

Plastic Money Terminology: An English-German Glossary

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sixtieth part/ sechzigste Folge

two-party card – a plastic card issued by a merchant which can be used only in the issuer's environment
cf.: in-store card, private label card, proprietary card
Kundenkarte

type of payment – the manner in which a payment is effected
Zahlungsart

unaccounted (electronic) purse – an electronic purse where loading, payment and unloading transactions are not centrally stored and therefore no shadow accounts exist on a host
opp.: accounted (electronic) purse
elektronische Geldbörse ohne in einem Host geführte Schattenkonten

unattended POS terminal – a POS terminal that does not require any assistance by a cashier (e.g. at parking garages, toll ways, vending machines)
cf.: cardholder activated POS terminal, cardholder activated terminal (CAT), CAT (cardholder activated terminal)
Selbstbedienungsterminal mit Kartenzahlungsfunktion, unbedientes POS-Terminal

unauthorized transaction – a transaction that was not approved by the issuer
opp.: authorized transaction
nicht autorisierte/genehmigte Transaktion

unbanked population – the number of persons or the percentage of a population not holding a bank account
opp.: banked population
Bevölkerungsteil ohne Bankverbindung

unblock a card, to – to release a blocked card for use again
opp.: block a card, to
eine Kartenblockierung aufheben

uncollectible amount – an amount that cannot be collected
uneinbringlicher Betrag

under floor limit fraud – a fraud that was perpetrated because the transac-

tion amount was less than the floor limit and therefore an authorization request was not made
cf.: below floor limit fraud
opp.: above floor limit fraud
Betrugsfall unter der Genehmigungsgrenze

under floor limit transaction – a transaction that does not require the merchant to call his authorization centre for authorization because the transaction amount is under the merchant floor limit
cf.: below floor limit transaction
opp.: above floor limit transaction
Transaktion unter der Genehmigungsgrenze

underlying account – an account where the issuer of an electronic purse scheme holds the float
cf.: float account, funds pool account, pool account, purse pool account
Float-Konto, Pool-Konto eines elektronischen Geldbörsensystems

unique card identification system – a numbering system that provides every card with a unique number in the card business
Karten-Nummerierungssystem

unique merchant identification system – a numbering system that provides every merchant with a unique number in the card business
Vertragsunternehmens-Nummerierungssystem

unique transaction – a transaction that cannot be identified as a retail sale or cash advance and for which there are specified SIC codes
Transaktion, die aus dem üblichen Rahmen fällt

universal card – a card which is issued by (a member of) a card organization for all purposes
cf.: three-party card
in-store card, private label card, proprietary card, two-party card
see also: universal credit card
universell einsetzbare Karte

universal credit card – a credit card which is issued by (a member of) a card organization for all purposes

cf.: three-party card
opp.: in-store card, private label card, proprietary card, two-party card
see also: universal card
universell einsetzbare Kreditkarte

unlinked load – a load(ing) transaction whereby electronic value is transferred from the account of a bank, which operates load(ing) terminals and initiates load(ing) transactions, to an electronic purse/issuer's float account
opp.: linked load
Ladung einer elektronischen Geldbörse zulasten eines bankeigenen Kontos auf das Pool-Konto

unload an electronic purse, to – the transfer of value from an electronic purse/issuer's float account to the cardholders' account
opp.: fund an electronic purse, to; load an electronic purse, to
entladen einer elektronischen Geldbörse

unload(ing) transaction – a transaction where the value is transferred from an electronic purse/issuer's float account to the cardholders' account
opp.: load(ing) transaction
see also: merchant transaction, payment transaction, purchase transaction, retail transaction, sales transaction
Entladetransaktion

unpaid balance – the balance of a statement that has remained unpaid
unbezahlte Rechnung

unpaid cheque – a cheque that has remained unpaid
unbezahlt gebliebener Scheck

unsolicited offer – an offer that was not requested by a person
opp.: solicited offer
unverlangtes Angebot

To be continued/Fortsetzung folgt.