# Terms and Definitions

The following terms and definitions are provide in the context of the MAC OTP system “the system”. Many of the terms and definitions may have other meanings when used outside the MAC OTP system implementation.

AdPass –

AdPass Request Options –

Advertising Provider –

API –

Billing –

Carrier’s –

Client – Clients are MAC customers, normally merchants and financial instructions or their service providers.

Client Managed End User –

Client Registered – A type of registration that limits access to the end user record to the client that registered the end user. No other clients can send OTP messages to this end user.

Cloud –

ContentAd –

CID –

Delivery Method –

Delimited String – The method for formatting text containing request and request parameters using specific characters as the delimiter between parameters. The system uses the pipe “|” and colon “:” characters as delimiters.

DynaPay –

DynaPass –

ELB –

Encoding Request – A method of formatting data, the system uses hexadecimal encoding of request and response data. By encoding the data or data elements used in the requests and responses avoids conflicts with special characters.

Encryption Request – A method of formatting request and response data using Advanced Encryption Standard (AES) encryption.

End User – The user that receives the OTP and enters the code to be authenticated or authorize a transaction.

End User Authentication –

Event Log – A database collection used to log significant system events, such as service errors and system failures

EnterOTPAd –

Group – A method of grouping clients that have common business interests and want to share their end user base. but want to retain their identity, like a collection of merchants or financial instructions being service by one service provider, where the service provider is the group.

Group Registered – A type of registration that limits access to the end user’s record to clients that belong to a group. Clients outside the group can not send OTP message to this end user.

Hosted –

HTTP/HTTPS Rest –

IP Filtering –

Image –

MAC Services API – Set of documents the define the requests/responses supported by the MAC system services. Application Programmatic Interface (API) documents contain the formats of the requests supported and the responses generated by the Web Services that make up the MAC System.

Message Provider –

Message Ad –

Message Gateway / Aggregator –

Message Template –

MongoDB – The name of the database used by the system. MongoDB is a cross-platform document-oriented database

Open – Term used to define a registered user that can be used by any client in the system that has open permission.

Opt-in / Opt-out –

OTP – One Time Password, a password generated by the system that can only be used one time. The length and makeup of the OTP is setup in the client configuration.

OTP Timeout –

Open Registered – A type of registration when the end user can be used by any client that has open access permission.

Payment Method –

Payment Provider –

Processor –

Registration – The process where an end user enters the required information once and is given a unique identification code used to identify the end user to the system.

Request – The data sent to a system web service asking for a specific action be performed.

Request Id –

Response – The data returned by the system service as a result of a request.

SaaS –

System Services –

Server –

Short Code –

Shopping Cart Provider –

SMS – Small Message Service, a service provided by most mobile phone carriers that allows short text message to be delivered to an end user’s mobile phone.

SMS Reply message –

Text Message Segmentation –

Tiered Pricing –

Two Factor / Two Channel Authentication – End user authentication that requires two forms of identification over two different channels. For the MAC system the two factors is something you have, your mobile device and something you know the One Time Password and the two channels are the Internet, where the OTP is entered on a web form as part of the authentication or authorization process and the cellular network where the One Time Password is delivered to the end user as a text message.

Transaction Verification and Authorization –

TrxType –

TrxDetails –

Unique Identifier – The term used to define a parameter that is unique to an end user and that can be used in the look up user information process.

User Verification Provider –

Web Services –