

# Abbreviations

Abbreviations	Descriptions
API	Application Programming Interface
CDCVM	Consumer Device Cardholder Verification Method
CVM	Cardholder Verification Method
FCM	Firebase Cloud Messaging
HCE	Host Card Emulation
HVT	High Value Transaction
IBAN	Bank Account Number
JWE	Json Web Encryption
JWT	Json Web Token
LVT	Low Value Transaction
MCBP	MasterCard Cloud Base Payment
MDES	MasterCard Digital Enablement Service
MPA	Mobile Payment Application
NFC	Near Field Communication
PAN	Primary Account Number
PbA	Pay by Account
PIN	Personal Identification Number
POS	Point of Sale
RNS	Remote Notification Service
SaaS	Software as a Service
SDK	Software Development Kit
SUK	Single Use Key
TAV	Tokenization Authentication Value
TVC	Token Verification Code
VCP/UCP	Verestro Cloud Payments/(Formerly uPaid Cloud Payments)
VPN	Virtual Private Network
UCAF	Universal Cardholder Authentication Field

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