ABBREVIATIONS

ATM  Automated Teller Machine
BC   Business Correspondents
CBS  Core Banking System
CDMA Code Division Multiple Access
DFS  Department of Financial Services
DoT  Department of Telecom
DTH  Direct-To-Home
GPRS General Packet Radio Service
GSM  Global System for Mobile Communication
IDRBT Institute for Development and Research in Banking Technology
IFSC Indian Financial System Code
IMG  Inter-Ministerial Group
IMPS Immediate Payment Service (NPCI)
IVR  Interactive Voice Response
MMID Mobile Money Identifier (It is a seven digit number having first four digits as bank code and remaining three as random number)
MPFI Mobile Payment Forum of India
M-PIN Mobile PIN
NFS  National Financial Switch
NPCI National Payments Corporation of India
OTA  Over the Air
OTP  One Time Password
PAN  Permanent Account Number
PSS  Payments and Settlements Systems
QOS  Quality of Service
RTGS Real Time Gross Settlement
SIM  Subscriber Identity Module
SMS  Short Messaging Service
STK  SIM Application Tool Kit
MNO Mobile Network Operators
<table>
<thead>
<tr>
<th>Acronym</th>
<th>Description</th>
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<tbody>
<tr>
<td>TRAI</td>
<td>Telecom Regulatory Authority of India</td>
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<tr>
<td>UIDAI</td>
<td>Unique Identification Authority of India</td>
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<tr>
<td>URL</td>
<td>Universal Resource Locator</td>
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<tr>
<td>USSD</td>
<td>Unstructured Supplementary Service Data</td>
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<tr>
<td>VAS</td>
<td>Value Added Services</td>
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<tr>
<td>WAP</td>
<td>Wireless Application Protocol</td>
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