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GLOSSARY

LKD: Layanan Keuangan Digital (Digital Financial Service) - a financial service using Information Technology, i.e., 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 Venootschap – a limited partnership – a special form of the partnership under common firm