

Term	Meaning
ABT	Account-Based Ticketing
Acceptance Device	A Device provided by or through the TSP which is used by a Customer to access a transit service. Includes Tag-on / Tag-off Validators, Driver Console, Access Gate, Inspection Device, Vending devices, et cetera.
Access Customers	Customers that are challenged to access public transport, either because of a disability, poverty, lower socioeconomic status, language barrier or other reason.
Aggregated Pay as You Go	(APAYG) A fare collection model applied to processing transactions where a single fee is to be charged covering all travel during a specified period.
AID	Application Identifier
API	Application Programming Interface
Apportionment	The agreed business rules basis for allocation or assignment of fare revenue.
Assumption	According to the Project Management Body of Knowledge (PMBOK®) Guide 5th Edition, a Project Assumption is "A factor in planning process that is considered to be true, real or certain often without any proof or demonstration".
AT	Auckland Transport
BCP	Business Continuity Planning
BIN	Bank Identification Number
BPO	Business Process Outsourced (BPO) services are those services that provide the business operations for the Ticketing Solution.
Buyer	The contracting party for agreements with the Ticketing Solution Provider and each of the Financial Services Providers. Such agreements may be novated to, and will be administered through, the Shared Services Organisation.
Cardholder	Person that holds a CPC or a Transit Card.
Cardholder Data Environment	A computer system or networked group of IT systems that processes, stores and/or transmits cardholder data or sensitive payment authentication data.
Card Issuer	The financial institution that provides an EMV contactless debit or credit card to a consumer.
Cash Refund	Refund of Transit Card Account balance in cash.
CDIA	Customer Digital Identity Account
Central Back Office	Central system components of the multi-tenanted National Ticketing Solution.
Clearing & Settlement	Clearing is the process of determining who owes what to whom. Settlement is the actual transfer of funds between parties.

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Clearing Cycle	The elapsed period between clearing start-of-day and end-of-day at the TSP.
Commercial Contract	A contract for services between a TO and TSO for specific routes or groups of routes where all fare revenue goes to the TO. These services may still be linked to, and associated to public transport services in a region, and the TSO may play a role in setting the fares for those services.
Concession	A type of Fare Policy providing discounted travel terms.
Contact Centre	A Customer support channel where a Customer can remotely be provided with support. This predominantly provides phone-based support but may also provide alternative communications via chat, email and text messaging.
Courtesy Payment	A discretionary payment to a Customer's Transit Card Account or bank account, the value of which is set and approved by the TSO. Distinct from a Refund.
CPC	Contactless Payment Card
Customer	The Customer is a traveller or a party acting on behalf of a traveller that interacts with the Ticketing Solution during travel, ticketing, retail action or customer service.
Customer Mobile Application	An application designed to run on a Mobile Device offering specific ticketing services.
Customer Portal	Channel for Customers to interact with the Ticketing Solution using a browser on their computer, phone or other device that offers internet access.
Customer Service Centre	A Customer support channel provided by a TSO offering face-to-face service.
Data Consumer	An organisation who signs an agreement to access (read-only, anonymized) data from the Ticketing Solution (e.g. NZTA or an Open Data initiative participant).
DC	See Data Consumer
Debt Recovery Transaction	A transaction applied to recover funds after a declined payment transaction. Can be automated or Customer initiated.
Default Fare	The fare charged when the ticketing system cannot determine where the Customer has tagged on or tagged off.
Deny List	The Deny List contains all fare media (CPC and Transit Cards) that have been earmarked as not allowed for payment for Public Transport.
Device	See "Acceptance Device".
Driver Console	Acceptance Device installed on vehicles and operated by the driver to perform ticketing functions.
ECan	Environment Canterbury Regional Council
EFTPOS	Electronic Funds Transfer at Point of Sale. A domestic retail electronic payment system prevalent in New Zealand. New Zealand issued scheme debit cards are often referred to as EFTPOS.

Term	Meaning
EIP	Event, Incident & Problem management, as defined in ITIL.
EMV	The global standard for credit and debit payment cards.
EMVCo Level 1	EMVCo manages the EMV specifications and related testing processes. EMVCo Level 1 applies to payment terminal hardware.
EMVCo Level 2	EMVCo manages the EMV specifications and related testing processes. EMVCo Level 2 applies to the payment kernel on L1 compliant payment terminals.
EMVCo Level 3	Level 3 testing validates the integration of an EMV payment terminal with the merchant acquirer bank to ensure end-to-end transaction acceptance.
Equipment	A physical item or items provided by or through the TSP. Includes routers, switches etc, as well as Acceptance Devices. Does NOT include Customer mobile phones, laptops et cetera.
Exempt Contract or Exempt Service	A commercial public transport service that, under PTOM, is exempted from operating under contract to a TSO with the fare revenue retained by the TO. Fares are set by the TOs.
External Identity Providers	Third-party Identity Provider, such as Facebook, Google, LinkedIn and RealMe.
Fare Correction	Adjustment of earlier applied fare, resulting in adding or removing the Fare Correction amount to the Transit Card Account balance, or to the CPC bank account.
Fare Media	Media accepted by the National Ticketing Solution.
Fare Policy	Definition of fares structure, products, concessions and the fare levels charged.
Financial Services	Separately procured services; Merchant Acquirer, Transit Card Program Manager, Retailer Network Manager.
First Ride Risk	Value of risk for accepting cards before payment has been authorised by the issuer.
Gate	Access Gate. Acceptance Device that forms a physical barrier between the paid area and the free area.
Gross Contract	A contract for services between a TSO and a TO for specific routes or groups of routes where all fare revenue goes to the TSO for the appropriate region.
Group Travel	Multiple Customers travel from the same origin to the same destination using a single fare media.
GST	Goods and Services Tax
GWRC	Greater Wellington Regional Council
Hours	Either New Zealand Standard Time (NZST) or New Zealand Daylight time (NZDT) as defined by the New Zealand Time Act 1974. Refer: https://www.govt.nz/browse/recreation-and-the-environment/daylight-saving/governing-legislation/
Identity Provider	System which holds the digital identities of principals.

Term	Meaning
Implementation	The activities required for initial establishment of the Ticketing Solution. Primarily focused on the core system, this does not create any Participant-specific capability.
Inspection Device	Acceptance Device to inspect Customer Fare Media.
Issue	The Project Management Body of Knowledge (PMBOK®) Guide 5th Edition defines the terms as follows: an “issue” is “a point of matter in question or dispute, or a point of matter that is not settled and is under discussion or over which there are opposing views or disagreements”.
ITO	Information Technology Outsourced (ITO) services are those services that provide the infrastructure and technical support related to the systems.
Journey	A Fare Policy concept used to establish the amount of travel consumed for which a fare is to be calculated. An end to end sequential set of trips within a transport network taking into account rules based on origin and destination, travel modes used, and maximum journey time.
JRM	Joint Responsibility Matrix
LGOIMA	Local Government Official Information and Meetings Act.
MaaS	Mobility as a Service
MaaS Aggregator	Entity offering a single interface between mobility solutions and end users, allowing them to plan, book and pay different types of transport via the same application.
MCC	Merchant Category Code
Merchant Acquirer	The financial institution that processes credit or debit card payments on behalf of a merchant.
Mobile Device	A computing device with internet connectivity carried or worn by a Customer (e.g. smartphone, tablet, smartwatch).
MoE	Ministry of Education
MSF	Merchant Service Fee
Near-realtime	Result of communication and processing that quickly responds to events shortly after they occur.
Net Contract	A contract for services between a TO and TSO for specific routes or groups of routes where all fare revenue goes to the TO. These services will be linked to, and associated to public transport services in a region, and the TSO will set the fares for those services.
New Zealand Transit Payment Guidelines	The guidelines dated 28 January 2018 (as amended from time to time) that will inform all implementations of EMV contactless payment acceptance for transit in New Zealand.

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NFC	Near Field Communication
NTP	National Ticketing Programme
NTS	National Ticketing Solution. The Ticketing Solution and related services (including financial services) to enable the processing of payment for journeys on public and other authorised transport services in New Zealand.
NZTA	Waka Kotahi, the New Zealand Transport Agency
ODA	Off-line Data Authentication
Onboarding	The activities required to initially set up the Ticketing Solution ready for use in a Participant's Region. This includes installation of equipment & configuration of Participant-specific data.
Open Loop Payment	EMV contactless media payment.
PAN	Primary Account Number
Participant	Eligible party who signs an agreement with the Shared Services Organisation to access the National Ticketing Solution.
PAYG	Pay As You Go
Payment Account	A back-office account linking a Customer bank account to a Transit Account from which funds are drawn.
PCI DSS	Payment Card Industry Data Security Standards published by the Payment Card Industry Security Standards Council.
POS Terminal	Point of Sale Terminal, being a generic retail sales device that may be used for the retail sale of Transit Cards and Top-up of Transit Card Accounts.
Pre-Auth	Pre-authorisation
Prime Contractor	Party that will act as the system integrator for their own services and the financial services in order to offer an end-to-end National Ticketing Solution and manage the day to day operational processes with these.
Program Manager	See Transit Card Program Manager
Project NEXT	The name of the project to procure the National Ticketing Solution.
PSP	Payment Service Provider. A Payment Service Provider offers online services for accepting electronic payments by a variety of payment methods including credit and debit card, bank-based payments such as direct debit, bank transfer, and real-time bank transfer based on online banking.
PT	Public Transport
PTA	Public Transport Authority. A local authority or council-controlled organisation, or a subsidiary of a council-controlled organisation, which plans for and procures the provision of public transport services in all or any part of its region or district.

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PTO	Public Transport Operator
PTOM	Public Transport Operating Model
Public Holidays	Defined as the New Zealand standard public holidays with the exception of Regional Anniversary dates. Refer: https://www.govt.nz/browse/work/public-holidays-and-work/public-holidays-and-anniversary-dates/
RBAC	Role-Based Access Control. A method of controlling access to data or functions.
Reconciliation	An accounting process that uses two sets of records to ensure figures are correct and in agreement between parties.
Refund	The payment of remaining Transit Card Account balance. This can be full or partial Refund. See also Cash Refund.
Region	The geographic area within which a TSO provides transport services.
Registered Card	Card linked to a Customer Digital Identity Account.
Registration	Linking a fare media to a Customer Digital Identity Account.
Relationship Manager	Customer support role to provide a support channel to large customers, such as a large corporate accounts or government organisations.
Respondent	The company or consortium responding to this RFP.
Retail Agent	Customer channel contracted through the Retailer Network Manager.
Retailer Network Manager	The party contracted by the Buyers to provide the Retailer Network Manager services.
Revenue Inspection Officer	Employee entitled to perform inspection on Customer Fare Media, as a means of Revenue Protection.
Revenue Protection	Set of measures to limit transit revenue leakage.
Route	Network topology concept.
RTPI	Real Time Passenger Information
Settlement	Transfer of funds from one Participant to another according to the clearing rules.
Shared Services Organisation	Organisation which provides selected shared services to and on behalf of TSOs.
Smart Ticket	Machine readable ticket
SSO	Shared Services Organisation

Term	Meaning
Subprocessor	An entity which processes information on behalf of the TSP.
Supply Chain Visibility	Supply chain visibility (SCV) is the ability of parts, components or products in transit to be tracked from the manufacturer to their final destination.
Surrender	Surrender of a Transit Card, resulting in the refund of remaining Transit Card account balance in the Customer's bank account.
Synthetic Tag	System-generated Tag transaction in case of missing Tag.
System User	User with system administration rights as per role-based access rules.
Tag	Transaction information resulting from a Customer successfully presenting a fare media to an Acceptance Device.
TCA	See "Transport Concession Authority"
TCPM	See "Transit Card Program Manager"
Ticket Kiosk	A compact self-service Acceptance Device that accepts various forms of electronic payment to top up a Transit Card Account balance and provide for sale of a travel product and offers further self-service functions.
Ticket Vending Machine	A self-service Acceptance Device that accepts various forms of electronic payment, as well as cash to top up a Transit Card Account balance, provide for sale of a travel product, sell Smart Tickets and offer further self-service functions.
Ticketing Services Provider	The organisation contracted to provide the SSO, TSOs and TOs with the Ticketing Solution, solution implementation and operational services, and providing Customers with ticketing customer services on behalf of the SSO and TSOs.
Ticketing Solution Customer Account	A Customer Transit Account held in the National Ticketing Solution.
TO	Transport Operator
Tokenisation	Replacing sensitive data with unique identification symbols that retain all the essential information about the data without compromising its security.
Top-up	Add funds to a Transit Card Account.
Transaction	A record generated by an Acceptance Device and forwarded to the ticketing solution back-end for processing.
Transaction Bank	Financial institute responsible for transfer the result of the daily revenue attribution to the relevant Participant's bank account.
Transit Account	An Account-Based Ticketing concept used to represent every individual fare media known to and encountered by the Ticketing solution. An anonymous back-office account representing an

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	individual authorised fare media (CPC or Transit Card). A Transit Account is created when the ticketing system encounters a fare media for the first time. The transit account holds the card travel activity in the form of Tag-on and Tag-off records. The Transit Account is where fare rules, concessions, and travel products et cetera are applied to calculate a fare. A Transit Account may be linked to a Customer Transit Account through registration adding personal information.
Transit Card	A physical card or a virtual card that is re-loadable with funds and enables prepaid funds to be applied for the payment of transport services.
Transit Card Account	The back-office account managed by the Program Manager linked with the Customer's Transit Card.
Transit Card Program Manager	The financial institution contracted by the buyer to issue Transit Cards and offer online top up services.
Transition	The activities required to move Customers from a Participant's legacy ticketing system to the new national Ticketing Solution. For clarity, this will be driven primarily by the Participant with significant support from the SSO & TSP.
Transport Concession Authority	Organisation that authorises Customer Concession applications and records individual Customer Concession entitlements in the ticketing solution.
Transport Operator	Organisation that delivers operational transport services on behalf of the Transport Services Owner to the Customer utilising the ticketing solution.
Transport Services Owner	Owner of a transport service with control over the design, implementation and operation of individual transport services.
Trip	A single boarding and alighting on a single vehicle.
TSO	See "Transport Services Owner".
TSP	See "Ticketing Services Provider".
TVM	See "Ticket Vending Machine".
Unit	Group of Routes. Public Transport Operating Model (PTOM) concept.
Unregistered Card	Card that is not linked to a Customer Digital Identity Account.
UPT	Unattended Payment Terminal
Validator	Acceptance Device at which a Customer can Tag-on and Tag-off. The Validator may be a platform Validator or an on-board Validator.
Virtual Card	Card applet in mobile wallet.
White label	Non-payment scheme branded.
Zero Downtime	Zero Downtime refers to a method to ensure that there is no service interruption to a Customer, even though there may be some degradation of service or non-availability of some part of the solution.