Glossary

Learn about most common DECTA terms

Cardholder – the end-user of a card who is obliged to provide his/her address and phone number for the transmission of necessary information (PIN code, notifications, etc.), etc.

DAPI – DECTA API is an interface that allows issuing and acquiring customers to process card and payment card acceptance infrastructure operations by offering a safe and reliable way to work with DECTA request functions.

Customer – a person or organisation who uses the TPP/WL services of DECTA.

TPP (Third-party provider) – Global processing company, a provider of integrated services for payment processing, online acquiring, and payment card issuing.

WL (White Label) – White Label products are sold by retailers with their own branding and logo but the products themselves are manufactured by a third party. White labeling occurs when the manufacturer of an item uses the branding requested by the purchaser, or marketer, instead of its own. The end product appears to have been produced by the purchaser.

Product - a product is an object or system made available for consumer use; it is anything that can be offered to a market to satisfy the desire or need of a customer.

Agreement - the terms of the card product and the details of the Partner who is the representative of the Client, the delivery address of the card, the language of communication of the Client, etc.

Account – an account for recording the movements of funds associated with it for servicing commissions, fees and transactions.

Card – registration of a unique card number, validity period and other attributes that are involved in the process of creating a physical/virtual card, which can be further used as a payment instrument.

International Payment Card Organization– an entity that operates the Payment Card network and partners with Financial Institutions, granting permission to them to issue and/or accept the respective brand of card products.

Acquirer – a Financial Institution, Principal member of IPCO that provides payment card acceptance services to Merchants, also known as a Merchant’s bank.

Processing center – a service provider with the necessary technical infrastructure for successful card payment processing.

Intermediary– a third party that helps to establish business relationships between the Acquirer and Merchant.

Merchant – a company engaged in selling goods and/or providing services.

Merchant location – a store or place (physical and/or online) where a Merchant conducts business activity.

Terminal – a physical Point-Of-Sale (POS) device that accepts payment cards.

Gateway – an interface where a cardholder enters payment card data to conclude the purchase.

3D Secure – an authentication process to verify cardholder identity.

Payment transaction – a financial operation where a payment card is used to initiate payment by the cardholder.

Merchant Portal – a platform where merchants have access to information about transactions, reporting, analytics, product configuration and other card acceptance-related services.

ACS – Access Control Server. The 3DS server on issuers side.