your service. You will need to complete any documentation requested by your issuer.

Your issuer may also ask you to complete documents required by the card scheme (Visa or Mastercard) to set up the card product on their systems.

**Note:** GPS can provide input into your issuer and card scheme documents where relevant and appropriate (e.g., provide you with endpoint information, Mastercard session/Visa Process Control Record (PRC) details and keys information).

### Selecting a Card Manufacturer (Card Bureau)

If you are going to be issuing physical cards, you should select a card manufacturer at this stage. GPS has existing partner relationships and plug-ins to over 40 card manufacturers worldwide and can support local card creation programs in regions worldwide. Check with your Business Development Manager or Implementations Manager for details.

You must have a separate commercial agreement with your card manufacturer.

### Sandbox Access

GPS will provide you with access to our generic sandbox system (in our Test environment), shared by all of our clients, where you can try out our web services API and explore the system functionality. Please provide GPS with a list of static public IP addresses allowed to use this service.

The sandbox provides a restricted set of card functionality, which enables you to perform basic actions such as: create and load cards, manage PINs, change card status and change card velocity groups.

Access to the GPS sandbox enables you to make an early start on your integration to GPS via the web services.

## Step 3: Specification and Integration

At this stage, your implementation manager will set up your card program on the GPS system. There are a number of key tasks to complete:

### Complete GPS Product Setup Forms

Your implementation manager will work with you to complete the main GPS **Product Setup Form (PSF)**. This document provides details of your card program setup and field-level configuration on the GPS system.

There are additional product setup forms to complete for other GPS products, such as 3D Secure and Tokenisation.

You and your issuer will need to sign off the Product Setup forms.

### GPS Provides Systems Access

You will be given access to firewalls, web services and other systems.

GPS will manage the security key exchange with your card manufacturer and the card scheme if required, so that we can generate the PAN stock in our systems to create your card product.

### **Set up on the Test Environment**

GPS configures your dedicated program on the test environment, with unique credentials, based on the details agreed in your Product Setup Form (PSF). At this stage transactions are managed within the test environment and not via the card scheme network.

Ensure you have the following:

- Secure access to all the required GPS systems:
  - Provide GPS with a list of IP addresses allowed to use the web services. Note that GPS only supports static IP addresses for permission listing.
  - You require VPN access to GPS in order to use GPS web services and GPS Smart Client in the Production environment.
- The required user credentials and codes needed to submit web service requests. For details, see the [Web Service Guide](#).

### **Test your Integration**

Decide which web services you need. This depends on the GPS External Host Interface (EHI) mode you are using. For example:

If you are set up for EHI mode 1 and 4 you mainly use the web services related to card creation, card management and authorisation. If you are set up for EHI modes 2 and 3, you may need to use other web services for updating the balance on the card.

For more information, refer to the [External Host Interface \(EHI\) Guide](#).

Submit test web services transactions to the GPS test system. View the results and fix any errors.

When you are satisfied you understand how the web service API works, build your front-end user application with the GPS web services API functionality included.

Test your EHI integration. You can submit test transactions, using the Card Transaction System (CTS) to view the end-to-end transaction process.<sup>1</sup> For more information, see the [Card Transaction System \(CTS\) Guide](#).

## **Step 4: Configuration and Testing**

Once you have successfully integrated, you can start configuration and testing.

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<sup>1</sup>GPS will need to enable access to CTS based on your IP address.

## **Create Chip Profile and White Test Plastics**

Create test card tokens and ask GPS to generate white test plastics, if required. These are generic, non-branded cards with test keys on the card that can be used to check that the card Chip profiles are working correctly<sup>1</sup>. Your implementation manager will work with your card manufacturer to produce test cards:

- GPS generates a card file for any test cards that have been created and manually sends to the card manufacturer.
- The card manufacturer produces white test plastics in line with the agreed project plan. Test cards are sent to the relevant parties (e.g., the Program Manager and Visa or Mastercard).
- Testing is undertaken in line with the agreed scope.

## **Get your Card Design Approved by the Scheme**

New card designs, which include the scheme's brand, need to be signed off by the scheme. You need to do this directly with the scheme or via your issuer, as GPS is not involved in this process.

## **Order Base Plastics**

Live base cards, with your branded image can now be ordered from the card manufacturer. These cards contain the default Chip and Magstripe data, but do not have any personalised data and do not yet contain the printed cardholder details. Your card manufacturer will confirm how long it will take before your base plastics are ready to be personalised and printed.

## **Set up on Production**

Once all production readiness activities are complete, let GPS know that you are ready to migrate to the Production environment and start pavement testing.

GPS provides you with production credentials and generates a limited number of PAN stock, as approved by your card issuer.

Additional end-to-end transaction testing is required at this stage. In particular:

- Create card tokens for automated card production. GPS will send a file to the card manufacturer via sFTP. The card manufacturer prints live physical cards containing the personalised cardholder data and despatches to the relevant parties for testing (GPS, Programme Manager and Card Schemes).
- GPS can provide you with a test script to run tests that cover aspects you should test. Below are examples of what you should test:

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<sup>1</sup>White test plastics are required for testing new Chip profiles, which need to be signed off by the card scheme. They are typically printed in bulk quantities. Live Chip keys should never be used on test card plastics since these cards lack some security elements.

- Test traffic through the BIN tables.<sup>1</sup>
- Test the card chip profile is working in line with how it has been configured (for example, if the card is enabled to draw out money at ATMs and charges a fee for ATM withdrawals, check this works as expected).
- Test to ensure usage groups and velocity limits set up for your products work as expected and return the expected results.
- Validate how you process and handle card scheme authorisation and financial messages which GPS sends to your external host.
- If you are using an EHI mode where you authorise the transaction, then check how long it takes to respond to an EHI authorisation request on a live production transaction.
- Test the end-to-end cardholder experience and confirm that the card and account are operating as expected.

## Step 5: Go Live

When ready to go live with your service, check that your GPS contracts are signed and payments are up to date, and then let your onboarding manager know you are ready to go live.

GPS pavement testing approval is required in addition to any Issuer sign-off before we can switch your products to *Active* and generate full production PAN stock.

GPS will provide you with access to JIRA (for raising issues) and to Smart Client (for viewing and managing cards and transactions). GPS can add up to 5 users for each service; additional users require purchasing additional licenses.

### Handover to Operations and Account Management

Once you are live, your onboarding manager will arrange a handover session with the relevant customer care representative and/or appropriate heads of department (e.g., Head of Operations or Global VP of Customer Success)

- The GPS Operations teams will be available for post-live product support and program maintenance.
- GPS will provide you with a dedicated account manager for ongoing requests and queries.

The figure below summarises how GPS supports you through the different phases of your project.

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<sup>1</sup>Visa and Mastercard send out a daily file to all acquirers with details of new BINs. Acquirers must add these BINs to their BIN tables to enable transactions on these BINs; this can take up to 2 weeks.

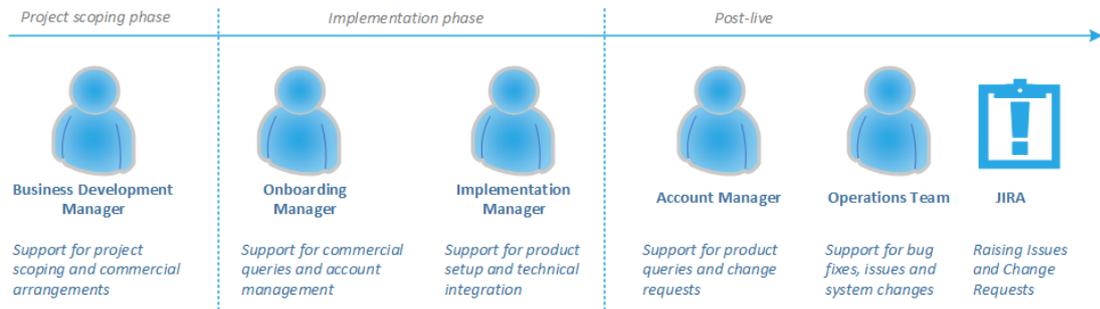


Figure 2-3: GPS support during your project

# 3 Managing Change

Your integration journey does not stop once you go live. You will need to provide resources to handle issues, manage system changes and enhancements, and add new features and services to your card program.

## 3.1 Dealing with Issues

For clarification of system functionality or information provided to you during the implementation phase, please contact your GPS implementation manager.

For persistent issues affecting a live service and for change requests, please raise a JIRA ticket.

## 3.2 System Changes

GPS provides [Pre-Release Notifications \(PRNs\)](#) to inform you of any system changes that may affect your service. Advance notification is provided 4-6 weeks in advance.

Depending on the type of change, we may not notify you via the PRN process (e.g., where you do not need to change your systems). For example, External Host Interface (EHI) field value updates.

## Regulatory and Scheme Changes

GPS will implement mandatory financial services regulations and card scheme mandates.

Regulatory changes affecting financial services and payments are region and country specific. For example, the European union issue directives which all financial firms operating in the European Union must follow, such as the Second Payment Services Directive (PSD2). The UK and other countries may enact specific local regulations relating to payment processing in their country. GPS will endeavour to update our systems where required to comply with these regulations and provide you with advance warning.

Visa and Mastercard operate a 6-month Business Enhancement Release process (with major releases in April and October). Changes are communicated to GPS and issuers via Mastercard *Announcement Notification (ANs)* and Visa *Articles*.

We will notify you of these changes, where they affect our systems, via our PRN process. Some changes require that you also update your system and processes.

## **Adding New Features**

GPS adopts an agile development process, with four builds and one planned release per month. These changes include regular patches, fixes and enhancements to our systems, software and infrastructure.

Where a change impacts on your service or requires you to update your systems, we will notify you of these changes via our PRN process.

### **Best implementation practise**

- EHI changes can be implemented without breaking your systems if you program your systems to ignore new fields.
- To support changes to web services fields, your development team should provide a service architecture that supports quick updates.

## **3.3 Product Upgrades**

GPS recommends that you to start with a basic setup and add additional GPS products and services after your service is live. Examples of additional products that can be integrated include 3D Secure, Tokenisation (MDES or VDEP), Multi-FX currency and Agency Banking.

### **Configuration Upgrades**

For any configuration changes to your setup post-live, please raise a Jira request or discuss with your Account Manager.

### **Integrating new Products**

If you are interested in integrating additional GPS products, please contact your Account Manager to discuss.

Your Account Manager will provide details of any related product fees and send you an addendum to your GPS contract for you to sign.

The new project is assigned to an Implementation Manager, who can set up your product on the GPS system and provide you with further details of the timescales and integration steps.

## **EHI Version Upgrades**

You can upgrade to the latest version of EHI to receive the latest EHI fields. Upgrades may require some development work on your systems in order to process the new fields. Please contact your Account Manager to discuss.

# Glossary

## 0

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### **0100 Message**

0100 Message Transaction Identifier (MTID). This is a Token Activation Request (TAR) message, requesting authorisation for the token creation. For more information, see the Tokenisation Service Guide.

### **0620 Message**

0620 Message Transaction Identifier (MTID). This is a Token Event Notification (TEN) which indicates the token has been created. For more information, see the Tokenisation Service Guide.

## 3

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### **3D Secure**

3D Secure (3-domain structure), also known as a payer authentication, is a security protocol that helps to prevent fraud in online credit and debit card transactions. This security feature is supported by Visa and Mastercard and is branded as 'Verified by Visa' and 'Mastercard SecureCode' respectively.

## A

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### **Access Code**

Passcode or activation code which you supply to GPS. You can use the access code to authenticate user access to card services or to request a user to activate the card by entering their access code.

### **Acquirer**

The merchant acquirer or bank that offers the merchant a trading account, to enable the merchant to take payments in store or online from cardholders.

### **Activation Code Notification (CAN)**

Activation Code Network Message. The message sent to GPS and also the Programme manager via EHI which contains the One Time Password (OTP) to verify the cardholder. For more information, see the Tokenisation Service Guide.

### **Address Verification Service (AVS)**

An AVS check compares the billing address used in the transaction with the issuing bank's address information on file for that cardholder. Depending on whether they match fully, partially, or not at all, the merchant can use that information in their decision on whether or not to accept or cancel the order. AVS is one of the most widely used fraud prevention tools in card-not-present transactions.

### **Anonymous Transactions**

Transactions such as for prepaid gift cards where the cardholder's identify is not known

## Arbitration

Process of managing disputes raised between merchants and cardholders, where the dispute cannot be resolved. The arbitration process is managed by the card scheme, who will make the final decision. For more information, see the Payments Dispute Management Guide.

## Auth Calendar Group

Controls the dates and times when authorisations on a card are allowed. You can use this option to control when the card can be used, for example, prevent usage on weekends or out of hours. For more information, see the Web Services Guide.

## Authentication

This includes checks to verify the cardholder's identity, such as PIN, CVV2 and CAVV, as well as 3D Secure authentication.

## Authorisation

Stage where a merchant requests approval for a card payment by sending a request to the card issuer to check that the card is valid, and that the requested authorisation amount is available on the card. At this stage the funds are not deducted from the card.

## Automated Fuel Dispenser (AFD)

Automatic fuel dispensers (AFDs) are used at petrol or gas stations for customer self-service fuel payments. Typically the customer inserts their card and enters a PIN number and the AFD authorises a fixed amount (e.g. £99). Once the final payment amount is known, the AFD may reverse the authorisation and/or request a second authorisation.

# B

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## Bank Identification Number (BIN)

The Bank Identification Number (BIN) is the first six numbers on a payment card, which identifies the institution that issues the card. Visa and Mastercard are changing to an eight digit BIN from April 2022.

## BIN Sponsor

Issuer, who creates the BIN range used by the Program Manager.

## Biometric Authentication

Biometrics are body measurements and calculations related to human characteristics that are unique to each person (such as face, eyes, voice and fingerprints). Biometrics authentication is used as a form of identification and access control.

# C

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## Card Linkage Group

The Linkage Group set up in Smart Client controls various parameters related to linked cards; for details, check with your Implementation Manager.

## Card Manufacturer

GPS has relationships with existing card manufacturers, who we can instruct to print your cards. We use Secure FTP (sFTP) to send the card manufacturer a generated bulk XML file containing card details. This is sent on a daily basis, or at a frequency that can be customised for your service. The card manufacturer prints the cards and sends to the cardholder. Any white label test cards are typically sent to GPS, the Program Manager and the Card Schemes.

## Card Scheme

Card network, such as MasterCard or Visa, responsible for managing transactions over the network and for arbitration of any disputes.

## Cardholder

Consumer or account holder who is provided with a card to enable them to make purchases.

## Cardinal Commerce

Cardinal Commerce provide an Access Control Server (ACS) that enables support for the 3D Secure cardholder authentication scheme. See: <https://www.-cardinalcommerce.com>

## Chargeback

Where a cardholder disputes a transaction on their account and is unable to resolve directly with the merchant, they can raise a chargeback with their card issuer. The chargeback must be for a legitimate reason, such as goods and services not received, faulty goods, or a fraudulent transaction.

## Chip and PIN

Chip and PIN is a verification method used by payment cards which comply with the EMV standard. The cardholder enters a personal identification number (PIN), typically of 4 to 6 digits in length. This number must correspond to the information stored on the chip. This improves the security of the card, since only the cardholder should know the PIN.

## Clearing File/Clearing Transaction

GPS receive batch clearing files from the card networks, containing clearing transactions, such as presentments and network fees. The card issuer transfers the requested settlement amount to the acquirer and 'clears' the amount on the card, reducing the available card balance accordingly.

## CVV2/CVC2

The Card Verification Value 2 (CVV2) or Card Validation Code 2 (CVC2) on a credit card or debit card is a 3 digit number on VISA, MasterCard branded credit and debit cards. Cardholders are typically required to enter the CVV2 during any online or cardholder not present transactions.

## D

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### Device PAN (DPAN)

The PAN value set up on the cardholder's device. This is not visible to the cardholder, but is the PAN used for the transactions as far as the merchant is concerned.

## E

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### EMV

EMV is a payment standard for smart payment cards, payment terminals and automated teller machines (ATMs). EMV is an acronym for "Europay, Mastercard, and Visa", the three companies which created the standard. EMV cards are smart cards, also called chip cards, integrated circuit cards, or IC cards which store their data on integrated circuit Chips, in addition to magnetic stripes for backward compatibility.

### European Banking Authority (EBA)

The EBA is an independent EU Authority which works to ensure effective and consistent prudential regulation and supervision across the European banking sector.

### External Host

The external system to which GPS sends real-time transaction-related data. The URL to this system is configured within GPS per programme or product. The Program Manager uses their external host system to hold details of the balance on the cards in their programme and perform transaction-related services, such as payment authorisation, transaction matching and reconciliation.

### External Host Interface (EHI)

The External Host Interface provides a facility to enable exchange of data between GPS and external systems via our web services. All transaction data processed by GPS is transferred to the External Host side via EHI in real time. For certain types of transactions, such as Authorisations, the External Host can participate in payment transaction authorisation.

### External Host Interface (EHI) mode

For authorisation type of transactions, the External Host Interface (EHI) can operate in one of five modes: Mode 1 the External Host maintains card balances and participates in transaction authorisation by approving or declining the transaction. Mode 2 - GPS maintains balances and performs all types of the authorization, but the External Host can overrule in some circumstances. Mode 3 - read-only data feed from the GPS system to the Client's system. Mode 4 - External Host maintains Balance (with GPS stand-in). Mode 5 - Same as EHI Mode 4, but clearing transactions do not update the GPS stand-in balance. For more information, see the External Host Interface Guide.

## F

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### Fee Groups

Groups which control the card transaction authorisation fees, and other fees, such as recurring fees and GPS web service API fees.

### Fee Types

A card usage fee type that defines the fees that are applied to a specific type of transaction, such as a debit card payment or an ATM withdrawal. A Fee Group will consist of one or more fee types. For more information, see the Fees Guide.

### Financial PAN (FPAN)

The 16-digit PAN of the card, which Mastercard/Visa converts when authorisations come through to them from Acquirers on the DPAN. For more information, see the Tokenisation Service Guide.

## H

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### Hanging Filter

The period of time during which GPS waits for an approved authorisation amount to be settled. This is defined at a GPS product level. A typical default is 7 days for an auth and 10 days for a pre-auth.

### Hard Decline

A transaction decline which indicates that the card was declined by the issuing bank or card processor due to the card not being valid (e.g., lost, stolen or expired). It indicates to the merchant that they should not retry the transaction on the card.

## I

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### Incremental Authorisation

A request for an additional amount on a prior authorisation. An incremental authorisation is used when the final amount for a transaction is greater than the amount of the original authorisation. For example, a hotel guest might register for one night, but then decide to extend the reservation for additional night. In that case, an incremental authorisation might be performed in order to get approval for additional charges pertaining to the second night.

### Internet Merchant Account (IMA)

Online merchant account, which an Acquiring bank provides to a merchant to enable them to take card payments online.

### Issuer

The card issuer, typically a financial organisation authorised to issue cards. The issuer has a direct relationship with the relevant Card Scheme.

### **Issuer Identifier Number (IIN)**

The Issuer Identifier Number (IIN) Bank is the term used in countries such as Japan for a Bank Identification Number (BIN); this is the first four or six numbers on a payment card, which identifies the institution that issues the card.

## **M**

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### **Magstripe**

The card's magnetic stripe, which stores data on a band of magnetic material on the card. The magnetic stripe is read by swiping a magnetic reading terminal.

### **Mail and Telephone Order (MOTO)**

Transaction where payment instruction is taken over the telephone or via a mail order. Since the cardholder is not present, these are classed as "Cardholder Not Present" transactions.

### **Merchant**

The shop or store providing a product or service that the cardholder is purchasing. A merchant must have a merchant account, provided by their acquirer, in order to trade. Physical stores use a terminal or card reader to request authorisation for transactions. Online sites provide an online shopping basket and use a payment service provider to process their payments.

### **Merchant Account (MA)**

Merchant account, which an Acquiring bank provides to a merchant to enable them to take card payments.

### **Merchant Category Code (MCC)**

Merchant category codes (MCCs) are four-digit numbers that describe a merchant's primary business activities. MCCs are used by credit card issuers to identify the type of business in which a merchant is engaged.

## **MIP**

Mastercard Interface Processor (MIP) The processing hardware and software system that interfaces with Mastercard's Global Payment System communications network.

## **MTID**

The Message Type Identifier (MTI) is a four digit number used for card originated financial transactions. For each message, it identifies: version number, message class, message function and transaction originator. The MTI standard is defined by ISO 8583.

## **O**

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### **Offline Transaction**

This is often used in scenarios where the merchant terminal is not required to request authorisation from the card issuer (for example for certain low risk, small value transactions used by airlines and transport networks). The card CHIP EMV determines if the offline transaction is permitted; if not supported, the terminal declines the

transaction. Note: Since the balance on the card balance is not authorised in real-time, there is a risk that the card may not have the amount required to cover the transaction.

### **One-Leg-Out transactions**

Occurs when one of the payment service providers (either the payer or payee) is outside the European Union (EU). If the Acquirer is from outside the EU and the payer is from the EU, the Acquirer does not need to comply with PSD2 regulations

### **Online PIN**

With online PIN, the PIN is encrypted and verified online by the card issuer. This is in contrast to offline PIN, where the PIN is verified offline by the EMV chip card.

### **Original Credit Transactions (OCT)**

Transaction that can be used to send funds to a card-based account, resulting in a credit of funds to the cardholder's account.

## **P**

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### **Partial Amount Approval**

Some acquirers support a partial amount approval for Debit or Prepaid payment authorisation requests. The issuer can respond with an approval amount less than the requested amount. The cardholder then needs to pay the remainder using another form of tender.

### **Partial Authorisation**

A transaction where the merchant requests authorisation for an initial or partial amount. This may be followed by authorisation requests for additional amounts.

### **Payment Card Industry (PCI) Data Security Standard**

The Payment Card Industry Data Security Standard (PCI DSS) is an information security standard for organisations that handle credit cards from the major Card Schemes. All merchants who handle customer card data must be compliant with this standard. The PCI Standard is mandated by the Card Schemes, but administered by the Payment Card Industry Security Standards Council.

### **Payment Services Directive 2 (PSD2)**

PSD2 is an EU Directive which sets requirements for firms that provide payment services. It introduces a number of requirements around how firms treat their customers and handle their complaints, and the data they must report to the FCA.

### **Payment Services Provider (PSP)**

An institution which offers payment services to customers, whether they are businesses or retail consumers. Includes banks, building societies, e-money institutions and payment institutions. As defined in the Payment Services Regulations 2017.

### **Point of Sale (POS) Terminal**

A hardware device for processing card payments at retail stores. The device has embedded software that is used to read the card's magnetic strip data.

**Preauthorisation**

Transaction where the merchant requests authorisation for an initial or estimated amount. This may be followed by an Authorisation advice to confirm the final amount or authorisation requests for additional amounts.

**Pretty Good Privacy (PGP)**

Pretty Good Privacy (PGP) is an encryption program that provides cryptographic privacy and authentication for data communication. PGP is used for signing, encrypting, and decrypting texts, e-mails, files, directories, and whole disk partitions and to increase the security of e-mail communications.

**Primary Account Number (PAN)**

The card's 16-digit permanent account number (PAN) that is typically embossed on a physical card.

**Product Setup Form (PSF)**

The Product Setup Form is a spreadsheet that provides details of your GPS account setup. The details are used to configure your GPS account.

**Program Manager**

A GPS customer who manages a card program. The program manager can create branded cards, load funds and provide other card or banking services to their end customers.

**Project Initiation Document (PID)**

The Project Initiation Document (PID) is put together at a start of a project. This document outlines the initial project requirements and parties involved.

**Project Requirements Document (PRD)**

The Project Requirements Document (PRD) provides full details of the requirements of your project. Project schedules and implementation are based on the details provided in this document.

**Project Scoping Document (PSD)**

The Project Scoping Document (PSD) defines the scope of the project and is typically produced before the start of the project.

**Public Token**

The GPS 9-digit token is a unique reference for the PAN. This is used between GPS and clients to remove the need for GPS clients to hold actual PANs.

## R

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**Recurring Transaction**

Recurring transactions are multiple transactions processed at predetermined intervals, representing an agreement between a customer and a merchant to take payments over a period of time. Typically, SCA is performed on the first transaction, while subsequent transactions are treated as cardholder not present and not subject to SCA.

## S

### **SAFE Reporting**

SAFE (System to Avoid Fraud Effectively) is a Mastercard initiative requiring card issuers to report all cardholder fraud claims. The data sent to Mastercard is used to help identify and track fraudulent activity.

### **sFTP**

Secure File Transfer Protocol. File Transfer Protocol (FTP) is a popular unencrypted method of transferring files between two remote systems. SFTP (SSH File Transfer Protocol, or Secure File Transfer Protocol) is a separate protocol packaged with SSH that works in a similar way but over a secure connection.

### **Smart Client**

Smart Client is GPS's user interface for managing your account on the GPS Apex system. It is also called Smart Processor GPS. Smart Client is installed as a desktop application and requires a VPN connection to GPS systems in order to be able to access your account.

### **SOAP**

SOAP (Simple Object Access Protocol) is a messaging protocol for exchanging structured information in the implementation of web services. It uses Extensible Markup Language (XML) for its message format and relies on application layer protocols such as HTTP for message negotiation and transmission. SOAP allows developers to invoke processes running on disparate operating systems (such as Windows, macOS, and Linux) to authenticate, authorise, and communicate using XML. For more information, see the Web Services Guide.

### **Soft Decline**

A Soft Decline is a decline response to the terminal or online merchant, indicating that the transaction failed due to being non-SCA. The transaction should be re-attempted with SCA. This may include (for card present transactions) requesting that the terminal authenticates the cardholder using PIN.

### **SSL Certification**

An SSL certificate displays important information for verifying the owner of a website and encrypting web traffic with SSL/TLS, including the public key, the issuer of the certificate, and the associated subdomains.

### **Stand-In Processing (STIP)**

The card network (Visa and Mastercard) may perform approve or decline a transaction authorisation request on behalf of the card issuer. Depending on your GPS mode, GPS may also provide STIP on your behalf, where your systems are unavailable. For more information, see the External Host Interface Guide.

### **Strong Customer Authentication (SCA)**

Type of cardholder authentication process where the cardholder is authenticated using a combination of at least two of the following tests: Possession (something the

cardholder has), Knowledge (something the cardholder knows) and something they are (such as a fingerprint, face recognition or voice recognition).

## T

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### **TLS**

Transport Layer Security (TLS) is a security protocol that provides privacy and data integrity for Internet communications. Implementing TLS is a standard practice for building secure web apps.

### **Token Service Provider**

The entity who stores the mapping between the PAN and the token. With the existing GPS integration this would be Visa or Mastercard.

### **Triple DES**

Triple DES (3DES or TDES), is a symmetric-key block cipher, which applies the DES cipher algorithm three times to each data block to produce a more secure encryption.

## U

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### **Usage Group**

Group that controls where a card can be used. For example: POS or ATM. For more information, see the Web Services Guide.

## V

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### **Validation**

Checks to confirm the card is valid, such as CHIP cryptograms, mag-stripe data (if available) and expiry date

### **VPN**

Virtual Private Network. A secure, encrypted remote connection over the public internet to the private GPS network, designed to safeguard the security and integrity of the network. Users are set up to access defined GPS services via their VPN connection.

### **VROL System**

Visa Dispute Resolution Online system, provided by Visa for managing transaction disputes.

## W

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### **Wallet Provider**

These are providers such as Apple, Android (Google), Samsung etc. who supply the payment apps (also known as Mobile Wallet token requestors).

