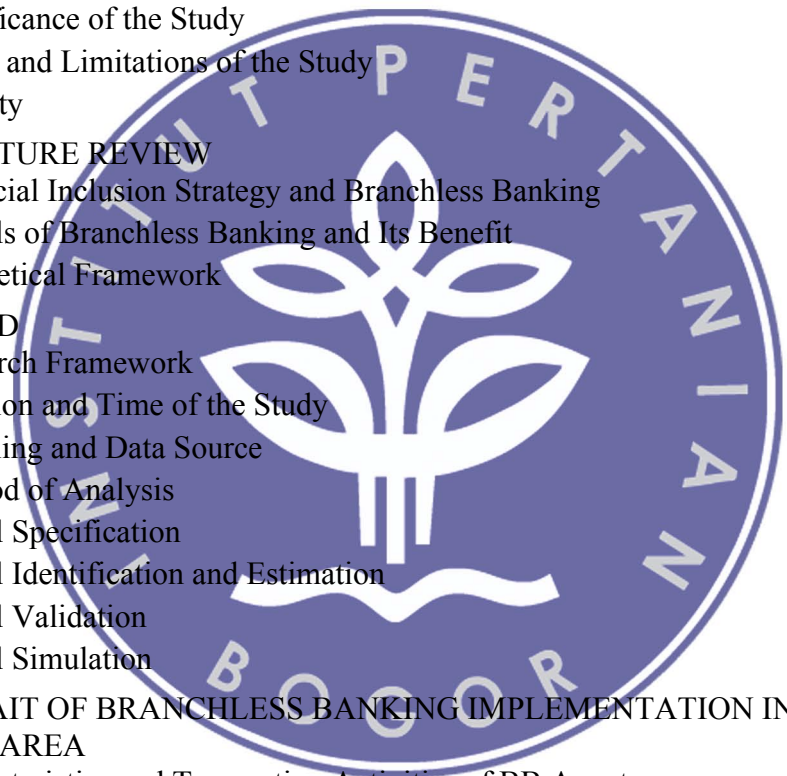


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GLOSSARY

LKD	:	Layanan Keuangan Digital (Digital Financial Service) - a financial service using Information Technology, ie mobile phones without having to have an account
Laku Pandai	:	Layanan Keuangan Tanpa Kantor dalam Rangka Keuangan Inklusif (The Non-Office Financial Services in the Framework of Financial Inclusion - financial service provide BSA, micro-credit/insurance
FIS	:	Financial Inclusion Strategy
BB	:	Branchless Banking - a financial service provided by a financial provider, such as banks without having to go to the bank office; using IT, third party, and target to "unbanked and "underbanked people"
BSA	:	Basic Saving Account - simple bank savings account with low cost
T-Bank	:	Telephone-Bank – digital money using mobile phone in the framework of LKD (product of Bank BRI)
EDC	:	Electronic Data Capture
ATM	:	Authorize Teller Machine card
SIM	:	Subscriber Identification Module – used to identify and authenticate on mobile telephony devices
SMS	:	Short Message Service
M-PESA	:	a mobile phone-based money transfer, financing and microfinancing services of by Safaricom and Vodacom in Kenya and Tanzania
POS	:	Point of Sale – the time and place where a retail transaction is completed
CV	:	Comanditaire Venotschap – a limited partnership – a special form of the partnership under common firm

