



RFI RFP Terminology

Terminology	Description/Explanation
Acquirer/Acquiring bank	An acquiring bank (or acquirer) is a bank or financial institution that processes credit or debit card payments on behalf of a merchant. The term acquirer indicates that the bank accepts or acquires credit card payments from the card-issuing banks within an association.
Agent	An Agent is a person who is authorized to act on behalf of a principal. Agents need to have a contractual agreement with ist principal and/or association. The principal is responsible/liable for operating the agent network.
AML rules: AML (Anti-Money Laundering), ATF (Anti-Terrorist Financing), CFT (Combating the Financing of Terrorism controls)	Legal controls applied to the financial sector to help prevent, detect, and report money-laundering activities. With regard to this RFI Anti-Money shall be interpreted as defined by the Financial Action Task Force (FATF) and the promulgation of an international framework of anti-money laundering standards.
ATM (Automated Teller Machine)	An electronic telecommunications device that enables beneficiaries to withdraw money. ATMs can identify beneficiaries via either a magnetic or chip-based card, with authentication occurring after the beneficiary inputs a PIN number/ biometric identification.
Authentication	Authentication is the process of actually confirming ID, attributes or other single data.
Authorization	The process of granting or denying access
Bank license	Licence granted by a (financial) authority to a party to provide banking and payment services, issue and trade financial instruments, taking deposits, etc.
Beneficiaries	Natural persons (or households) who have been identified by WFP as being eligible to receive benefits under a certain WFP project or programme.
Benefit Redemption Point	Location through which beneficiaries are able to redeem their entitlement in physical form, either by receiving cash or a specific value of goods/food. This point can be a bank branch, a retailer, etc and is facilitated by an ATM, a POS device, a mobile phone etc...
Biometrics	Biometrics refer to authentication techniques that rely on measurable physical characteristics that can be automatically checked, such as e.g. fingerprint, face recognition and iris scans.
United Nations Security Council Resolution 1267	The Committee established pursuant to Security Council resolution 1267 (1999) is a Security Council subsidiary organ that oversees the implementation by Member States of the three sanctions measures (assets freeze, travel ban and arms embargo) imposed against targeted individuals and entities associated with Al-Qaida, as designated by the Committee in its Sanctions List.
Cash	Either unrestricted cash allowing recipients to freely spend their entitlements (electronically or physical cash) according to their needs and priorities, or restricted cash whereby recipients can spend their entitlements only at participating retailers contracted by WFP or restricted merchant categories (MC), or even for certain items only within the selected shops.
Cash Account	In some projects, beneficiaries receive their "benefits" (cash transfers) through an account-based process. The account may be individual or group depending on the project requirements and context. Examples include bank accounts and mobile phone e-wallets.
Cash-based Transfer (CBT)	Cash-based transfers are direct transfer payments of money to beneficiaries.
Central transaction processing system	Transaction processing systems (TPS) process the WFP's programme transactions and thus support its organisational operations. A TPS records a non-inquiry transaction itself, as well as all of its effects, in the database and produces documents relating to the transaction.
Closed Loop	SP covers full end-to-end payment chain; services and transactions can only be obtained at PoS integrated within the given and operated environment.
Conditional and unconditional programmes	Cash based food assistance programmes or projects can have pre-conditions. Conditional programmes include activities linked to health and nutrition, communal work, school and / or health clinic attendance and trainings. Unconditional cash transfers respond to either hunger gaps or emergency situations providing large groups of vulnerable populations.
Cooperating Partners (CP)	CPs are responsible for carrying out an activity on WFP's behalf such as transport, storage and distribution, usually within a food-aid project designed by WFP. WFP retains accountability to the government and WFP's Executive Board for the project. In this type of partnership, the CP (e.g. a NGO) usually provides a service related to the distribution of food and WFP pays the CP for the costs of carrying out that service. A cooperating partnership is formalized in the SLA that clearly sets out each organization's responsibilities, what resources are to be committed, and by whom.
Country Office (CO)	WFP is currently present through its 81 Country Offices listed in Annex II. The main aim of these offices is to assist governments to develop policies, programmes and projects to address the root causes of hunger and malnutrition.
Currency Code	'ISO Currency Code' Three-letter alphabetic codes that represent the various currencies used throughout the world. ISO Currency Codes are specified by the International Organization for Standardization (ISO), which provides standards for businesses, governments and societies.
Delivery Instrument	Delivery instruments are mediums that carry, contain or embed financial instruments. A delivery instrument can be e.g. a (smart/credit) card or a SIM card.
Delivery Mechanisms	A set of processes and procedures which ensure that programme objectives within the framework of humanitarian and/or development projects become concrete actions on-the-ground, persecuted by selected entities, including Organizations of the United Nations and Non-Governmental Organizations to beneficiaries identified by such selected entities.
Direct debit	A direct debit or direct withdrawal is a financial transaction in which one person withdraws funds from another person's bank account. Formally, the person who directly draws the funds ("the payee") instructs his or her bank to collect (i.e., debit) an amount directly from another's ("the payer's") bank account designated by the payer and pay those funds into a bank account designated by the payee.
EMV	EMV stands for Europay, MasterCard, and Visa, a global standard for the inter-operation of integrated circuit cards (IC cards or 'chip cards') and IC card-capable POS terminals and ATMs, for authenticating credit and debit card transactions. The Approval has to be feasible for online and offline POS terminals with landline, ethernet and GPRS connectivity.
Enrolement	The assignment of beneficiaries to interventions, terms, cycles and Cash Transfer delivery mechanism
Feature phone	A mobile handset that is more advanced than a basic handset by the fact that it contains embedded data transfer/GPS capabilities. A feature phone can be used to connect to the Internet or to run mobile applications dependent on data connectivity. Unlike smartphones, feature phones have no in built security and limited peripherals and applications.
Financial Instrument	<p>A financial instrument should have the meaning as defined by International Financial Reporting Standards (IAS 32).</p> <p>Key definitions [IAS 32.11]</p> <p>Financial instrument: a contract that gives rise to a financial asset of one entity and a financial liability or equity instrument of another entity.</p> <p>Financial asset: any asset that is:</p> <ul style="list-style-type: none"> - cash - an equity instrument of another entity - a contractual right to receive cash or another financial asset from another entity; or - to exchange financial assets or financial liabilities with another entity under conditions that are potentially favourable to the entity; or - a contract that will or may be settled in the entity's own equity instruments and is: a non-derivative for which the entity is or may be obliged to receive a variable number of the entity's own equity instruments - a derivative that will or may be settled other than by the exchange of a fixed amount of cash or another financial asset for a fixed number of the entity's own equity instruments. For this purpose the entity's own equity instruments do not include instruments that are themselves contracts for the future receipt or delivery of the entity's own equity instruments puttable instruments classified as equity or certain liabilities arising on liquidation classified by IAS 32 as equity instruments <p>Financial liability: any liability that is:</p> <ul style="list-style-type: none"> - a contractual obligation: to deliver cash or another financial asset to another entity; or - to exchange financial assets or financial liabilities with another entity under conditions that are potentially unfavourable to the entity; or - a contract that will or may be settled in the entity's own equity instruments and is a non-derivative for which the entity is or may be obliged to deliver a variable number of the entity's own equity instruments or - a derivative that will or may be settled other than by the exchange of a fixed amount of cash or another financial asset for a fixed number of the entity's own equity instruments. For this purpose the entity's own equity instruments do not include: instruments that are themselves contracts for the future receipt or delivery of the entity's own equity instruments; puttable instruments classified as equity or certain liabilities arising on liquidation classified by IAS 32 as equity instruments <p>□</p>
Fips 201 (Federal Information Processing Standard Publication	A United States federal government standard that specifies Personal Identity Verification (PIV) requirements for Federal employees and contractors.

Financial Service Provider (FSP)	A provider of financial services, holding a valid bank, e-Money-, or any other financial licence granted by a finance authority to issue, process, manage and/or operate financial instruments.
GPRS (General Packet Radio Service)	A packet-data technology that allows GSM operators to launch wireless data services, such as e-mail and Internet access, via a SIM card. This is a 2G grade of wireless communication with maximum download speeds of 114kbps
GPS (Global Positioning System)	A space-based satellite navigation system that provides location and time information in all weather conditions, anywhere on or near the Earth where there is an unobstructed line of sight to four or more GPS satellites.
Household	A group of Beneficiaries who have been identified as belonging to the same social unit, comprising individuals with family or other social relations among themselves, eating from the same pot and sharing a common resource base. Each Household under a project shall be registered with one or more beneficiaries.
Identification	A means of proving a beneficiarie's identity, especially in the form of official papers.
Immediate Cash	Direct distribution of cash (for example where beneficiaries are provided with cash in envelopes) or as cash at disposal (e.g. where cash is collected from agreed point such as a bank or money transfer agent). In most of the cases with direct cash, the beneficiaries don't hold financial accounts (unbanked).
ISMI (International mobile subscriber identity)	The International mobile subscriber identity is used to identify the user of a cellular network and is a unique identification associated with all cellular networks.
Issuer	A legal entity that develops, registers and sells securities for the purpose of financing its operations. Issuers may be domestic or foreign governments, corporations or investment trusts. Issuers are legally responsible for the obligations of the issue and for reporting financial conditions, material developments and any other operational activities as required by the regulations of their jurisdictions. The most common types of securities issued are common and preferred stocks, bonds, notes, debentures, bills and credit cards.
KYC (Know-your-customer)	Rules related to AML/CFT that compel providers to carry out procedures to identify a customer and that assess the value of the information for detecting, monitoring, and reporting suspicious activities.
LTA (Long Term Agreement)	Contracts to perform construction related activities that will exceed a period of one year.
MCC (Merchant Category Code)	A merchant category code (MCC) is a four-digit number assigned to a business by credit card companies (for instance American Express, MasterCard, VISA) when the business first starts accepting one of these cards as a form of payment.
Merchant/Retailer	A person or business that provides goods or services (e.g. food, cash, top-up) to a beneficiary in exchange for payment.
Micropayments	A micropayment is a financial transaction involving a very small amount of money and usually one that occurs online; averaging \$20 or less.
Mobile Provider (MNO, Mobile Network Operator; MVNO, Mobile Virtual Network Operator)	A provider of services wireless communications that owns or controls all the elements necessary to sell and deliver services to a beneficiary including wireless network infrastructure, back haul infrastructure, billing, customer care, provisioning computer systems and repair organizations. This may involve the use of SMS crypto codes, USSD or a specific SIM Toolkit application. A mobile virtual network operator (MVNO) is a wireless communications services provider that does not own the wireless network infrastructure over which the MVNO provides services to its customers.
NFC (near field communication)	Near field communication is a set of ideas and technology that enables smartphones and other devices to establish radio communication with each other by touching them together or bringing them into proximity, typically a distance of 10 cm or less.
PAN (Personal Area Network)	A personal area network (PAN) is a computer network used for data transmission among devices such as computers, telephones and personal digital assistants.
Payment application	Application that stores, processes, or transmits (card) data electronically. In most cases, this does not include the hardware running the application unless the hardware and software are intertwined similar to a credit card swipe terminal. This means that anything from a POS System to a shopping cart are classified as payment applications. Therefore any piece of software that has been designed to touch payment card data is considered a payment application.
Payment Platform	The platform allows/enables beneficiaries to use a delivery & financial instrument (e.g. a card, a mobile phone) for completing purchases at contracted retailers, as well as at ATMs or other outlets to withdraw cash if required
Payment Scheme (Elements)	The expression Card Schemes refers mainly to Visa, MasterCard and RuPay, as the owners of the payment scheme, into which a bank or any other eligible financial institution can become a member. By becoming a member of the scheme, the member then gets the possibility to issue or acquire the transactions performed within the scheme. The card schemes come in two main varieties - a three-party scheme (cardholder, merchant, issuer & acquirer) or a four-party scheme (cardholder, issuer, acquirer, merchant).
PCI-DSS v2.0, 3.0 (latest standard)	The Payment Card Industry Data Security Standard (PCI DSS) is a proprietary information security standard for organizations that handle branded credit cards from the major card schemes including Visa, MasterCard, American Express, Discover, and JCB. Private label cards – those which aren't part of a major card scheme – are not included in the scope of the PCI DSS.
PCI-PTS 3.1	The PCI SCC PTS (PIN Transaction Security) security approval framework addresses the logical and/or physical protection of cardholder and other sensitive data at point of interaction (POI) devices and hardware security modules (HSMs). PTS 3.1 adds two new approval classes that facilitate the deployment of P2PE technology in payment card security efforts, building on the Secure Reading and Exchange of Data (SRED) module previously introduced in version 3.0 to support the secure encryption of account data at the point of interaction. Until now, the PIN Transaction Security program has applied to PIN acceptance devices only. With the release of version 3.1, requirements will expand for the first time to include protection of account data on devices that do not accept PIN, meaning any card acceptance device can now be PTS tested and approved and eligible to deploy point-to-point encryption technology.
Personalization	Personalization, also known as customization, involves using technology to accommodate the differences between beneficiaries.
PIN (Personal Identification)	A numerical code used in many electronic financial transactions. PINs are usually used in conjunction with usernames or other passwords.
PIV-IQS Certification	Support of the Personal Identity Verification (PIV) program FBI established an IQS for single-fingerprint capture devices to improve the identification and authentication for access to U.S. Federal facilities and information systems.
POS (Point of Service/ Sale), POS system	Electronic device used to process card/mobile payments at the point at which a beneficiary makes a payment to the selected retail shops (each a "Selected Retailer") in exchange for goods and services. The POS system is a hardware (fixed or mobile) device that runs software to facilitate the transaction. The hardware used may vary.
Proof of concept	A proof of concept (POC) or a proof of principle is a realization of a certain method or idea to demonstrate its feasibility, or a demonstration in principle, whose purpose is to verify that some concept or theory has the potential of being used. A proof of concept is usually small and may or may not be complete.
Regional Bureau (RB)	The principal function of the 6 Regional Bureaux (Panama, Bangkok, Cairo, Johannesburg, Nairobi, Dakar) is the overall identification, planning and implementation of WFP's priority activities in the Region. They ensure a multi disciplinary approach to programmes; identify priority areas of action for the Organization in the Region and, in collaboration with departments and divisions at headquarters, advise on the incorporation of such priorities into the Organization's Programme of Work and Budget.
Registration (of beneficiaries)	Capturing beneficiary details such as Name, Address, Gender, Age etc., this may or may not include biometrics and photos.
SAS 70	An auditing statement issued by the Auditing Standards Board of the American Institute of Certified Public Accountants (AICPA) with its content codified as AU 324 [...] SAS 70 provides guidance to service auditors when assessing the internal control of a service organization and issuing a service auditor's report. SAS 70 also provides guidance to auditors of financial statements of an entity that uses one or more service organizations. Service organizations are typically entities that provide outsourcing services that impact the control environment of their customers. Examples of service organizations are insurance and medical claims processors, trust companies, hosted data centers, application service providers (ASPs), managed security providers, credit processing organizations and clearinghouses.
Service Provider (SP)	Is referring to all outsourced suppliers ranging from traditional banks to other licenced Financial Service Provider including mobile network operations, money-transfer companies, card schemes like Visa and MasterCard, postal offices, security firms and technology firms to enable Cash Transfer to beneficiaries and have a direct contractual agreement with WFP.
SIM Card	A subscriber identity module or subscriber identification module (SIM) is an integrated circuit that is intended to securely store the international mobile subscriber identity (IMSI) and the related key used to identify and authenticate subscribers on mobile telephony devices (such as mobile phones and computers). [...] A SIM card contains its unique serial number (ICCID), international mobile subscriber identity (IMSI), security authentication and ciphering information, temporary information related to the local network, a list of the services the user has access to and two passwords: a personal identification number (PIN) for ordinary use and a personal unblocking code (PUK) for PIN unlocking.
SIM Application Toolkit	A standard of the GSM system which enables the Subscriber Identity Module (SIM) to initiate actions which can be used for various value-added services.
SLA (Service Level Agreement)	A service-level agreement (SLA) is a part of a service contract where a service is formally defined. Particular aspects of the service - scope, quality, responsibilities - are agreed between the service provider and WFP. A further feature of an SLA is a contracted delivery time (of the service or performance).
Smart Card	A smart card, chip card, or integrated circuit card is any pocket-sized card with embedded integrated circuits. Smart cards can provide identification, authentication, data storage, and application processing via an embedded microchip.
Smart Phone	A mobile phone that has the processing capacity to perform many of the functions of a computer, typically having a relatively large screen and an operating system capable of running a complex set of applications, with Internet access. In addition to digital voice service, modern smartphones provide text messaging, e-mail, Web browsing, still and video cameras, an MP3 player, and video playback with embedded data transfer/GPS capabilities.
SMS (Short Message Service)	A 'store and forward' communication channel that involves the use of the telecom network and SMPP protocol to send a limited amount of text from one phone to another, or one to many.
Stored Value Account	Stored Value refers to funds and or data that are metaphorically 'physically' stored on virtual account and not in an external account maintained by a financial institution and differs from debit cards where money is on deposit with the issuer.
Sub-account	An account within an account. Each sub-account can be made available to a different Agency, Government or NGO and used for both restricted and unrestricted cash-based transfer.

Token	"tokens of benefit" can be e.g. a card, a mobile phone, RFID tag, SIM cards, that hold the beneficiaries wallet. With the token they can collect fond benefits at contracted and possibly non-contracted retailers, as well as to withdraw cash at ATMs or other outlets.
Top up	An additional or extra amount or payment that restores something to the level that is required on beneficiary's stored value account/wallet.
TPM (Trusted Platform Module)	An international standard for a secure crypto processor, which is a dedicated microprocessor designed to secure hardware by integrating cryptographic keys into
TPP (Third Party Provider)	Service provider who may be indirectly involved but is not a principal party to an arrangement, contract, deal, lawsuit, or transaction.
Transaction	An agreement between two parties within the programme scope to exchange goods, services or financial instruments.
US OFAC SDN	A department of the U.S. Treasury that enforces economic and trade sanctions against countries and groups of individuals involved in terrorism, narcotics and other disreputable activities.
USSD (Unstructured Supplementary Service Data)	A protocol used by GSM mobile devices to communicate with the service provider's computers/network. This channel is supported by all GSM handsets, enabling an interactive session consisting of a two-way exchange of messages based on a defined application menu.
Virtual Currency	A type of unregulated, digital money, which is issued and usually controlled by its developers, and used and accepted among the members of a specific virtual
Wallet	The delivery instrument shall be issued with the capacity to host financial instruments that can be e.g. financial wallets (accounts) or stored value accounts that enable the beneficiary to withdraw cash at ATMs or Agents/Merchants.