

# Glossary

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2.5G	Second-and-a-half Generation mobile communications system
3G	Third Generation mobile communications system
3GPP	The Third Generation Partnership Project
ADSL	Asymmetric Digital Subscriber Line
AMPS	Advanced Mobile Phone System (one of the first generation mobile networks)
ARPU	Average Revenue Per User
ATM	Automated Teller Machine
B2B	Business to Business
Bluetooth	A standard for short-range wireless communication between computing devices and associated peripherals, including laptop computers, PDAs, mobile phones.
BOSS	Business Operation Support System
Broadband	A technology that enables high-speed Internet access and content delivery.
CAT	Credit Authorization Terminals
CDMA	Code Division Multiple Access
cdmaOne (IS-95)	One of the second generation mobile networks, pioneered by US firm Qualcomm and further developed in South Korea.
CDMA2000	One of the three 3G standards approved by IMT-2000.
cHTML	Compact Hypertext Mark-up Language, a subset of HTML 3.0, is used for programming for mobile Internet content.
CNAPS	China National Advanced Payment System
Contactless Card	A card consisting of a memory or microprocessor chip connected to an antenna. The antenna and micro-module are embedded into the plastic card body.
Encryption	The process of concealing the contents of a message from all except those who know the key.
DCS	Digital Cellular System
DDN	Digital Data Network

DSMP	Data Service Management Platform
Dual Slot	A telephone handset or other mobile device that has two slots for chips. One is for the Subscriber Identification Module (SIM) of the network operator that resides in the phone and the other is the chip embedding bankcard information.
EDGE	Enhanced Data Rates for GSM Evolution (considered a future 3G technology)
Electronic Cash	The generic term for cash value stored in electronic form on the chip of a smart card. In an electronic cash transaction, the value is directly transferred from the consumer's chip to the retailer's chip.
EMV Chip	Europay, MasterCard and Visa developed specifications that define a set of requirements to ensure interoperability between smart cards and terminals on a global basis, regardless of the manufacturers, the financial institutions, or where the card is used.
FSTC	Financial Services Technology Consortium
GPRS	General Packet Radio Service (a 2.5G mobile network)
GPS	Global Positioning System
GSM	Global Standard for Mobile Communications
HTML	Hypertext Mark-up Language. The open coding standard (middleware), in which pages are written for the world-wide-web.
HTTP	Hypertext Transfer Protocol. The standard used by Internet browser programs for network communications across the world wide web.
ICP	Internet Content Provider
ICT	Information and Communications Technology
IMT-2000	The term used by the International Telecommunications Union (ITU) for the specification for 3G wireless services.
IP	Internet Protocol
IPO	Initial Public Offering
IrDA	Infrared Data Association
IrFM	Infrared Financial Messaging
ISDN	Integrated Services Digital Network
ISP	Internet service providers
IT	Information Technology
ITU	International Telecommunication Union
IVR	Interactive Voice Response

JAVA/BREW	JAVA/BREW is a software platform that has been specifically designed to enable the development of applications optimized for use on mobile and portable consumer devices
K-Java	K-Java is a derivation of Java. It defines a subset of limited Java commands used in low-memory environments such as modern mobile phones and smart phones. It is also referred to as J2ME – Java 2 platform Micro Edition.
Kbs	Kilobits per second. The standard measure for the speed (or bandwidth) of a network access device such as a modem. Most landline modems now operate at a speed of 56Kbs, or 56,000 bits of information transmitted per second.
LAN	Local Area Network
m-commerce	Mobile commerce. Referring to all forms of electronic commerce that take place when a consumer makes an online purchase using a mobile device such as a mobile phone or a wireless PDA.
m-payment	Mobile payments. Referring to multiple, overlapping payment methods in mobile commerce, m-payments are defined as wireless transactions of a monetary value from one party to another using a mobile device.
MMS	Multimedia Messaging Service
MISC	Mobile Information Service Centre
MNE	Multinational Enterprise
OECD	Organization for Economic Co-operation and Development
OEM	Original Equipment Manufacturer
OTA	Over the Air
PCS	Personal Communications Services
PDA	Personal Digital Assistant
PDC	Personal Digital Cellular. The 2G digital wireless standard used in Japan based on TDMA air interface
PHS	Personal Handy-Phone System, known as Xiaolingtong (little smart phone) in China.
PIN	Personal Identification Number
PKI	Public Key Infrastructure. A cryptographic key and certificate delivery system which makes possible secure financial electronic transactions and exchanges of sensitive information between relative strangers. A PKI will provide privacy, access

	control, integrity, authentication, and non-repudiation support to information technology applications and electronic transactions.
Portal	A web site aiming to be a first 'port of call' for Internet users. Most portals are search engines (such as Yahoo!, Excite, Lycos or the second-generation search engine, Google) offering news and other content facilities.
POS	Point of Sale
PSTN	Public Switched Telephone Network
PTA	Post and Telecommunications Administrator
SDK	Service Development Kit
SIM	Subscriber Identity Module
Smart Card	A card with a small computer chip embedded in it. The chip enables applications such as security, electronic purse, coupon, loyalty, identification and so on.
SME	Small and Medium-sized Enterprises
SMS	Short Messaging Service
STK	SIM (Subscriber Identification Module) Tool Kit
TACS	Total Access Communications System (one of the first generation mobile networks)
TCP/IP	Transmission (Transfer) Control Protocol/Internet Protocol
TDD	Time Division Duplex
TDMA	Time Division Multiple Access
TD-SCDMA	Time Division Synchronous Code Division Multiple Access (one of the 3G mobile network standards)
TMN	Telecommunication Management Network
U-Commerce	Ubiquitous Commerce
UMPS	Universal Mobile Payment Service
UMTS	Universal Mobile Telecommunications System (original name for 3G mobile standard, especially referring to WCDMA)
URL	Uniform Resource Locator
USSD	Unstructured Supplementary Service Data
VoIP	Voice over Internet Protocol
WAN	Wide Area Network
WAP	Wireless Application Protocol
WCDMA	Wideband CDMA
WML	Wireless Mark-up Language
XML	eXtensible Mark-up Language

