

Arab Regional Fintech Working Group

# Financial Technology Glossary

## دليل مصطلحات التقنيات المالية الحديثة

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## Arab Regional Fintech Working Group

### Financial Technology Glossary

Second Edition

دليل مصطلحات التقنيات المالية الحديثة

الإصدار الثاني

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Arab Monetary Fund

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The Fintech glossary aims at enhancing the understanding of Fintech terms shedding light on related Fintech activities by defining the term in English and providing the equivalent terms in both Arabic and French. Then, it has been designed as divided into 14 chapters covering different Fintech sectors. Moreover, and will be reviewed on a regular basis.

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The work illustrated in this glossary is solely of the authors and does not necessarily reflect the views of the Arab Monetary Fund.

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### General Terms مصطلحات عامة

Terms	Definition	المصطلحات	Les Termes
<b>Application Binary Interface (ABI)</b>	An interface between two binary program modules, often one program is a library and the other is being run by a user. <sup>9</sup>	واجهة التطبيق الثنائية	<b>Interface Binaire d'Application</b>
<b>AML &amp; AML requirements</b>	means anti-money laundering and anti-money laundering requirements respectively based on AML/ CFT laws. <sup>12</sup>	متطلبات مكافحة غسل الأموال وتمويل الإرهاب	<b>Exigences en matière de Lutte contre le Blanchiment de Capitaux et le Financement du Terrorisme (LBC/FT)</b>
<b>Attack Surface</b>	The sum of an information system's characteristics in the broad categories (software, hardware, network, processes and human) which allows an attacker to probe, enter, attack or maintain a presence in the system and potentially cause damage to Financial Market Infrastructure. A smaller attack surface means that the Financial Market Infrastructure is less exploitable and an attack less likely. However, reducing attack surfaces does not necessarily reduce the damage an attack can inflict. <sup>2</sup>	المساحة المعرضة للهجمات	<b>Surface d'Attaque</b>
<b>Availability</b>	The property of being accessible and usable as expected upon demand. <sup>2</sup>	الإتاحة	<b>Disponibilité</b>
<b>Bank-based Model</b>	A mobile financial services business model (bank-led or nonbank-led) in which (i) the customer has a contractual relationship with the bank and (ii) the bank is licensed or otherwise permitted by the regulator to provide the financial service(s). <sup>3</sup>	نموذج قائم على البنك	<b>Modèle Bancaire</b> <b>Modèles Basés Sur un Système Bancaire</b>

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<b>Bank-led Model</b>	A mobile financial services business model (bank-based or nonbank-based) in which the bank is the primary driver of the product or service, typically taking the lead in marketing, branding, and managing the customer relationship. <sup>3</sup>	نموذج بقيادة البنك	<b>Modèle Dirigé par les Banques</b>
<b>Banking beyond branches / Branchless Banking</b>	The delivery of financial services outside conventional bank branches. Banking beyond branches uses agents or other third-party intermediaries as the primary point of contact with customers and relies on technologies such as card-reading point-of-sale (POS) terminals and mobile phones to transmit transaction details. <sup>3</sup>	الخدمات المصرفية خارج الفروع / الخدمات المصرفية بدون فروع	<b>Services bancaires hors Succursales / Services Bancaires sans Succursales</b>  <b>Services Bancaires au-Delà des Succursales / Banque à Distance</b>
<b>Big Data</b>	A generic term that designates the massive volume of data that is generated by the increasing use of digital tools and information systems. Big data encompasses technologies that significantly increase the volume, variety, velocity and validity of data under management. <sup>17</sup>	البيانات الضخمة	<b>MégaDonnées</b>  <b>Big Data</b>
<b>Big Data Analytics</b>	Analytical uses of massive volumes of data generated by the use of digital tools and information systems. <sup>47</sup>	تحليلات البيانات الضخمة	<b>Analyse du Big Data</b>
<b>Big Techs</b>	Large, globally active technology firms with a relative advantage in digital technology. <sup>47</sup>	شركات التقنيات الكبرى	<b>Tech Giants</b> <b>Big Techs</b>
<b>Biotechnology</b>	Technology based on biology. It harnesses cellular and biomolecular processes to develop technologies and products that help improve our lives and the health of our planet. <sup>40</sup>	التكنولوجيا الحيوية	<b>Biotechnologique</b>
<b>Business network card</b>	Provides necessary information for a user, entity or node to connect a blockchain business network. <sup>9</sup>	بطاقة شبكة الأعمال	<b>Carte Réseau d'Entreprise</b>

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<b>Business process</b>	A collection of linked activities that takes one or more kinds of input and creates an output that is of value to a Financial Market Infrastructure's stakeholder. A business process may comprise several assets, including information, ICT resources, personnel, logistics and organizational structure, which contribute either directly or indirectly to the added value of the service. <sup>2</sup>	عملية تجارية	<b>Processus d'Affaires</b>
<b>Cash-In</b>	Cash exchanged for e-money. <sup>3</sup>	التدفق النقدي	<b>Entrée d'Espèces</b>
<b>Cash-Out</b>	E-money exchanged for cash. <sup>3</sup>	السحب النقدي	<b>Décaissement</b>
<b>Casper</b>	Consensus algorithm that combines proof of work and proof of stake. Ethereum is going to use casper as a transition to proof of stake. <sup>9</sup>	كاسبر	<b>Casper</b>
<b>Central Bank Digital Currency (CBDC)</b>	Digital form of central bank money that is different from balances in traditional reserve or settlement accounts (eg balances in accounts held by commercial banks at the central bank). <sup>7</sup>	العملة الرقمية للبنك المركزي	<b>Monnaie Digitale de la Banque Centrale</b>
<b>CDN (Content Delivery Network)</b>	Allows for a quick transition of assets needed to load internet content (html, j s, css, etc.) <sup>9</sup>	شبكة توصيل المحتوى	<b>Réseau de Distribution de Contenu</b>
<b>Chain code</b>	A program that initializes and manages a ledgers state through submitted applications. It is the Hyperledger Fabric equal to Smart Contracts. <sup>9</sup>	رمز السلسلة	<b>Code de Chaîne</b>
<b>Coinbase</b>	Coinbase is a bitcoin broker that provides a platform for traders to buy and sell bitcoin with fiat money. In addition to its primary operation as a broker, Coinbase is also a bitcoin exchange and wallet provider. <sup>10</sup>	وسيط لتداول البيتكوين	<b>Coinbase</b>

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<b>Collaborative Customer Due Diligence (CCDD)</b>	Customer due diligence (CDD) on its own comprises customer information that enables an organization to assess the extent to which the customer exposes the organization to a range of risk. Collaborative CDD (CCDD) is a new approach to CDD that seeks to address the shortcomings of current CDD processes. Examples include creating a public utility that FSPs can use to identify clients and verify identities on an ongoing basis, access to KYC as a service (a centralized database where banks can share and access KYC information on corporate clients), and self-sovereign IDs. <sup>38</sup>	العناية التعاونية الواجبة تجاه العملاء	<b>Devoir Collaborative de Vigilance Relatif de la Clientèle</b>
<b>Collaborative Finance</b>	A category of financial transaction that occurs directly between individuals without the intermediation of a traditional financial institution. This new way to manage informal financial transactions has been enabled by advances in social media and peer-to-peer online platforms. <sup>10</sup>	التمويل التعاوني	<b>Finance Participative</b>
<b>Crowdfunding</b>	The practice of funding a project or venture by raising monetary contributions from a large number of people. It is often performed via internet-mediated registries that facilitate money collection for the borrower (lending) or issuer (equity). <sup>22</sup>	التمويل الجماعي	<b>Financement Participatif</b>
<b>Critical Operations</b>	Any activity, function, process, or service, the loss of which, for even a short period of time, would materially affect the continued operation of a Financial Market Infrastructure, its participants, the market it serves, and/or the broader financial system. <sup>2</sup>	العمليات التجارية الهامة	<b>Opérations Essentielles</b>
<b>Customer Due Diligence (CDD)</b>	Often used synonymously with Know Your Customer (KYC) measures, but generally refers more broadly to a financial institution's policies and procedures for obtaining customer	العناية الواجبة للعملاء	<b>Devoir de Vigilance Relatif à la Clientèle</b>

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	information and assessing the value of the information for detecting, monitoring, and reporting suspicious activities. <sup>3</sup>		
<b>Dashboards</b>	Customisable, dynamic interactive reporting tools that automatically fetch and render data in meaningful and actionable visualisations. <sup>17</sup>	لوحة القيادة	<b>Tableaux de Bord</b>
<b>Data Cubes</b>	Granular data storage and transmission solution enabling real-time data collection. <sup>17</sup>	مكعبات البيانات	<b>Cubes de Données</b>
<b>DDos Attacks</b>	A denial-of-service attack is a cyber-attack in which the perpetrator seeks to make a machine or network resource unavailable to its intended users by temporarily or indefinitely disrupting services of a host connected to the Internet. <sup>9</sup>	هجمات الحرمان من الخدمة	<b>Attaques de DDoS</b>
<b>Devops</b>	Represents a change in IT culture, focusing on rapid IT service delivery through the adoption of agile, lean practices in the context of a system-oriented approach. <sup>28</sup>	منهجية التطوير والتشغيل	<b>Devops</b>
<b>Digital Financial Services</b>	The broad range of financial services accessed and delivered through digital instruments, including payments, credit, savings, remittances, and insurance. <sup>3</sup>	الخدمات المالية الرقمية	<b>Services Financiers Numériques</b>
<b>Digital Infrastructure</b>	Refers to the enabling digital structures, facilities, ecosystem and capabilities surrounding the provision of FinTech/DFS, but can be more widely applicable beyond financial services. For the purposes of this study, this might typically include infrastructure related to identity (e.g. digital identity initiatives), data analytics and sharing, credit information and/or payment systems and risk mitigations. While these may be directly or indirectly relevant for the regulation and	البنية التحتية الرقمية	<b>Infrastructure Numérique</b>

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	supervision of FinTech/DFS, not all of these may be under the remit or influence of financial regulators. <sup>46</sup>		
<b>Digitalisation</b>	The use of digital technologies to change a business model, or the process of moving to a digital business. <sup>28</sup>	الرقمنة	<b>Numérisation</b>
<b>Digitisation</b>	The process of transforming analogue to digital form. <sup>28</sup>	الرقمنة	<b>Numérisation</b>
<b>Ecosystem (in general)</b>	The community of interacting firms and the financial services environment. <sup>26</sup>	النظام البيئي	<b>Écosystème</b>
<b>Fast Fail System</b>	Designed to stop normal operation rather than attempt to continue a possibly flawed process. <sup>28</sup>	نظام سريع الفشل	<b>Système Fast Fail</b>
<b>Fiat currency</b>	Fiat currency is “legal tender” backed by a central government, such as the Federal Reserve, and with its own banking system, such as fractional reserve banking. It can take the form of physical cash, or it can be represented electronically, such as with bank credit. <sup>1</sup>	عملة نقدية	<b>Monnaie Fiat</b> <b>Monnaie Fiduciaire</b>
<b>FinTech</b>	A technologically enabled innovation in financial services that could result in new business models, applications, processes, or products, with an associated material effect on financial markets and institutions and the provision of financial services. <sup>38</sup>	التقنيات المالية الحديثة	<b>FinTech</b> <b>Technologies Financières</b>
<b>Fintech Data Gaps</b>	Data gaps emerging as a by-product of fintech. They encompass measurement problems in the current statistical infrastructure, and lack of data on new items. <sup>47</sup>	فجوات بيانات التقنيات المالية الحديثة	<b>Lacunes des Données de la Fintech</b>
<b>Fintech firms / Fintechs</b>	Recently incorporated institutions that use technology-enabled innovation to provide financial services. As per BIS	شركات التقنيات المالية الحديثة	<b>Entreprises de la Fintech / Fintechs</b>

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	survey they are classified as neobanks, and fintech credit institutions (notably fintech credit platforms), fintech insurance companies, fintech asset managers, and fintech providers of payment, settlements and clearing services.		
<b>FinTech Market</b>	The provision, transaction and facilitation of financial activities across emerging verticals including digital lending (e.g. P2P lending), digital capital raising (e.g. equity-based crowdfunding), digital banking, digital savings, digital payments and remittances, digital custody, InsurTech, WealthTech, cryptoasset exchanges and the supply of enterprise technologies, RegTech, alternative data analytics and other services. <sup>46</sup>	سوق التقنيات المالية الحديثة	<b>Marché FinTech</b>
<b>Fintech Services</b>	Financial services provided using technology-enabled innovation. Examples include online lending platforms, which can be operated by traditional banks. <sup>47</sup>	خدمات التقنيات المالية الحديثة	<b>Services de la Fintech</b>
<b>Geographic Information Systems</b>	Automated analysis of spatial or geographic data. <sup>17</sup>	نظم المعلومات الجغرافية	<b>Système d'Information Géographique</b>
<b>Innovation Accelerator</b>	A partnership arrangement between FinTech providers and central banks/supervisory agencies to 'accelerate' growth or develop use cases which may involve funding support and/or authorities' endorsement/approval for future use in central banking operations or in the conduct of supervisory tasks. <sup>28</sup>	مسرع الابتكار	<b>Accélérateur d'Innovation</b>
<b>Innovation Facilitator</b>	Public sector initiatives to engage with the FinTech sector, such as regulatory sandboxes, innovation hubs and innovation accelerators. <sup>28</sup>	ميسر الابتكار	<b>Facilitateur de l'Innovation</b>
<b>Innovation Hub</b>	Innovation facilitator set up by supervisory agencies that provide support, advice or guidance to regulated or	مركز الابتكار	<b>Centre d'Innovation Digitale</b>

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	unregulated institutions in navigating the regulatory framework or identifying supervisory, policy or legal issues and concerns. <sup>28</sup>		
<b>Innovation Office</b>	A dedicated function within a regulator which engages with and provides regulatory clarification to innovative financial services providers. These may also be known as Innovation or FinTech “Hubs”. <sup>46</sup>	مكتب الابتكار	<b>Bureau d'Innovation Digitale</b>
<b>Internal Fintech Hub (Central Bank)</b>	Hub set up by central banks to coordinate initiatives concerning fintech across business areas and departments. <sup>47</sup>	مركز داخلي للتقنيات المالية الحديثة (البنك المركزي)	<b>Fintech Hub Interne (Banque Centrale)</b>
<b>Internet of Things (IoT)</b>	Devices with the ability to transfer data over a network without requiring human-to-human or human-to-computer interaction. This includes (but isn't limited to!) cell phones, coffee makers, washing machines, headphones, lights, wearable devices, and components of machines (for example a car engine, or wheel bearing). <sup>40</sup>	إنترنت الأشياء (IoT)	<b>Internet des Objets</b>
<b>Interoperability (in general)</b>	Technical or legal compatibility that enables a system or mechanism to be used in conjunction with other systems or mechanisms. Interoperability allows participants in different systems to conduct, clear and settle payments or financial transactions across systems without participating in multiple systems. <sup>7</sup>	قابلية التشغيل البيئي / إمكانية التشغيل البيئي	<b>Interopérabilité</b>
<b>Issuer</b>	Means the PSP (see Payments) providing the stored value instrument, enabling Customers to use the instruments at various merchants. <sup>12</sup>	المصدر	<b>Émetteur</b>

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<b>Know Your Customer (KYC)</b>	A set of due diligence measures undertaken by a financial institution, including policies and procedures, to identify a customer and the motivations behind his or her financial activities. KYC is a key component of AML/CFT regimes. <sup>3</sup>	أعرف عميلك	<b>Identification de la Clientèle</b> <b>Connaissez Votre Client</b>
<b>Merkle Tree</b>	A tree in which every leaf node is labelled with the hash of a data block and every non-leaf node is labelled with the cryptographic hash of the labels of its child nodes. <sup>9</sup>	شجرة ميركل	<b>Arbre de Merkle</b>
<b>Neobanks</b>	Newly created banks that offer mobile-only banking products and services using smartphone applications that serve as an alternative to traditional banking with bricks-and-mortar branch networks. <sup>47</sup>	البنوك الجديدة عبر الانترنت	<b>Neobanks</b>
<b>Network Analysis</b>	The process of investigating structures through the use of networks and graph theory. <sup>17</sup>	تحليل الشبكات	<b>Analyse du Réseau</b>
<b>Proof of Concept</b>	An implementation of a certain method or idea using specific technologies — in order to assess and demonstrate its feasibility and confirm its practical potential. See also Prototype and MVP. <sup>40</sup>	إثبات المفهوم	<b>Preuve de Concept</b>
<b>Prototype</b>	A prototype is a way to test one part of a complicated system or product. It is an early sample/model built to test a concept or assumption or to act a thing to be tested and learned from. See also MVP and Proof of concept and Mock-up and Wireframe. <sup>40</sup>	النموذج المبني	<b>Prototype</b>
<b>Regulatory Innovation Initiatives</b>	A broad set of activities carried out by regulators to innovate regulatory and supervisory functions, processes, organizations and applications, which often but not necessarily involve the use of technological solutions. <sup>46</sup>	مبادرات الابتكار التنظيمية	<b>Initiatives d'Innovation Réglementaire</b>

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<b>Regulatory Technology "RegTech"</b>	Any range of applications of FinTech for regulatory and compliance requirements and reporting by regulated institutions. <sup>28</sup>	الحلول التنظيمية الحديثة	<b>RegTech</b> <b>Outils pour la Régulation</b>
<b>Regulatory Sandbox</b>	Formal regulatory programmes that allow market participants to test new financial services or models with live customers, subject to certain safeguards and oversight. <sup>46</sup>	المختبر التنظيمي	<b>Sandbox Réglementaire</b>
<b>Remote Working</b>	Remote working / telecommuting is a work arrangement in which Employees do not commute to a central place of work. They use the cloud as a method of accessing their work system and files from anywhere at any time. A person who telecommutes is known as a "telecommuter", "teleworker", and sometimes as a "home sourced," or "work-at-home" employee. <sup>15</sup>	العمل عن بعد	<b>Le Travail à Distance</b>
<b>Risk-based approach</b>	A method for complying with AML/CFT standards set forth in FATF Recommendation 1. The risk-based approach is based on the general principle that where there are higher risks, countries should require financial services providers to take enhanced measures to manage and mitigate those risks. Where risks are lower (i.e. no suspicion of money laundering or terrorist financing), simplified measures may be allowed. <sup>3</sup>	النهج القائم على المخاطر	<b>Approche Fondée Sur les Risques</b>
<b>Robotics</b>	The design, construction, operation, and use of robots, as well as computer systems for their control, sensory feedback, and information processing. <sup>40</sup>	علم الروبوتات	<b>Robotiques</b>
<b>Text Mining</b>	The process of exploring and analysing large amounts of unstructured text data aided by software that can identify	التنقيب في النصوص	<b>Exploration de Texte</b>

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	concepts, patterns, topics, keywords and other attributes in the data. <sup>17</sup>		
<b>Notary services</b>	Digitizing, storing, and verifying documents or contracts and proof of ownership or transfer.	خدمات التصديق	Services de Notaire
<b>Network Analysis</b>	The process of investigating structures through the use of networks and graph theory. <sup>13</sup>	تحليل الشبكات	Analyse de Réseau
<b>Self-Organising Maps</b>	A type of artificial neural network that is trained using unsupervised learning to produce a low-dimensional, discretised representation of the input space of the training samples, called a map, and is therefore a method of performing dimensionality reduction. <sup>17</sup>	خرائط ذاتية التنظيم	Cartes Auto-Organisées
<b>Supervisory Technology "SupTech"</b>	Any application of FinTech used by regulatory, supervisory and oversight authorities. <sup>28</sup>	تقنية الإشراف	Technologie de Supervision (Technologie pour le Superviseur)
<b>Supply-side Statistics</b>	Statistics on use of basic financial services by customers, obtained from financial corporations. <sup>47</sup>	إحصاءات جانب العرض	Statistiques du Côté de l'Offre
<b>Web Portal</b>	Static file upload via web site with built-in automated validation checks. <sup>17</sup>	بوابة الويب	Portail Web
<b>Web Scraper</b>	Automated capture of web data by programs or "bots". <sup>17</sup>	مكشطة الويب	Grattoir Web Extraction de sites Web

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### الذكاء الاصطناعي وتعلم الآلة *Artificial Intelligence and Machine Learning (AI & ML)*

Terms	Definition	المصطلحات	Les Termes
<b>Agent</b>	Any third party acting on behalf of a bank or other financial services provider (including an e-money issuer or distributor) to deal directly with customers. The term 'agent' is commonly used even if a principal agent relationship does not exist under the law of the country in question. <sup>3</sup>	الوكيل – مزود الخدمة	L'agent
<b>Artificial Intelligence (AI)</b>	Advanced computer systems that can simulate human capabilities, such as analysis, based on a predetermined set of rules. <sup>32</sup>	الذكاء الاصطناعي	Intelligence Artificielle
<b>Application Programming Interface (API)</b>	A set of rules and specifications followed by software programmes to communicate with each other, and an interface between different software programmes that facilitates their interaction; APIs enable direct database-to-database data transmission enabling granular, real-time reporting and automated validation. <sup>17</sup>	واجهة إدارة التطبيقات	Interface de Programmation d'Application (API)
<b>Autonomous Robot</b>	Robot free from external control or influence and able to control itself independently. <sup>42</sup>	روبوت ذاتي التحكم	Robot Autonome
<b>Backtesting</b>	Periodic evaluation of a trained machine learning algorithm to check whether the predictions of the algorithm have degraded over time. Backtesting is a critical component of model maintenance. <sup>48</sup>	الاختبار الرجعي	Backtesting

<sup>1</sup> /القاموس التقني المعلوماتي إنجليزي - عربي: English Arabic Technical Computing Dictionary، 2008.

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## دليل مصطلحات التقنيات المالية الحديثة

<b>Backward Chaining</b>	Strategy of working backward for Reason/Cause of a problem. <sup>42</sup>	التسلسل العكسي	<b>Chaînage Arrière</b>
<b>Baseline</b>	A model or heuristic used as reference point for comparing how well a machine learning model is performing. A baseline helps model developers quantify the minimal, expected performance on a particular problem. Generally, baselines are set to simulate the performance of a model that doesn't actually make use of our data to make predictions. This is called a naive benchmark. <sup>48</sup>	خط الأساس	<b>Baseline</b> <b>Ligne de base</b>
<b>Batch</b>	A set of observations that are fed into a machine learning model to train it. Batch training is a counterpart to online learning, in which data are fed sequentially instead of all at once. <sup>48</sup>	حزمة	<b>Batch</b>
<b>Bias</b>	A source of error that emerges from erroneous assumptions in the learning algorithm. High bias can cause an algorithm to miss the relevant relations between features and labels. Bias can be mitigated by adding additional features to the data or using a more flexible algorithm. <sup>48</sup>	انحياز	<b>préjudice</b>
<b>Blackboard</b>	It is the memory inside computer, which is used for communication between the cooperating expert systems. <sup>42</sup>	اللوحة السوداء	<b>Tableau noir</b>
<b>Bodily-Kinesthetic Intelligence</b>	The ability to use complete or part of the body to solve problems or fashion products, control over fine and coarse motor skills, and manipulate the objects. <sup>43</sup>	الذكاء الجسدي الحركي	<b>Intelligence Corporelle-Kinesthésique</b>
<b>Chatbot</b>	Virtual assistance programmes that interact with users in natural language; chatbots enable automated capture and	خدمة التحوار الآلي	<b>Chatbot</b> <b>Agent Conversationnel</b>

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	interpretation of qualitative data, enabling data collection in real time. <sup>17</sup>		
<b>Classification</b>	One of the two major types of supervised learning models in which the labels we train the algorithm to predict are distinct categories. Usually these categories are binary (yes/ no, innocent/guilty, 0/1) but classification algorithms can typically be extended to handle multiple classes (peach, plum, pear) or, in a more limited set of cases, multiple labels (an object can belong to more than one category). <sup>48</sup>	التصنيف	<b>Classification</b>
<b>Clustering</b>	An unsupervised learning technique that identifies group structures in data. Clusters are, loosely speaking, groups of observations that are similar to other observations in the same cluster and different from those belonging to different clusters. The center of each cluster is known by the excellent name “centroid.” Importantly, clustering algorithms only consider the relationships between features in the data mathematically and not conceptually; as such, the clusters identified by these algorithms may not reflect any grouping structure that would be sensible to a human being. See also classification, supervised learning, unsupervised learning, k-means clustering. <sup>48</sup>	التجمع	<b>Clustering</b>
<b>Cross-validation</b>	The name given to a set of techniques that split data into training sets and test sets when using data with an algorithm. The training set is given to the algorithm, along with the correct answers (labels), and becomes the set used to make predictions. The algorithm is then asked to make predictions for each item in the test set. The answers it gives are compared to the correct answers, and an overall score for how well the algorithm did is calculated. Cross-validation	عبر المصادقة	<b>Validation croisée</b>

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	repeats this splitting procedure several times and computes an average score based on the scores from each split. <sup>48</sup>		
<b>Deep Learning</b>	Deep Learning is a technique to implement Machine Learning (see below) and one of drivers behind the recent success and popularity of AI as documented in the victory of DeepMind's AlphaGo program beating a human Go champion in 2016. Deep Learning is a subset of Machine Learning algorithms inspired by the structure and function of the brain called artificial neural networks. It can take vast amounts of data and recognize certain characteristics for text-based searches, fraud detection, handwriting recognition, speech recognition, and more. <sup>39</sup>	التعلم العميق	<b>Apprentissage Profond</b>
<b>Forward Chaining</b>	Strategy of working forward for conclusion /solution of a problem. <sup>42</sup>	التسلسل الأمامي	<b>Chaînage Avant</b>
<b>Heuristics</b>	It is the knowledge based on Trial-and-error, evaluations, and experimentation. <sup>42</sup>	الاستدلال	<b>Heuristique</b>
<b>Interpersonal Intelligence</b>	The ability to recognize and make distinctions among other people's feelings, beliefs, and intentions <sup>43</sup>	الاستخبارات الشخصية	<b>Intelligence Interpersonnelle</b>
<b>Intra-Personal Intelligence</b>	The ability to distinguish among one's own feelings, intentions, and motivations. <sup>43</sup>	الذكاء الداخلي الشخصي	<b>Intelligence Intrapersonnelle</b>
<b>Knowledge Engineering</b>	Acquiring knowledge from human experts and other resources. <sup>42</sup>	هندسة المعرفة	<b>Ingénierie des Connaissances</b>
<b>Linguistic intelligence</b>	The ability to speak, recognize, and use mechanisms of phonology (speech sounds), syntax (grammar), and semantics (meaning). <sup>43</sup>	الذكاء اللغوي	<b>Intelligence Linguistique.</b>

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<b>Logical-Mathematical Intelligence</b>	The ability of use and understand relationships in the absence of action or objects. Understanding complex and abstract ideas. <sup>43</sup>	الذكاء المنطقي الرياضي	<b>Intelligence Logico-Mathématique</b>
<b>Machine learning</b>	A method of designing a sequence of actions to solve a problem that optimise automatically through experience and with limited or no human intervention. <sup>28</sup>	تعلم الآلة	<b>Apprentissage Automatique</b>
<b>Machine learning model</b>	The model artifact that is created in the process of providing a machine learning algorithm with training data from which to learn. <sup>48</sup>	نموذج التعلم الآلي	<b>Modèle d'apprentissage automatique</b>
<b>Machine-Readable Regulation</b>	Machine-readable regulation refers to information in the form of data that can be accessed directly by software. Regulation that can be read and analyzed directly without the need for “translation” would allow more automation and could significantly reduce the cost of regulatory change. <sup>39</sup>	اللوائح المقرءة آلياً	<b>Règlement Lisible par Machine</b>
<b>Machine-to-human (M2H)</b>	Is a form of communication in which humans co-work with Artificial Intelligence (AI) systems and other machines as opposed to utilizing them as tools or devices. The aim of this machine to human collaboration is to use each other’s strength, speed, physical abilities and to tackle weaknesses. We see this kind of traffic often at customers for example in combination with alarm systems. <sup>51</sup>	من الآلة إلى إنسان	<b>Machine-à-humain</b>
<b>Machine to Machine</b>	Two machines “communicating,” or exchanging data, without human interfacing or interaction. This includes serial connection, powerline connection or wireless communications in the industrial Internet of Things and can be facilitated via SMS. <sup>51</sup>	من آلة إلى آلة	<b>Machine à Machine</b>

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<b>Mobile Application</b>	Software designed to run on a mobile device to meet the process and data needs of mobile users. <sup>49</sup>	تطبيق الهاتف المحمول	<b>Application mobile</b>
<b>Musical intelligence</b>	The ability to create, communicate with, and understand meanings made of sound, understanding of pitch, rhythm. <sup>43</sup>	ذكاء التعرف على الاصوات	<b>Intelligence Musicale.</b>
<b>Natural Language Processing</b>	An interdisciplinary field of computer science, artificial intelligence and computation linguistics that focuses on programming computers and algorithms to parse, process and understand human language. <sup>13</sup>	معالجة اللغة الطبيعية	<b>Traitement du Langage Naturel</b>
<b>Neural network</b>	A machine learning method modeled after the brain. This method is extremely powerful and flexible, as it is created from an arbitrary number of artificial neurons that can be connected in various patterns appropriate to the problem at hand, and the strength of those connections are adjusted during the training process. They are able to learn extremely complex relationships between data and output, at the cost of large computational needs. They have been used to great success in processing image, movie, and text data, and any situation with very large numbers of features. <sup>48</sup>	الشبكة العصبية	<b>Réseaux neuronaux</b>
<b>Online learning</b>	A learning paradigm by which machine learning models may be trained by passing them training data sequentially or in small groups (mini batches). This is important in instances where the amount of data on hand exceeds the capacity of the RAM of the system on which a model is being developed. Online learning also allows models to be continually updated as new data are produced. <sup>48</sup>	التعلم عبر الشبكة العالمية للمعلومات (الإنترنت)	<b>L'apprentissage en ligne</b>
<b>Predictive analytics</b>	The analysis of data to predict future events, typically to aid in business planning. This incorporates predictive modeling	التحليلات التنبؤية	<b>Analyses prédictives</b>

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	and other techniques. Machine learning might be considered a set of algorithms to help implement predictive analytics. <sup>48</sup>		
<b>Pruning</b>	Overriding unnecessary and irrelevant considerations in AI systems. <sup>17</sup>	التقليم	Élagage
<b>Regression</b>	One of the two major types of supervised learning models in which the labels we train the algorithm to predict are ordered quantities like prices or numerical amounts. One might use a regression, for instance, to predict temperatures over time or housing prices within a city. <sup>48</sup>	الانحدار	Régression
<b>Robo-advisors</b>	Applications that combine digital interfaces and algorithms, and can also include machine learning, in order to provide services ranging from automated financial recommendations to contract brokering to portfolio management to their clients. Such advisors may be standalone firms and platforms or can be in-house applications of incumbent financial institutions. <sup>41</sup>	مستشارو الروبوت	Conseillers-robots
<b>Robotic Process Automation</b>	Partial or full automation of manual, rule-based and repetitive human activities by robotics software or “bots”. <sup>17</sup>	أتمتة العمليات الروبوتية	Automatisation des Processus Robotiques
<b>Rule</b>	It is a format of representing knowledge base in Expert System. It is in the form of IF-THEN-ELSE. <sup>42</sup>	القاعدة	Règlement
<b>Self-Organizing Maps</b>	A type of artificial neural network that is trained using unsupervised learning to produce a low-dimensional, discretized representation of the input space of the training samples, called a map, and is therefore a method of performing dimensionality reduction. <sup>13</sup>	خرائط ذاتية التنظيم	Cartes Auto-Adaptative

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<b>Smart Client</b>	A computer application environment that allows web applications to have a desktop look and feel. <sup>49</sup>	العميل الذكي	<b>Smart client</b>
<b>Spatial Intelligence</b>	The ability to perceive visual or spatial information, change it, and re-create visual images without reference to the objects, construct 3D images, and to move and rotate them. <sup>43</sup>	الذكاء المكاني	<b>Intelligence Spatiale</b>
<b>Supervised Learning</b>	The machine learning task of learning a function that maps an input to an output based on example input-output pairs. <sup>13</sup>	التعلم الخاضع للإشراف	<b>Apprentissage Supervisé</b>
<b>Third Party Application</b>	A reusable software component distributed by an entity other than the vendor offering the developed platform. <sup>49</sup>	تطبيق الطرف الثالث	<b>Application tierce</b>
<b>Turing Test</b>	A test developed by Allan Turing to test the intelligence of a machine as compared to human intelligence. <sup>42</sup>	اختبار تورينج للمحاكاة	<b>Test de Turing</b>

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### Blockchain تقنية قواعد البيانات المتسلسلة

Terms	Definition	المصطلحات	Les Termes
<b>Acquirer</b>	A company that buys the rights to another company or business relationship. Acquirers are also financial institutions which buy rights to a merchant account which allows them to service and manage the merchant's bank account. <sup>10</sup>	المستحوذ	Acquéreur
<b>Advanced Encryption Standard (AES)</b>	The Advanced Encryption Standard (AES) is a symmetric-key block cipher algorithm and US government standard for secure and classified data encryption and decryption. It was originally known as Rijndael. <sup>10</sup>	معيار التشفير المتقدم	Standard de Chiffrement Avancé
<b>Altcoin</b>	Altcoins are primarily abbreviation of "Bitcoin alternative." They are considered to be alternative cryptocurrencies that were launched after the success of Bitcoin. Generally, they project themselves as better substitutes to Bitcoin. <sup>10</sup>	عملة رقمية بديلة	Altcoin
<b>Assets Under Management (AUM)</b>	Assets under management (AUM) refers to the total market value of the investments that a person or entity manages on behalf of clients. <sup>10</sup>	الأصول تحت الإدارة	Encours Sous Gestion
<b>Automated Clearing House (ACH)</b>	The Automated Clearing House (ACH) Network is an electronic funds-transfer system run by NACHA, formerly the National Automated Clearing House Association, since 1974. This payment system deals with payroll, direct deposit, tax refunds, consumer bills, tax payments, and many more payment services in the United States. <sup>10</sup>	غرفة المقاصة الآلية	Chambre de Compensation Automatique
<b>Bitcoin</b>	Bitcoin is a digital currency that was created in January 2009. Also, known as a cryptocurrency, Bitcoins are not backed by any country's central bank or government. They offer the	عملة البتكوين	Bitcoin

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	promise of lower transaction fees than traditional online payment mechanisms and is operated by a decentralized authority, unlike government-issued currencies. <sup>10</sup>		
<b>Bitcoin Cash</b>	Bitcoin cash is a cryptocurrency that was created in August 2017, arising from a fork of Bitcoin Classic. It is often considered to be an altcoin version of the popular Bitcoin cryptocurrency. Bitcoin Cash increases the size of blocks, allowing more transactions to be processed. <sup>10</sup>	بيتكوين النقدية	<b>L'Argent Bitcoin</b>  <b>Trésorerie Bitcoin</b>
<b>Bitcoin Gold</b>	Bitcoin Gold is a distributed digital currency. It is a hard fork of Bitcoin, the open source cryptocurrency. The stated purpose of the hard fork is to restore the mining functionality with common Graphics Processing Units (GPU), in place of mining with specialized ASIC (customized chipsets), used to mine Bitcoin. <sup>10</sup>	بيتكوين الذهبية	<b>Bitcoin l'or</b>
<b>Bitcoin Wallet</b>	A Bitcoin Wallet is a software program where Bitcoins are stored. Technically, Bitcoins are not stored anywhere; there is a private key (secret number) for every Bitcoin address that is saved in the Bitcoin wallet of the person who owns the balance. Bitcoin wallets facilitate sending and receiving Bitcoins and gives ownership of the Bitcoin balance to the user. The Bitcoin wallet comes in many forms; desktop, mobile, web and hardware are the four main types of wallets. <sup>10</sup>	حافطة البيتكوين	<b>Portefeuille Bitcoin</b> <b>Porte-Monnaie Bitcoin</b>
<b>Block</b>	A package of data containing multiple transactions over a given period of time. <sup>31</sup>	الكتلة	<b>Bloc</b>
<b>Blockchain</b>	A form of distributed ledger in which details of transactions are held in the ledger in the form of blocks of information. A block of new information is attached into the chain of pre-	قواعد البيانات المتسلسلة  سلسلة الكتل	<b>Blockchain</b>  <b>Chaîne de Blocs</b>

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	existing blocks via a computerized process by which transactions are validated. <sup>27</sup>		
<b>Blockchain-as-a-Service (BaaS)</b>	Blockchain-as-a-Service refers to the growing landscape of services based around blockchain technology. BaaS platforms allow companies to begin working with blockchain technology without having to first make significant investments in hardware. <sup>7</sup>	قاعدة البيانات المتسلسلة كخدمة	<b>Blockchain en tant que Service</b>
<b>Blockchain Indicators</b>	Indicators covering on-chain transactions, i.e. those cleared and settled directly on the respective blockchain. For example, for the Bitcoin blockchain include the number of transactions and addresses used over time, transaction values and transaction fees. <sup>47</sup>	مؤشرات قواعد البيانات المتسلسلة	<b>Indicateurs de la Blockchain</b>  <b>Indicateurs de la Chaîne de Blocs</b>
<b>Blockchain operating system</b>	An operating system that primarily uses blockchain as a support in the background. When a blockchain-based OS is installed on a device captures all commands and transactions from a user's device but authenticating, executing, and recording them occurs on the blockchain. <sup>10</sup>	نظام تشغيل قاعدة البيانات المتسلسلة	<b>Système d'Exploitation Blockchain</b>
<b>Block Height</b>	A numeric representation showing the number of the current block being hashed. <sup>86</sup>	ارتفاع الكتلة	<b>Hauteur du bloc</b>
<b>Chain</b>	The cryptographic link that keeps blocks together using a 'hash' function. <sup>31</sup>	سلسلة	<b>Chaîne</b>
<b>Cold Wallet</b>	Used to describe a cryptocurrency wallet that is not connected to the internet, and thus cannot be used to process transactions without first being reconnected (and turning into a "hot wallet"). Cold Wallets are more secure and less prone to unauthorized use. <sup>86</sup>	المحفظة الباردة	<b>Cold wallet</b>  <b>Portefeuille froid</b>

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<b>Data lake</b>	Scalable storage solution for diverse structured, semi-structured, and unstructured data. <sup>17</sup>	بحيرة البيانات	<b>Lac de Données</b>
<b>Data mining</b>	The process of solving cryptographic problems using computer hardware to add newly hashed blocks to a public blockchain such as bitcoin. In fulfilling this function, successful data miners keep the blockchain actively recording transactions and, as an incentive, are awarded newly minted bitcoins for their trouble. <sup>31</sup>	التنقيب عن البيانات	<b>Exploration de Données</b>
<b>Data Standard</b>	The data standards issued by Open Banking from time to time in compliance with the Authority Order. <sup>37</sup>	معياري البيانات	<b>Standard de Données</b>
<b>Double-spending</b>	Strategy that consists of spending in one block and later undoing this by releasing a forged blockchain in which the transactions are erased. In blockchains based on proof-of-work, this requires short-term access to enough computational power to overwhelm the rest of a cryptocurrency's network of miners. In those based on proof-of-stake, this requires owning or bribing a majority of the staked resources. <sup>5</sup>	مضاعفة الإنفاق	<b>Double-dépense</b>
<b>Electronic money (e-money)</b>	A type of monetary value electronically recorded and generally understood to have the following attributes: (i) issued upon receipt of funds in an amount no lesser in value than the value of the e-money issued; (ii) stored on an electronic device (e.g. a chip, prepaid card, mobile phone, or computer system); (iii) accepted as a means of payment by parties other than the issuer; and (iv) convertible into cash. <sup>3</sup>	النقود الإلكترونية	<b>Monnaie Electronique</b> <b>l'argent électronique</b>

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<b>Ethereum</b>	A public blockchain system developed as an open-source project, its architecture running remotely on the Ethereum Virtual Machine. It uses 'ethers', a cryptocurrency, as its token and supports the storage and execution of 'smart contracts'. <sup>31</sup>	اثيريوم	<b>Ethereum</b>
<b>Hardware Wallet</b>	A hardware wallet is a special type of cryptocurrency wallet which stores the user's private keys in a very secure manner, preventing these private keys from being hacked or stolen. A transaction cannot be submitted to the blockchain without first being authenticated by the hardware device itself, preventing fraud or unauthorized use. <sup>86</sup>	حافظة الأجهزة	<b>Hardware Wallet / Portefeuille matériel</b>
<b>Hash</b> <b>Hashing</b>	The result of applying an algorithmic function to data in order to convert them into a random string of numbers and letters. This acts as a digital fingerprint of that data, allowing it to be locked in place within the blockchain. <sup>31</sup>	نتاج عملية التشفير التشفير	<b>Hachis</b> <b>Hachage</b>
<b>Hot Wallet</b>	A hot wallet is a tool that allows a cryptocurrency owner to receive and send tokens by remaining connected to the internet, unlike a cold wallet. They are inherently less secure because they can be accessed via the internet itself. <sup>86</sup>	المحفظة الساخنة	<b>Portefeuille chaud</b>
<b>Hyperledger</b>	An umbrella project set up by the Linux Foundation comprising various tools and systems for building open source blockchains. <sup>31</sup>	السجل الهجين (المختلط)	<b>Hyperledger</b>
<b>Hyperledger Composer</b>	Hyperledger Composer is Blockchain Application Development framework which simplify the blockchain application development on Hyperledger fabric. <sup>9</sup>	مؤلف السجل الهجين (المختلط)	<b>Compositrice Hyperledger</b>
<b>Immutable</b>	"unable to be changed" Data stored in a blockchain is unable to be changed. (not even by administrators) <sup>9</sup>	البيانات غير القابلة للتغيير	<b>Inalterable</b>

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<b>Initial Coin Offering (ICO)</b>	The form in which capital is raised to fund new cryptocurrency ventures. Modeled after an Initial public offering (IPO). Funders of an ICO receive tokens. <sup>9</sup>	طرح العملة الأولى	<b>Initial Coin Offering (ICO)</b>
<b>Liquidity Mining</b>	Also known as “software mining,” where network participants can submit their liquidity in the form of contributing equally matching ETH and AXN to the Uniswap liquidity pool, in return for real-time bonuses in AXN tokens. <sup>86</sup>	تعددين السيولة	<b>Extraction de liquidités</b>
<b>Mainnet</b>	Mainnet is when a blockchain protocol, such as Ethereum, is fully developed and deployed, allowing real transactions be broadcast, verified and recorded on the blockchain. <sup>86</sup>	الشبكة الأساسية	<b>Mainnet</b>
<b>Membership Service Provider (MSP)</b>	A Hyperledger Fabric blockchain network can be governed by one or more MSPs. <sup>9</sup>	مزود خدمة العضوية	<b>Appartenance via un Fournisseur de Services</b>
<b>MetaMask</b>	MetaMask is a type of software hot wallet that allows for easy trading, swapping, and integration into websites that allow for wallet addresses to be read. MetaMask does not store cryptocurrencies for you, it merely allows you to load or generate secret keys into the software that are then read by or submitted to the blockchain. <sup>86</sup>	الميتا ماسك (إحدى برامج المحفظة الساخنة)	<b>MetaMask</b>
<b>Miner</b>	Class of agents, who update the blockchain via computational work, and in return receive block rewards and transaction fees when they add batches of valid transactions to the blockchain. <sup>5</sup>	المنقب	<b>Miner</b>
<b>Mutable</b>	Opposite of immutable. Meaning it is liable or susceptible to change by being edited, adjusted or otherwise manipulated. Mutable blocks on the blockchain would mean transactions	متقلب	<b>Mutable</b>

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	could be reverted at best, or at worst the funds in question could be redirected to an unauthorized address. <sup>86</sup>		
<b>Node</b>	A copy of the ledger operated by a participant with a blockchain network. <sup>31</sup>	نقطة اتصال	<b>Nœud</b>
<b>Nonce</b>	A number only used once in a cryptographic communication (often includes a timestamp) <sup>9</sup>	أرقام التشفير	<b>Nonce</b>
<b>On-chain governance</b>	A system for managing and implementing changes to a cryptocurrency blockchain. <sup>9</sup>	الحوكمة على السلسلة (للعملات المشفرة)	<b>Gouvernance de la Chaîne</b>
<b>Permissioned ledger</b>	A large, distributed network using a native token, with access restricted to those with specific roles. <sup>31</sup>	السجل المصرح به	<b>Registres Permissioned</b>
<b>Private blockchains</b>	A closely controlled network operated by consortia in which the data is confidential and is accessed only by trusted members. Private blockchains do not require a token. <sup>31</sup>	قواعد البيانات المتسلسلة الخاصة سلاسل الكتل الخاصة	<b>Blockchains Privés</b>
<b>Private key</b>	A unique string of data that represents proof of identification within the blockchain, including the right to access and own that participant's wallet within a cryptocurrency. It must be kept secret: it is effectively a personal password. <sup>31</sup>	مفتاح سري / مفتاح خاص	<b>Clé Privée</b>
<b>Proof of stake</b>	A system in which coordination on blockchain updates is enforced by ensuring that transaction verifiers pledge their coin holdings as guarantees that their payment confirmations are accurate. <sup>5</sup>	إثبات الحصة - النسبية	<b>Preuve d'enjeu</b>
<b>Proof of work</b>	Repeatedly running a hash function, the mechanism by which data miners win the right to add blocks to a bitcoin-style blockchain. <sup>31</sup>	دليل العمل	<b>Preuve de Travail</b>

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<b>Protocol</b>	The coded “laws” of a cryptocurrency. Set of rules that governs what constitutes a blockchain that is accepted by the network of users. <sup>5</sup>	برتوكول (قواعد حوكمة قواعد البيانات المتسلسلة)	<b>Protocole</b>
<b>Public blockchain</b>	A large distributed network using a native token (such as bitcoin), open to everyone to participate and maintain. <sup>31</sup>	سلسلة الكتل العامة	<b>Blockchain Publique.</b>
<b>Public key</b>	A unique string of data that identifies a participant within the blockchain. It can be shared publicly. <sup>31</sup>	المفتاح العام	<b>Clé Publique</b>
<b>Public key cryptography</b>	Public key cryptography Encryption that uses two mathematically related keys. A public and private key. It is impossible to derive the private key based on the public key. <sup>9</sup>	تشفير المفتاح العام	<b>Cryptographie à Clé Publique</b>
<b>Ropsten</b>	Ropsten Ethereum, also known as “Ethereum Testnet” is a testing network that runs the same protocol as Ethereum but is used for testing purposes before deploying on the main network (Mainnet). <sup>86</sup>	روپستن (إحدى برامج المحفظة الساخنة)	<b>Ropsten</b>
<b>Satoshi Nakamoto</b>	The mysterious pseudonym/entity that created and released the first iteration of Bitcoin, Blockchain, and Distributed Ledger technology to the world. <sup>86</sup>	ساتوشي ناكوموتو	<b>Satoshi Nakamoto</b>
<b>Satoshi</b>	In honor of Satoshi Nakamoto, a Satoshi is the most micro unit of splitting a bitcoin, representing 0.00000001 of a Bitcoin. <sup>86</sup>	ساتوشي	<b>Satoshi</b>
<b>Scamcoin/Shitcoin</b>	A colloquial terminology used to refer to crypto projects that are either poorly constructed, scammy or fraudulent, dead-end investments, or fakes. It is generally advisable to avoid or ignore these types of coins. <sup>86</sup>	عملة احتيالية	<b>Scamcoin/Shitcoin</b>

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## دليل مصطلحات التقنيات المالية الحديثة

<b>Transaction ID (TxID)</b>	The unique ID that is assigned to a transaction. The TxID is used to access a specific transaction block and the information it holds. When submitting a transaction on MetaMask, a TxID is generated, allowing a user to check the status of the transaction on a website such as etherscan.io. <sup>86</sup>	مَعْرِفَ معاملة	<b>Identité de transaction (TxID)</b>
<b>Trezor</b>	Trezor is a type of Hardware Wallet used to store cryptocurrencies in a highly secure manner. With a Trezor wallet, transactions must be approved by physically clicking buttons on the device itself, which ensures that hackers cannot withdraw cryptocurrency without access to the physical device and its protective password. <sup>86</sup>	تريزور (إحدى برامج محفظة الأجهزة)	<b>Trezor</b>
<b>Uniswap</b>	Uniswap is a popular decentralized automated market maker, allowing users to interact with its liquidity pools to trade many types of Ethereum-based tokens for other tokens. Uniswap is currently the only exchange site where you can directly purchase Axion. <sup>86</sup>	سوق آلي لامركزي	<b>Uniswap</b>
<b>Unspent Transaction Outputs (UTXO)</b>	Unspent transaction outputs are used to determine whether a transaction is valid. <sup>9</sup>	مخرجات المعاملات غير المنفقة	<b>Sortie de Transaction non Dépensée ( UTXO )</b>
<b>VIPER</b>	A programming language created to be a formal introduction to smart contracts. <sup>9</sup>	لغة الفايبير (برمجة)	<b>VIPÈRE</b>
<b>Solidity</b>	A contract-oriented programming language for writing smart contracts. It is used for implementing smart contracts on various blockchain platforms <sup>9</sup>	لغة برمجة لكتابة العقود الذكية	<b>Solidité</b>

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## دليل مصطلحات التقنيات المالية الحديثة

### Cloud Computing الحوسبة السحابية

Terms	Definition	المصطلحات	Les Termes
<b>Access lists</b>	Sequential collection of permit and deny conditions used to filter inbound or outbound routes. Files that provide filters that can be applied to route maps or distribution lists. <sup>50</sup>	قوائم الوصول	Listes d'accès
<b>Access messages</b>	Authorization and authentication (AA) messages that identify subscribers before the RADIUS server grants or denies them access to the network or network services. When an application requests user authentication, the request must have certain authenticating attributes, such as a user's name, password, and the particular type of service the user is requesting. <sup>50</sup>	رسائل الوصول	Messages d'accès
<b>Accounting messages</b>	Messages that identify service provisions and use on a per-user basis. They keep track of when a particular service is initiated and terminated for a specific user. RADIUS attributes are used by each group of accounting messages. <sup>50</sup>	الرسائل المحاسبية	Messages comptables
<b>Accounting services</b>	In RADIUS, the process and method of tracking what the user did and when he did it. Accounting is used for collecting network data related to resource usage, as for an audit trail or for billing for connection time or resources used. <sup>50</sup>	خدمات المحاسبة	Services comptables
<b>Accuracy</b>	In classification, accuracy is defined as the number of observations that are correctly labeled by the algorithm as a fraction of the total number of observations the algorithm attempted to label. Colloquially, it is the fraction of times the algorithm guessed "right." <sup>48</sup>	الدقة	Exactitude

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<b>Anonymized data (De-identified)</b>	Data that are irrevocably stripped of direct identifiers; a code is not kept allowing future re-linkage of data to direct identifiers, and the risk of re-identification of individuals from any remaining indirect identifiers is low or very low. According to the TCPS2 (2018), secondary use of anonymized (de-identified) human participant data for research purposes requires Research Ethics Board (REB) review and clearance. <sup>52</sup>	بيانات مجهولة المصدر (غير محدد)	<b>Données anonymisées (Désidentifié)</b>
<b>Application as a Service</b>	This is solely one or more applications hosted in the cloud, not in connection with our desktop. Very handy for 3D and graphic heavy software as that's normally not available in the cloud. <sup>4</sup>	التطبيق كخدمة	<b>Applicatif sous la Forme d'un Service</b>
<b>Authorized data access</b>	When personnel (as individuals or according to role) are given access to data by the researcher. <sup>52</sup>	الوصول إلى البيانات المصرح بها	<b>Autoriser l'accès aux données</b>
<b>Autoscaling</b>	Also called automatic scaling, is a method used in cloud computing that dynamically adjusts the amount of computational resources in a server farm automatically based on the amount of current requests. Spryng's servers are using automatic scaling to guarantee optimal performance. <sup>51</sup>	القياس الممكن	<b>AutoScaling</b>
<b>Brute Force Attack</b>	A trial-and-error method used to obtain information such as a user password or personal identification number (PIN). In a brute force attack, automated software generates a large number of consecutive guesses in an attempt to determine the desired data. <sup>15</sup>	هجوم القوة الغاشمة "هجوم عشوائي للحصول على البيانات"	<b>Attaque par Force Brute</b>
<b>Cloud Adoption</b>	Cloud adoption is a strategic move by organizations of reducing cost, mitigating risk and achieving scalability in applications and services by moving these to the Cloud.	اعتماد السحابة	<b>Adoption du Cloud</b>

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## دليل مصطلحات التقنيات المالية الحديثة

	<p>There are varying degrees of Cloud adoption across organizations. The depth of adoption depends on the maturity of best practices and enterprise-ready Cloud services availability.</p> <p>Organizations that go ahead with the strategic decision of adopting Cloud-based technologies have to identify potential security vulnerabilities and controls, required to keep data and applications in the Cloud secured, hence there is a need for compliance assessment during Cloud adoption.<sup>16</sup></p>		
<b>Cloud Architecture</b>	<p>Cloud architecture refers to the components and subcomponents required for Cloud computing. These components typically consist of a front-end platform, back end platforms, a Cloud-based delivery, and a network.<sup>16</sup></p>	البنية السحابية	<b>L'Architecture Cloud</b>
<b>Cloud-Based</b>	<p>An internet accessible computer environment usually hosted at a centrally managed third-party data center. Access to cloud-based systems is typically through a browser or Smart Client.<sup>49</sup></p>	القائم على السحابة	<b>Basé sur le cloud</b>
<b>Cloud Computing</b>	<p>The process of delivering IT services in which resources (data, applications) are stored, managed and processed in remote servers hosted on the Internet, rather than on a local server or personal computer. Data and software packages are stored on remote servers in secure data centres. Cloud computing provides access to this information as long as an electronic device has access to the web, allowing employees to work remotely.<sup>4</sup></p>	الحوسبة السحابية	<b>Cloud Computing - Informatique en Nuage</b>

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## دليل مصطلحات التقنيات المالية الحديثة

<p><b>Cloud Computing – 3 Main Models:</b></p> <p><b>1. Infrastructure as a Service (IaaS)</b>  <b>2. Platform as a Service (PaaS)</b>  <b>3. Software as a Service (SaaS)</b></p>	<p>Cloud computing is a model for enabling convenient, on-demand network access to a shared pool of configurable computing resources (e.g., networks, servers, storage, applications, and services) that can be rapidly provisioned and released with minimal management effort or service provider interaction.<sup>16</sup></p>	<p>الحوسبة السحابية</p> <p>ثلاثة نماذج رئيسية:  <b>1- البنية التحتية كخدمة</b>  <b>2- المنصة كخدمة</b>  <b>3- البرمجيات كخدمة</b></p>	<p><b>Informatique en Nuage</b></p> <p><b>Trois modèles principaux:</b>  <b>1- Infrastructure en tant que Service</b>  <b>2- Plateforme en tant que Service</b>  <b>3- Logiciel en tant que Service</b></p>
<p><b>Cloud hub</b></p>	<p>Automation endpoint that is part of a data center or point of presence (POP) acting as a hub point for overlay connections from many spoke devices. Cloud hubs are usually logical entities in a multitenant device (cloud hub device).<sup>50</sup></p>	<p>مركز السحابة</p>	<p><b>Cloud hub</b></p>
<p><b>Cloud Infrastructure</b></p>	<p>Encompasses the servers, virtual machines, storage systems, networking, and other components required for cloud computing and infrastructure as a service. Cloud infrastructure provides the building blocks, or primitives, for creating hybrid and private clouds that deliver cloud computing services.<sup>45</sup></p>	<p>البنية التحتية السحابية</p>	<p><b>Infrastructure de Cloud</b></p>
<p><b>Cloud Management Platform (CMP)</b></p>	<p>A suite of integrated software tools that an enterprise can use to monitor and control Cloud computing resources. Allows administrative control over public, private, hybrid and multicloud deployments.<sup>16</sup></p>	<p>منصة إدارة السحابة (CMP)</p>	<p><b>Plateforme de Gestion Cloud</b></p>
<p><b>Cloud Migration</b></p>	<p>The process of moving data, applications or other business elements to a cloud computing environment. One common model is the transfer of data and applications from a local, on-premises data center to the public Cloud.<sup>16</sup></p>	<p>الهجرة السحابية</p>	<p><b>Migration vers le Nuage</b>  <b>Migration dans le Cloud</b></p>

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## دليل مصطلحات التقنيات المالية الحديثة

<b>Cloud Native</b>	Cloud Native is an approach to building and running applications that exploit the advantages of the Cloud computing delivery model. It is about 'How' these applications are created and deployed, not 'Where'. Though it does tend to imply that these applications live in the public Cloud. <sup>16</sup>	السحابة الأصلية	<b>Cloud Native</b>
<b>Cloud Native Computing Foundation "CNCF"</b>	An open source project hosted by the Linux Foundation, the CNCF hosts Kubernetes and other key open source projects, including Prometheus, Open Tracing, Fluentd, and linkerd. VMware is a member of the Linux Foundation and the Cloud Native Computing Foundation. <sup>45</sup>	مؤسسة الحوسبة السحابية الأصلية "CNCF"	<b>Cloud Native Computing Foundation</b>
<b>Cloud Provider</b>	A company that provides cloud-based platform, infrastructure, application or storage services to other organizations and/or individuals. <sup>4</sup>	مزود الخدمات السحابية	<b>Fournisseur de Cloud</b> <b>Fournisseur de Services Infonuagiques</b>
<b>Cloud Services</b>	Services provided using cloud computing, that is, a model for enabling ubiquitous, convenient, on demand network access to a shared pool of configurable computing resources (e.g. networks, servers, storage, applications and services) that can be rapidly provisioned and released with minimal management effort or service provider interaction. <sup>20</sup>	الخدمات السحابية	<b>Services de Cloud</b> <b>Services en Nuage</b>
<b>Cloud Services Brokerage (CSB)</b>	An IT role and business model in which a company or other entity adds value to one or more (public or private) Cloud services on behalf of one or more consumers of that service via 3 primary roles; aggregation, integration and customisation brokerage. A CSB provider offers a	خدمات الوساطة السحابية	<b>Services de Courtage Infonuagique</b>

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## دليل مصطلحات التقنيات المالية الحديثة

	combination of technologies, people and methodologies to implement and manage Cloud-based projects <sup>16</sup>		
<b>Cloud Service Provider (CSP)</b>	CSPs are companies that offer network services, infrastructure, or business applications in the Cloud. The large public CSPs are Amazon Web Services (AWS), Microsoft Azure and Google Cloud Platform. <sup>16</sup>	مزود الخدمة السحابية (CSP)	Fournisseurs de Services Cloud  Fournisseurs de Services Infonuagiques
<b>Cloud Service Provider (CSP) Lock-in</b>	The ease (or lack thereof) of moving data between providers or services. Many cloud platforms and services are proprietary, making it difficult to migrate to another provider. <sup>15</sup>	تأمين مزود الخدمة السحابية (CSP)	Verrouillage Fournisseurs de Services Infonuagiques
<b>Cloud site</b>	Site where customers access network services and all virtualized network functions (VNFs) from a service provider's cloud in a network point of presence (POP). <sup>50</sup>	موقع السحابة	Site cloud
<b>Cloud spoke</b>	Automation endpoint that is part of a customer virtual private cloud (VPC) on cloud platforms such as Amazon Web Services (AWS). Typically, these points are connected using overlay connections to hub sites. <sup>50</sup>	التحدث مع السحابة	Cloud a parlé
<b>Cloud Stack</b>	Cloud computing software for creating, managing, and deploying infrastructure cloud services. <sup>50</sup>	مكدس السحاب	Pile de Cloud
<b>Cloud Types</b>	There are three types of clouds: private, public, and hybrid. See separate entries for definitions. Cloud types should not be confused with the three types of services offered through the cloud (IAAS, SAAS or PAAS). <sup>15</sup>	أنواع الخدمات السحابية	Types de Nuages

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## دليل مصطلحات التقنيات المالية الحديثة

<b>Cognitive Computing "CC"</b>	Refers to technology platforms that are based on the scientific disciplines of artificial intelligence and signal processing. These platforms use tools such as machine learning, face recognition or natural language processing and more. <sup>7</sup>	الحوسبة المعرفية	<b>Informatique Cognitive</b>
<b>Confidential data</b>	Information entrusted to a person, organization or entity with the intent that it be kept private and access to that information be controlled or restricted. <sup>52</sup>	البيانات السرية	<b>Données confidentielles</b>
<b>Consumption Based Pricing</b>	A consumption-based pricing model is a service provision and payment scheme in which the customer pays according to the resources used. This model is becoming a popular approach within Cloud Managed Services. <sup>16</sup>	التسعير على أساس الاستهلاك	<b>Tarification Fondé Sur la Consommation</b>
<b>Data Center</b>	A facility built for the purpose of housing cloud-based resources such as servers and other service-based equipment. Many companies operate multiple data centers in different geographic locations to ensure redundancies against data center failures, thus allowing an always-online service offering. <sup>4</sup>	مركز البيانات	<b>Centre de Données.</b>
<b>Data cleansing</b>	The act of reviewing and revising data to remove duplicate entries, correct misspellings, add missing data and provide more consistency. <sup>48</sup>	تنقية البيانات	<b>Nettoyage des données</b>
<b>Data custodian</b>	A person responsible for the database structure and the technical environment, including the storage of data. <sup>48</sup>	أمين البيانات	<b>Dépositaire des données</b>
<b>Data-directed decision making</b>	The use of data to support making crucial decisions. <sup>48</sup>	صنع القرار الموجه بالبيانات	<b>Prise de décision sur les données</b>

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## دليل مصطلحات التقنيات المالية الحديثة

<b>Data integrity</b>	The measure of trust an organization has in the accuracy, completeness, timeliness and validity of the data. <sup>48</sup>	تكامل البيانات	<b>Intégrité des données</b>
<b>Data lifecycle</b>	All of the stages in the existence of data from collection to destruction. A lifecycle view is used to enable active management of data over time, thus maintaining security, accessibility, and utility. <sup>52</sup>	دورة حياة البيانات	<b>Cycle de vie des données</b>
<b>Data model, Data modeling</b>	An agreed upon data structure. This structure is used to pass data from one individual, group, or organization to another, so that all parties know what the different data components mean. Often meant for both technical and non-technical users. <sup>48</sup>	نموذج البيانات، نمذجة البيانات	<b>Modèle de données, Modélisation de données</b>
<b>Data Privacy</b>	The aspect of information technology that deals with the protection of individual or organizational information as it relates to sharing with third parties. Recent data privacy standards include the General Data Protection Regulation (GDPR) and the Health Insurance Portability and Accountability Act (HIPAA). <sup>49</sup>	خصوصية البيانات	<b>La confidentialité des données</b>
<b>Data science</b>	The discipline that incorporates statistics, data visualization, computer programming, data mining, machine learning and database engineering to solve complex problems. <sup>48</sup>	علم البيانات	<b>Science des données</b>
<b>Data security</b>	The practice of protecting data from destruction or unauthorized access. <sup>48</sup>	أمن البيانات	<b>Sécurité des données</b>
<b>De-identification</b>	The act of changing individual-level data to decrease the probability of disclosing an individual's identity. This can involve masking direct identifiers (e.g., name, phone number, address) as well as transforming (e.g., recoding, combining)	إخفاء الهوية	<b>Désidentification</b>

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## دليل مصطلحات التقنيات المالية الحديثة

	or suppressing indirect identifiers that could be used alone or in combination to identify an individual (e.g., birth dates, geographic details, dates of key events). If done correctly, de-identification minimizes and therefore mitigates risk of re-identification of any data shared or released. <sup>52</sup>		
<b>Directly identifying information</b>	Information that identifies a specific individual, organization or entity through direct identifiers (e.g., name, social insurance number, personal health number). <sup>52</sup>	معلومات تحديد الهوية مباشرة	<b>Informations d'identification directe</b>
<b>Disaster Recovery as a Service (DRAAS)</b>	In event of disaster, DRAAS means a business has access to a hosted desktop with Office, Skype for Business and their chosen data and apps. This ensures minimum downtime and maximum business continuity by allowing employees to keep working without an office, for example. <sup>4</sup>	التعافي من الكوارث (DRAAS) كخدمة	<b>Reprise Après Sinistre en Tant que Service</b>
<b>Distributed Cloud Computing</b>	The interaction of cloud technologies across multiple geographic locations to perform computations. <sup>87</sup>	الحوسبة السحابية الموزعة	<b>Cloud computing distribué</b>
<b>Edge Computing</b>	The processing of data near to the network's "edge" - the place where the data is generated - rather than transmitting that data to a data center for processing. This processing can be done by the device producing the data or by a local computer or server. <sup>87</sup>	حوسبة الحافة	<b>Informatique de périphérie</b>  <b>Edge computing</b>
<b>Elasticity in the Cloud</b>	In Cloud computing, Elasticity is a term used to reference the ability of a system to adapt to changing workload demand by provisioning and de-provisioning pooled resources so that provisioned resources match current demand as well as possible. <sup>16</sup>	مرونة السحابة	<b>Élasticité du Cloud</b>  <b>Flexibilité du Nuage</b>

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## دليل مصطلحات التقنيات المالية الحديثة

<b>Encryption</b>	A technology that codes data into an unreadable form so it can only be decoded by a computer that has the correct key. Encryption prevents unauthorized users from reading data that is transmitted over a network. <sup>15</sup>	التشفير	<b>Chiffrement</b>
<b>Fog Computing</b>	Fog computing extends cloud computing's services to the edge of the network, in other words closer to the end user. This provides a better quality of service, reduced latency and increased mobility. By better distributing data, fog computing enables the effective use of Internet of Things applications that demand real-time service. <sup>4</sup>	الحوسبة الضبابية	<b>Informatiques de Fog</b>
<b>Github</b>	A cloud-based service that allows developers to store and manage source code (a source code repository), enabling them to track and control changes to the code using the 'Git' open-source version control system. <sup>16</sup>	جيت هب (خدمة من الحوسبة السحابية)	<b>Github</b>
<b>Google Cloud Platform "GCP"</b>	a Cloud computing service that runs on the same infrastructure that Google uses internally for its end-user products, such as YouTube. It provides a series of modular Cloud services including computing, data storage, data analytics and machine learning. <sup>16</sup>	منصة جوجل السحابية	<b>Google Plateforme Cloud</b>
<b>Grid Computing</b>	The practice of using numerous widely separated computers (esp. ones linked via the internet) to carry out large computational tasks by sharing processing power, typically for the purposes of scientific research. <sup>87</sup>	الحوسبة الشبكية	<b>Grille Informatique</b>
<b>High risk data</b>	High risk data are data which require strong controls against unauthorized disclosure, loss, and modification that could result in significant risk of harm to both researchers and	البيانات عالية الخطورة	<b>Données à haut risque</b>

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	research participants, be they individuals, communities, organizations, or entities. Examples of high risk data include, but are not limited to, information related to racial or ethnic origin; political opinions; religious beliefs or other beliefs of a similar nature; trade union membership; physical or mental health or condition; sexual life; and the commission or alleged commission of any offence by the participant. <sup>52</sup>		
<b>Hybrid Cloud</b>	A cloud computing environment that uses a mix of on-premises private cloud and public cloud services with orchestration between the two platforms. By allowing workloads to move between private and public clouds as computing needs and costs change, a hybrid cloud gives businesses greater flexibility, and more data deployment options. <sup>15</sup>	الحوسبة المختلطة	<b>Cloud Hybride</b>
<b>Hyper-converged Infrastructure</b>	Integrates the same key types of IT components that converged infrastructure does, but in a scalable rack or appliance that simplifies management, improves performance, and adds elastic scalability. See converged infrastructure. <sup>45</sup>	البنية التحتية فائقة التقارب	<b>Infrastructure Hyperconvergée</b>
<b>Identifying information</b>	Information that identifies an individual, organization or entity, or information for which it is reasonably foreseeable, under given circumstances, could be utilized, either alone or with other information, to make such an identification. <sup>52</sup>	معلومات تعريفية	<b>Données d'identification</b>
<b>Indirectly identifying information</b>	Information that, while not directly identifying, when used or considered in combination with other information, could reasonably be expected to identify an individual, organization or entity (e.g., date of birth, education level,	معلومات تحديد الهوية غير المباشرة	<b>Informations d'identification indirectes</b>

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## دليل مصطلحات التقنيات المالية الحديثة

	place of residence or other detailed geographic information, or unique personal characteristics). <sup>52</sup>		
<b>Infrastructure</b>	Cloud Infrastructure refers to a virtual infrastructure that is delivered or accessed via a network or the internet. This usually refers to the on-demand services or products being delivered through the model known as Infrastructure as a Service (IaaS). <sup>16</sup>	البنية التحتية	<b>Infrastructure</b>
<b>Infrastructure as Code (IaC)</b>	The process of managing and provisioning IT resources through machine-readable definition files, rather than physical hardware configuration or interactive configuration tools. The IT infrastructure managed in this way comprises both physical equipment such as bare-metal servers as well as virtual machines and associated configuration resources. It can use either scripts or declarative definitions, rather than manual processes. IaC approaches are promoted for Cloud computing, which is sometimes marketed as infrastructure as a service (IaaS). IaC supports IaaS but should not be confused with it. <sup>16</sup>	البنية التحتية كرمز	<b>Infrastructure en tant que Code</b>
<b>Infrastructure as a Service (IAAS)</b>	Cloud infrastructure services, whereby a virtualised environment is delivered as a service over the internet by the provider. The infrastructure can include servers, network equipment, and software. <sup>4</sup>	البنية التحتية كخدمة (IAAS)	<b>Infrastructure en tant que Service</b>
<b>Insider Threat</b>	A malicious threat to an organization that comes from people within the organization, such as employees, former employees, contractors, vendors, or business associates who have inside information concerning the organization's security practices, data, and computer systems. <sup>15</sup>	التهديد الداخلي (تهديد من الداخل)	<b>Menaces Internes</b>

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## دليل مصطلحات التقنيات المالية الحديثة

<b>Low risk data</b>	Data which requires controls against unauthorized modification for the sake of data integrity rather than to prevent risk to researchers or research participants. Examples include but are not limited to, unrestricted information composed of completely de-identified or anonymous data, blank consent forms and information sheets, and information gathered from a public-facing website. <sup>52</sup>	بيانات منخفضة المخاطر	<b>Données à faible risque</b>
<b>Machine learning</b>	The use of data-driven algorithms that perform better as they have more data to work with, redefining their models or “learning” from this additional data. This involves cross validation with training and test data sets. Studying the practical application of machine learning usually means researching which machine learning algorithms are best for which situations. <sup>48</sup>	تعلم الآلة	<b>L'apprentissage automatique (AA)</b>  <b>Machine Learning</b>
<b>Man-in-the-Middle Attack (MITM)</b>	A type of cyberattack where a malicious actor inserts him/herself into the communication between two parties, intercepts online traffic for his own use, and then sends it on to the recipient. <sup>15</sup>	هجوم وسيط	<b>Attaque de l'Intercepteur</b>  <b>Attaque par Intrusion Humaine</b>
<b>MapReduce</b>	A programming model and implementation designed to work with big data sets in parallel on a distributed cluster system. MapReduce programs consist of two steps. First, a map step takes chunks of data and processes it in some way (e.g. parsing text into words). Second, a reduce step takes the data that are generated by the map step and performs some kind of summary calculation (e.g. counting word occurrences). In between the map and reduce step, data move between machines using a key-value pair system that guarantees that each reducer has the information it needs to complete its calculation (e.g. all of the occurrences of the word “Python”	مابريديوس تقليص الخريطة	<b>MapReduce</b>

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	get routed to a single processor so they can be counted in aggregate). <sup>48</sup>		
<b>Metadata</b>	Is information that describes various facets of an information asset to improve its usability throughout its life cycle. <sup>28</sup>	الميتاداتا البيانات الوصفية	<b>Métadonnées</b>
<b>Natural Language Processing (NLP)</b>	An interdisciplinary field of computer science, artificial intelligence, and computation linguistics that focuses on programming computers and algorithms to parse, process, and understand human language. NLP can be regarded as a form of AI. <sup>28</sup>	معالجة اللغة الطبيعية	<b>Traitement du Langage Naturel</b>
<b>Non-Identifiable Data</b>	Data that upon initial collection cannot lead to the identification of a specific individual, to distinguishing one person from another, or to personally identifiable information. Note that caution must be used if two such data sets are to be linked as the linkage could result in identifiable data. <sup>52</sup>	البيانات غير المحددة للهوية	<b>Données non identifiables</b>
<b>Pay-As-You-Go</b>	A cost model for cloud services that encompasses both subscription-based and consumption-based models, in contrast to traditional IT cost models that requires up-front capital expenditures for hardware and software. <sup>4</sup>	الدفع عند الاستخدام	<b>Prépayé</b> <b>Pay-As-You-Go</b>
<b>Personally, identifiable information (PII)</b>	Similar to direct identifiers, PII refers to information that can be used to uniquely identify, contact, or locate a person, organization, or entity (heretofore 'individual') or can be used with other sources to achieve the same end. PII includes but is not limited to the name of an individual, or other identifying items such as birth date, address or geocoding. Data coded with unique personal identifiers (UPI) are still identifiable if the holder of the information also has the	معلومات التعريف الشخصية (PII)	<b>Informations identifiables personnellement</b>

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	<p>master list or key linking the UPI to individuals. Data may also be identifiable on this level because of the number of different pieces of information known about a particular individual. It may also be possible to ascertain the identity of individuals from aggregated data where there are very few individuals in a particular category. Identifiability is dependent on the unique characteristics of information, the amount of information held that may be combined resulting in identification, and on the skills and technology of the data holder that may allow such combinations.<sup>52</sup></p>		
<p><b>Platform as a Service (PAAS)</b></p>	<p>A cloud computing model that provides a development and hosting platform over the internet, simulating the operating system level of a server. In a PAAS model, a cloud provider delivers hardware and software tools (usually those needed for application development) to its users as a service, allowing users to develop applications without the need to build or maintain the infrastructure of a server.<sup>15</sup></p>	<p>المنصة كخدمة (PAAS)</p>	<p>Plateforme en tant que Service</p>
<p><b>Predictive Analytics</b></p>	<p>The use of data to predict patterns of activity. As applied to SupTech, predictive analytics may for example identify potential signals such as the unusual use of communications, fraud, likelihood of default, non-routine patterns of leaving the office and non-completion of training. Such signals may predict elevated misconduct risks. Predictive analytics may involve technologies such as machine learning or visualisation tools.<sup>28</sup></p>	<p>التحليلات التنبؤية</p>	<p>Analyse Prédictive.</p>
<p><b>Private Cloud</b></p>	<p>Used to describe a cloud computing platform that is implemented within the corporate firewall, under the control of the IT department. A private cloud is designed to offer the same features and benefits of cloud systems but removes a</p>	<p>سحابة خاصة</p>	<p>Cloud Privé</p>

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	number of objections to the cloud computing model including control over enterprise and customer data, worries about security, and issues connected to regulatory compliance. <sup>4</sup>		
<b>Private Cloud Services</b>	Private cloud services store data on internal servers using local infrastructure. A private cloud is not shared with any other organization. Management of and access to data stored in private cloud services is controlled by the home institution or organization. Data resides on the organization's intranet or hosted data center where it is protected behind a firewall. Management, maintenance and updating of data centers is the responsibility of the institution. Private clouds may offer an increased level of security as they share very few, if any, resources with other organizations. However; not all institutions have the infrastructure and/or personnel needed to host private services. <sup>52</sup>	خدمات السحابة الخاصة	<b>Services de cloud privées</b>
<b>Public Cloud</b>	A type of cloud computing in which a service provider makes resources, such as applications and storage, available to the general public over the internet. Public cloud services may be free or offered on a pay-per-usage model. <sup>15</sup>	سحابة عامة	<b>Public Cloud</b> <b>Nuage Public</b>
<b>Public Cloud Services</b>	Public cloud services are companies that provide free or for-fee storage to multiple customers using remote servers that are managed by a provider. Data is stored on the provider's server and the provider is responsible for the management and maintenance of the data center. While public cloud services are shared among different customers, each customer's data and applications running in the cloud remain hidden from other cloud customers. Examples of public cloud services include Google Drive, DropBox, iCloud and	خدمات السحابة العامة	<b>Services de Cloud publiques</b>

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	OneDrive (personal). Of particular note to Canadian academic institutions, public cloud storage is provided using servers that are outside of the institution's control and that could be anywhere in the world, and thus subject to the host country's laws. While public clouds employ privacy and security measures, they have sprawling infrastructure with many different points where an unauthorized user could attempt to extract data. In some cases, private services may be less open to such attacks. <sup>52</sup>		
<b>Pull Technology</b>	Network communication where the initial request for data originates from the client, and then is responded to by the server. <sup>28</sup>	تقنية السحب	<b>Technologie de Pull</b>
<b>Push Technology</b>	Software that automates the delivery of information to users. <sup>28</sup>	تقنية الدفع	<b>Technologie de Push</b>
<b>Secured Socket Layering (SSL)</b>	A computing protocol that ensures the security of data sent via the internet by using encryption. <sup>49</sup>	طبقات المقابس الآمنة	<b>Secure Sockets Layers</b>
<b>Serverless Computing</b>	Serverless computing is a Cloud-based technology where an application runs on-demand. It does not require the customer to manage a server to run their code. Pricing is calculated based on memory usage and execution duration. <sup>16</sup>	الحوسبة بدون خادم	<b>Informatique sans Serveur</b>
<b>Session Riding</b>	An attack in which a hacker steals a user's cookie in order to use an application in the name of the user. An attacker might also use a cross-site request forgery attack in order to trick the user into sending authenticated requests to arbitrary websites in order to achieve various objectives. <sup>15</sup>	امتطاء الجلسة	<b>Séance d'Équitation</b>

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<b>Software as a Service (SAAS)</b>	Provides you with a completed product that is run and managed by the service provider. In most cases, people referring to SaaS are referring to end-user applications as you do not have to think about how the service is maintained or how the underlying infrastructure is managed; you only need to think about how you will use that particular piece software. <sup>16</sup>	البرمجيات كخدمة (نموذج حوسبة سحابية)	<b>Logiciel en tant que Service</b>
<b>Structured Data</b>	Information that has a pre-defined data model or is organised in a predefined manner. <sup>28</sup>	البيانات المهيكلة	<b>Données Structurées</b>
<b>Supply Chain</b>	The system of organizations, people, activities, information, and resources involved in creating, building, and moving a product or service from supplier to customer. <sup>15</sup>	سلسلة التوريد	<b>Chaîne d'Approvisionnement</b>  <b>Chaîne Logistique</b>
<b>Two Factors Authentication (2FA)</b>	Cloud-based strong authentication service that enables enterprises to secure access to networks and applications while preventing access by malicious unauthorised attackers. "Multi-Factor Authentication" requires not only a password and username but also something that only that user has on them, i.e. a piece of information only they should know or have immediately to hand – such as a physical token. <sup>4</sup>	توثيق ذو عاملين	<b>Authentification à Deux Facteurs (A2F)</b>
<b>Unstructured Data</b>	Information that either does not have a pre-defined data model or is not organized in a pre-defined manner. <sup>28</sup>	بيانات غير مهيكلة	<b>Données non Structurées</b>
<b>Virtual Machine Escape</b>	A cloud vulnerability that exploits a hypervisor remotely by using a vulnerability present in the hypervisor itself. Such vulnerabilities are quite rare, but they do exist. Additionally, a virtual machine can escape from the virtualized sandbox	الهروب الآلي الافتراضي	<b>Évasion de Machine Virtuelle</b>

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	environment and gain access to the hypervisor, and consequentially all the virtual machines running on it. <sup>15</sup>		
<b>Virtual Private Cloud (VPC)</b>	A Virtual Private Cloud (VPC) is an on-demand configurable pool of shared computing resources allocated within a public Cloud environment, providing for a level of isolation between the different organizations using the resources. This network separation allows for the protection of applications and data using software defined networks, firewalls, load balancers, etc. <sup>16</sup>	السحابة الافتراضية (VPC) الخاصة	<b>Nuage Privé Virtuel</b>

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### Cryptography التشفير

Terms	Definition	المصطلحات	Les Termes
<b>Access challenge</b>	Authentication method used to prove the identity of a user logging in to the network. When a user logs in, the network access server, wireless access point, or authentication server creates a "challenge," typically a random number sent to the client machine. The client software uses its password or a secret key to encrypt the challenge, using an encryption algorithm or a one-way hash function and sends the result back to the network (the "response"). The authentication system also performs the same cryptographic process on the challenge and compares its result to the response from the client. If they match, the authentication system has verified that the user has the correct password. <sup>50</sup>	تحدي الوصول	Défi d'accès
<b>Access control</b>	The process of granting or denying requests for access to systems, applications and information. Can also refer to the process of granting or denying requests for access to facilities. <sup>55</sup>	التحكم في الوصول	Contrôle d'accès
<b>Access Cross Domain Solution</b>	A system permitting access to multiple security domains from a single client device. <sup>55</sup>	الوصول عبر حلول المجال الآمن	Solution accès inter-domaines
<b>Advanced Encryption Standard "AES"</b>	The Advanced Encryption Standard or AES is a symmetric block cipher used by the U.S. government to protect classified information and is implemented in software and hardware throughout the world to encrypt sensitive data. <sup>21</sup>	معياري التشفير المتقدم	Standard d'Encryptage Avancé (AES)  Standard de Chiffrement Avancé
<b>Asset-Backed Token</b>	A digital representation of an actual asset or revenue stream. <sup>14</sup>	رمز مدعوم بالأصول	Jeton Adossés à des Actifs

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<p><b>Asymmetric cryptography</b></p>	<p>Asymmetric cryptography or public-key cryptography is cryptography in which a pair of keys is used to encrypt and decrypt a message so that it arrives securely. Initially, a network user receives a public and private key pair from a certificate authority. Any other user who wants to send an encrypted message can get the intended recipient's public key from a public directory. They use this key to encrypt the message, and they send it to the recipient. When the recipient gets the message, they decrypt it with their private key, which no one else should have access to.<sup>21</sup></p>	<p>التشفير غير المتماثل</p>	<p><b>Cryptographie Asymétrique</b></p>
<p><b>Back Door</b></p>	<p>A back door is a means of access to a computer program that bypasses security mechanisms. A programmer may sometimes install a back door so that the program can be accessed for troubleshooting or other purposes. However, attackers often use back doors that they detect or install themselves, as part of an exploit. In some cases, a worm is designed to take advantage of a back door created by an earlier attack. For example, Nimda gained entrance through a back door left by Code Red.<sup>21</sup></p>	<p>الباب الخلفي</p>	<p><b>Porte Arrière</b> <b>Porte Dérobée</b></p>
<p><b>Black Hat</b></p>	<p>Black hat is used to describe a hacker (or, if you prefer, cracker), who breaks into a computer system or network with malicious intent. Unlike a white hat hacker, the black hat hacker takes advantage of the break-in, perhaps destroying files or stealing data for some future purpose. The black hat hacker may also make the exploit known to other hackers and/or the public without notifying the victim. This gives others the opportunity to exploit the vulnerability before the organization is able to secure it.<sup>21</sup></p>	<p>القبعة السوداء</p>	<p><b>Chapeau Noir</b></p>

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<b>Biometrics</b>	Measurable physical characteristics used to identify or verify an individual. <sup>55</sup>	القياسات الحيوية	<b>Biométrie</b>
<b>Blockchain token economy companies</b>	Companies business models that entail participation or blockchain-based decentralised ecosystems A blockchain-based token economy has emerged, driven by the explosive growth in the value and variety of crypto-assets. <sup>89</sup>	شركات ترميز وتشفير الأنشطة الاقتصادية	<b>Entreprises de l'économie des jetons Blockchain</b>
<b>Certificate Authority (CA)</b>	A certificate authority (CA) is an authority in a network that issues and manages security credentials and public keys for message encryption. As part of a public key infrastructure (PKI), a CA checks with a registration authority (RA) to verify information provided by the requestor of a digital certificate. If the RA verifies the requestor's information, the CA can then issue a certificate. <sup>21</sup>	المرجع المصدق (سلطة التصديق)	<b>Autorité de Certification</b>
<b>Commercial Grade Cryptographic Equipment</b>	A subset of ICT equipment which contains cryptographic components. <sup>55</sup>	معدات التشفير بدرجة تجارية	<b>Équipement cryptographique de qualité commerciale</b>
<b>Consumer guide</b>	Specific configuration and usage guidance for products evaluated through the ASD Cryptographic Evaluation program or the High Assurance Evaluation program. <sup>55</sup>	دليل المستهلك	<b>Guide du consommateur</b>
<b>Cryptanalysis</b>	Studies the encrypted secret message (ciphertext) to gain as much information as possible about the original message. <sup>53</sup>	تحليل الشفرات	<b>Cryptanalyse</b>
<b>Crypto-Assets</b>	A type of private digital asset that depends primarily on cryptography and distributed ledger or similar technology as part of their perceived or inherent value. <sup>5</sup>	الأصول المشفرة	<b>Crypto-Actifs</b>

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<b>Crypto Asset or Tokenized Asset</b>	A digital representation of value, rights and obligations that are created, stored and transferred electronically, using distributed ledger technology (DLT) or similar technology. <sup>56</sup>	أصل مشفر أو أصل باستخدام الترميز	<b>Crypto Actif ou Jeton</b>
<b>Crypto-Asset 'coin versus token'</b>	One distinction between a coin and token is that a coin is issued on the crypto-asset developer's platform (e.g. bitcoin on Bitcoin blockchain, ether on the Ethereum blockchain), waves on Waves, ripple on XRP whereas a token can be issued on other platform (e.g. Gemini dollar, Filecoin and Documo issued on the Ethereum blockchain). Another distinction is that coins refer to bitcoin and alt-coins, which were issued originally with a main purpose to serve as "currency," that is, with money and payments-related functions. Tokens have more functions than coins, for example, permitting the coin holders to participate in the service provided or the returns offered by the token issuer. <sup>89</sup>	الأصول المشفرة "العملات مقابل الرموز المشفرة"	<b>Crypto-actif « pièce contre jeton »</b>
<b>Crypto-asset platform developer</b>	Crypto-assets developers on own platform (e.g. Bitcoin, Ethereum). <sup>89</sup>	مطور منصة الأصول المشفرة	<b>Développeur de plateforme de crypto-actifs</b>
<b>Crypto-asset trading platform</b>	Any trading platform where Crypto-Assets can be bought and sold, regardless of legal status. <sup>27</sup>	منصة تداول الأصول المشفرة	<b>Plateforme de Trading de Crypto-Actifs</b>  <b>Platesforme de Négociation de Crypto-Actifs</b>
<b>Crypto-Asset Coin Versus Token</b>	The difference between a coin and token is that a coin is issued on the crypto-asset developer's platform (e.g. Bitcoin, Ethereum) whereas a token can be issued on other platform. <sup>23</sup>	عملة الأصول المشفرة مقابل الرمز	<b>Monnaie de Crypto-Actif contre Jeton</b>
<b>Crypto-Currencies</b>	A crypto asset used exclusively/primarily for payments.	العملات المشفرة	<b>Cryptomonnaies</b>

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			<b>Crypto-Monnaies</b>
<b>CryptoAsset Custody</b>	Refers to the secure storage of cryptographic keys that are required to unlock and move funds. <sup>8</sup>	حفظ الأصول المشفرة	<b>Dépositaires des Crypto-Actifs</b>
<b>Cryptocurrency Exchange</b>	A cryptocurrency exchange is any system that operates on the basis of trading cryptocurrencies with other assets. Like a traditional financial exchange, the cryptocurrency exchange's core operation is to allow for the buying and selling of these digital assets, as well as others. A cryptocurrency exchange is also known as a digital currency exchange (DCE). <sup>10</sup>	تبادل العملات المشفرة	<b>Échange de Crypto-monnaie</b>
<b>Cryptography</b>	the conversion of data into private code using encryption algorithms, typically for transmission over a public network. <sup>5</sup>	التشفير	<b>Cryptographie</b>
<b>Cryptographic algorithm</b>	An algorithm used to perform cryptographic functions such as encryption, integrity, authentication, digital signatures or key establishment. <sup>55</sup>	خوارزمية التشفير	<b>Chiffrement</b> <b>Algorithmes cryptographiques</b>
<b>Cryptographic agility (or crypto agility)</b>	The property that permits changing or upgrading cryptographic algorithms or parameters. While not specific to quantum computing, crypto agility would make defense against quantum computers easier by allowing substitution of today's quantum-vulnerable public-key algorithms with quantum resistant algorithms. <sup>53</sup>	سرعة التشفير	<b>Agilité cryptographique</b> <b>crypto-agile</b>
<b>Cryptographic Application Programming Interface (CAPI) or CryptoAPI</b>	The Microsoft cryptographic application programming interface (API). An API that enables application developers to add authentication, encoding, and encryption to Windows-based applications. <sup>54</sup>	واجهة برمجة تطبيقات التشفير	<b>Crypto API</b> <b>Interface de programmation d'applications cryptographiques</b>

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<b>Cryptographic equipment</b>	A generic term for Commercial Grade Cryptographic Equipment and High Assurance Cryptographic Equipment. <sup>55</sup>	معدات التشفير	Équipement cryptographique
<b>Cryptographic Hash Function</b>	A function that returns a unique fixed-length string. The returned string is unique for every unique input. Used to create a "digital ID" or "digital thumbprint" of an input string. <sup>9</sup>	وظيفة تجزئة التشفير	Fonction de Hachage Cryptographique
<b>Cryptographic protocol</b>	An agreed standard for secure communication between two or more entities to provide confidentiality, integrity, authentication and non-repudiation of information. <sup>55</sup>	بروتوكول التشفير	Protocole cryptographique
<b>Cryptographic Service Provider (CSP)</b>	A software module that implements cryptographic functions for calling applications that generates digital signatures. Multiple CSPs may be installed. A CSP is identified by a name represented by a NULL-terminated Unicode string. <sup>54</sup>	مزود خدمة التشفير	Fournisseur de services cryptographiques (CSP)
<b>Cryptographic software</b>	Software designed to perform cryptographic functions. <sup>55</sup>	برنامج التشفير	Logiciel de cryptographie
<b>Cryptographic system</b>	A related set of hardware or software used for cryptographic communication, processing or storage, and the administrative framework in which it operates. <sup>55</sup>	نظام التشفير	Système cryptographique
<b>Crypto liabilities</b>	“crypto-liabilities” are defines as obligations that arise from the issuance of crypto-assets that create a present obligation for the issuing entity to transfer or grant access to an economic resource in digital or non-digital form. <sup>89</sup>	الالتزامات المشفرة	Crypto-passifs
<b>Cryptology</b>	The mathematical science that deals with cryptoanalysis and cryptography. <sup>61</sup>	علم التشفير	Cryptologie

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<b>Crypto-Token</b>	Crypto-tokens represent a particular fungible and tradable asset or a utility that is often found on a blockchain. <sup>10</sup>	رمز التشفير	<b>Jeton Cryptographique</b>
<b>Digital Token</b>	Any digital representation of an interest, which may be of value, a right to receive a benefit or perform specified functions or may not have a specified purpose or use. <sup>14</sup>	رمز رقمي	<b>Jeton Numérique</b>
<b>Digital Wallet Provider</b>	A firm that offers storage services to investors in crypto assets. These may be connected online ('hot' storage) or kept offline ('cold' storage). <sup>14</sup>	مزود الحافظة الرقمية	<b>Fournisseur de Portefeuille Numérique</b>
<b>Cryptoasset Exchanges</b>	Venues enabling users to buy and sell cryptoassets for other assets. They serve as the on-off ramps to the cryptoasset ecosystem. <sup>8</sup>	تبادل الأصول المشفرة	<b>Echanges de Crypto-Actifs</b>
<b>Data Encryption Algorithm</b>	In computer security, a 64-bit block cipher that uses a 64-bit key, of which 56 bits are used to control the cryptographic process and 8 bits are used for parity checking to ensure that the key is transmitted properly. <sup>57</sup>	خوارزمية تشفير البيانات	<b>Algorithme de chiffrement des données</b>
<b>Data Encryption Standard (DES)</b>	A specification for encryption of computer data that uses a 56-bit key developed by IBM and adopted by the U.S. government as a standard in 1976. <sup>54</sup>	معياري تشفير البيانات	<b>Norme de cryptage des données (DES)</b>
<b>Deep Cold Storage</b>	A type of cold storage where not only Bitcoins are stored offline, but also the system that holds the Bitcoins is never online or connected to any kind of network. <sup>58</sup>	التخزين البارد العميق	<b>Stockage profond à froid</b>
<b>Denial-of-Service Attack</b>	An attempt by an adversary to prevent legitimate access to online services (typically a website), for example, by consuming the amount of available bandwidth or the processing capacity of the server hosting the online service. <sup>55</sup>	هجوم قطع الخدمة	<b>Attaque par déni de service</b>
<b>Digital Signature Algorithm (DSA)</b>	A public key algorithm for digital signature generation and verification used with the Digital Signature Standard. <sup>57</sup>	خوارزمية التوقيع الرقمي	<b>Algorithme de signature numérique (DSA)</b>

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<b>Digital Signature Standard (DSS)</b>	A standard describing the use of algorithms for digital signature purposes. One of the algorithms specified is DSA (Digital Signature Algorithm). <sup>57</sup>	معيار التوقيع الرقمي	Norme de signature numérique (DSS)
<b>Digital Wallets</b>	A software application or other tool which is used to control, safeguard or manage public and private cryptographic keys (or their equivalent) associated with Security Tokens. <sup>56</sup>	حافظ رقمية	Portefeuilles numériques
<b>Digital assets</b>	anything that exists in a binary format and comes with the right to use, and more typically consisting of a data structure intended to describe attributes and rights associated with some entitlement. <sup>58</sup>	الأصول الرقمية	Actifs numériques
<b>Digital collectibles</b>	Digital assets that are collected by hobbyists and others for entertainment, and which are often not fungible (e.g., Crypto Kitties) (see Tokens, non-fungible). <sup>58</sup>	المقتنيات الرقمية	Objets de collection numériques
<b>Digital currency</b>	A type of currency available only in digital form, which can be fiat currency or virtual currency that acts as a substitute for fiat currency. <sup>58</sup>	العملة الرقمية	Monnaie numérique
<b>Digital currency exchange</b>	A business that allows customers to trade cryptocurrencies or digital currencies for other assets, such as conventional fiat money, or one type of cryptocurrency for another type of cryptocurrency. <sup>58</sup>	صرف العملات الرقمية	Échange de devises numériques
<b>Digital/electronic wallet</b>	An electronic device or software that allows an individual to securely store private keys and broadcast transactions across a peer-to-peer network, which can be hosted (e.g., Coinbase) or user managed (e.g., MyEtherWallet). <sup>58</sup>	حافظة رقمية / إلكترونية	Portefeuille numérique / électronique

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<b>Digital Rights Management</b>	A form of access control technology to protect and manage use of digital content or devices in accordance with the content or device provider's intentions. <sup>61</sup>	إدارة الحقوق الرقمية	<b>Gestion des droits numériques</b>
<b>Distributed consensus</b>	the agreed consensus, protocol or procedures for verification, confirmation and updating data stored on a DLT application by its participants. <sup>56</sup>	الإجماع الموزع	<b>Consensus distribué</b>
<b>Distributed Denial of Service</b>	A denial of service technique that uses numerous systems to perform the attack simultaneously. <sup>61</sup>	رفض الخدمة الموزعة	<b>Déni de service distribué</b>
<b>Distinguished Encoding Rules (DER)</b>	A method for encoding a data object based on Basic Encoding Rules (BER) encoding but with additional constraints. DER is used to encode X.509 certificates that need to be digitally signed or to have their signatures verified. <sup>54</sup>	قواعد الترميز المتميزة (DER)	<b>Règles de codage distinguées (DER)</b>
<b>Dynamic Attack Surface</b>	The automated, on-the-fly changes of an information system's characteristics to thwart actions of an adversary. <sup>61</sup>	سطح هجوم ديناميكي	<b>Surface d'attaque dynamique</b>
<b>ERC20</b>	Ethereum's token standard for fungible tokens which is used by most token projects deployed on Ethereum. <sup>88</sup>	معيار الرمز المميز لأثيريوم	<b>ERC20</b>
<b>Electronic Codebook (ECB)</b>	A block cipher mode that does not use feedback and encrypts each block individually. Blocks of identical plaintext, either in the same message or in a different message that is encrypted with the same key, are transformed into identical ciphertext blocks. Initialization vectors cannot be used. <sup>54</sup>	سجل الترميز الإلكتروني	<b>Livre de codes électronique</b> <b>Electronic Codebook (ECB)</b>
<b>Electronic codebook (ECB) operation</b>	A mode of operation used with block cipher cryptographic algorithms in which plaintext or ciphertext is placed in the input to the algorithm and the result is contained in the output	تشغيل سجل الترميز الإلكتروني	<b>Fonctionnement du livre de codes électronique</b>

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	of the algorithm. A mode of encryption using the data encryption algorithm, in which each block of data is enciphered or deciphered without an initial chaining vector. It is used for key management functions and the encode and decode callable services. <sup>57</sup>		
<b>Electronic Funds Transfer System (EFTS)</b>	A computerized payment and withdrawal system used to transfer funds from one account to another and to obtain related financial data. <sup>57</sup>	نظام تحويل الأموال الإلكتروني (EFTS)	Système de transfert électronique de fonds (EFTS)
<b>Encipher</b>	To scramble data or to convert data to a secret code that masks the meaning of the data to any unauthorized recipient. Synonymous with encrypt. Contrast with decipher. <sup>57</sup>	مشفر تحويل	Encipher
<b>Enciphered data</b>	Data whose meaning is concealed from unauthorized users or observers. <sup>57</sup>	معطيات التشفير	Données chiffrées
<b>Encode</b>	To convert data by the use of a code in such a manner that reconversion to the original form is possible. In computer security, to convert plaintext into an unintelligible form by means of a code system. In ICSF, to encipher data by use of a clear key. <sup>57</sup>	التشفير	Encoder
<b>Encryption Key</b>	One of the input parameters to an encryption algorithm. Generally speaking, an encryption algorithm takes as input a clear-text message and a key, and results in a cipher-text message. The corresponding decryption algorithm takes a cipher-text message, and the key, and results in the original clear-text message. <sup>54</sup>	مفتاح التشفير	Clé de cryptage
<b>Exportable form</b>	A condition a key is in when enciphered under an exporter key-encrypting key. In this form, a key can be sent outside	نموذج قابل للتصدير	Formulaire exportable

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	the system to another system. A key in exportable form cannot be used in a cryptographic function. <sup>57</sup>		
<b>Exfiltration</b>	The unauthorized transfer of information from an information system. <sup>61</sup>	التسلل	<b>Exfiltration</b>
<b>Exporter key-encrypting key</b>	A key used to protect keys sent to another system. A type of transport key. <sup>57</sup>	مفتاح تشفير - مفتاح المصدر	<b>Clé de chiffrement</b> <b>Clé de l'exportateur</b>
<b>Hardware wallet</b>	An electronic device capable of running software necessary to store private keys in a secure, encrypted state and structure transactions capable of being broadcast on one or more blockchain networks. Two popular examples are Ledger and Trezor. <sup>58</sup>	حافظة الأجهزة	<b>Portefeuille matériel</b>
<b>Hash-based Message Authentication Code (HMAC)</b>	A mechanism for message authentication using cryptographic hash functions. HMAC can be used with any iterative cryptographic hash function in combination with a secret shared key. The cryptographic strength of HMAC depends on the properties of the underlying hash function. <sup>54</sup>	رمز مصادقة الرسائل المستندة إلى التجزئة	<b>Code d'authentification de message basé sur le hachage</b>
<b>Hash-based Message Authentication Code Algorithms</b>	A cryptographic construction that can be used to compute Message Authentication Codes using a hash function and a secret key. <sup>55</sup>	خوارزميات رمز مصادقة الرسائل المستندة إلى التجزئة	<b>Algorithmes de code d'authentification de message basés sur le hachage</b>
<b>Hash Rate</b>	The measuring unit of the processing power on a Proof-of-Work blockchain. Hash rates give an indication of how many hashes the entire network (or a single node) is performing per second. <sup>88</sup>	معدل التجزئة في التشفير	<b>Taux de hachage</b>

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<b>Information Rights Management (IRM)</b>	A technology that provides persistent protection to digital data by using encryption, certificates, and authentication. Authorized recipients or users acquire a license to gain access to the protected files according to the rights or business rules that are set by the content owner. <sup>54</sup>	إدارة حقوق المعلومات	<b>Gestion des droits relatifs à l'information</b>
<b>Intrusion Detection System</b>	An automated system used to identify an infringement of security policy. IDS can be host-based or network-based. <sup>55</sup>	نظام كشف التسلل	<b>Système de détection d'intrusion</b>
<b>Fungible Token</b>	These tokens are divisible and uniform, because they don't have any specific information associated to them that would make them unique. All fungible tokens from the same blockchain are interchangeable. <sup>30</sup>	رمز قابل للاستبدال أو التبادل	<b>Jeton Interchangeable</b>
<b>Keying material</b>	Cryptographic keys generated or used by cryptographic equipment or software. <sup>55</sup>	مواد مفتاح التشفير	<b>Matériel de clé</b>
<b>Key management</b>	The use and management of cryptographic keys and associated hardware and software. It includes their generation, registration, distribution, installation, usage, protection, storage, access, recovery and destruction. <sup>55</sup>	إدارة مفاتيح التشفير	<b>Gestion des clés</b>
<b>Light Client</b>	A node that interfaces with the network through a full node. Light clients do not verify all blocks of transactions on the blockchain themselves, but instead only verify a subset of information (block headers) provided by the full node through which they are connecting with the network. <sup>88</sup>	العميل الخفيف	<b>Client léger</b>
<b>Liquid Staking</b>	Protocols that issue on-chain representations of staked assets in a decentralized network. Through tokenization, liquid staking protocols allow users to get liquidity on staked assets and enable the usage of staked assets as collateral in	تسييل الحصص	<b>Jalonnement liquide</b>

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	(decentralized) financial applications. Other terms that are often used to describe liquid staking protocols are staking derivatives and programmable staking. <sup>88</sup>		
<b>Mining, cryptocurrency</b>	The process by which transactions are verified and added to the public ledger known as the blockchain, which is often the means through which new units of a virtual currency are created (e.g., Bitcoin). <sup>58</sup>	التعدين، العملات المشفرة	<b>Exploitation minière, crypto-monnaie</b>
<b>Mining Pool</b>	An organized collective of miners in a Proof-of-Work network who bundle their hashing rate to increase the likelihood of becoming the proposer of a block and earning the rewards. <sup>88</sup>	تجمع التعدين	<b>Pool de Minage</b>
<b>Multi-Party Computation (MPC)</b>	A subfield of cryptography with the goal of creating methods for parties to jointly compute a function over their inputs while keeping those inputs private. <sup>88</sup>	الحوسبة متعددة الأطراف (MPC)	<b>Calcul multipartite (MPC)</b>
<b>Nakamoto Consensus</b>	The consensus protocol used by Proof-of-Work blockchains like Bitcoin abiding by the longest chain rule, which states that the blockchain with the most work behind it, as measured by the collective hash rate, is the one that nodes in the network will follow. <sup>88</sup>	إجماع ناكاموتو	<b>Consensus de Nakamoto</b>
<b>Native Liquid Staking</b>	Tokenized stake is issued as part of the core staking protocol. <sup>88</sup>	تسييل الحصص الأصلية	<b>Jalonnement de liquide natif</b>
<b>Non-Custodial</b>	Describes protocols in which users remain in control of the private keys associated with their cryptoassets. <sup>88</sup>	غير احتجائي	<b>Non-Custodial</b>

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<b>Non-Fungible Token</b>	These tokens are not interchangeable within the same blockchain. They are unique and non-divisible, which enables the transfer of information and value. <sup>30</sup>	رمز قابل للاستبدال أو التبادل	<b>Jeton Non-Interchangeable</b>
<b>Non-Native Liquid Staking</b>	A secondary protocol, e.g. in the form of smart contracts, or on a different blockchain or platform is issuing representations of tokenized stake. <sup>88</sup>	تسييل الحصص غير الأصلية	<b>Jalonnement liquide non natif</b>
<b>Passive Attack</b>	An actual assault perpetrated by an intentional threat source that attempts to learn or make use of information from a system, but does not attempt to alter the system, its resources, its data, or its operations. <sup>61</sup>	هجوم سلبي	<b>Attaque passive</b>
<b>Penetration Testing</b>	An evaluation methodology whereby assessors search for vulnerabilities and attempt to circumvent the security features of a network and/or information system. <sup>61</sup>	اختبار الاختراق	<b>Tests de pénétration</b>
<b>Permissioned network</b>	A blockchain in which the network owner(s) decides who can join the network and issue credentials necessary to access the network. <sup>58</sup>	الشبكة المصرح بها	<b>Réseau permissioned</b>
<b>Platform or protocol coins</b>	The native virtual currencies transferable on a blockchain network, which exist as a function of the protocol's code base. <sup>58</sup>	عملات النظام الأساسي أو البروتوكول	<b>Plate-forme ou protocole des pièces de monnaie</b>
<b>Public Key Infrastructure (PKI)</b>	A public key infrastructure (PKI) supports the distribution and identification of public encryption keys, enabling users and computers to both securely exchange data over networks such as the Internet and verify the identity of the other party. Without PKI, sensitive information can still be encrypted (ensuring confidentiality) and exchanged, but there would be	البنية التحتية للمفتاح العام	<b>Infrastructure à Clé Publique (ICP)</b>

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	no assurance of the identity (authentication) of the other party. <sup>21</sup>		
<b>Quantum annealing</b>	A process for finding the global minimum of a given objective function over a given set of candidate solutions (candidate states), by a process using quantum fluctuations. It finds an absolute minimum size/length/cost/distance from within a possibly very large, but nonetheless finite set of possible solutions using quantum fluctuation-based computation instead of classical computation. <sup>53</sup>	الإحصاءات الكمية	<b>Recuit quantique</b>
<b>Quantum computing</b>	The use of a non-classical model of computation. Whereas traditional models of computing such as the Turing machine or Lambda calculus rely on classical representations of computational memory, a quantum computation could transform the memory into a quantum superposition of possible classical states. <sup>53</sup>	الحوسبة الكمية	<b>L'informatique quantique</b>
<b>Quantum computer</b>	A device that could perform such computation. <sup>53</sup>	حاسوب الكم	<b>Un ordinateur quantique</b>
<b>Quantum entanglement</b>	A label for the observed physical phenomenon that occurs when a pair or group of particles is generated, interact, or share spatial proximity in a way such that the quantum state of each particle of the pair or group cannot be described independently of the state of the others, even when the particles are separated by a large distance. <sup>53</sup>	التشابك الكمي	<b>Intrication quantique</b>
<b>Quantum gate</b>	A basic quantum circuit operating on a small number of qubits. They are the building blocks of quantum circuits, like classical logic gates are for conventional digital circuits. <sup>53</sup>	بوابة الكم	<b>Porte quantique</b>

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<b>Quantum key distribution (QKD)</b>	A secure communication method that implements a cryptographic protocol involving components of quantum mechanics. It enables two parties to produce a shared random secret key known only to them, which can then be used to encrypt and decrypt messages. <sup>53</sup>	مفتاح التوزيع الكمي	<b>Distribution de clé quantique</b>
<b>Security Token</b>	A token intended to confer rights typically associated with a security (e.g., stock or bond), and hence, are generally treated as such by regulators. <sup>58</sup>	رمز الأمان	<b>Jeton de sécurité</b>
<b>Slashing</b>	Destruction or retraction of cryptoassets pledged as collateral in the staking process. Proof-of-Stake protocols employ differing slashing conditions and parameters depending on what kind of behavior they seek to discourage. Examples include slashing for downtime (usually low amounts) or slashing for double signing (i.e. signing two blocks at the same height, which could be seen as an attack on the network). <sup>88</sup>	القطع	<b>Slashing</b>
<b>Session Key</b>	A session key is an encryption and decryption key that is randomly generated to ensure the security of a communication session between a user and another computer or between two computers. <sup>21</sup>	مفتاح الجلسة	<b>Clé de Session</b>
<b>Stablecoin</b>	Cryptoassets designed to maintain price stability, either in relation to a pegged asset or a basket of goods (“purchasing power”). <sup>8</sup>	عملة مستقرة	<b>Stablecoin</b>
<b>Staking Position</b>	Refers to tokens associated with a blockchain account that are staking on the network. <sup>88</sup>	وظيفة حفظ الأصول المشفرة	<b>Position de jalonnement</b> <b>Position de Staking</b>

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<b>Staking</b>	Staking refers to locking up cryptoassets to participate in the selection mechanism for network roles (e.g. consensus nodes (“Validators”) in Proof-of-Stake). Participation in staking is incentivized by redistributing collected transaction fees and/or newly issued tokens to those staking (“Staking Rewards”). Staked assets are kept as collateral that in some protocols can be retracted should malicious behavior be detected (“Slashing”). <sup>88</sup>	تأمين الأصول المشفرة	<b>Jalonnement</b>  <b>Staking</b>
<b>Staking Rewards</b>	Earnings participants in a Proof-of-Stake network (“Stakers”) receive in return for putting up their tokens as collateral. Rewards consist of transaction fees and/or newly issued tokens which are distributed to incentivize participation in the network. <sup>88</sup>	مكافآت تأمين الأصول المشفرة	<b>Récompenses de jalonnement</b>  <b>Récompenses de staking</b>
<b>Ricardian contracts</b>	A Ricardian Contract is a document that outlines the intentions and the actions that will be undertaken. The Ricardian Contract is the best effort to record the agreement, smart contract is the execution of said agreement. In addition to crypto assets, some blockchain platforms also support smart contracts. The most prominent smart contract is Ethereum. <sup>89</sup>	العقود الريكاردية	<b>Contrats ricardiens</b>
<b>Threshold Signatures</b>	A distributed multi-party computation protocol that includes distributed key generation, signing, and verification algorithms. <sup>88</sup>	توقيعات العتبة	<b>Signatures de seuil</b>
<b>Unbonding Premium</b>	The economic cost associated with the unbonding period taking into account opportunity costs, capital costs of hedging risks associated with the volatility of the underlying	قسط غير ملزم	<b>Prime de déliaison</b>

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	asset, and the inability to instantly liquidate assets when trying to exit a staking position. <sup>88</sup>		
<b>Unicode</b>	A character encoding standard developed by the Unicode Consortium that represents almost all of the written languages of the world. The Unicode standard provides three forms and seven schemes. <sup>54</sup>	يونيكود (الترميز الموحد)	<b>Unicode</b>
<b>Validator</b>	Consensus nodes in a Proof-of-Stake network. The physical machines participating in the consensus process by running the protocol software and proposing blocks and verifying transactions are called validators. Validators are identified by private keys and backed by collateral in the form of the protocol's native cryptoasset, e.g. XTZ in Tezos. We distinguish between validator operators or entities, i.e. the individual or company operating the nodes and the nodes themselves. <sup>88</sup>	مدقق إثبات الحصة	<b>Validateur</b>
<b>XOR obfuscation</b>	A type of file encryption that helps protect private data by using an exclusive or bitwise operation. This is done by adding a mathematical expression that prevents a simple reverse-engineering process. <sup>54</sup>	التعتيم	<b>XOR obfuscation</b>

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### Cyber Security

### أمن الفضاء الإلكتروني

Terms	Definition	المصطلحات	Les Termes
<b>Access Control</b>	The discipline, technology, process and/or control for limiting access to an organization's applications, systems, platforms, critical assets, and facilities to authorized entities (e.g., authorized personnel, workflows, and/or data exchanges). <sup>59</sup>	صلاحية الدخول	Contrôle d'accès
<b>Actionable intelligence</b>	Information that can be acted upon to address, prevent or mitigate a cyber threat. <sup>2</sup>	الذكاء العملي	Intelligence Exploitable
<b>Advanced Persistent Threat (APT)</b>	A cyber attacker or adversary that possesses sophisticated technical capabilities, expertise and resources which allow it to employ a range of tactics, techniques and procedures (e.g., cyber, physical, deception, etc.) to carry out an attack against a targeted victim. <sup>59</sup>	التهديد المستمر المتقدم	Menace persistante avancée
<b>Agency governance framework</b>	The management structure used by the agency. Cyber security management will be embedded within the overall governance framework. Governance may be further described as: the decision-making processes that define expectations, grant power, or verify performance. It consists either of a separate process or of a specific part of management or leadership processes. <sup>60</sup>	إطار حوكمة الوكالة	Cadre de gouvernance de l'agence
<b>Authorization</b>	The process for approving or permitting an individual, application, and/or system to do something. <sup>59</sup>	تفويض	Autorisation
<b>Business Impact Analysis (BIA)</b>	A quantitative analysis that distinguishes critical and non-critical organizational controls, functions, processes and activities and prioritizes their impact as a result of a	تحليل أثر الأعمال	Analyse d'impact sur les affaires

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	compromise or loss of an application, system or platform. Asset criticality and/or sensitivities are then qualitatively and/or quantitatively assessed and the acceptability of the identified risk, including recovery costs, is then determined. <sup>59</sup>		
<b>Cyber</b>	Refers to the interconnected information infrastructure of interactions among persons, processes, data, and information and communications technologies, along with the environment and conditions that influence those interactions. <sup>2</sup>	الفضاء الإلكتروني	Cyber
<b>Cyber Attack</b>	The use of an exploit by an adversary to take advantage of a weakness(es) with the intent of achieving an adverse effect on the ICT environment. <sup>2</sup>	هجوم إلكتروني	Cyberattaque
<b>Cyber Ecosystem</b>	The interconnected information infrastructure of an organization's enterprise that facilitates electronic data exchange, communication and interactions among authorized users, applications, systems, platforms, and processes. <sup>59</sup>	نظام بيئة أمن الفضاء الإلكتروني	Cyberécosystème
<b>Cyber Event</b>	An observable occurrence in an information system or network. <sup>2</sup>	حدث إلكتروني	Événement de Cyber Cyber Événement
<b>Cyber Exercise</b>	A planned event during which an organization simulates a cyber disruption to develop or test capabilities such as preventing, detecting, mitigating, responding to or recovering from the disruption. <sup>61</sup>	تمرين إلكتروني	Cyber-exercice
<b>Cyber Governance</b>	Arrangements an organisation puts in place to establish, implement and review its approach to managing cyber risks.	حوكمة الفضاء الإلكتروني	Cybergouvernance

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	cyber maturity model A mechanism to have cyber resilience controls, methods and processes assessed according to management best practice, against a clear set of external benchmarks. <sup>2</sup>		
<b>Cyber Infrastructure</b>	The information and communications systems and services composed of all hardware and software that process, store, and communicate information, or any combination of all of these elements. <ul style="list-style-type: none"> <li>▪ Processing includes the creation, access, modification, and destruction of information.</li> <li>▪ Storage includes paper, magnetic, electronic, and all other media types.</li> <li>▪ Communications include sharing and distribution of information. <sup>61</sup></li> </ul>	البنية التحتية لأمن الفضاء الإلكتروني	<b>Cyberinfrastructure</b>
<b>Cyber Maturity Model</b>	A mechanism to have cyber resilience controls, methods and processes assessed according to management best practice, against a clear set of external benchmarks. <sup>2</sup>	نموذج نضج الفضاء الإلكتروني	<b>Modèle de Cyber Maturité</b>
<b>Cyber Resilience</b>	A Financial Market Infrastructure's ability to anticipate, withstand, contain and rapidly recover from a cyber-attack. <sup>2</sup>	متانة الأمن الإلكتروني	<b>Cyberrésilience</b> <b>Cyber-résilience</b>
<b>Cyber Resilience Framework</b>	Consists of the policies, procedures and controls a Financial Market Infrastructure has established to identify, protect, detect, respond to and recover from the plausible sources of cyber risks it faces. <sup>2</sup>	إطار متانة الأمن الإلكتروني	<b>Cadre de Cyberrésilience</b>
<b>Cyber Resilience Strategy</b>	A Financial Market Infrastructure's high-level principles and medium-term plans to achieve its objective of managing cyber risks. <sup>2</sup>	استراتيجية متانة الأمن الإلكتروني	<b>Stratégie de Cyberrésilience</b>

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<b>Cyber Risk</b>	The combination of the probability of an event occurring within the realm of an organization's information assets, computer and communication resources and the consequences of that event for an organisation. <sup>2</sup>	مخاطر الأمن الإلكتروني	Cyberrisques  Cyber-risques
<b>Cyber Risk Management</b>	The process used by a Financial Market Infrastructure to establish an enterprise-wide framework to manage the likelihood of a cyber-attack and develop strategies to mitigate, respond to, learn from and coordinate its response to the impact of a cyber-attack. The management of a Financial Market Infrastructure's cyber risk should support the business processes and be integrated in the Financial Market Infrastructure's overall risk management framework. <sup>2</sup>	إدارة مخاطر الأمن الإلكتروني	Gestion des Cyberrisques
<b>Cyber risk profile</b>	The cyber risk actually assumed, measured at a given point in time. <sup>2</sup>	بيان مخاطر الأمن الإلكتروني	Profil de Cyberrisques
<b>Cyber risk tolerance</b>	The propensity to incur cyber risk, being the level of cyber risk that Financial Market Infrastructure intends to assume in pursuing its strategic objectives. <sup>2</sup>	تحمل مخاطر الأمن الإلكتروني	Tolérance au Cyber- risque
<b>Cyber Security</b>	The protection of information assets by addressing threats to information processed, stored, and transported by internetworked information systems. <sup>33</sup>	أمن الفضاء الإلكتروني	Cybersécurité
<b>Cyber Security architecture</b>	Describes the structure, components and topology (connections and layout) of security controls within an enterprise's IT infrastructure Scope Note: The security architecture shows how defense-in-depth is implemented and how layers of control are linked and is essential to designing	هندسة أمن الفضاء الإلكتروني	Architecture de cybersécurité

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	and implementing security controls in any complex environment. <sup>32</sup>		
<b>Cyber Security Incident</b>	An occurrence or activity of a system, service or network state indicating a possible breach of protective security policy or failure of safeguards, or a previously unknown situation that may be security relevant. Examples include: <ul style="list-style-type: none"> <li>• Receiving suspicious or seemingly targeted emails with attachments or links.</li> <li>• Any compromise or corruption of information.</li> <li>• Unauthorised access or intrusion into an identity service.</li> <li>• Data spill.</li> <li>• Intentional or accidental introduction of viruses to a network.</li> <li>• Denial of service attacks.</li> <li>• Suspicious or unauthorised network activity.<sup>18</sup></li> </ul>	حدث الأمن الإلكتروني	<b>Un Incident de Cybersécurité</b>
<b>Cyber Security Plan</b>	A document that identifies and defines the cyber security requirements and associated controls necessary for meeting those requirements. <sup>59</sup>	خطة أمن الفضاء الإلكتروني	<b>Plan de cybersécurité</b>
<b>Cyber Security Policy</b>	A set of principles, measures, and conditions that have been defined to support cyber security capabilities and planning across an organization. <sup>59</sup>	سياسة أمن الفضاء الإلكتروني	<b>Politique de cybersécurité</b>
<b>Cyber security program funding model</b>	It is expected that there will be capital expenditure (CAPEX) during implementation of cyber security tasks and ongoing operational expenditure (OPEX) for ongoing maintenance and support. <sup>60</sup>	نموذج تمويل برنامج أمن الفضاء الإلكتروني	<b>Modèle de financement du programme de cybersécurité</b>
<b>Cyberspace</b>	The interdependent network of information technology infrastructures, that includes the Internet,	الفضاء الإلكتروني	<b>Cyberespace</b>

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## دليل مصطلحات التقنيات المالية الحديثة

	telecommunications networks, computer systems, and embedded processors and controllers. <sup>61</sup>		
<b>Cyber threat</b>	A circumstance or event with the potential to intentionally or unintentionally exploit one or more vulnerabilities in Financial Markets Infrastructures' systems, resulting in a loss of confidentiality, integrity or availability. <sup>2</sup>	تهديد إلكتروني	<b>Cybermenaces</b> <b>Menace Cybernétique</b>
<b>Cyber Threat Intelligence</b>	Information that provides relevant and sufficient understanding for mitigating the impact of a potentially harmful event (may also be referred to as “cyber threat information”). <sup>2</sup>	المعلومات المتعلقة بالتهديدات الإلكترونية	<b>Renseignements sur les Menaces</b>
<b>Data Breach</b>	An unauthorized access and retrieval of sensitive information by an individual, group, or software system. It is a cybersecurity mishap which happens when data, intentionally or unintentionally, falls into the wrong hands without the knowledge of the user or owner. <sup>10</sup>	خرق البيانات	<b>Violation de Données</b>
<b>Defence in Depth</b>	The security controls deployed throughout the various layers of the network to provide for resiliency in the event of the failure or the exploitation of a vulnerability of another control (may also be referred to as “layered protection”). <sup>2</sup>	الدفاع في العمق	<b>Défense en Profondeur</b>
<b>Denial of Service (DoS)</b>	System security breach in which network services become unavailable to users. <sup>50</sup>	رفض الخدمة	<b>Déni de service</b>
<b>Denial of Service (DoS) attack</b>	Any attempt to deny valid users access to network or server resources by using up all the resources of the network element or server. Typically, an attacker sends a flood of information to overwhelm a service system's resources, causing the server to ignore valid service requests. <sup>50</sup>	هجوم رفض الخدمة	<b>Attaque par déni de service</b>

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<b>Detection</b>	Development and implementation of the appropriate activities in order to identify the occurrence of a cyber event. <sup>2</sup>	اكتشاف التهديد	Détection de Cyberattaques
<b>Disruption</b>	A disruption is an event affecting an organization's ability to perform its critical operations. <sup>2</sup>	إخلال بالأمن الإلكتروني	Perturbation
<b>Distributed Denial-of-Service (DDoS)</b>	A distributed denial-of-service (DDoS) attack is one in which a multitude of compromised systems attack a single target, thereby causing denial of service for users of the targeted system. The flood of incoming messages to the target system essentially forces it to shut down, thereby denying service to the system to legitimate users. <sup>21</sup>	هجوم رفض الخدمة الموزع	Attaque de Déni de Service Distribuée
<b>Ecosystem</b>	A system or group of interconnected elements formed linkages and dependencies. For a Financial Market Infrastructure, this may include participants, linked Financial Market Infrastructure, service providers, vendors and vendor products. <sup>2</sup>	النظام البيئي	Écosystème
<b>End-to-End- Encryption</b>	A system of communication where only the communicating users can read the messages. Only the sender and receiver will know the content of an SMS and nobody in between can see the text. All messages sent via Spryng's Gateway are End-to end- encrypted. <sup>51</sup>	التشفير من طرف إلى طرف	Chiffrement de bout en bout
<b>Financial Market Infrastructure (FMI)</b>	A multilateral system among participating institutions, including the operator of the system, used for the purposes of clearing, settling or recording payments, securities, derivatives or other financial transactions. <sup>2</sup>	البنية التحتية للأسواق المالية	Infrastructure des Marchés Financiers

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<b>Forensic Investigation</b>	The application of investigative and analytical techniques to gather and preserve evidence from a digital device impacted by a cyber-attack. <sup>2</sup>	تحقيق الأمن الإلكتروني	Enquête judiciaire
<b>Forensic Readiness</b>	The ability of a Financial Market Infrastructure to maximise the use of digital evidence to identify the nature of a cyber attack. <sup>2</sup>	استعداد الأمن الإلكتروني	Préparation
<b>Gray Hat</b>	Gray hat describes a cracker (or, if you prefer, hacker) who exploits a security weakness in a computer system or product in order to bring the weakness to the attention of the owners. Unlike a black hat, a gray hat acts without malicious intent. The goal of a gray hat is to improve system and network security. However, by publicizing a vulnerability, the gray hat may give other crackers the opportunity to exploit it. This differs from the white hat who alerts system owners and vendors of a vulnerability without actually exploiting it in public. <sup>21</sup>	القبة رمادية	Chapeau Gris
<b>Identification</b>	To develop the organizational understanding required to manage cyber risk to systems, assets, data and capabilities. <sup>2</sup>	الهوية	Identification
<b>Incident Management</b>	The management and coordination of activities associated with an actual or potential occurrence of an event that may result in adverse consequences to information or information systems. <sup>61</sup>	إدارة الحوادث	Gestion des incidents
<b>Incident Response</b>	Cybersecurity work where a person: Responds to crisis or urgent situations within the pertinent domain to mitigate immediate and potential threats; uses mitigation, preparedness, and response and recovery approaches, as needed, to maximize survival of life, preservation of	الاستجابة للحوادث	Réponse aux incidents

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	property, and information security; and investigates and analyzes all relevant response activities. <sup>61</sup>		
<b>Information Asset</b>	Any piece of data, device or other component of the environment that supports information-related activities. Information assets include data, hardware and software. Information assets are not limited to those that are owned by the entity. They also include those that are rented or leased, and those that are used by service providers to deliver their services. <sup>2</sup>	أصول المعلومات	<b>Actif d'Informations</b>
<b>Information Sharing and Analysis Center (ISAC)</b>	An institution that supports the gathering, analysis and sharing of cyber threat information. <sup>59</sup>	مركز تبادل وتحليل المعلومات	<b>Centre de partage et d'analyse d'information</b>
<b>Integrity</b>	With reference to information, an information system or a component of a system, the property of not having been modified or destroyed in an unauthorized manner. <sup>2</sup>	سلامة المعلومات	<b>Intégrité</b>
<b>International Data Encryption Algorithm IDEA</b>	One of the methods at the heart of Pretty Good Privacy (PGP), it uses a 128-bit key. IDEA is patented by Ascom Tech AG and is popular in Europe. <sup>50</sup>	خوارزمية تشفير البيانات الدولية	<b>Algorithme international de cryptage des données (IDÉE)</b>
<b>Layered protection</b>	As relying on any single defence against a cyber threat may be inadequate, a Financial Market Infrastructure can use a series of different defences to cover the gaps in and reinforce other protective measures. For example, the use of firewalls, intrusion detection systems, malware scanners, integrity auditing procedures and local storage encryption tools can serve to protect information assets in a complementary and mutually reinforcing manner. May also be referred to as “defence in depth”. <sup>2</sup>	طبقات الحماية	<b>Protection Multicouche</b>

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<b>Malware</b>	Malicious software used to disrupt the normal operation of an information system in a manner that adversely impacts its confidentiality, availability or integrity. <sup>2</sup>	البرمجيات الخبيثة	<b>Logiciel Malveillant</b> <b>Malware</b>
<b>Multifactor Authentication (MFA)</b>	The required application of two or more factors that a user must employ to authenticate to an application, system or platform. Applicable factors can include: A) something you know (e.g., a unique password); B) something you have (e.g., an identification device); C) something you are (e.g., biometric, such as a fingerprint); or D) you are where you say you are (e.g., a GPS token or device). <sup>59</sup>	مصادقة متعددة العوامل	<b>Authentification multifacteur</b>
<b>One-Time-Password</b>	OTP, also one-time PIN or dynamic password is a password that is valid for only one login session or transaction, on a computer system or other digital device. OTPs avoid several shortcomings that are associated with traditional (static) password-based authentication; one implementation is two-factor authentication. OTPs can safely be sent in an SMS via Spryng's systems and will be delivered within seconds. <sup>51</sup>	كلمة السر لمرة واحدة	<b>Mot de passe à usage unique</b>
<b>Operational Resilience</b>	The ability of a Financial Market Infrastructure to: (i) maintain essential operational capabilities under adverse conditions or stress, even if in a degraded or debilitated state; and (ii) recover to effective operational capability in a time frame consistent with the provision of critical economic services. <sup>2</sup>	المتانة التشغيلية	<b>Résilience Opérationnelle</b>
<b>Phishing</b>	A digital form of social engineering to deceive individuals into providing sensitive information. <sup>59</sup>	التصيد	<b>Phishing</b> <b>Hameçonnage</b>

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## دليل مصطلحات التقنيات المالية الحديثة

<b>Protection</b>	Development and implementation of appropriate safeguards, controls and measures to enable reliable delivery of critical infrastructure services. <sup>2</sup>	الحماية	<b>La Protection</b>
<b>Ransomware</b>	Computer malware that installs on a system, encrypts the system's data, prevents access to these data, and holds the data hostage or threatens to publish the data until a ransom is paid. <sup>59</sup>	برامج الفدية	<b>Ransomware</b>
<b>Recover</b>	To restore any capabilities or services that have been impaired due to a cyber event. <sup>2</sup>	الاستعادة	<b>Récupérer</b>
<b>Red Team</b>	An independent group that challenges the cyber resilience of an organisation to test its defences and improve its effectiveness. A red team views the cyber resilience of a Financial Market Infrastructure from an adversary's perspective. <sup>2</sup>	الفريق الأحمر (فريق اختبار متانة الأمن الإلكتروني)	<b>Équipe Rouge</b>
<b>Resilience by design</b>	The embedding of security in technology and system development from the earliest stages of conceptualization and design. <sup>2</sup>	متانة الأمن الإلكتروني من خلال التصميم	<b>Cyberrésilience par Design</b>
<b>Respond</b>	Of Financial Market Infrastructure, to develop and implement appropriate activities to be able to take action when it detects a cyber event. <sup>2</sup>	الاستجابة	<b>Répondre</b>
<b>Resume</b>	To recommence functions following a cyber incident. Financial Market Infrastructure should resume critical services as soon as it is safe and practicable to do so without causing unnecessary risk to the wider sector or further detriment to financial stability. The plan of action should incorporate the use of a secondary site and be designed to	استئناف الخدمات الحيوية الإلكترونية	<b>Résumé</b>

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	ensure that critical ICT systems can resume operations within two hours following a disruptive event. <sup>2</sup>		
<b>Security Operations Centre</b>	A function or service responsible for monitoring, detecting and isolating incidents. <sup>2</sup>	مركز العمليات الأمنية	<b>Centre des Opérations de Sécurité</b>
<b>Secure Sockets Layer (SSL)</b>	Uses a combination of public-key and symmetric-key encryption to secure a connection between two machines, typically a Web or mail server and a client machine, communicating over the Internet or an internal network. <sup>21</sup>	طبقة الوصلات الآمنة	<b>Protocole Sécurisé de Cryptage</b> <b>Secure Sockets Layer</b>
<b>Situational Awareness</b>	The ability to identify, process and comprehend the critical elements of information through a cyber threat intelligence process that provides a level of understanding that is relevant to act upon to mitigate the impact of a potentially harmful event. <sup>2</sup>	الوعي بالحالة	<b>Conscience de la Situation</b>
<b>Smishing</b>	The fraudulent practice of sending text messages purporting to be from reputable companies in order to induce individuals to reveal personal information, such as passwords or credit card numbers. Spryng has various mechanisms in place to prevent imposters from using our systems and endangering our clients or their customers. <sup>51</sup>	الرسائل الاحتيالية	<b>Smishing</b>
<b>Spear Phishing</b>	Phishing (see definition above), but personalized and directed at an individual, usually a senior person in the organization. <sup>59</sup>	التصيد بالرمح	<b>Spear Phishing</b> <b>Harponnage</b>
<b>Spoofing</b>	An attack by which a malicious actor impersonates as a trusted actor by using a trusted IP address to hide the malicious IP address. An attacker might do this to attack a	انتحال	<b>Spoofing</b>

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	network host, spread malware, steal information, or other actions that require bypassing access controls. <sup>59</sup>		
<b>Threat</b>	A circumstance or event that has or indicates the potential to exploit vulnerabilities and to adversely impact (create adverse consequences for) organizational operations, organizational assets (including information and information systems), individuals, other organizations or society in general. <sup>2</sup>	التحديات الإلكترونية	<b>Menace</b>
<b>Threat and Vulnerability Management</b>	A structured approach for estimating and assessing threats and vulnerabilities and establishing actions, plans or procedures to mitigate the consequences of those threats and vulnerabilities. This approach should incorporate the organization's risk assessments and risk mitigation plans. <sup>59</sup>	إدارة التحديات والضعف	<b>Gestion des menaces et des vulnérabilités</b>
<b>Threat Intelligence</b>	Threat intelligence is evidence-based knowledge, including context, mechanisms, indicators, implications and actionable advice, about an existing or emerging menace or hazard to assets that can be used to inform decisions regarding the subject's response to that menace or hazard. <sup>2</sup>	معلومات التحديات الإلكترونية	<b>Renseignements sur les Menaces</b>
<b>Vishing</b>	An attack in which a scammer solicits private information via social engineering over the telephone. Victims are encouraged to share usernames, confidential passwords, private financial account information or credit card numbers. <sup>59</sup>	التصيد	<b>Vishing</b> <b>Hameçonnage vocal ou VoIP</b>
<b>Vulnerability</b>	A weakness, susceptibility or flaw in a system that an attacker can access and exploit to compromise system security. Vulnerability arises from the confluence of three elements: the presence of a susceptibility or flaw in a system;	نقاط الضعف	<b>Vulnérabilité</b>

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	an attacker's access to that flaw; and an attacker's capability to exploit the flaw. <sup>2</sup>		
<b>Vulnerability Assessment</b>	Systematic examination of an information system and its controls and processes, to determine the adequacy of security measures, identify security deficiencies, provide data from which to predict the effectiveness of proposed security measures and confirm the adequacy of such measures after implementation. Source: Adapted from NIST/FSB Cyber Lexicon. <sup>2</sup>	تقييم نقاط الضعف	Évaluation de la Vulnérabilité

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### Data Protection حماية البيانات

Terms	Definition	المصطلحات	Les Termes
<b>Accessibility</b>	It represents the degree to which a system, device, service, or environment is available to as many people as possible. <sup>65</sup> Accessibility can be viewed as the "ability to access" and benefit from some system or entity. <sup>65</sup>	إمكانية الوصول	Accessibilité
<b>Accountability</b>	There's a great deal of responsibility that Data Controllers have to bear in the GDPR Era but one of them tops it all – ensuring compliance. Controllers must be able to demonstrate the steps they take to abide by GDPR before taking up any business. <sup>29</sup>	المسؤولية	Responsabilité
<b>Account Servicing Payment Services Provider ('ASPSP')</b>	Means the entity that provides a payment account for the PSU and which permit payments initiated by TPPs and/or make the PSU's account transaction data available to TPPs. <sup>64</sup>	مقدم خدمات الدفع لخدمة الحساب	Prestataire de service de paiement gestionnaire de compte
<b>Age Verification</b>	The age requirement at which data subjects can lawfully give consent introduces a need to verify children's ages. Rules for the language used in consent requests which are targeted at children, and the way online services obtain children's consent, is regulated. Under the GDPR changes, the default age at which a person is no longer considered a child is 16. However, member states can adjust that limit between 13 and 16. Data controllers need to know the age of consent in every member state and cannot seek consent from anyone under that age. Consent must be obtained from a person holding "parental responsibility". Reasonable efforts are required to verify that the person providing that consent is indeed a parental figure. See Parental Consent. <sup>34</sup>	التحقق من العمر	Vérification de l'âge

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<b>Anonymisation</b>	The process of turning personal data into a form which does not identify individuals and where identification is not likely to take place. This allows for a much wider use of the personal data. <sup>62</sup>	إخفاء الهوية	<b>Anonymisation</b>
<b>Anonymous Data</b>	Data from which no individuals can be identified, and which is therefore outside the scope of GDPR. <sup>34</sup>	بيانات مجهولة المصدر	<b>Données Anonymes</b>
<b>Applications and Business Service Viewpoint</b>	It focuses on the explain and justifying the role of applications and services with the user/tenant organization as well with the impact on the infrastructure. <sup>65</sup>	شرح التطبيقات وخدمة الأعمال	<b>Point de vue des applications et des services aux entreprises</b>
<b>Automated Data</b>	Information processed by any type of computer or other equipment that operates automatically. <sup>24</sup>	البيانات الآلية	<b>Données Automatisée</b>
<b>Automatic decision-making</b>	Making a decision solely by automated means without any human involvement. <sup>62</sup>	اتخاذ القرار التلقائي	<b>Prise de décision automatique</b>
<b>Binding Corporate Rules (BCRS)</b>	A set of binding rules designed to allow multinational companies and organisations to transfer personal data from the EU to the organization's affiliates based outside the EU but within the organization. BCRs must demonstrate adequate safeguards and be authorized by the appropriate lead authority in the EU to vouch for data protection compliance. <sup>34</sup>	قواعد ملزمة للشركات	<b>Règles d'Entreprise Contraignantes</b>
<b>Biometric Data</b>	Any data created during a biometric process. This includes physical samples, fingerprints as well as verification and identification data. <sup>34</sup>	البيانات الحيوية	<b>Données Biométriques</b>

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<b>Breach</b>	A breach of security leading to the accidental or unlawful loss, destruction, unauthorized disclosure of, or access to, the personal data. <sup>34</sup>	خرق أمني	<b>La Violation</b>
<b>Breach Notification</b>	Organisations are required to report data breaches to the ICO within 72 hours of the breach and/or the organization becoming aware of the breach. In the case of Data Subjects being caused potential harm by the breach, they must also be notified. <sup>34</sup>	إشعار بالخرق الأمني	<b>Notification des Violations</b> <b>Notification des Atteintes</b>
<b>Cloud Operator</b>	An entity that is responsible for making applications available to users. It can be public or private. <sup>65</sup>	مشغل السحابة	<b>Opérateur Cloud</b>
<b>Consent</b>	Freely given, specific, informed and unambiguous consent given by the data subject either by statement or clear affirmative action which signifies agreement to the subject's personal data being processed. <sup>34</sup>	الموافقة المسبقة	<b>Consentement</b>
<b>Cross-Border Processing</b>	The processing of data by a Controller or Processor who operates in more than one EU member state, or the processing of data in one EU member state of subjects resident in one or more member state. <sup>34</sup>	معالجة البيانات عبر الحدود	<b>Traitement Transfrontalier</b>
<b>Data asset</b>	A body of data or information, defined and managed as a single unit so it can be understood, shared, protected and exploited efficiently. <sup>63</sup>	أصل البيانات	<b>Actif de données</b>
<b>Data asset registry</b>	A data asset registry provides a summary of the key datasets being generated and managed by different actors in a context. <sup>63</sup>	تسجيل أصول البيانات	<b>Registre des actifs de données</b>

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<b>Data Controller</b>	Any person or organization) the legal entity or individual) that determines the purposes, conditions and methodology for the processing of personal data. <sup>34</sup>	متحكم بيانات	<b>Responsable du Traitement</b>
<b>Data ecosystem map</b>	A data ecosystem map provides a summary of major data management activities, including the scale, scope, and types of data being processed, stakeholders involved, data flows between different actors, and processes and platforms in use. <sup>63</sup>	خريطة النظام البيئي للبيانات	<b>Carte de l'écosystème de données</b>
<b>Data Erasure</b>	Also known as the Right to be Forgotten. The right to have the Data Controller erase the personal data, stop publishing the data and cease processing the data. <sup>34</sup>	محو البيانات	<b>Effacement de Données</b>
<b>Data impact assessment</b>	A data impact assessment is a generic term to refer to a variety of tools that are used to determine the positive and negative consequences of a data management activity. These include commonly used – and sometimes legally required – tools such as Data Protection Impact Assessments and Privacy Impact Assessments. <sup>63</sup>	تقييم أثر البيانات	<b>Évaluation d'impact des données</b>
<b>Data Portability</b>	The right to allow individuals to obtain and reuse their personal data for their own purposes across different services so they can move, copy or transfer the data easily in a safe and secure way. <sup>34</sup>	قابلية نقل البيانات	<b>Portabilité des Données</b>
<b>Data Privacy Impact Assessment (DPIA)</b>	A methodology or tool used to identify and reduce the privacy risks of individuals when planning projects or policies to protect the data. <sup>34</sup>	تقييم تأثير خصوصية البيانات (DPIA)	<b>Évaluation de l'Impact de la Confidentialité des Données.</b>
<b>Data Processor</b>	Any person or organization [the entity or individual] that processes data on behalf of the Data Controller. Processing is	معالج البيانات	<b>Traitement de Données</b>

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	defined very widely and includes collection, storage, use, recording, disclosure or manipulation of data whether or not by automated means. <sup>34</sup>		
<b>Data Protection</b>	The tools and techniques used to ensure data is not lost or corrupted. When selecting a cloud service provider (CSP), consider their services or protocols for backup, recovery, business continuity, and disaster recovery. <sup>15</sup>	حماية البيانات	Protection des Données
<b>Data Protection Act (DPA)</b>	The Data Protection Act 2018 was introduced in the UK to give effect to GDPR. <sup>34</sup>	قانون حماية البيانات (DPA)	Loi sur la Protection des Données
<b>Data Protection Authority (DPA)</b>	Means the independent public authority supervising compliance with privacy and data protection legislation. <sup>64</sup>	سلطة حماية البيانات	Autorité de Protection des Données
<b>Data Protection Impact Assessment (DPIA)</b>	A tool and process for assessing the protection impacts on data subjects in processing their personal data and for identifying remedial actions as necessary in order to avoid or minimize such impacts. <sup>63</sup>	تقييم أثر حماية البيانات	Analyse d'impact sur la protection des données (AIPD)
<b>Data Protection Officer (DPO)</b>	The role in an organization which has responsibility for ensuring that individual's personal data is protected under data protection legislation and that the organization is compliant with the legislation. <sup>34</sup>	مسؤول حماية البيانات	Responsable de la Protection des Données  Le Délégué à la Protection des Données (DPD)
<b>Data sensitivity</b>	Classification of data based on the likelihood and severity of potential harm that may materialize as a result of its exposure in a particular context. <sup>63</sup>	حساسية البيانات	Sensibilité des données

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<b>Data Sovereignty</b>	The concept that information which has been converted and stored in binary digital form is subject to the laws of the country in which it is located. <sup>34</sup>	سيادة البيانات	<b>Souveraineté des Données</b>
<b>Edge Computing</b>	Various form of data and network layer analytics will be required to support use-cases requiring real-time decision making and management of data flow in intelligent fashion. This study may help in envisioning the requirements in the area of edge computing and analytics. Edge Computing may be at Mobile edge in the form of Mobile Edge Computing either at RAN or Fronthaul or mid-haul or backhaul or at the edge of enterprise/customer network. Edge computing nodes come with its own capabilities required to store processing data, compute or execute some algorithm and communication setup to interact with rest of the network. <sup>65</sup>	حوسبة الحافة	<b>Edge Computing</b>
<b>Edge Interworking</b>	Edge interworking refers to Edge to Edge communication between communication service provider networks or between Industry vertical solution and communication service provider networks. <sup>65</sup>	حافة العمل البيئي	<b>Bord d'interfonctionnement</b>
<b>Encrypted Data</b>	Data that is secure as protected by translating the data into another form that can only be read by those with authorized access through a key or password. <sup>34</sup>	البيانات المشفرة	<b>Données Chiffrées</b> <b>Données Cryptées</b>
<b>Enforcement Notice</b>	A Notice served by the Information Commissioner requiring us to take (or refrain from taking) specific action regarding our data processing activities, in order to comply with the Act. <sup>24</sup>	إشعار الإنفاذ	<b>Avis d'Exécution</b>
<b>General Data Protection Regulation (GDPR)</b>	It came into force on 25 <sup>th</sup> May 2018. The GDPR further harmonizes data protection rules across EU member states. It	اللائحة العامة لحماية البيانات / الاتحاد الأوروبي	<b>Règlement Général sur la Protection des</b>

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	applies to data processing carried out by individuals and organisations operating within the EU, but also applies to organisations outside the EU that offer goods and services to EU citizens. The GDPR significantly enhances the rights of data subjects in the processing of their personal data. <sup>34</sup>		<b>Données (RGPD) - Union Européenne</b>
<b>Infrastructure information Viewpoint</b>	It focuses on models and frameworks to present the information requirements and control information of a system. It would show how information is partitioned across logical boundaries and the required quality attributes of information. <sup>65</sup>	وجهة نظر معلومات البنية التحتية	<b>Point de vue d'informations sur l'infrastructure</b>
<b>Fair Processing Notice (FPN)</b>	Fair processing notices are the "small print" that appear on forms, which are sometimes called privacy statements or collection texts. They are used to inform the person from whom personal data are being collected, the data subject, how their data will be processed. <sup>44</sup>	إشعار المعالجة العادلة	<b>Traitement Loyal des Données</b>
<b>Genetic Data</b>	Data that is unique concerning the characteristics of an individual which are inherited or acquired. See Biometric Data. <sup>34</sup>	البيانات الوراثية	<b>Données Génétiques</b>
<b>Grounds for Processing</b>	An organization's lawful basis for processing personal data – consent; contractual; legal basis; vital interests; public interest; legitimate interests. <sup>34</sup>	أسباب المعالجة	<b>Motif de Traitement</b>
<b>Information Commissioners Office (ICO)</b>	The UK's independent authority set up to uphold information rights in the public interest, promoting openness by public bodies and data privacy for individuals. <sup>34</sup>	مكتب مفوضي المعلومات (ICO)	<b>Bureau du Commissariat à l'Information</b>

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<b>Lawful Basis of Data Processing</b>	It is the need to have a valid lawful reason to process personal data. This could be consent, a legitimate interest or contractual necessity. <sup>29</sup>	الأساس القانوني لمعالجة البيانات	<b>Base Légale du Traitement des Données</b>
<b>Legitimate Interest</b>	It is a valid alternative to consent as lawful basis for processing— but not for special categories of data. It will not be valid if it harms the rights, interests or freedoms of the individual. Records of your legitimate interest should be documented. <sup>29</sup>	المصلحة المشروعة	<b>Intérêt Légitime</b>
<b>Mobile Edge Computing Server</b>	MEC has been a terminology mainly in the context of 5G where local computing and storage capabilities can be embedded at the mobile network edge in order to provide low latency data/computing services to locally attached end users. It can be envisaged that in future emerging space and terrestrial networks, LEO satellites can also become MEC servers in constellation in the space once equipped with computing and data storage capabilities. <sup>65</sup>	خادم الحوسبة المتنقلة	<b>Serveur informatique de périphérie mobile</b>
<b>Parental Consent</b>	Consent from a person holding parental authority over children under 16 (age varies across member states). It is the responsibility of the Data Controller to set up the verification procedures that guarantee the age of the child and the authenticity of the Parental Consent. See Age Verification. <sup>34</sup>	موافقة ولي الأمر	<b>Consentement Parental</b>
<b>Personal Data Breach</b>	Means a breach of security leading to the accidental or unlawful destruction, loss, alteration, unauthorized disclosure of, or access to, Personal Information transmitted, stored or otherwise processed. <sup>64</sup>	خرق البيانات الشخصية	<b>Violation de Données Personnelles</b>
<b>Privacy by Design</b>	The principle of the inclusion of data protection from the onset of the designing and planning of systems, rather than as a later addition (also Privacy by Default). <sup>34</sup>	الخصوصية حسب التصميم	<b>Protection des données dès la Conception (Privacy by Design)</b>

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<b>Privacy Impact Assessment (PIA)</b>	The GDPR imposes a new obligation on data controllers and data processors to conduct a Data Protection Impact Assessment (also known as a privacy impact assessment, or PIA) before undertaking any processing that presents a specific privacy risk by virtue of its nature, scope, or purposes. <sup>19</sup>	تقييم تأثير الخصوصية (PIA)	Évaluation de l'Impact de la Confidentialité
<b>Privacy Notice</b>	A notice informing Data Subjects how their personal information is going to be used and their rights when their data is provided, collected and processed. <sup>34</sup>	إشعار الخصوصية	Déclaration de Confidentialité  Politique de Confidentialité  Avis de Confidentialité
<b>Profiling</b>	Automated processing of personal data to evaluate certain things about an individual. <sup>62</sup>	التميط	Profilage  Profiling
<b>Pseudonymisation</b>	A process undertaken to ensure that no personal data can be attributed to an individual data subject without the use of additional information. A procedure by which the most identifying fields within a data record/ database are replaced by one or more artificial identifiers, or pseudonyms. GDPR explicitly encourages organizations to consider pseudonymization as a security measure provided the “key” that enables re-identification is kept separate and secure. <sup>34</sup>	التسميه المستعارة	Pseudonymisation
<b>Recipient</b>	Person to whom the personal data are disclosed in the course of processing. <sup>34</sup>	المتلقي	Destinataire
<b>Rectification</b>	The right for Data Subjects to have inaccurate personal information corrected. <sup>34</sup>	التصحيح	Rectification

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<b>Re-identification</b>	A process by which de-identified (anonymized) data can be traced back or linked to an individual(s) or group(s) of individuals through reasonably available means at the time of data re-identification. <sup>63</sup>	إعادة تحديد الهوية	<b>Ré-identification</b>
<b>Relevant Filing System</b>	Any set of information relating to individuals which is structured either by reference to individuals or by reference to criteria relating to individuals in such a way that specific information relating to a particular individual is readily accessible even where processing does not take place automatically. This would include any paper files relating to an individual student or member of staff. <sup>24</sup>	نظام الملفات ذات الصلة	<b>Système de Fichiers Associé</b>
<b>Right to Be Forgotten</b>	Also known as Data Erasure. See Data Erasure.	الحق في النسيان	<b>Droit à l'Oubli</b>
<b>Right to Access</b>	Also known as Subject Access Right. See Subject Access Right.	الحق في الوصول	<b>Droit d'Accéder Droit d'Avoir Accès</b>
<b>Safe Harbour</b>	A Safe harbour is a list of countries that have an adequate level of security standards in terms of processing and handling personal information and acceptable to the European Union. The term originated during an agreement between EU and US department of commerce to maintain adequate level of data security. <sup>29</sup>	الملاذ الآمن	<b>Sphère de Sécurité La Zone Sûre</b>
<b>Standard Contractual Clauses</b>	The SCCs or “model clauses” are standardized contract language (approved by the European Commission) and one method of permission for controllers/processors to send personal data to third countries. <sup>42</sup>	البندود التعاقدية المعيارية	<b>Clauses Contractuelles Standard</b>
<b>Sensitive data</b>	Data classified as sensitive based on the likelihood and severity of potential harm that may materialize as a result of its exposure in a particular context. Both personal and non-	بيانات حساسة	<b>Données sensibles</b>

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	personal data can be sensitive. Many organizations have specific classification systems regarding what constitutes sensitive data in order to facilitate data management practices. <sup>63</sup>		
<b>Sensitive Personal Data</b>	Personal Data that is of a private nature and includes racial origin, sexual life, political or religious views and affiliations, and physical or mental health. <sup>34</sup>	بيانات شخصية حساسة	<b>Données Personnelles Sensibles</b>  <b>Données Personnelles Confidentielles</b>
<b>Subject Access Request</b>	A written or electronic request by an individual to an organization asking for access to information about the individual held by the organization. <sup>34</sup>	طلب الوصول الموضوع	<b>Demande d'Accès aux Données</b>
<b>Subject Access Right</b>	Also known as the Right to Access, it entitles the Data Subject to have access to and information about the personal data that a Controller holds. Application is by a Subject Access Request that is free of charge. <sup>34</sup>	حق الوصول إلى الموضوع	<b>Droit d'Accès au Sujet</b>
<b>Supervisory Authority</b>	The lead authority in the EU member state that manages data protection compliance. <sup>34</sup>	السلطة الإشرافية	<b>L'Autorité de Contrôle</b>
<b>Third Party</b>	Any person other than the Data Subject, Data Controller or Data Processor. <sup>34</sup>	الطرف الثالث	<b>Tiers</b>
<b>Third Party Provider ('TPP')</b>	Means the legal or natural person that provides account initiation services or payment initiation services to a PSU. <sup>64</sup>	مزود الطرف الثالث	<b>Fournisseur tiers</b>  <b>Prestataire tiers</b>
<b>User Managed Access (UMA)</b>	A standard protocol adopted in 2015 and designed to give an individual data subject, a unified control point for authorizing access to their personal data, content, and services, no matter where that data is stored. <sup>34</sup>	الوصول الذي يديره المستخدم (UMA)	<b>Accès Géré par l'Utilisateur</b>

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### Digital ID الهوية الرقمية

Terms	Definition	المصطلحات	Les Termes
<b>Access consent</b>	Represents a Consent that an end-user has granted to Data Consumer to use for 1) new processing locally or 2) access the data in Data Provider. <sup>69</sup>	الموافقة على الوصول	Consentement d'accès
<b>Access Gateway</b>	API Gateway component that is used to protect access to the Data Provider APIs. Responsible for authenticating and authorising the incoming requests with the Access consent information received in Authorization HTTP header. <sup>69</sup>	بوابة الوصول	Passerelle d'accès
<b>Access token</b>	Temporary credential issued by Identity Provider to perform operations against Resource Servers on behalf of Resource Owner and with the consent of the Resource Owner. Access token is always tied to a particular client application, it has limited Scope and lifetime. Access tokens are not intended to carry information about the end-user. <sup>69</sup>	رمز وصول	Jeton d'accès
<b>(ACR) claim, (ACR) values</b>	Authentication Context Class Reference, result claim and request parameter used in OpenID Connect authentication requests. values are set of arbitrary values that the Client and IdP agreed upon to communicate the level of authentication that happened. This is to give the client a level of confidence on the quality of the authentication (LoA) that took place. <sup>69</sup>	المطالبة بمرجع فئة سياق المصادقة	Référence de modèle de contexte d'authentification
<b>Accredited Participant</b>	An entity that is accredited in accordance with the TDIF to be a part of the system as an attribute service provider, identity provider, credential service provider or identity exchange (as applicable), is listed by the Oversight Authority on a register, and performs the role for which it has been accredited in connection with the system. <sup>67</sup>	مشارك معتمد	Participant Accrédité

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<b>Allowed identity correlation</b>	A use case in MyDataShare ecosystem that allows using a shared, public identifier for the end-user among the federation entities. In this ID configuration the Gluu INUM claim with public subject id is provided back on the Identity token the authentication requester receives. <sup>69</sup>	ارتباط الهوية المسموح به	<b>Corrélation d'identité autorisée</b>
<b>Artificial Intelligence Assurance</b>	The defensive science of protecting AI applications from attack or malfunction. <sup>68</sup>	ضمان الذكاء الاصطناعي	<b>Assurance de l'intelligence artificielle</b>
<b>Artificial Intelligence Digital Ecosystem</b>	A technology stack driving the development, testing, fielding, and continuous update of AI-powered applications. The ecosystem is managed as a multilayer collection of shared AI essential building blocks (e.g., data, algorithms, tools, and trained AI models) accessed through common interfaces. <sup>68</sup>	النظام البيئي الرقمي للذكاء الاصطناعي	<b>Écosystème numérique d'intelligence artificielle</b>
<b>Artificial General Intelligence (AGI)</b>	A phrase that has been used to capture the possibility of developing more general AI capabilities, in distinction to the typically narrow capabilities of AI systems that have been developed to date. Some use the term to refer to the prospect of achieving more human-like intelligence, developing AI systems with the ability to perform many of the intellectual tasks that humans are capable of doing, or developing systems that might employ a wide range of skills across multiple domains of expertise. <sup>68</sup>	الذكاء الاصطناعي العام	<b>Intelligence (IA) artificielle générale</b>
<b>Artificial Intelligence Governance</b>	The actions to ensure stakeholder needs, conditions, and options are evaluated to determine balanced, agreed-upon enterprise objectives; setting direction through prioritization and decision-making; and monitoring performance and compliance against agreed-upon directions and objectives. AI governance may include policies on the nature of AI	حوكمة الذكاء الاصطناعي	<b>Gouvernance de l'intelligence artificielle</b>

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	applications developed and deployed versus those limited or withheld. <sup>68</sup>		
<b>Artificial Intelligence Lifecycle</b>	The steps for managing the lifespan of an AI system: 1) Specify the system's objective. 2) Build a model. 3) Test the AI system. 4) Deploy and maintain the AI system. 5) Engage in a feedback loop with continuous training and updates. <sup>68</sup>	دورة حياة الذكاء الاصطناعي	<b>Cycle de vie de l'intelligence artificielle</b>
<b>Artificial Intelligence Stack</b>	AI can be envisioned as a stack of interrelated elements: talent, data, hardware, algorithms, applications, and integration. <sup>68</sup>	حزم الذكاء الاصطناعي	<b>Stack d'intelligence artificielle</b>
<b>Assured identity</b>	A claimed identity that has been subject to an identity proofing process and is thus linked to a person with a defined level of confidence that it is the person's real identity. <sup>70</sup>	هوية مؤكدة	<b>Identité assurée</b>
<b>Attribute</b>	An item of information or data associated with an individual. Examples of Attributes include information such as name, address, date of birth, email address and mobile phone number. <sup>67</sup>	السمة	<b>Attribut</b>
<b>Attribute service provider</b>	An entity that has been accredited in accordance with the TDIF as an attribute service provider and that verifies specific Attributes relating to entitlements, qualifications or characteristics of an individual (for example, this Joe Bloggs is authorised to act on behalf of business XYZ in a particular capacity). <sup>67</sup>	مزود خدمة السمات	<b>Fournisseur de services d'attributs</b>
<b>Auditability</b>	A characteristic of an AI system in which its software and documentation can be interrogated and yield information at each stage of the AI lifecycle to determine compliance with policy, standards, or regulations. <sup>68</sup>	القابلية للتدقيق	<b>Auditabilité</b>

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<b>Authentication</b>	Establishes that the claimant who asserts his or her identity is the same person whose identity was obtained, verified, and credentialed during on-boarding. <sup>25</sup>	المصادقة	<b>Authentification</b>
<b>Authentication Assurance Level (AAL)</b>	Intended to provide some confidence in the authentication provided by the identity provider. <sup>69</sup>	مستوى ضمان المصادقة	<b>Niveau d'assurance d'authentification</b>
<b>Authenticator</b>	Something the claimant possess and controls that is used to authenticate (confirm) that the claimant is the individual to whom a credential was issued, and therefore (depending on the strength of the authentication component of the digital ID system) is (to varying degrees of likelihood, specified by the authentication assurance level) the actual subscriber and account holder. <sup>25</sup>	المصدق	<b>Authentificateur</b>
<b>Biometric matching</b>	The process of automated identification of an individual in the system using their Biometric Information. <sup>67</sup>	المطابقة الحيوية	<b>Correspondance biométrique</b>
<b>Claimant</b>	A person who seeks to prove his/her identity and obtain the rights associated with that identity (e.g., to open or access a financial account). A Claimant can also be described as a Subscriber who asserts ownership of an identity to a Relying Party (RP) and seeks to have it verified, using authentication protocols. <sup>25</sup>	المدعي	<b>Demandeur</b>
<b>Computational Thinking</b>	The thought processes involved in formulating problems so their solutions can be represented as computational steps and algorithms. <sup>68</sup>	التفكير الحاسوبي	<b>Pensée informatique</b>
<b>Computer Vision</b>	The digital process of perceiving and learning visual tasks in order to interpret and understand the world through cameras and sensors. <sup>68</sup>	الرؤية الحاسوبية	<b>Vision par ordinateur</b>

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<b>Consent</b>	Provides the legal basis for the processing of the Personally Identifiable Information of the individual. Consent must be freely given, specific, informed and unambiguous. <sup>69</sup>	الموافقة	<b>Consentement</b>
<b>Consent introspection</b>	A service request to validate a given Access consent at MyDataShare Operator Platform. Received typically from a Data Provider (but also by Data Consumers in applicable case). <sup>69</sup>	الموافقة على الاستبطان	<b>Introspection du consentement</b>
<b>Consent introspection endpoint</b>	API endpoint for incoming Consent Introspection requests at MyDataShare Operator Platform. Requires Access token with Scope consent introspection. <sup>69</sup>	نقطة نهاية الموافقة على الاستبطان	<b>Consentement point final d'introspection</b>
<b>Consent receipt</b>	A machine-readable and human-readable artifact of the fact that Individual has given consent to data processing. An approved Consent request can result in delivery of a Consent receipt. <sup>69</sup>	إيصال الموافقة	<b>Récépissé de consentement</b>
<b>Consent request</b>	A Data Consumer initiated service request to initiate consent notice & acquisition process with an end-user. Request is managed via MyDataShare Operator Platform and the applicable Wallet application. <sup>69</sup>	طلب الموافقة	<b>Demande de consentement</b>
<b>Consent request endpoint</b>	API endpoint for incoming Consent requests at MyDataShare Operator Platform. Requires Access token with Scope consent request. <sup>69</sup>	نقطة نهاية طلب الموافقة	<b>Point final de demande de consentement</b>
<b>Continuous Authentication</b>	A dynamic form of authentication. It can leverage biomechanical biometrics, behavioural biometric patterns, and/or dynamic Transaction Risk Analysis to focus on ensuring that certain data points collected throughout the course of an online interaction with an individual (such as	المصادقة المستمرة	<b>Authentification Continue</b>

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	geolocation, MAC and IP addresses, typing cadence and mobile device angle) match “what should be expected” during the entire session. <sup>25</sup>		
<b>Credential</b>	The technology used to authenticate an individual’s identity. A Credential may incorporate a password, cryptographic key or other form of access restriction. Credential service provider. An entity that has been accredited in accordance with the TDIF as a credential service provider and that generates, binds and distributes Credentials to Users or binds and manages Credentials generated by Users themselves. <sup>67</sup>	الاعتماد	<b>Credential</b>
<b>Credential Service Provider (CSP)</b>	Entity that issues and/or registers authenticators and corresponding electronic credentials (binding the authenticators to the verified identity) to subscribers. The CSP is responsible for maintaining the subscriber’s identity credential and all associated enrolment data throughout the credential’s lifecycle and for providing information on the credential’s status to verifiers. <sup>25</sup>	مزود خدمة اعتماد الهوية	<b>Fournisseur de Services Justificatifs d'Identité</b>
<b>Data access log</b>	A human-readable history of end-user related data access events collected via reporting entities such as AGW, Wallet and CMS. This data is served to End-users via MyDataShare Wallet. <sup>69</sup>	سجل الوصول إلى البيانات	<b>Journal d'accès aux données</b>
<b>Data Architecture</b>	The structure of an organization’s logical and physical data assets and data management resources. <sup>68</sup>	هندسة البيانات	<b>Architecture de données</b>
<b>De-anonymization</b>	Matching anonymous data (also known as de-identified data) with publicly available information, or auxiliary data, in order to discover the individual to whom the data belong. <sup>68</sup>	إزالة إخفاء الهوية	<b>Désanonymisation</b>

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<b>Decentralised Identifier (DID)</b>	A type of identifier intended for verifiable digital identity that is "self-sovereign", i.e., fully under the control of the identity owner and not dependent on a centralised registry, identity provider or certificate authority. <sup>66</sup>	المعرف اللامركزي	<b>Identifiant décentralisé</b>
<b>Decentralised Identifier (DID) Document</b>	Contains a set of key descriptions, which are machine-readable descriptions of the Identity Owner's public keys, and a set of service endpoints, which are resource pointers necessary to initiate trusted interactions with the Identity Owner. <sup>66</sup>	وثيقة المعرف اللامركزي	<b>Document d'identification décentralisé</b>
<b>Deployed AI</b>	AI that has been fielded for its intended purpose within its relevant operational environment. <sup>68</sup>	إعمال الذكاء الاصطناعي	<b>Intelligence Artificielle déployée</b>
<b>De-duplication</b>	The process of resolving identity evidence and attributes to a single unique identity within a given population or context(s). <sup>25</sup>	إزالة الازدواجية	<b>Déduplication</b>
<b>Digital Ecosystem</b>	The stakeholders, systems, tools, and enabling environments that together empower people and communities to use digital technology to gain access to services, engage with each other, and pursue missional opportunities. <sup>68</sup>	النظام البيئي الرقمي	<b>Écosystème numérique</b>
<b>Digital financial inclusion or fintech-enabled financial inclusion</b>	We use the two terms interchangeably in the paper. Digital access to and usage of formal financial services, such as through mobile phone (both smart and non-smart phones) and computers (to access the internet). This concept includes services provided by fintech companies and financial institutions. <sup>71</sup>	الشمول المالي الرقمي أو الشمول المالي الممكن من التقنيات المالية الحديثة	<b>Inclusion financière numérique</b>

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<b>Digital Identity</b>	A set of the attributes about a person that uniquely describes the person engaged in an online transaction under the Trust Framework identity eco-system. <sup>18</sup>	الهوية الرقمية	<b>Identité Numérique</b>
<b>Digital Identity System</b>	The system for identity management transactions which is the subject of this Consultation Paper and the Legislation. <sup>67</sup>	نظام الهوية الرقمية	<b>Système d'identité numérique</b>
<b>Digital Identity Systems</b>	For the purposes of this Guidance, are systems that cover the process of identity proofing/enrolment and authentication. Identity proofing and enrolment can be either digital or physical (documentary), or a combination, but binding, credentialing, authentication, and portability/federation must be digital. <sup>25</sup>	أنظمة الهوية الرقمية	<b>Systèmes d'Identités Numériques</b>
<b>Digital Identity Assurance Frameworks and Technical Standards</b>	A set of open sources, consensus-driven assurance frameworks and technical standards for digital ID systems that have been developed in several jurisdictions and also by international organizations and industry bodies See Appendix D: Digital ID assurance framework and technical standard setting bodies. See for example NIST standards and eIDAS Regulation at Appendix E: Overview of US and EU digital ID assurance frameworks and technical standards. <sup>25</sup>	أطر ضمان الهوية الرقمية والمعايير الفنية	<b>Cadres d'Assurance de l'Identité Numérique et Normes Techniques</b>
<b>Digital Identity system</b>	The system for identity management transactions which is the subject of this Consultation Paper and the Legislation. <sup>67</sup>	نظام الهوية الرقمية	<b>Système d'identité numérique</b>
<b>Digital Infrastructure</b>	The foundational components that enable digital technologies and services. Examples of digital infrastructure include fiber-optic cables, cell towers, satellites, data centers, software platforms, and end-user devices. <sup>68</sup>	البنية التحتية الرقمية	<b>Infrastructure numérique</b>

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<b>Direct introspection</b>	A mechanism where Data Provider validates the requests from Data Consumers directly against MyDataShare Operator Platform APIs (no Access Gateway in middle). <sup>69</sup>	الاستبطان المباشر	<b>Introspection directe</b>
<b>Digital lending/credit</b>	Credit activity that involves the extension of funds through digital means—via mobile phone or online. Digital lending can be extended through marketplace lending, peer-to-peer lending, e-commerce lending, online lending by banks, and mobile lending. Digital credit models typically make extensive use of digital data collection. <sup>71</sup>	الإقراض / الائتمان الرقمي	<b>Prêt/crédit numérique</b>
<b>eIDAS Regulation</b>	(EU) N°910/2014 on electronic identification and trust services for electronic transactions in the internal market. <sup>25</sup>	اللائحة التنظيمية للاتحاد الأوروبي لتحديد الهوية الإلكترونية وخدمات الثقة للمعاملات الإلكترونية	<b>Règlement eIDAS</b>
<b>Electronic Identity Verification (eIDV)</b>	The use of public and private databases to quickly confirm whether an individual is who they claim to be. eIDV uses personal information such as name, date of birth, Social Security number and address. The result of trying to confirm an individual's identity could be a match, non-match, or partial match. <sup>10</sup>	التحقق من الهوية الإلكترونية	<b>Validation électronique de l'identité</b>
<b>Enrolment</b>	The process by which an IDSP registers (enrolls) an identity-proofed applicant as a 'subscriber' and establishes their identity account. This process authoritatively binds the subscriber's unique verified identity (i.e., the subscriber's attributes/identifiers) to one or more authenticators possessed and controlled by the subscriber, using an appropriate binding protocol. The process of binding the subscriber's identity to authenticator(s) is also referred to as 'credentialing'. <sup>25</sup>	التسجيل	<b>Inscription</b>

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## دليل مصطلحات التقنيات المالية الحديثة

<b>General-Purpose Identity Systems (or Foundational Identity Systems)</b>	Typically provide documentary and/or digital credentials that are widely recognized and accepted by government agencies and private sector service providers as proof of official identity for a variety of purposes (for example, national ID systems and civil registration). <sup>25</sup>	أنظمة الهوية ذات الأغراض العامة (أو أنظمة الهوية التأسيسية)	<b>Systèmes d'Identité à Usage Général ou Systèmes d'Identité Fondamentaux</b>
<b>High-Performance Computing (HPC)</b>	Developing, deploying, and operating very highcapacity computers (along with the requisite software, hardware, facilities, and underpinning infrastructure) to advance the computational upper limits of resolution, dimensionality, and complexity. <sup>68</sup>	حوسبة عالية الأداء (HPC)	<b>Calcul haute performance</b>
<b>Homomorphic Encryption</b>	A technique that allows computation to be performed directly on encrypted data without requiring access to a secret key. The result of such a computation remains in encrypted form and can at a later point be revealed by the owner of the secret key. <sup>68</sup>	تشفير متماثل الشكل	<b>Cryptage homomorphe</b>
<b>Human-Machine Teaming (or Human-AI Teaming)</b>	The ability of humans and AI systems to work together to undertake complex, evolving tasks in a variety of environments with seamless handoff both ways between human and AI team members. Areas of effort include developing effective policies for controlling human and machine initiatives, computing methods that ideally complement people, methods that optimize goals of teamwork, and designs that enhance human-AI interaction. <sup>68</sup>	فريق الذكاء الاصطناعي البشري	<b>Equipe Homme-Machine</b>
<b>Identification Assurance Level (IAL)</b>	Confidence level related to end-user identity proofing process. <sup>69</sup>	مستوى ضمان تحديد الهوية	<b>Niveau d'assurance d'identification</b>
<b>Identifier</b>	Something that enables an individual, entity, process or thing to be discovered and identified in a given context. The	المعرف	<b>Identifiant</b>

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## دليل مصطلحات التقنيات المالية الحديثة

	Decentralised Identifier or DID is the building block of SSI. In the context of this document, we refer to DIDs when speaking about identifiers. <sup>66</sup>		
<b>Identity crime</b>	Activities or offences in which a perpetrator uses a fabricated, manipulated, stolen or otherwise fraudulently assumed identity to facilitate the commission of crime. <sup>70</sup>	جريمة الهوية	Crime d'identité
<b>Identity exchange</b>	An entity that has been accredited in accordance with the TDIF as an identity exchange and that conveys, manages and coordinates the flow of Attributes and assertions between Accredited Participants and relying parties. <sup>67</sup>	تبادل الهوية	Échange d'identité
<b>Identity fraud</b>	The gaining of money, goods, services or other benefits or the avoidance of obligations through the use of a fabricated, manipulated, stolen or otherwise fraudulently assumed identity. <sup>70</sup>	تزوير الهوية	Fraude à l'identité
<b>Identity Holder</b>	An individual or organisation that controls the private keys associated with a given DID. While all types of entities, including natural persons, processes, organisations, smart agents, and things (e.g., IoT devices, machines, etc.) may have DIDs that identify them, the private keys associated with a DID will still be controlled by an individual or organisation. <sup>66</sup>	حامل الهوية	Titulaire d'identité
<b>Identity lifecycle</b>	Management refers to the actions that should be taken in response to events that can occur over the identity lifecycle and affect the use, security and trustworthiness of authenticators, for example, loss, theft, unauthorized duplication, expiration, and revocation of authenticators and/or credentials. <sup>25</sup>	دورة حياة الهوية	Cycle de Vie d'Identité

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## دليل مصطلحات التقنيات المالية الحديثة

<b>Identity linking</b>	Linking the digital identifiers of an identity in multiple federated identity providers to a digital identifier of the same identity in the MyDataShare ID identity provider. <sup>69</sup>	ربط الهوية	<b>Liaison d'identité</b>
<b>Identity non-correlation</b>	A use case in MyDataShare ecosystem that uses only MyDataShare ID -stored pairwise identifiers of the end-user among the peer entities. The authentication requester only receives the end-user's pairwise identifier, so that doesn't allow correlation in context. <sup>69</sup>	عدم ارتباط الهوية	<b>Non-corrélation identitaire</b>
<b>Identity Proofing</b>	Answers the question, "Who are you?" and refers to the process by which an identity service provider (IDSP) collects, validates and verifies information about a person and resolves it to a unique individual within a given population or context. It involves three actions: (1) collection/resolution, (2) validation, and (3) verification. <sup>25</sup>	إثبات الهوية	<b>Preuve d'Identité</b>
<b>Identity Provider (IDP)</b>	Identity Provider solution that is used to offer Identity Provisioning and Access Management services. <sup>69</sup>	مزود الهوية	<b>Fournisseur d'identité</b>
<b>Identity Service Provider (IDSP)</b>	Generic umbrella term that refers to all of the various types of entities involved in providing and operating the processes and components of a digital ID system or solution. IDSPs provide digital ID solutions to users and relying parties. A single entity can undertake the functional roles of one or more IDSPs – see Appendix A: Description of a Basic Digital Identity System and its Participants for a summary of all the relevant entities including – identity provider, credential service provider (CSP), registration authority (RA) (or identity manager), verifier, user/Individual, applicant, subscriber, claimant, relying party and Trust Framework Provider / Trust Authority. <sup>25</sup>	مزود خدمة الهوية (IDSP)	<b>Fournisseur de Service d'Identité</b>

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## دليل مصطلحات التقنيات المالية الحديثة

<b>Identity theft</b>	The fraudulent use of a person's identity (or a significant part thereof) without consent, whether the person is living or deceased. <sup>70</sup>	سرقة الهوية	<b>Vol d'identité</b>
<b>Identity token</b>	A security token granted by the OpenID Provider that contains information about an End-user. This information tells your client application that the user is authenticated and can also give you additional information like their username or locale. <sup>69</sup>	رمز الهوية	<b>Jeton d'identification</b>
<b>Face Verification Service</b>	The national online system which enables a facial image associated with an individual to be compared against another image of the same individual held in government records (such as documents) of that individual, to help verify the identity of that individual. <sup>67</sup>	خدمة التحقق من الوجه	<b>Service de vérification faciale</b>
<b>Legislation</b>	The proposed legislation for the Digital Identity system including primary and secondary legislation. <sup>67</sup>	تشريع	<b>Législation</b>
<b>Level of assurance (or confidence)</b>	The degree of confidence in a person's claimed identity at application (i.e. through identity proofing) or at authentication. <sup>70</sup>	مستوى الضمان (أو الثقة)	<b>Niveau d'assurance ou de confiance</b>
<b>Marketplace lending</b>	Lending via digital platforms which directly connects lenders to borrowers. <sup>71</sup>	الإقراض من السوق	<b>Prêt du marché</b>
<b>Multi-Party Federated Learning</b>	An ML setting where many clients (e.g., mobile devices or whole organizations) collaboratively train a model under the orchestration of a central server (e.g., service provider) while keeping the training data decentralized. It can mitigate many of the systemic privacy risks and costs resulting from traditional, centralized ML and data science approaches.	التعلم الموحد متعدد الأطراف	<b>Apprentissage fédéré multipartite</b>

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## دليل مصطلحات التقنيات المالية الحديثة

	However, it does introduce new attack vectors that must be addressed. <sup>68</sup>		
<b>MyDataShare ID</b>	OpenID Connect compliant Identity Provider that is used to offer Access Management services to protect access to Wallet application and MyDataShare Operator Platform's APIs. In case of Single sign-on use of MyDataShare ID by the relying party, it protects access to its resources/services too. <sup>69</sup>	مُعرف مشاركة بياناتي	<b>Mon identifiant de données partagés</b>  <b>Identifiant MyDataShare</b>
<b>MyDataShare Operator Platform, MOP</b>	MyDataShare Operator ties together end-users, Data Providers and Data Consumers by offering Data Consumers the ability to enter into Contracts with, and/or request Consents from End-users. <sup>69</sup>	منصة معرف مشاركة بياناتي	<b>Opérateur du plateforme mon identifiant de données partagés</b>  <b>MyDataShare</b>
<b>MyDataShare Wallet</b>	End-user web application that gives end-users the possibility to manage Consent requests, Consents and other data processing information related to MyDataShare Operator Platform. <sup>69</sup>	حافظة مشاركة بياناتي	<b>Portefeuille de partage de mes données</b>  <b>Portefeuille MyDataShare</b>
<b>Natural Language Processing (NLP)</b>	The ability of a machine to process, analyze, and mimic human language, either spoken or written. <sup>68</sup>	معالجة اللغة الطبيعية	<b>Traitement du langage naturel</b>
<b>Natural Language Understanding</b>	The ability of a machine to represent and act on the meaning that a language expresses utilizing language semantically rather than statistically. <sup>68</sup>	فهم اللغة الطبيعية	<b>Compréhension du langage naturel</b>
<b>Neuromorphic Computing</b>	Computing that mimics the human brain or neural network. <sup>68</sup>	الحوسبة العصبية	<b>Calcul neuromorphique</b>

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## دليل مصطلحات التقنيات المالية الحديثة

<b>Official Identity</b>	For the purposes of this Guidance, is the specification of a unique natural person that (1) is based on characteristics (identifiers or attributes) of the person that establish a person's uniqueness in the population or particular context(s), and (2) is recognized by the state for regulatory and other official purposes. <sup>25</sup>	الهوية الرسمية	<b>Identité Officielle</b>
<b>One Shot (or Few Shot) Learning</b>	An approach to machine learning that leverages existing knowledge to enable learning in some applications (e.g., object recognition) on a few non-repeated examples, with the system rapidly learning similarities and dissimilarities between the training examples. <sup>68</sup>	التعلم خطوة واحدة	<b>Apprentissage one-shot (ou Few-shot learning)</b>  <b>Apprentissage à partir de quelques exemples ou d'un seul exemple</b>
<b>Participant</b>	The Oversight Authority and each attribute service provider, credential service provider, identity exchange, identity provider and relying party. <sup>67</sup>	مشارك	<b>Participant</b>
<b>Platform Environment</b>	Provides an application developer or user secured access to resources and tools (e.g., workflows, data, software tools, storage, and compute) on which applications can be developed or run. <sup>68</sup>	بيئة المنصة	<b>Environnement plateforme</b>
<b>Peer Decentralised Identifier (DID)</b>	A DID created only for use within a pairwise connection. Private, not resolvable through a DID Registry. <sup>69</sup>	معرف الأقران اللامركزي	<b>Identifiant pair décentralisé</b>
<b>Permission token</b>	A MyDataShare issued token similar to Consent token but generalised to cover also other legal processing bases (including consent). Permission token is validated against the Consent introspection endpoint. <sup>69</sup>	رمز الإذن أو التصريح	<b>Jeton d'autorisation</b>

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## دليل مصطلحات التقنيات المالية الحديثة

<p><b>Phishing</b></p> <p>(also referred to as <b>man-in-the-middle or credential interception</b>)</p>	<p>A fraudulent attempt to gather credentials from unknowing victims using deceptive emails and websites. For example, a criminal attempt to trick its victim into supplying names, passwords, government ID numbers or credentials to a seemingly trustworthy source.<sup>25</sup></p>	<p>التصيد الاحتيالي</p>	<p><b>Hameçonnage ou Phishing</b></p> <p>(Aussi Appelé Interception de l'Homme au Milieu ou des Titres de Compétences)</p>
<p><b>Portability / Interoperability</b></p>	<p>Portable identity means that an individual's digital ID credentials can be used to prove official identity for new customer relationships at unrelated private sector or government entities, without their having to obtain and verify personally identifiable information (PII) and conduct customer identification/verification each time. Portability requires developing interoperable digital identification products, systems, and processes. Portability/interoperability can be supported by different digital ID architecture and protocols.<sup>25</sup></p>	<p>قابلية النقل / التشغيل البيئي</p>	<p><b>Interopérabilité / Portabilité</b></p>
<p><b>Progressive Identity</b></p>	<p>Official identity that can change over time as the identified individual develops a progressively more robust digital footprint that provides an increasing number of attributes and/or authenticators that can be verified against an increasing number and range of sources.<sup>25</sup></p>	<p>الهوية التقدمية</p>	<p><b>Identité progressive</b></p>
<p><b>Public-key encryption</b></p> <p>(Used in <b>Public Key Infrastructure (PKI) Certificates</b>)</p>	<p>Where a pair of keys are generated for an entity—a person, system, or device—and that entity holds the private key securely, while freely distributing the public key to other entities. Anyone with the public key can then use it to encrypt a message to send to the private key holder, knowing that only they will be able to open it.<sup>25</sup></p>	<p>تشفير المفتاح العام  (المستخدم في شهادات البنية التحتية للمفتاح العام (PKI))</p>	<p><b>Chiffrement à Clé Publique</b></p> <p>(Utilisé dans les Certificats)</p>

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## دليل مصطلحات التقنيات المالية الحديثة

			d'Infrastructure à Clé Publique)
<b>Reinforcement Learning</b>	A method of training algorithms to make suitable actions by maximizing rewarded behavior over the course of its actions. This type of learning can take place in simulated environments, such as game-playing, which reduces the need for real-world data. <sup>68</sup>	تعزير التعلم	Apprentissage par renforcement
<b>Relying party</b>	An entity listed by the Oversight Authority on a register as a relying party and that relies on verified Attributes or assertions provided by identity providers and attribute service providers to enable the provision of access to a digital service to a User. <sup>67</sup>	الطرف المعول	Partie de confiance
<b>Reliable AI</b>	An AI system that performs in its intended manner within the intended domain of use. <sup>68</sup>	ذكاء اصطناعي موثوق	Intelligence artificielle fiable
<b>Responsible AI</b>	An AI system that aligns development and behavior to goals and values. This includes developing and fielding AI technology in a manner that is consistent with democratic values. <sup>68</sup>	ذكاء اصطناعي مسؤول	Intelligence Artificielle Responsable
<b>Robust AI</b>	An AI system that is resilient in real-world settings, such as an object-recognition application that is robust to significant changes in lighting. The phrase also refers to resilience when it comes to adversarial attacks on AI components. <sup>68</sup>	ذكاء اصطناعي قوي	Intelligence artificielle robuste
<b>Self-Sovereign Identity</b>	A model of digital identity where individuals and entities alike are uniquely in full control over central aspects of their digital identity, including their underlying encryption keys, creation, registration, and use of their decentralised	الهوية الذاتية	Identité auto-souveraine

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## دليل مصطلحات التقنيات المالية الحديثة

	identifiers or DIDs, and control over how their credentials and related personal data is shared and used. <sup>66</sup>		
<b>Self-Supervised Machine Learning</b>	A collection of machine learning techniques that are used to train models or learn embedded representations without reliance on costly labeled data; rather, an approach is to withhold part of each data sample and require the algorithm to learn to predict the missing piece. <sup>65</sup> Self-supervision has been used to train some of the largest language models built to date by training on large amounts of natural language data. <sup>68</sup>	تعلم الآلة الخاضع للإشراف الذاتي	<b>Apprentissage automatique auto-supervisé</b>
<b>Semi-Supervised Machine Learning</b>	A process for training an algorithm on a combination of labeled and unlabeled data. Typically, this combination will contain a very small amount of labeled data and a very large amount of unlabeled data. One approach is to use the costly, smaller amount of labeled data to bootstrap a classification model, use that model to generate predicted labels across the larger, unlabeled data, and then use the outcome to retrain/refine the model and iterate until class label assignments stabilize. <sup>68</sup>	تعلم الآلة شبه الخاضع للإشراف	<b>Apprentissage automatique semi-supervisé</b>
<b>Single sign-on (SSO)</b>	An access control property of a system where a single authentication provides access to multiple services, by passing the authentication token seamlessly to configured services. <sup>69</sup>	الدخول الموحد	<b>Authentification unique</b>
<b>Social (Digital) Footprint</b>	The trail of information recorded in information systems or other types of evidence (such as testimonial from a referee) as a result of normal social, living and employment activities during a person's lifetime. An online social footprint (or	البصمة الاجتماعية (الرقمية)	<b>Empreinte sociale (numérique)</b>

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	'digital footprint') refers to the trail, traces or 'footprints' that people leave behind online. <sup>70</sup>		
<b>Supervised Machine Learning</b>	A process for training algorithms by example. The training data consists of inputs paired with the correct outputs. During training, the algorithm will search for patterns in the data that correlate with the desired outputs and learn to predict the correct output for newly presented input data over iterative training and model updates. <sup>68</sup>	تعلم الآلة الخاضع للإشراف	<b>Apprentissage automatique Supervisé</b>
<b>Synthetic Identities</b>	Developed by criminals by combining real (usually stolen) and fake information to create a new (synthetic) identity, which can be used to open fraudulent accounts and make fraudulent purchases. Unlike impersonation, the criminal is pretending to be someone who does not exist in the real world rather than impersonating an existing identity. <sup>25</sup>	الهويات التركيبية الهويات الاصطناعية	<b>Identités Synthétiques</b>
<b>Traceability</b>	A characteristic of an AI system enabling a person to understand the technology, development processes, and operational capabilities (e.g., with transparent and auditable methodologies along with documented data sources and design procedures). <sup>68</sup>	التتبع	<b>Traçabilité</b>
<b>Token endpoint</b>	API endpoint in MyDataShare ID that issues access tokens.	نقطة نهاية الرمز	<b>Point de terminaison de jeton</b>
<b>Trusted Client</b>	A client that has been registered and issued valid credentials to access the MyDataShare ecosystem's APIs. <sup>69</sup>	عميل موثوق به	<b>Client de confiance</b>
<b>Trusted Digital Identity Framework or TDIF</b>	The documents which set out the requirements for accreditation of entities in connection with the system. <sup>67</sup>	إطار عمل الهوية الرقمية الموثوق به	<b>Cadre d'identité numérique de confiance</b>

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## دليل مصطلحات التقنيات المالية الحديثة

<b>Unsupervised Machine Learning</b>	A process for training a model in which the model learns from the data itself without any data labels. Two common approaches are clustering (in which inherent groupings are discovered) and association (in which rules that describe large portions of the data are discovered). <sup>68</sup>	تعلم الآلة غير الخاضع للإشراف	<b>Apprentissage non-supervisé</b> <b>Unsupervised Machine Learning</b>
<b>Validation (identity)</b>	Part of identity proofing and involves determining that the evidence is genuine (not counterfeit or misappropriated) and the information the evidence contains is accurate by checking the identity information/evidence against an acceptable (authoritative/reliable) source to establish that the information matches reliable, independent source data/records. <sup>25</sup>	المصادقة	<b>Validation</b>
<b>Verification</b>	Part of identity proofing and involves confirming that the validated identity relates to the individual (applicant) being identity proofed. <sup>25</sup>	التحقق	<b>Vérification</b>

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## دليل مصطلحات التقنيات المالية الحديثة

### تقنية السجلات الموزعة (DLT) Distributed Ledger Technology

Terms	Definition	المصطلحات	Les Termes
<b>Administrator</b>	Actors that controls access to the core codebase repository and can decide to add, remove and amend code to change system rules. An administrator is often considerably involved in the governance process. <sup>11</sup>	المدير (نظام تقنية السجلات الموزعة)	<b>Administrateur</b>
<b>Airdrop</b>	A distribution of digital tokens to a list of blockchain addresses. <sup>73</sup>	عملية توزيع الرموز	<b>Airdrop</b>
<b>Alt-coin</b>	Any cryptocurrency that exists as an alternative to bitcoin. <sup>9</sup>	العملة البديلة	<b>Alt-coin</b>
<b>Asset-Backed Token</b>	A DLT-based digital representation of an actual real asset or revenue stream. <sup>5</sup>	رمز مدعوم بالأصول	<b>Jeton Adossé à des Actifs</b>
<b>Atomic Swap</b>	An exchange of tokens that does not involve the intervention of any trusted intermediary and automatically reverts if all of the provisions are not met. <sup>73</sup>	المبادلة الذرية	<b>Atomic Swap</b> <b>Échange atomique</b>
<b>Block header</b>	Structured data that includes a cryptographic link to the previous block unless there is no previous block. <sup>85</sup>	رأس الكتلة	<b>En-tête de bloc</b>
<b>Blockchain as a service (BaaS)</b>	A cloud service category in which the capabilities provided to the cloud service customer are to deploy and manage a blockchain network in order to enable the abilities of consensus, smart contract, transaction, crypto engine, block record storage, peer-to-peer connectivity and management using blockchain. <sup>85</sup>	سلسلة الكتل كخدمة	<b>Blockchain en tant que service</b>

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<b>Blockchain Explorer</b>	A software for visualizing blocks, transactions, and blockchain network metrics (e.g., average transaction fees, hashrates, block size, block difficulty). <sup>73</sup>	مستكشف سلسلة الكتل	<b>Blockchain explorateur</b>
<b>Blockchain Subnetwork</b>	A blockchain network that is tightly coupled with one or more other blockchain networks, as found in sharding. <sup>73</sup>	شبكة سلسلة الكتل الفرعية	<b>Blockchain Sous-réseau</b>
<b>Commit-Chain</b>	A scheme that enables the off-chain processing of transactions by one or more operators with on-chain state update commitments that do not contain per-transaction data. <sup>73</sup>	سلسلة الالتزام	<b>Commit-Chaîne</b>
<b>Candidate Record</b>	A record that has not yet been propagated to the network and thus not been subject to network consensus. <sup>11</sup>	سجل المرشح	<b>Dossier du Candidat</b>
<b>Censorship Resistance</b>	Inability of a single party or cartel to unilaterally perform any of the following: 1) change rules of the system; 2) block or censor transactions; and 3) seize accounts and/or freeze balances. <sup>11</sup>	المقاومة الرقابية	<b>Résistance à la Censure</b>
<b>Consensus Algorithm</b>	A set of rules and processes used by the network to reach agreement and validate records. <sup>11</sup>	الخوارزمية المتوافقة	<b>Algorithme de Consensus</b>
<b>Consensus Model</b>	A process to achieve agreement within a distributed system on the valid state. <sup>73</sup>	نموذج التوافق	<b>Modèle de consensus</b>
<b>Consortium</b>	A group of organizations or individuals with the objective of mutualizing resources for achieving a common goal (e.g., operating a consortium blockchain). <sup>73</sup>	التحالف	<b>Consortium</b>

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## دليل مصطلحات التقنيات المالية الحديثة

<b>Crowdfunding</b>	This is the practice of funding a project or venture by raising monetary contributions from a large number of people. It is often performed via internet mediated registries that facilitate money collection for the borrower (lending) or issuer (equity). <sup>6</sup>	التمويل الجماعي	<b>Financement Participatif</b> <b>Crowdfunding</b>
<b>Custodian</b>	A third-party entity that holds and safeguards a user's private keys or digital assets on their behalf. Depending on the system, a custodian may act as an exchange and provide additional services, such as staking, lending, account recovery, or security features. <sup>73</sup>	أمين الحفظ	<b>Gardien</b>
<b>DASH</b>	A peer-to-peer cryptocurrency that was forked out of Bitcoin to offer faster and more private transactions to users. It is also considered to be one of the first digital currency with a decentralized blockchain governance system. Dash is a blend word for Digital Cash and its currency symbol in the markets is DASH. <sup>10</sup>	عملة مشفرة	<b>DASH</b>
<b>Decentralized Applications (dApps)</b>	Decentralized applications developed to run on top of distributed ledger technology like blockchain leveraging smart contracts. The blockchain network is the back-end system for these applications and they often connect with the blockchain network via APIs. <sup>72</sup>	التطبيقات اللامركزية	<b>dApps</b> <b>Applications décentralisées</b>
<b>Decentralized System</b>	Distributed system wherein control is distributed among the persons or organizations participating in the operation of system. <sup>85</sup>	نظام لامركزي	<b>Système décentralisé</b>
<b>Delegated Proof of Stake (DPoS)</b>	Another approach to proof of stake (see 6.50) where a number of nodes are elected or selected to function as the block-producing full validating nodes for the network. <sup>85</sup>	تفويض إثبات الحصة	<b>Preuve de participation déléguée</b>

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## دليل مصطلحات التقنيات المالية الحديثة

<b>Digital Asset</b>	Any text or media that is formatted into binary source. <sup>9</sup>	الأصول الرقمية	<b>Actifs Numériques</b>
<b>Digital signature</b>	A mathematical scheme used for presenting the authenticity of digital assets. <sup>9</sup>	التوقيع الالكتروني	<b>Signature Numérique</b>
<b>Disaster-Recovery-as-a-Service</b>	A cloud computing and backup service model that uses cloud resources to protect applications and data from disruption caused by disaster. It gives an organization a total system backup that allows for business continuity in the event of system failure. DRaaS is often offered in conjunction with a disaster recovery plan (DRP) or business continuity plan (BCP). The other name for DRaaS is business continuity as a service (BCaaS). <sup>10</sup>	التعافي من الكوارث كخدمة	<b>Récupération après Sinistre en tant que Service</b>  <b>Reprise après Sinistre en Tant que Service</b>
<b>Distributed Ledger Technology (DLT)</b>	A means of recording information through a distributed ledger, i.e. a repeated digital copy of data at multiple locations, as in blockchain. These technologies enable nodes in a network to securely propose, validate, and record a full history, state changes (or updates) to a synchronised ledger that is distributed across the network's nodes. <sup>28</sup>	تقنية السجلات الموزعة	<b>Technologie des Registres Distribués (TRD)</b>
<b>DLT System</b>	A system of electronic records that (i) enables a network of independent participants to establish a consensus around (ii) the authoritative ordering of cryptographically validated ('signed') transactions. These records are made (iii) persistent by replicating the data across multiple nodes, and (iv) tamper-evident by linking them by cryptographic hashes. (v) The shared result of the reconciliation/ consensus process - the 'ledger' - serves as the authoritative version for these records. <sup>11</sup>	نظام تقنية السجلات الموزعة	<b>Système des Registres Distribués</b>  <b>Système de Technologie du Grand Livre Distribué</b>

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<b>Dogecoin</b>	A peer-to-peer open source cryptocurrency and falls under the category of altcoins. Launched in December 2013 with a Shibu Inus (Japanese dog) as its logo, Dogecoin looked casual in its approach but is gaining wide acceptance for online transactions. It is a decentralized virtual currency and uses peer-to-peer technology to carry out its operations. Dogecoin is script based (i.e. based on a password key) and enables fast payments to anyone, anywhere across the globe. <sup>10</sup>	عملة مشفرة	<b>Dogecoin</b>
<b>Endogenous reference</b>	Data which can be created and transferred solely through the means of the system and has meaning within the system. Enforcement is automatically performed by the system. <sup>11</sup>	المرجعية الذاتية	<b>Référence Endogènes</b>
<b>Ethereum mainnet</b>	Secured by the interaction of thousands of independent nodes run by individuals and miners. Anybody can set up a node on Ethereum mainnet. <sup>72</sup>	الشبكة الرئيسية للإيثريوم	<b>Ethereum mainnet</b>
<b>Ethereum Request for Comments (ERC)</b>	A document that smart contract programmers using the Ethereum blockchain platform write and Ethereum-based tokens must comply with the rules in the documents. <sup>72</sup>	طلب الإيثريوم للتعليقات	<b>Ethereum Demande de commentaires</b>
<b>Exogenous reference</b>	Data that makes reference to some real-world condition and needs to be incorporated from the outside. This generally requires a gateway to make the connection to the external system and enforce decisions outside the DLT system. <sup>11</sup>	المرجعية الخارجية	<b>Référence Exogène</b>
<b>Fork</b>	The event of a DLT system splitting into two or more networks. A fork can occur when two or more record producers publish a valid set of records at roughly the same time, as a part of an attack (e.g. 51% attack) or when a DLT	تشعب أو تفرع	<b>Fourche</b> <b>Bifurcation</b>

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	system protocol change is attempted (such a fork is ‘hard’ if all users are required to upgrade, otherwise it is ‘soft’). <sup>11</sup>		
<b>Gateway</b>	Actor that provides interfaces to the system by acting as a bridge between the system and the external world. <sup>11</sup>	المدخل - البوابة	<b>Passerelle</b>
<b>Genesis block</b>	The first block in a blockchain that serves to initialize the blockchain. <sup>85</sup>	كتلة التكوين	<b>Bloc Genesis</b>
<b>Hard Fork</b>	Alters the blockchain data in a public blockchain. Requires all nodes in a network to upgrade and agree on the new version. <sup>9</sup>	التشعب الصلب	<b>Fourche dur</b>
<b>Hash function</b>	A function that maps a bit string of arbitrary length to a fixed-length bit string. Approved hash functions satisfy the following properties: 1. One-way: It is computationally infeasible to find any input that maps to any pre-specified output. 2. Collision resistant: It is computationally infeasible to find any two distinct inputs that map to the same output. <sup>85</sup>	وظيفة التجزئة في لتشفير	<b>Fonction de hachage</b>
<b>Hierarchical DL</b>	Distributed ledger where each node has a full copy of the ledger, but some details are hidden using cryptography. Only one or more trusted third parties have a full view of the ledger. <sup>7</sup>	التسلسل الهرمي للسجلات اللامركزية	<b>DL Hiérarchique</b>
<b>Hybrid Permission</b>	A combination of permissionless and permissioned accessibility to a distributed ledger system. <sup>85</sup>	إذن مختلط	<b>Autorisation hybride</b>
<b>Hybrid Reference</b>	Data that shares both endogenous and exogenous characteristics. Enforcement is dependent to some extent on gateways. <sup>11</sup>	مرجع مختلط	<b>Référence Hybride</b>

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<b>Immutability</b>	Property of a distributed ledger wherein ledger records cannot be modified or removed once added to a distributed ledger. <sup>85</sup>	الثبات	<b>Immutabilité</b>
<b>Incentive mechanism</b>	Method of offering reward for some activities concerned with the operation of a distributed ledger system. <sup>85</sup>	آلية الحوافز	<b>Mécanisme d'incitation</b>
<b>Independent validation</b>	Ability of the system to enable each participant to independently verify the state of their transactions and integrity of the system. <sup>11</sup>	المصادقة المستقلة	<b>Validation Indépendante</b>
<b>Inter ledger interoperability</b>	Ability of two or more distributed ledger protocols to exchange information and to use information that has been exchanged with one another. <sup>85</sup>	قابلية التشغيل البيئي للسجلات اللامركزية	<b>Interopérabilité inter- registre</b>
<b>Intra ledger interoperability</b>	Ability of two or more tokens within distributed ledger platform to operate with one another. <sup>85</sup>	إمكانية التشغيل البيئي داخل السجلات اللامركزية	<b>Interopérabilité intra- registre</b>
<b>JSON Web Token</b>	A data exchange format made of a header, payload, and signature where the header and the payload take the form of JSON objects. They are encoded and concatenated with the aggregate being signed to generate a signature. <sup>73</sup>	رمز الويب	<b>JSON Web Token</b>
<b>Ledger</b>	The authoritative set of records collectively held by a substantial proportion of network participants at any point in time, such that records are unlikely to be erased or amended (i.e. 'final'). <sup>11</sup>	السجل	<b>Registre Grand livre</b>
<b>Log</b>	An unordered set of valid transactions held by a node, which have not yet been incorporated into a formal record subject to network consensus rules (i.e. 'unconfirmed' transactions). Also called mempool. <sup>11</sup>	السجل	<b>Log</b>

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<b>Mint</b>	A protocol-level operation that creates and distributes new tokens to blockchain addresses, either individually or in batch. <sup>73</sup>	صك الرموز	<b>Mint</b>
<b>Multi-party consensus</b>	Ability of the system to enable independent parties to come to agreement on a shared set of records without requiring a central authority. <sup>11</sup>	توافق متعدد الأطراف إجماع متعدد الأطراف	<b>Consensus Multipartite</b>
<b>Multi-Signature</b>	A cryptographic signature scheme where the process of signing information (e.g., a transaction) is distributed among multiple private keys. <sup>73</sup>	متعدد التوقيع	<b>Multi-Signature</b>
<b>Native Asset</b>	The primary digital asset(s), if any, specified in the protocol that are typically used to regulate record production, pay transaction fees on the network, conduct 'monetary policy', or align incentives. <sup>11</sup>	الأصول المحلية	<b>Actif Natif</b>
<b>Non-Custodial</b>	Refers to an application or process that does not require users to relinquish any control over their data or private keys. <sup>73</sup>	غير محتجز	<b>Non privative de liberté</b>
<b>Notary</b>	A trusted entity that submits transactions across blockchains on behalf of users, often with respect to tokens the users have previously locked up. <sup>73</sup>	كاتب عدل	<b>Notaire</b>
<b>Oracle</b>	A gateway that bridges the gap between the DLT system and external systems by serving as a source of information. <sup>11</sup>	أوراكل كوسيط	<b>Oracle</b>
<b>Peer-to-peer (P2P)</b>	The direct sharing of data between nodes on a network, as opposed to via a central server. <sup>31</sup>	المشاركة المباشرة للبيانات	<b>Pair à Pair</b>
<b>Permissioned distributed ledger system</b>	Distributed ledger system in which permissions are required to maintain and operate a node. <sup>85</sup>	نظام السجلات اللامركزية المسموح به	<b>Système de registre distribué autorisé</b>

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## دليل مصطلحات التقنيات المالية الحديثة

<b>Permissionless distributed ledger system</b>	Distributed ledger system where permissions are not required to maintain and operate a node. <sup>85</sup>	نظام السجلات اللامركزية بدون إذن	<b>Système de registre distribué Permissionless</b>
<b>Programmatically - Executed Transaction</b>	A computer script that, when triggered by a particular message, is executed by the system. When the code is capable of operating as all parties intend, the deterministic nature of the execution reduces the level of trust required for individual participants to interact with each other. They are commonly referred to as smart contracts due to the scripts' ability to replace certain fiduciary relationships, such as custody and escrow, with code. However, they are not autonomous or adaptive ('smart'), nor contracts in a legal sense - rather, they can be the technological means of implementing a contract or agreement. <sup>11</sup>	المعاملات المنفذة برمجياً (تنفيذ المعاملات المبرمجة)	<b>Par Programme - Transaction Exécutée</b>
<b>Public DLT system</b>	A distributed ledger technology (DLT) system which is accessible to the public for use. <sup>85</sup>	نظام السجلات اللامركزية العام	<b>Système de registre distribué public</b>
<b>Private DLT system</b>	A distributed ledger technology (DLT) system which is accessible for use only to a limited group of DLT users. <sup>85</sup>	نظام السجلات اللامركزية الخاص	<b>Système de registre distribué privé</b>
<b>Proof-of-Authority</b>	A consensus method that assigns a small and designated number of blockchain actors as validators to validate transactions or interactions with the network and to update its more or less distributed registry. <sup>72</sup>	إثبات صحة الصلاحية	<b>Preuve d'autorité</b>
<b>Record Reorganisation</b>	A node discovers that a new ledger version has been formed which excludes one or more records that the node previously thought were part of the ledger. These excluded records then become 'orphaned'. <sup>11</sup>	إعادة تنظيم السجل	<b>Réorganisation des Enregistrements</b>

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<b>Relay</b>	A scheme deployed on a given blockchain to receive and verify transactions from another blockchain. <sup>73</sup>	تناوب	<b>Relais</b>
<b>Rollup</b>	A scheme that enables the off-chain processing of transactions by one or more operators with on-chain state update commitments that contain “compressed” per-transaction data. <sup>73</sup>	تراكم	<b>Rollup</b> <b>Cumul</b>
<b>Shared Recordkeeping</b>	The ability of the system to enable multiple parties to collectively create, maintain, and update a shared set of records. <sup>11</sup>	حفظ السجلات المشتركة	<b>Archivage Partagé</b>
<b>Sharding</b>	A blockchain configuration and architecture that enables the processing of transactions in parallel. The blockchain’s global state is split among multiple blockchain subnetworks coordinated by a separate hub blockchain. <sup>73</sup>	عملية التجزئة	<b>Partage</b>
<b>Sidechain</b>	A blockchain with its own consensus mechanism and set of nodes that is connected to another blockchain through a two-way bridge. <sup>73</sup>	سلسلة جانبية	<b>Chaîne latérale</b>
<b>Staking</b>	Protocol-defined token collateralization earning yields and/or providing privileges, either at the base layer (in proof-of-stake consensus models) or at the smart contract layer. <sup>73</sup>	إثبات الحصص (التخصيص)	<b>Jalonnement</b> <b>Staking</b>
<b>State Channel</b>	A scheme that enables the off-chain processing of transactions by a group of participants with instant second layer finality and deferred on-chain settlement via state updates. <sup>73</sup>	قناة الوحدة	<b>Etat du canal</b>
<b>State Update</b>	An on-chain transaction used to anchor the current state of an external ledger onto the underlying blockchain. <sup>73</sup>	تحديث الحالة	<b>Mise à jour de l'état</b>

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<b>Stateless</b>	Refers to a data representation or a process that is self-contained and does not depend on any external data store. <sup>73</sup>	عديم الحالة	<b>Apatride</b>
<b>Sybil Attack</b>	A cybersecurity attack wherein an attacker creates multiple accounts and pretends to be many persons at once. <sup>73</sup>	هجوم سيبييل	<b>Sybil Attaque</b>
<b>Tamper resistance</b>	The ability to make it hard for a single party to unilaterally change past records (i.e. transaction history). <sup>11</sup>	مقاومة العبث	<b>Inviolabilité</b>
<b>Token Factory Contract</b>	A smart contract that defines and issues a token. <sup>73</sup>	عقد مصنع الرمز	<b>Contrat d'usine de jetons</b>
<b>Transaction</b>	Any proposed change to the ledger; despite the connotation, a transaction need not be economic (value-transferring) in nature. Transactions can be unconfirmed (not included in the ledger) or confirmed (part of the ledger). <sup>11</sup>	معاملة (عملية تجارية)	<b>Transaction</b>
<b>Transaction Fee</b>	An amount of cryptocurrency charged to process a blockchain transaction. Given to publishing nodes to include the transaction within a block. <sup>73</sup>	رسوم المعاملة	<b>Frais de transaction</b>
<b>Transaction finality</b>	Determines when a confirmed record can be considered 'final' (i.e. not reversible). Finality can be probabilistic (e.g. Pow-based systems that are computationally impractical to revert) or explicit (e.g. systems that incorporate 'checkpoints' that must appear in every transaction history). Finalised records are considered permanently settled, whereas records that have been produced but which are feasible to revert are referred to as provisionally settled. <sup>11</sup>	المعاملة النهائية	<b>Transaction de Finalité</b>
<b>Transaction processing</b>	The set of processes that specifies the mechanism of updating the ledger: (i) which participants have the right to update the	معالجة المعاملات	<b>Traitement des Transactions</b>

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	shared set of authoritative records (permission less vs. permissioned) and (ii) how participants reach agreement over implementing these updates. Also called mining. <sup>11</sup>		
<b>Validation (ledger)</b>	The set of processes required to ensure that actors independently arrive at the same conclusion with regard to the state of the ledger. This includes verifying the validity of unconfirmed transactions, verifying record proposals, and auditing the state of the system. <sup>11</sup>	المصادقة (السجل)	<b>Validation (registre)</b>
<b>Wallet</b>	A software program capable of storing and managing public and private key pairs used to store and transfer digital assets. <sup>11</sup>	حافظة نقود	<b>Le Portefeuille</b>
<b>Zero-Knowledge Proof (ZKP)</b>	A cryptographic scheme where a prover is able to convince a verifier that a statement is true, without providing any more information than that single bit (that is, that the statement is true rather than false). <sup>73</sup>	إثبات المعرفة الصفرية	<b>Preuve Zero-Knowledge (ZKP)</b>

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### InsurTech التأمين باستخدام التقنيات الحديثة

Terms	Definition	المصطلحات	Les Termes
<b>Accumulation</b>	Accumulation describes several risks insured or reinsured by the same insurance company that could be affected by one loss event simultaneously. <sup>75</sup>	تراكم	<b>Accumulation</b>
<b>Actuarial reserves</b>	Technical provisions calculated according to actuarial methods which provides the future cover for the policy holder in terms of life insurance, health insurance and personal accident insurance. It corresponds to the difference of cash value of the future liabilities minus the cash value of future premiums. <sup>75</sup>	الاحتياطيات الاكتوارية	<b>Réserves actuarielles</b>
<b>Adjuster</b>	A person appointed by an insurance company to investigate claims and recommend settlement amounts. <sup>36</sup>	الضابط	<b>Ajusteur</b>
<b>Agent (Independent Retail Insurance Agent)</b>	A distribution partner who recommends and markets insurance to individuals and businesses; usually represents several insurance companies. Insurance companies pay agents for business production. <sup>76</sup>	وكيل (وكيل تأمين التجزئة المستقل)	<b>Agent (agent d'assurance indépendant au détail)</b>
<b>Allocated loss expenses</b>	Defense, litigation, and medical cost containment expense, whether internal or external. <sup>76</sup>	الخسارة مصاريف المخصصة	<b>Provisions pour pertes et frais de règlement des sinistres</b>
<b>Asset Vault</b>	Enables consumers to catalogue all of their assets in a secure online register and better understand their total value. The firm also works with insurance providers to protect the consumer and their assets with appropriate insurance products. <sup>35</sup>	الأصول المدفونة	<b>Voûte d'actifs</b>

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<b>Assumed business</b>	A transaction concluded between two insurance companies. It is synonymous with the forwarding of part of the loss distribution assumed from the policy holder from the direct insurance company to a reinsurance company. <sup>75</sup>	الأعمال المفترضة	<b>Entreprise assumée</b>
<b>Audit Premium</b>	Premiums based on data from an insured's records, such as payroll data. Insured's records are subject to periodic audit for purposes of verifying premium amounts. <sup>76</sup>	قسط التدقيق	<b>Prime d'audit</b>
<b>Binder</b>	An authority given by an insurer to an intermediary to accept risks or settle claims. A person who acts under a binder is said to have a binding authority. <sup>36</sup>	الموثق	<b>Liant</b>
<b>Blink</b>	An insurance product with an automated claims process that allows travelers to instantly book a new ticket on their mobile device in the event of a flight cancellation. <sup>35</sup>	منتج تأمين آلي المطالبة	<b>Cligner</b>
<b>Book Value per Common Share</b>	An expression of the value of an entity per outstanding common share, which is calculated by dividing common stockholders' equity by the number of common shares outstanding as of a specified date. This metric is used by both investors and us in evaluating the financial strength of our company. <sup>76</sup>	القيمة الدفترية لكل سهم عادي	<b>Valeur comptable par action ordinaire</b>
<b>Bordereau</b>	A summary of underwriting information or claims data. Bordereaux may be exchanged between an insurer and a reinsurer or between an intermediary and an insurer. <sup>36</sup>	حدود التأمين	<b>Bordereau</b>
<b>Cancellation rate</b>	The cancellation rate is the volume-weighted proportion of cancelled contracts to recently concluded contracts or existing contracts. Insofar as payable premiums develop in	معدل الإلغاء	<b>Taux d'annulation</b>

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	damage and personal accident insurance, which can still be dropped due to an end or reduction in insurance risk, cancellation reserves were developed for this scenario. <sup>75</sup>		
<b>Combined Ratio</b>	Percentage relationship of the total of expenditure for insurance claims plus expenditure on insurance operations to earned premiums – all net. This is equivalent to the total of the loss and expense ratio. This is an important indicator when considering the profitability of a policy, a subportfolio or a complete insurance portfolio. If this figure exceeds 100%, it results in a technical loss for the transaction in question. <sup>75</sup>	النسبة المجمعّة	<b>Ratio combiné</b>
<b>Commission</b>	Reimbursement paid by the insurance company to representatives, brokers or other intermediaries for their costs relating to the conclusion and administration of insurance policies. <sup>75</sup>	عمولة	<b>Commission</b>
<b>Composite insurer</b>	Insurance companies which unlike single branch companies (such a life insurance companies) run several lines of insurance. <sup>75</sup>	شركة التأمين المركبة	<b>Assureur composite</b>
<b>Credit Risk</b>	Risk that a financially obligated party will default on any type of debt by failing to make payment obligations. Examples include: (i) a bond issuer does not make a payment on a coupon or principal payment when due; or (ii) a reinsurer does not pay policy obligations. <sup>76</sup>	مخاطر الائتمان	<b>Risque de crédit</b>
<b>Credit Spread</b>	Represents the risk premium required by market participants for a given credit quality and debt issuer. Spread is the difference between the yield on a particular debt instrument and the yield of a similar maturity U.S. Treasury debt	هامش الائتمان	<b>Écart de crédit</b>

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	security. Changes in credit spreads may arise from changes in economic conditions and perceived risk of default or downgrade of individual debt issuers. <sup>76</sup>		
<b>Customers</b>	Another term for policyholders; individuals or entities that purchase our insurance products or services. <sup>76</sup>	عملاء	Clients
<b>Deposit receivables and liabilities</b>	Security payments to cover actuarial liabilities between direct insurers and reinsurers. In this case the retaining company reports deposit liabilities and the ceding company reports deposit receivables. <sup>75</sup>	ودائع الذمم والالتزامات	Créances dépôts et dettes
<b>Derivative financial instruments</b>	Financial instrument whose value rises or falls if a basic variable (a certain interest rate, security price, exchange rate or price index etc.) changes. Derivatives include futures, forwards, swaps and options in particular. <sup>75</sup>	الأدوات المالية المشتقة	Instruments financiers dérivés
<b>Diluted Weighted Average Common Shares Outstanding</b>	Represents weighted-average common shares outstanding adjusted for the impact of any dilutive common stock equivalents. <sup>76</sup>	متوسط مرجح مخفف لأسهم المشتركة القائمة	Moyen pondéré dilué d'actions ordinaires en circulation
<b>Discounted cash flow method (DCF)</b>	The Discounted cash flow method builds on the mathematical concept of discounting future cash flows for calculating capital value. <sup>75</sup>	طريقة التدفق النقدي المخصص	flux de trésorerie actualisés
<b>Dispute resolution process</b>	A system to resolve Complaints All AFSL holders are required to have a dispute resolution process. <sup>36</sup>	عملية حل النزاعات	Processus de Règlement des Différends
<b>Distribution Agreement / Authorized Representative Agreement</b>	A contract regulating the sale and promotion of insurance products. A distribution agreement may also include an appointment of the distributor as an Insurance Distributor or Authorized Representative. <sup>36</sup>	اتفاقية التوزيع / اتفاقية الممثل المعتمد	Entente de Distribution/ Entente de Représentant Autorisé

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<b>Distribution Partners</b>	Insurance consultants that we partner with in selling our insurance products and services. Independent retail insurance agents are our distribution partners for standard market business and wholesale general agents are our distribution partners for E&S market business. <sup>76</sup>	شركاء التوزيع	<b>Partenaires de distribution</b>
<b>Duration</b>	The duration describes the average term of an interest-sensitive capital investment or of a portfolio. It is a risk measurement for their sensitivity with respect to interest rate changes. <sup>75</sup>	المدة	<b>Durée</b>
<b>Earned Premiums</b>	Portion of a premium that is recognized as income based on the expired portion of the policy period. <sup>76</sup>	الأقساط المكتسبة	<b>Primes acquises</b>
<b>Effective Duration</b>	Expressed in years, provides an approximate measure of the portfolio's price sensitivity to a change in interest rates, taking into consideration how the change in interest rates may impact the timing of expected cash flows. <sup>76</sup>	المدة الفعالة	<b>Durée effective</b>
<b>Endorsement</b>	A document which varies the terms of a policy. <sup>36</sup>	التأييد	<b>Endorsement/ Approbation</b>
<b>Equalisation provision</b>	Provision to compensate for fluctuations in the course of a claim. In years with relatively low or relatively high claims, funds are allocated to or withdrawn from the equalisation provision. <sup>75</sup>	مخصص التسوية	<b>Provision d'égalisation</b>
<b>Equity ratio</b>	Equity ratio in relation to net premium. <sup>75</sup>	نسبة حقوق الملكية	<b>Ratio de fonds propres</b>
<b>Etherisc</b>	Uses smart contracts on a blockchain to provide fully automated decentralized flight insurance. <sup>35</sup>	اثيرسك	<b>Etherisc</b>

# Financial Technology Glossary

## دليل مصطلحات التقنيات المالية الحديثة

<b>Excess insurance</b>	Excess insurance is a total increase of an existing pecuniary damage liability insurance policy. High risks require higher insurance amounts. <sup>75</sup>	التأمين الزائد	<b>Assurance complémentaire</b>
<b>Expenditure for insurance claims for own account</b>	Total of claims paid and the provisions for losses occurring in the fiscal year supplemented by the settlement result, each after deduction of own reinsurance deductions. <sup>75</sup>	مصرفات مطالبات التأمين للحساب الخاص	<b>Dépenses pour sinistres pour compte propre</b>
<b>Expenditure on insurance operations (net)</b>	Commission as well as personnel and operating expenditure for the closing and the ongoing administration of insurance policies, net of commission and profit shares, repaid by reinsurers. <sup>75</sup>	المصرفات على عمليات التأمين (صافي)	<b>Dépenses sur opérations d'assurance (net)</b>
<b>Expense ratio gross</b>	Expenditure on insurance operations in relation to the earned premiums – all gross. <sup>75</sup>	نسبة المصاريف الإجمالية	<b>Taux de dépenses brut</b>
<b>Expense ratio net</b>	Expenditure on insurance operations in relation to earned premiums – all net. <sup>75</sup>	صافي نسبة المصاريف	<b>Ratio de dépenses net</b>
<b>External dispute resolution</b>	A third-party dispute resolution provider, usually the Australian Financial Complaints Authority. Disputes that cannot be resolved through internal dispute resolution can be referred to external dispute resolution. <sup>36</sup>	حل النزاعات الخارجية	<b>Externe de Résolution des Différends</b>
<b>Fair value</b>	The fair value of a capital investment normally refers to its market value. If the value cannot be calculated directly, one must make do with the value at which the asset would be traded between knowledgeable, willing and independent parties. <sup>75</sup>	القيمة العادلة	<b>Juste valeur</b>
<b>Fiscal year loss ratio gross</b>	Loss expenditure for the fiscal year in relation to the earned premiums – all gross. <sup>75</sup>	نسبة الخسارة الإجمالية للسنة المالية	<b>Ratio de sinistralité brut de l'exercice</b>

# Financial Technology Glossary

## دليل مصطلحات التقنيات المالية الحديثة

<b>Fiscal year loss ratio net</b>	Loss expenditure for the fiscal year in relation to the earned premiums – all net. <sup>75</sup>	صافي نسبة خسارة السنة المالية	<b>Ratio de sinistralité net de l'exercice</b>
<b>FloodFlash</b>	Provides event-based flood insurance, even in high-risk areas. Customers receive a pre-agreed settlement as soon as the company's sensor detects that flood waters have exceeded a certain depth. <sup>35</sup>	التأمين ضد الفيضانات	<b>Flash d'Inondation</b>
<b>For own account</b>	The respective technical items or the ratio after deduction of the business ceded to reinsurers 'Gross/Net.' <sup>75</sup>	للحساب الخاص	<b>Pour compte propre</b>
<b>Frequency</b>	A measure of the rate at which claims occur that is generally calculated by dividing the number of claims by a measure of exposure, such as earned premium or earned exposure units. <sup>76</sup>	التكرار	<b>Fréquence</b>
<b>Guaranteed funds</b>	The total of shareholders' equity, technical provisions and the equalization provision. This is the maximum amount available to offset liabilities. <sup>75</sup>	الأموال المضمونة	<b>Fonds de Garantie</b>
<b>Hedging transaction</b>	To hedge against (exchange rate) fluctuations special financial contracts are used, particularly derivative financial instruments. Hedging transactions thus balance the underlying transaction risks which could occur in the event of an unfavourable rate or price development. <sup>75</sup>	معاملة التحوط	<b>Opération de couverture</b>
<b>Hull-White model</b>	The Hull-White model is a mathematical model used to value interest derivatives, which was published by John C. Hull and Alan White. <sup>75</sup>	نموذج هال وايت	<b>Modèle Coque-Blanc</b>

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## دليل مصطلحات التقنيات المالية الحديثة

<b>Incurred But Not Reported (IBNR) Reserves</b>	Reserves for estimated losses that have been incurred by insureds but not yet reported plus provisions for future emergence on known claims and reopened claims. <sup>76</sup>	الاحتياطيات المتكبدة ولكن غير المبلغ عنها	<b>Réserves engagées mais non déclarées</b>
<b>Indemnity</b>	The principle according to which a person who has suffered a loss is restored (so far as possible) to the same financial position that he was in immediately prior to the loss, subject in the case of insurance to any contractual limitation as to the amount payable (the loss may be greater than the policy limit). The application of this principle is called indemnification. Most contracts of insurance are contracts of indemnity. Life insurances and personal accident insurances are not contracting of indemnity as the payments due under those contracts for loss of life or bodily injury are not based on the principle of indemnity. <sup>74</sup>	التعويض	<b>Indemnité</b>
<b>Insurance Provision</b>	Usually relates to the proportion of net written premiums relating to periods of risk after the accounting date, which are deferred to subsequent accounting periods, as well as the gross claims outstanding. <sup>74</sup>	توفير التأمين	<b>Provision d'assurance</b>
<b>Insurance Risk</b>	Uncertainty over the likelihood of an insured event occurring, the quantum of the claim or the time when claims payments will fall due. <sup>74</sup>	مخاطر التأمين	<b>Risque d'assurance</b>
<b>Interest Rate Risk</b>	Exposure to interest rate risk relates primarily to market price and cash flow variability associated with changes in interest rates. A rise in interest rates may decrease the fair value of our existing fixed income security investments and declines in interest rates may result in an increase in the fair value of our existing fixed income security investments. <sup>76</sup>	مخاطر معدل الفائدة	<b>Risque de taux d'intérêt</b>

# Financial Technology Glossary

## دليل مصطلحات التقنيات المالية الحديثة

<b>Layer</b>	Section of cover in a non-proportional reinsurance programme in which total coverage is divided into number of consecutive layers. Individual layers may be placed with different insurers. <sup>74</sup>	طبقة	<b>Couche</b>
<b>Liability Adequacy Test (LAT)</b>	A test that needs to be performed by an insurer to determine whether its recognised insurance liabilities are adequate, using current estimates of future cash flows under its insurance contracts (as per the Sri Lanka Accounting Standards). <sup>74</sup>	اختبار كفاية الإلتزامات	<b>Test de suffisance du passif</b>
<b>Liquidity Spread</b>	Represents the risk premium that flows to a market participant willing to provide liquidity to another market participant that is demanding it. The spread is the difference between the price a seller is willing to accept to sell the asset and the price the buyer is willing to pay for the asset. <sup>76</sup>	فرق السيولة	<b>Écart de liquidité</b>
<b>Loss Adjuster</b>	A person who is appointed to investigate the circumstances of a claim under an insurance policy and to advise on the amount that is payable to the policyholder in order to settle that claim. <sup>74</sup>	ضابط الفقد	<b>Loss Adjuster</b>
<b>Loss Development Factors (LDF)</b>	There is a general upward trend in claim totals after the initial reporting period called 'loss development'. A common method of adjusting losses for the growth in claims and "Incurred But Not Reported" (IBNR) losses is to apply loss development factors. <sup>74</sup>	عوامل تطور الخسارة	<b>Facteurs de développement de perte</b>
<b>Loss Expenses</b>	Expenses incurred in the process of evaluating, defending, and paying claims. <sup>76</sup>	مصاريف الخسارة	<b>Frais de sinistre</b>

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## دليل مصطلحات التقنيات المالية الحديثة

<b>Loss Expense Reserves</b>	Amount of money an insurer expects to pay for claim obligations and related expenses resulting from losses that have occurred and are covered by insurance policies it has sold. <sup>76</sup>	احتياطي نفقات الخسارة	<b>Provisions pour pertes</b>
<b>Loss ratio</b>	Percentage ratio of the expenditure on claims to earned premiums. Net return on capital investments Total earnings less total expenditure for capital investments in relation to the mean asset value of the capital investments as at 01 January and 31 December of the respective fiscal year. <sup>75</sup>	نسبة الخسارة	<b>Taux de perte</b> <b>Taux de sinistralité</b>
<b>Meet Mia</b>	Chatbot on Facebook Messenger that allows customers to buy and manage travel insurance. Policies are written in plain English and customers can ask the chatbot what they are covered for. Group discounts and automated claims handling will also be available. <sup>35</sup>	المحاور الرقمي "قابل مايا"	<b>Rencontre Mia</b>
<b>Misrepresentation</b>	Incorrect information given to an insurer if fraudulent, an insurer may be able to treat the policy as if it never existed. <sup>36</sup>	التزييف	<b>Fausse Déclaration</b>
<b>Net Expense Ratio</b>	Expenses associated with running an insurance business, such as commission, professional fees and other administrative costs, expressed as a percentage of net earned premiums. <sup>74</sup>	نسبة المصاريف الصافية	<b>Ratio des dépenses nettes</b>
<b>New portfolio</b>	Insurance companies have been organizing all their insurance contracts into old and new portfolios since the insurance industry was deregulated in 1994. The new portfolio comprises contracts concluded since the deregulation. <sup>75</sup>	حافطة جديدة	<b>Nouveau portefeuille</b>

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## دليل مصطلحات التقنيات المالية الحديثة

<b>Net return – three-year average</b>	Total earnings less total expenditure for capital investments in relation to the mean asset value of the capital investments as at 01 January and 31 December of the respective fiscal year, calculated over a period of three years. <sup>75</sup>	صافي العائد - متوسط ثلاث سنوات	<b>Rendement net – moyenne sur trois ans</b>
<b>Old portfolio</b>	Insurance companies have been organising all their insurance contracts into old and new portfolios since the insurance industry was deregulated in 1994. The old portfolio comprises the contracts closed prior to deregulation. <sup>75</sup>	الحافظة القديمة	<b>Ancien portefeuille</b>
<b>Peer-to-peer (P2P) insurance</b>	A risk-sharing network in which a group of individuals pool their premiums together to insure against a risk. <sup>79</sup>	تأمين نظير إلى نظير (P2P)	<b>Assurance peer-to-peer</b> <b>Assurance entre pairs</b>
<b>Premium</b>	The payment a policyholder makes in return for insurance cover. Usually paid annually. <sup>74</sup>	قسط تأمين	<b>Prime</b>
<b>Premium Liability</b>	The amount required to be held in respect of the unexpired period of exposure and considers the unearned premium reserves held and estimate of unexpired risk reserves. <sup>74</sup>	مسؤولية قسط تأمين	<b>Prime de responsabilité</b>
<b>Premiums Written</b>	Premiums for all policies sold during a specific accounting period. <sup>76</sup>	أقساط مكتوبة	<b>Primes émises</b>
<b>Production</b>	Production is classified as the new customers' monthly premium rate and the higher monthly premium rate for contracts of pre-existing customers for adding more tariffs, supplementary insurance and tariff change, including any risk premiums. <sup>75</sup>	إنتاج	<b>Production</b>
<b>Projected Unit Credit (PUC) method</b>	The Projected Unit Credit method is an actuarial valuation procedure for obligations arising from company pension plan. <sup>75</sup>	طريقة اعتماد الوحدة المقدرة	<b>Méthode des unités de crédit projetées</b>

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## دليل مصطلحات التقنيات المالية الحديثة

<b>Proposal form</b>	A form prepared by an insurer which asks questions of the insured to determine whether cover can be offered. <sup>36</sup>	نموذج طلب التمويل	<b>Formulaire de Proposition</b>
<b>Provision for Outstanding Claims</b>	Provision for the liabilities arising from insurance claims which had already occurred on the balance sheet date, but which had not been reported or could not be fully processed. <sup>75</sup>	مخصص المطالبات تحت التسوية	<b>Provision pour sinistres en souffrance</b>
<b>Provision for Premium Funds</b>	Provision for obligations for premium funds to policy holders not yet due as at the balance sheet date which is separated by 'composite insurers into performance based and non-performance based; the approach is the result of supervisory or contractual regulations. <sup>75</sup>	توفير الأموال المتميزة	<b>Provision pour les fonds de primes</b>
<b>Provision of Risk Margin for Adverse Deviation (PRAD)</b>	The provision of risk margin for adverse deviation that relates to the inherent uncertainty in the central estimate value of both the premium and claim liabilities at a 75% level of sufficiency. <sup>74</sup>	توفير هامش المخاطرة لانحراف العكسي	<b>Provision de marge de risque pour écart défavorable</b>
<b>Rating</b>	Standardized assessment of the creditworthiness of debt securities and companies by specialized, independent rating agencies. <sup>75</sup>	تقييم	<b>Notation</b>
<b>Reinsurer</b>	Insurance company that assumes the risks of other insurance companies and does not itself have any direct contractual relations with the policy holder. <sup>75</sup>	معيد التأمين	<b>Réassureur</b>
<b>Reinsurance</b>	A form of insurance bought by insurance companies to protect themselves from the risk of large losses. One insurer pays to place part of an insured risk or an entire book of business with one or more other insurance companies, known as the reinsurers. <sup>74</sup>	إعادة التأمين	<b>Réassurance</b>

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## دليل مصطلحات التقنيات المالية الحديثة

<b>Reinsurance Inwards</b>	The acceptance of risks under a contract of reinsurance. <sup>74</sup>	إعادة التأمين إلى الداخل	<b>Réassurance vers l'intérieur</b>
<b>Reinsurance Outwards</b>	The placing of risks under a contract of reinsurance. <sup>74</sup>	إعادة التأمين إلى الخارج	<b>Réassurance vers l'extérieur</b>
<b>Reinsurance Premium</b>	The premium payable to the reinsurer. Reinsurance is an arrangement whereby one party (the reinsurer), in consideration for a premium, agrees to indemnify another party (the cedent) against part or all of the liability assumed by the cedent under a policy or policies of insurance. <sup>74</sup>	قسط إعادة التأمين	<b>Prime de réassurance</b>
<b>Reinsurance Profit Commission</b>	Commission received or receivable by the cedent (reinsured) from the reinsurer based on the net profit (as defined in the treaty) made by the reinsurer on the reinsurance treaty. <sup>74</sup>	عمولة أرباح إعادة التأمين	<b>Commission sur les bénéfices de réassurance</b>
<b>Risk Based Capital</b>	Capital to be allocated by a company to cover risks arising from the nature of its business and the markets in which it operates, based on an assessment of those risks and the likelihood of adverse developments. <sup>74</sup>	رأس المال القائم على المخاطر	<b>Capital basé sur le risque</b>
<b>Related Party</b>	A related party is a person or an entity that is related to the reporting entity: - A person or a close member of that person's family is related to a reporting entity if that person has control, joint control, or significant influence over the entity or is a member of its key management personnel. - An entity is related to a Reporting entity if, among other circumstances, it is a parent, subsidiary, fellow subsidiary, associate, or joint venture of the reporting entity, or it is controlled, jointly controlled, or significantly influenced or managed by a person who is a related party. <sup>74</sup>	الأطراف ذات العلاقة	<b>Partie liée</b>

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## دليل مصطلحات التقنيات المالية الحديثة

<b>Renewal Pure Price</b>	Estimated average premium change on renewal policies (excludes all significant exposure changes). <sup>76</sup>	سعر التجديد الصافي	<b>Prix pur du renouvellement</b>
<b>Reported loss ratio gross</b>	Expenditure on insurance claims in relation to earned premiums (all gross). <sup>75</sup>	نسبة الخسارة الإجمالية المبلغ عنها	<b>Ratio de sinistralité brut</b>
<b>Reported loss ratio net</b>	Expenditure on insurance claims in relation to earned premiums (all net). <sup>75</sup>	صافي نسبة الخسارة المبلغ عنها	<b>Ratio de sinistralité net déclaré</b>
<b>Reserve ratio</b>	The reserve ratio is calculated to a reporting date from capital investments at 'fair values in relation to the capital investments at book values'. <sup>75</sup>	نسبة الاحتياطي	<b>Ratio de réserve</b>
<b>Retention</b>	The amount of any loss or combination of losses that would otherwise be payable under an insurance/ reinsurance contract which the insured/ reassured must bear itself before the insurer or reinsurer becomes liable to make any payment under that contract. An insured or reassured may be able to insure its retention with another insurer/reinsurer. <sup>74</sup>	الاحتفاظ	<b>Rétention</b>
<b>Return on Common Equity</b>	Measure of profitability that is calculated by dividing net income available to common stockholders by average common stockholders' equity during the period. <sup>76</sup>	العائد على الأسهم العادية	<b>Rentabilité financière des fonds propres</b> <b>Rentabilité des actions ordinaires</b>
<b>Rolling average return (according to association formula)</b>	Current gross earnings less expenditure on administration of capital investments less scheduled depreciation in relation to the mean asset value of the capital investments as at 01 January and 31 December of the respective fiscal year. <sup>75</sup>	متوسط العائد المتداول (وفقًا لصيغة الارتباط)	<b>Rendement moyen de roulement (selon la formule d'association)</b>
<b>Security Assets</b>	The portion of an insurance company's assets which serve to secure the claims of the policy holders. In order to secure the	الأصول الأمنية	<b>Actifs de sécurité</b>

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## دليل مصطلحات التقنيات المالية الحديثة

	claims of the insured in case of insolvency, security assets are assets separated from the others within an insurance company, access to which is forbidden to other creditors. <sup>75</sup>		
<b>Settlement result</b>	The settlement result shows how the loss provisions have changed over the course of time through payments made and by reassessment of the expected final loss on the respective reporting date. <sup>75</sup>	نتيجة التسوية	Résultat du règlement
<b>Severity</b>	A measure of the average cost of claims that provides an indication of the amount of damage that is, or may be, inflicted by a loss. In general, severity is calculated by dividing loss and loss expenses incurred by the number of claims. <sup>76</sup>	خطورة	Sévérité
<b>Sherpa Management Services</b>	Insurance solution where members set up one account to manage multiple insurance risks. Offers dynamic products which provide the ability to increase and decrease the sum assured as needs change. <sup>35</sup>	خدمات إدارة شيربا	Services de gestion Sherpa
<b>Short-period Cancellation</b>	When an insurance contract is terminated prior to its expiry date by the insured any return premium that is payable will usually be calculated on a time on risk basis. The result is that the insured will receive less return premium than would be the case if the return premium was calculated on a pro-rata basis. <sup>74</sup>	الإلغاء لفترة قصيرة	Annulation de courte durée
<b>Stablecoin</b>	Crypto asset that seeks to stabilise its price by linking its value to that of an asset or pool of assets. <sup>7</sup>	عملة مستقرة	Stablecoin

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<b>Statutory Premiums to Surplus Ratio</b>	Statutory measure of solvency risk calculated by dividing net statutory premiums written for the year by the ending statutory surplus.	الأقساط القانونية لنسبة الفائض	<b>Ratio primes statutaires/excédent</b>
<b>Statutory Surplus</b>	Amount left after an insurance company's liabilities are subtracted from its assets. Statutory surplus is not based on GAAP, but SAP prescribed or permitted by state and foreign insurance regulators. <sup>76</sup>	الفائض القانوني	<b>Excédent statutaire</b>
<b>Stress test</b>	Stress tests are a special type of scenario analysis. Their aim is to give a quantitative statement about the loss potential of 'portfolios in the event of extreme market fluctuations. <sup>75</sup>	اختبار الإجهاد	<b>Test de stress</b>
<b>Structured products</b>	In a structured product a 'derivative financial instrument (e.g. an option) is combined with a non-derivative instrument (e.g. a bond). <sup>75</sup>	المنتجات المهيكلة	<b>Produits structurés</b>
<b>Subrogation</b>	The right of an insurer which has paid a claim under a policy to step into the shoes of the insured so as to exercise in his name all rights he might have with regard to the recovery of the loss which was the subject of the relevant claim paid under the policy up to the amount of that paid claim. The insurer's subrogation rights may be qualified in the policy. In the context of insurance, subrogation is a feature of the principle of indemnity and therefore only applies to contracts of indemnity so that it does not apply to life assurance or personal accident policies. It is intended to prevent an insured recovering more than the indemnity he receives under his insurance (where that represents the full amount of his loss) and enables his insurer to recover or reduce its loss. <sup>74</sup>	الخضوع	<b>Subrogation</b>
<b>Sum Insured</b>	The maximum amount that an insurer will pay under a contract of insurance. The expression is usually used in the	مبلغ التأمين	<b>Somme assurée</b>

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## دليل مصطلحات التقنيات المالية الحديثة

	context of property and life insurance where (subject to the premium cost) the insured determines the amount of cover to be purchased. <sup>74</sup>		
<b>Surplus Treaty or Surplus Lines Treaty</b>	A type of reinsurance under which bands of cover known as lines are granted above a given retention which is referred to as the cedant's line. Each line is of equivalent size and the capacity of the treaty is expressed as a multiple of the cedant's line. The reinsurer receives an equivalent proportion of the full risk premium. A surplus treaty is a form of proportional reinsurance. <sup>74</sup>	معاهدة الفائض أو معاهدة الخطوط الفائضة	<b>Traité excédent ou traité lignes excédentaires</b>
<b>Technical provisions</b>	Uncertain liabilities that are directly connected with the insurance business. Their formation ensures that obligations from insurance policies can be met permanently. <sup>75</sup>	الأحكام الفنية	<b>Dispositions techniques</b>
<b>Technical Reserve</b>	This comprises the claims reserve net of reinsurance, unearned premium reserve net of reinsurance and the deferred acquisition expenses. <sup>74</sup>	الاحتياطي الفني	<b>Réserve technique</b>
<b>Technical result</b>	Balance of earnings and expenditure that are attributable to the insurance business. <sup>75</sup>	النتيجة الفنية	<b>Résultat technique</b>
<b>Third Party Administrator Agreement</b>	Used when an insurer appoints a third party to manage and settle claims. <sup>36</sup>	اتفاقية مسؤول الطرف الثالث	<b>Entente avec un Tiers Administrateur</b>
<b>Total Available Capital</b>	Measures the actual available capital held by an insurer eligible to calculate capital adequacy. <sup>74</sup>	إجمالي رأس المال المتاح	<b>Total du capital disponible</b>
<b>Treaty Reinsurance</b>	A reinsurance contract under which the reassured agrees to offer and the reinsurer agrees to accept all risks of certain size within a defined class. <sup>74</sup>	اتفاقية إعادة التأمين	<b>Traité de réassurance</b>

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## دليل مصطلحات التقنيات المالية الحديثة

<b>Unallocated loss expenses</b>	Loss adjustment expenses other than allocated loss adjustment expenses. <sup>76</sup>	مصاريف الخسارة غير الموزعة	<b>Frais de sinistres non alloués</b>
<b>Unearned Premiums</b>	Portion of a premium that a company has written but has yet to earn because a portion of the policy is unexpired. <sup>76</sup>	الأقساط غير المحصلة	<b>Primes non acquises</b>
<b>Unearned premium reserves</b>	The proportion of premiums received in the fiscal year that are due in the time after the reporting date are shown as unearned premium reserves under technical provisions. <sup>75</sup>	احتياطيات أقساط غير المحصلة	<b>Réserves de primes non acquises</b>
<b>Underinsurance</b>	Insurance where the sum insured is less than the full value at risk and would not be adequate to meet a total loss. <sup>74</sup>	الفوائد المنقوصة	<b>Sous-assurance</b>
<b>Underwriting</b>	Insurer's process of reviewing applications submitted for insurance coverage, deciding whether to provide all or part of the coverage requested, and determining applicable premiums and terms and conditions of coverage. <sup>76</sup>	الاكتتاب	<b>Souscription</b>
<b>Underwriting capacity</b>	On the one hand, determining factors in underwriting capacity include the volume and structural features (insurance branches, private clients, commercial or industrial business) of the insurance portfolio, and on the other hand, they include the provision of equity and reinsurance protection. <sup>75</sup>	الطاقة الاكتتابية	<b>Capacité de souscription</b>
<b>Underwriting Profit</b>	The underwriting result generated by transacting non-life insurance business, without taking into account the investment income. <sup>74</sup>	ربح الاكتتاب	<b>Bénéfice de souscription</b>
<b>Underwriting Result</b>	Underwriting income or loss; represents premiums earned less insurance losses and loss expenses, underwriting expenses, and dividends to policyholders. This measure of performance is used by management and analysts to evaluate	نتيجة الاكتتاب	<b>Résultat de souscription</b>

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## دليل مصطلحات التقنيات المالية الحديثة

	profitability of underwriting operations and is not intended to replace GAAP net income. <sup>76</sup>		
<b>Unexpired Risk Reserve (URR)</b>	The excess of the estimated value of claims and expenses likely to arise after the end of the financial year from contracts concluded before the date, insofar as their estimated value exceeds the provision for unearned premiums (after deduction of any acquisition costs deferred). <sup>74</sup>	احتياطي المخاطر غير المنتهي	Réserve de risque non expirée
<b>Usage- based insurance</b>	A business model that aligns premium rates with policyholder behavior. <sup>79</sup>	تأمين على أساس الاستخدام	Assurance basée sur l'utilisation
<b>Valuation reserves</b>	The difference between the book value and the 'fair value of a capital investment. <sup>75</sup>	احتياطات التقييم	Réserves de valorisation
<b>Wholesale General Agent</b>	Distribution partner authorized to underwrite on behalf of a surplus lines insurer through binding authority agreements. Insurance companies pay wholesale general agents for business production. <sup>76</sup>	وكيل عام بالجملة	Agent général de gros
<b>Wrisk</b>	Usage-based contents insurance product with innovative risk-scoring method. <sup>35</sup>	منتج تأمين على المحتويات	Wrisk
<b>Yield on Investments</b>	Yield is the income earned on an investment, expressed as an annual percentage rate that is calculated by dividing income earned by the average invested asset balance. Yield can be calculated based on either pre-tax or after-tax income and can be calculated on the entire investment portfolio, or on a portion thereof, such as the fixed income securities portfolio. <sup>76</sup>	العائد على الاستثمارات	Rendement des investissements
<b>YouToggle</b>	An app that uses mobile phone telematics to monitor a user's driving and create an individual score that can then be shared	تطبيق التأمين	YouToggle

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	with a car insurer to obtain a discount. Driving information captured by the app could also be used as evidence in the event of motor accident. <sup>35</sup>		
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# Financial Technology Glossary

## دليل مصطلحات التقنيات المالية الحديثة

### Open Banking Operations العمليات المصرفية المفتوحة

Terms	Definition	المصطلحات	Les Termes
<b>Account aggregator</b>	A category of nonbanking financial company created by the Reserve Bank of India in 2016. Account aggregators securely transfer financial data from data holders to data users based on customer consent. <sup>38</sup>	مجمع الحسابات	Agrégateurs de Comptes
<b>Account Information Service Provider (AISP)</b>	A third-party AISP provides customers with consolidated online information about their financial accounts with other payment service providers. <sup>38</sup>	مزود خدمة معلومات الحساب	Prestataire de Services d'Information sur les Comptes
<b>Account Servicing Payment Service Provider - ASPSP</b>	Account Servicing Payment Service Providers provide and maintain a payment account for a payer as defined by the Payment Services Regulations (PSRs) and, in the context of the Open Banking Ecosystem are entities that publish Read/Write APIs to permit, with customer consent, payments initiated by third party providers and/or make their customers' account transaction data available to third party providers via their API end points. <sup>37</sup>	مزود خدمات الدفع لخدمة الحساب	Prestataire de services de Paiement Gestionnaire du Compte
<b>Account Servicing Payment Service Provider Brand- ASPSP</b>	An ASPSP brand is any registered or unregistered trademark or other Intellectual Property Right provided by an ASPSP. <sup>37</sup>	العلامة التجارية لمزود خدمة الدفع لخدمة الحساب	Marque du Prestataire de Services de Paiement Gestionnaire du Compte
<b>Aggregated Data</b>	Data concerning financial services, such as service quality and customer use, that are collected on an aggregate basis. <sup>38</sup>	البيانات المجمعة	Données Agrégées
<b>Application Programming Interface (API)</b>	A set of routines, protocols, and tools for building software applications. APIs are the conduit for data transmission between two parties. <sup>37</sup>	واجهة إدارة التطبيقات	L'Interface de Programmation d'Application

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<p><b>API User</b></p> <p><b>Application Programming Interface User</b></p>	<p>An API User is any person or organization who develops web or mobile apps which access data from an API Provider.<sup>37</sup></p>	<p>مستخدم واجهة إدارة التطبيقات</p>	<p><b>Utilisateur API</b></p> <p><b>Utilisateur d'Interface de Programmation d'Application</b></p>
<p><b>API Provider</b></p> <p><b>Application Programming Interface Provider</b></p>	<p>An API Provider is a service provider implementing an Open Data API. An API Provider provides Open Data via an API gateway.<sup>37</sup></p>	<p>مزود واجهة إدارة التطبيقات</p>	<p><b>Fournisseur API</b></p> <p><b>Fournisseur d'Interfaces de Programmation d'Application</b></p>
<p><b>Authorized Signatory</b></p>	<p>Means your authorized signing officer(s) as identified by you on our prescribed form on file with us.<sup>78</sup></p>	<p>المفوض بالتوقيع</p>	<p><b>Signataire autorisé</b></p>
<p><b>Bill Issuer</b></p>	<p>Means those entities or individuals whose bills (including, tax payments/remittances) you indicate you would like to pay through the bill payment feature of any of the Services that we have registered to be an entity or individual which participates in the bill payment service.<sup>78</sup></p>	<p>مصدر الفاتورة</p>	<p><b>Émetteur de factures</b></p>
<p><b>Bill Payment Account</b></p>	<p>Means any Account(s) linked to the Card authorized to make bill payments:                      (i) at any branch, by way of a customer service representative;                      (ii) through Telephone Banking, Online Banking; OR                      (iii) by way of a Terminal.                      Card means the BMO Debit Card for Business card(s) provided to you by us or any other card that we permit you to use.<sup>78</sup></p>	<p>حساب دفع الفواتير</p>	<p><b>Compte de paiement de factures</b></p>

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<b>Competent Authority</b>	A Competent Authority, in the context of the Open Banking Ecosystem, is a governmental body or regulatory or supervisory authority having responsibility for the regulation or supervision of the subject matter of Participants. <sup>37</sup>	السلطة المختصة	<b>Autorité Compétente</b>
<b>Consumer Data Right (CDR)</b>	Under Australian law, the right of a consumer to access his or her own data or to share it with an accredited data recipient to whom the consumer has given permission to access. <sup>38</sup>	حق بيانات المستهلك (CDR)	<b>Droit d'Accès des Données de Consommateurs</b>
<b>Cryptoasset</b>	A type of private digital asset that depends primarily on cryptography and distributed ledger or similar technology as part of its perceived or inherent value. All cryptoassets utilise various forms of DLT. <sup>79</sup>	الأصول المشفرة	<b>Crypto actif</b>
<b>Customer Acquisition Services</b>	Services, including customer referrals and loyalty programs, provided by third parties that help the principal obtain new clients. <sup>38</sup>	خدمات اكتساب العملاء	<b>Service d'Acquisition de Clients</b>
<b>Customer Data</b>	Personally identifiable customer information that can be used for data on account opening and use, including registration, KYC, and CDD data. <sup>38</sup>	بيانات العميل	<b>Données de Client</b>
<b>Customer Transaction Data</b>	Data from a customer's bank or payment account(s) that show the customer's transaction history. <sup>38</sup>	بيانات معاملات العملاء	<b>Données de Transactions de Clients</b>
<b>Data Holders</b>	Entities that hold or possess customer data. <sup>38</sup>	أصحاب البيانات	<b>Les Détenteurs des Données</b>
<b>Data portability</b>	The ability of data subjects to download a full set of their data and "port" or share it with whomever they choose. <sup>38</sup>	قابلية نقل البيانات	<b>Portabilité des Données</b>
<b>Data Sharing Regime</b>	Another term for open banking. <sup>38</sup>	نظام مشاركة البيانات	<b>Régime de Partage des Données</b>
<b>Data subject</b>	An individual or company that creates data. <sup>38</sup>	موضوع البيانات	<b>Sujet des Données</b>

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<b>Data User</b>	An entity that uses the data belonging to data subjects to propose a service. <sup>38</sup>	مستخدم البيانات	<b>Utilisateur de Données</b>
<b>Directory Sandbox</b>	The Open Banking Directory Sandbox is a test instance of the Directory. The Directory Sandbox may be used to support testing applications with test API endpoints and testing integration with the Open Banking Directory. <sup>37</sup>	دليل البيئة التجريبية	<b>Annuaire de Sandbox</b> <b>Répertoire de Sandbox</b>
<b>e-Trading</b>	A broad category of financial market trading methods on electronic trading platforms and virtual marketplaces. This can include algorithmic or high-frequency trading among professional investors, and online investment, “social trading” or “copy trading” among retail investors. <sup>79</sup>	التجارة الإلكترونية	<b>Commerce électronique</b>
<b>Financial Services Provider (FSP)</b>	An entity that provides financial services to consumers and other businesses. <sup>38</sup>	مزود الخدمات المالية (FSP)	<b>Fournisseur de Services Financiers</b>
<b>Fintech Credit</b>	Credit activity facilitated by electronic platforms whereby borrowers are matched directly with lenders. <sup>79</sup>	ائتمان بواسطة المنصات الإلكترونية	<b>Crédit Fintech</b>
<b>Instrument</b>	Means any bill of exchange, promissory note, cheque, draft, payment instruction, banker’s acceptance, order for payment of money (including any wire transfer or electronic payment or transfer), security, coupon, note, clearing item or other item, whether a negotiable or non negotiable instrument, or contract for letter of credit or foreign exchange. <sup>78</sup>	أداة مالية	<b>Instrument</b>
<b>Loan-based Crowdfunder</b>	A Type of fintech credit platform. Borrowers are usually matched directly with investors. <sup>79</sup>	تمويل جماعي قائم على القروض	<b>Crowdfunder basé sur prêt</b>

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<b>Mobile and web-based payments</b>	Applications that allow consumers to conduct transactions through their mobile phone or tablets, improving efficiency and the customer experience. <sup>79</sup>	المدفوعات عبر الهاتف المحمول والشبكة العالمية للمعلومات	<b>Paiements mobiles et Web</b>
<b>Mobile wallets</b>	A digital interface on a mobile phone which replicates a physical wallet in a digital interface on a mobile phone. Customers can add store and carry credit, and debit cards, as well as prepaid cards, gift cards and rewards cards to be stored and carried. This use case not only replaces physical plastic cards, but also allows those cards to be enhanced by with additional services. <sup>79</sup>	حافظ الهاتف المحمول	<b>Portefeuilles mobiles</b>
<b>Online Banking</b>	Means online and mobile banking services offered by us and includes: (i) instructions given through the use of a computer connected via private communications networks or public networks such as the Internet, or via wireless communications networks or similar networks or devices when available, and; (ii) instructions given through the use of a mobile device. <sup>78</sup>	الخدمات المصرفية عبر الشبكة العالمية للمعلومات	<b>Services bancaires en ligne</b>
<b>Open Application Programming Interface " Open API"</b>	An open API (also referred to as a public API) is a publicly available application programming interface (API) that provides developers with programmatic access to a proprietary software application or web service. <sup>38</sup>	واجهة إدارة التطبيقات المفتوحة	<b>API Ouverte</b> <b>Interface Ouverte de Programmation d'Applications</b>
<b>Open Banking</b>	Open banking is a system that provides a user with a network of financial institutions' data through the use of application programming interfaces (APIs). The Open Banking Standard defines how financial data should be created, shared and accessed. By relying on networks instead of centralization, open banking helps financial services customers to securely	النظام المصرفي المفتوح	<b>Données Bancaire Ouvertes</b>

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## دليل مصطلحات التقنيات المالية الحديثة

	share their financial data with other financial institutions. Benefits include more easily transferring funds and comparing product offerings to create a banking experience that best meets each user's needs in the most cost-effective way. Open banking is also known as "open bank data." <sup>10</sup>		
<b>Open Banking Ecosystem</b>	The Open Banking Ecosystem refers to all the elements that facilitate the operation of Open Banking. This includes the API Standards, the governance, systems, processes, security and procedures used to support participants. <sup>37</sup>	بيئة النظام المصرفي المفتوح	<b>Ecosystème Bancaire Ouvert</b>
<b>Open Banking Implementation Entity (OBIE)</b>	The Open Banking Implementation Entity is the delivery organization working with the CMA9 and other stakeholders to define and develop the required APIs, security and messaging standards that underpin Open Banking. Otherwise known as Open Banking Limited. <sup>37</sup>	كيان تنفيذ الخدمات المصرفية المفتوحة	<b>Entité de Mise en Oeuvre des Services Bancaires Ouverts</b>
<b>Open Banking Services</b>	The open banking services to be provided by Open Banking to Participants, including but not limited to, the provision and maintenance of the Standards and the Directory. <sup>37</sup>	الخدمات المصرفية المفتوحة	<b>Système Bancaire Ouvert</b>
<b>Open Data</b>	Information on ATM and Branch locations, and product information for Personal Current Accounts, Business Current Accounts (for SMEs), and SME Unsecured Lending, including Commercial Credit Cards. <sup>37</sup>	البيانات المفتوحة	<b>Données Ouvertes</b>
<b>Open Data Regime</b>	A public sector-driven framework for data sharing that goes beyond financial services to include the sharing of telecoms, utilities, health, social media, and/ or other types of data. <sup>38</sup>	نظام البيانات المفتوحة	<b>Régime de Données Ouvertes.</b>

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## دليل مصطلحات التقنيات المالية الحديثة

<b>PSD2</b> <b>(Revised Payment Services Directive)</b>	The Payment Services Directive 2015/2366, as amended or updated from time to time and including the associated Regulatory Technical Standards developed by the European Banking Association (EBA) and agreed by the European Commission and as implemented by the PSR and including any formal guidance issued by a Competent Authority. <sup>37</sup>	التوجيه المنقح لخدمات الدفع	<b>Directive sur les Services de Paiement Révisée</b>
<b>Participant</b>	An API Provider, API User, ASPSP, or TPP that currently participates in the Open Banking Ecosystem. <sup>37</sup>	مشارك بواسطة نظم الدفع	<b>Le Participant</b>
<b>Payment Services User (PSU)</b>	Means the legal or natural person making use of an Open Banking payment service as a payee, payer or both. <sup>64</sup>	مستخدم خدمات الدفع	<b>Utilisateur des Services de Paiement</b>
<b>Peer-to-peer (P2P) lending</b>	A type of fintech credit platform, where individuals or businesses are usually matched directly for lending purposes. <sup>79</sup>	الإقراض من نظير إلى نظير	<b>Prêt de pair à pair</b>
<b>Primary Business Contact (PBC)</b>	A Primary Business Contact is an individual nominated by an entity to have access to the Directory and will be able to nominate other Directory business users. This should be a formal business point of contact and a senior member of staff responsible for systems and controls related to Open Banking. <sup>37</sup>	جهة اتصال العمل الأساسية	<b>Contact d'Entreprise Principal</b>
<b>Screen Scraping</b>	The action of using a computer program to copy data from a website. <sup>38</sup>	شاشة نسخ البيانات من الويب	<b>Grattage Écran</b>
<b>Secret ID Code</b>	Means a personal identification number (PIN), password or other identification code (whether provided to you or your Cardholder by us or selected by you or your Cardholder),	رمز الهوية السرية	<b>Code secret d'identification</b>

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	which is required to access Telephone Banking/Online Banking, the Card Service and certain other services as we may determine and which may be used together with the Card (or other mutually agreed upon form of identification), as the case may be. <sup>78</sup>		
<b>Services Data</b>	Data concerning specific financial services and products, including pricing and product description. <sup>38</sup>	بيانات الخدمات	Données sur les Services
<b>Tax Payment and Filing Agreement</b>	Means the agreement between you and us which you enter into in order to remit payments and/or tax filing remittances through Online Banking, as it may be amended or replaced from time to time. <sup>78</sup>	اتفاقية دفع الضرائب وتقديمها	Accord de paiement et de déclaration d'impôt
<b>Telephone Banking</b>	Means the telephone banking service offered by us and includes instructions given verbally over the telephone or through the use of an interactive voice response system (such as pressing the number buttons on a touch tone phone). <sup>78</sup>	الخدمات المصرفية الهاتفية	Services bancaires par téléphone
<b>Third-party provider (TPP)</b>	Third Party Providers are organizations or natural persons that use APIs developed to Standards to access customer's accounts, in order to provide account information services and/or to initiate payments. <sup>37</sup>	مزود الطرف الثالث	Tiers Prestataire Fournisseur Tiers
<b>Voluntary Account Servicing Payment Service Provider Brand (Voluntary ASPSP)</b>	Voluntary ASPSPs are those entities who, although not obliged to enrol with Open Banking, have elected to do so in order to utilise the Standards to develop their own APIs, to enrol onto the Open Banking Directory, and to use the associated operational support services. <sup>37</sup>	العلامة التجارية لمزود خدمة الدفع لخدمة الحساب التطوعي	Marque Volontaire du Fournisseur de services de Paiement du service de Compte

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<b>X2A</b>	Also known as “Access to Account,” X2A is another term for the data-sharing component of PSD2. <sup>38</sup>	الوصول إلى الحساب	<b>Accès au Compte</b> <b>X2A</b>
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## دليل مصطلحات التقنيات المالية الحديثة

### Payments المدفوعات

Terms	Definition	المصطلحات	Les Termes
<b>Agent Due Diligence (Know Your Agent)</b>	Any third party acting on behalf of a bank, a financial the measures undertaken by a digital financial services provider to assess potential agents and their ability to carry out agent functions related to the provision of digital financial services. <sup>82</sup>	وكيل العناية الواجبة (اعرف وكيلك)	<b>Agent Due Diligence (Connaissez votre agent)</b>
<b>Agent Outlet</b>	A physical location that carries one or more agent tills, enabling it to perform enrolment as well as cash-in and cash-out transactions for customers on behalf of one or more providers. National law defines whether an agent outlet may remain exclusive to one provider. Agent outlets may have other businesses and support functions. <sup>80</sup>	منفذ الوكيل	<b>Point vente de l'agent</b>
<b>Agent Till</b>	An agent till is a provider-issued registered «line», either a special SIM card or a POS machine, used to perform enrolment and cash-in and cash-out transactions for clients. National law dictates which financial service providers can issue agent tills. <sup>80</sup>	وكيل دفع فوري	<b>Agent Till</b>
<b>Anti-Money Laundering</b>	Initiatives to detect and stop the use of financial systems to disguise use of funds criminally obtained. <sup>80</sup>	مكافحة غسل الأموال	<b>Anti-blanchiment d'argent</b>
<b>Atomic settlement</b>	The use of a smart contract to link two assets to ensure that the transfer of one asset occurs if and only if the transfer of the other asset also occurs (e.g. to achieve delivery versus payment in a securities transaction or payment versus payment in a foreign exchange transaction). <sup>7</sup>	التسوية الآلية	<b>Règlement Atomique</b>

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<b>Automated Clearing House (ACH)</b>	Multilateral arrangement that facilitates the exchange of payment instructions between payment service providers. <sup>7</sup>	غرفة المقاصة الآلية	<b>Chambre de Compensation Automatisée</b>
<b>Balance and Transaction Limits</b>	Limits placed on a financial services account, including E-Money accounts, such as limits on maximum balance, maximum transaction amounts and transaction frequency. <sup>82</sup>	حدود الرصيد والمعاملات	<b>Limites d'équilibre et de transactions</b>
<b>Bank Accounts and Transaction Services</b>	A transaction account held at a bank. This account may be accessible by a mobile phone, in which case it is sometimes referred to as «mobile banking». <sup>80</sup>	الحسابات المصرفية وخدمات المعاملات	<b>Comptes bancaires et services de transaction</b>
<b>Bearer Security</b>	Security issued as a paper certificate where the bearer is presumed to be the owner. <sup>7</sup>	حامل شهادة الأمن "المالك"	<b>Titres au Porteur</b>
<b>Beneficial Owner</b>	Means the legal person(s) who ultimately own(s) or control(s) a PSP. <sup>12</sup>	المالك المنتفع	<b>Bénéficiaire Effectif</b>
<b>Biometric Identification System</b>	A system that facilitates the identification of a person through biometric verification or by evaluating one or more distinguishing biological traits, such as fingerprints, hand geometry, earlobe geometry, retina and iris patterns and voice waves. <sup>82</sup>	نظام تحديد الهوية	<b>Système d'identification biométrique</b>
<b>Bulk Payments</b>	Making and receiving payments from a government to a consumer: benefits, cash transfers, salaries, pensions, etc. <sup>80</sup>	التحويلات المجمعة	<b>Paiements en vrac</b>
<b>Bulk Payments Services</b>	A service which allows a government agency or an enterprise to make payments to a large number of payees, typically consumers, but can be businesses as well. <sup>80</sup>	المدفوعات خدمات المجمعة	<b>Services de paiements en vrac</b>

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<b>Bundling</b>	A business model in which a provider groups a collection of services into one product which an end user agrees to buy or use. <sup>80</sup>	التجميع	<b>Regroupement</b>
<b>Business-to-Business (B2B) Payment</b>	Payment where both the payer and the payee are businesses (eg payment for raw materials). <sup>7</sup>	دفع الأعمال من الأعمال	<b>Paiement Interentreprises</b>
<b>Cash Agent</b>	A type of agent that only provides cash-in and cash-out services. <sup>82</sup>	وكيل نقدي	<b>Agent de caisse</b>
<b>Card Based Payment Instrument Issuer - CBPII</b>	A Card Based Payment Instrument Issuer is a payment services provider that issues card-based payment instruments that can be used to initiate a payment transaction from a payment account held with another payment service provider. <sup>37</sup>	مصدر وسيلة الدفع بالبطاقة	<b>Émetteur d'Instrument de Paiement Fondé sur la Carte</b>
<b>Card-not-Present Fraud</b>	Card-not-present fraud is a type of credit card scam in which the customer does not physically present the card to the merchant during the fraudulent transaction. Card-not-present fraud can occur with transactions that are conducted online or over the phone. It is theoretically harder to prevent than card-present fraud because the merchant cannot personally examine the credit card for signs of possible fraud, such as a missing hologram or altered account number. <sup>10</sup>	احتيال البطاقة غير الموجودة	<b>Fraude par Carte non Présente</b>
<b>Cash Services</b>	Means –(a)cash-in services and;(b) cash-out services. <sup>12</sup>	الخدمات النقدية	<b>Services en Espèces</b>
<b>Cash-in Services</b>	Means the exchange of cash for digital money deposited in a payment account. <sup>12</sup>	خدمات إيداع النقود	<b>Services d'Encaissement</b>
<b>Cash-out Services</b>	Means the exchange of digital money for cash, withdrawn from a payment account. <sup>12</sup>	خدمات السحب النقدي	<b>Services de Cash-out</b>

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<b>Central Counterparty (CCP)</b>	Entity that interposes itself between counterparties to contracts traded in one or more financial markets, becoming the buyer to every seller and the seller to every buyer and thereby ensuring the performance of open contracts. <sup>7</sup>	الطرف المقابل المركزي	<b>Contrepartie Centrale</b>
<b>Central Securities Depository (CSD)</b>	Entity that provides securities accounts, central safekeeping services and asset services, which may include the administration of corporate actions and redemptions, and plays an important role in helping to ensure the integrity of securities issues (that is, ensure that securities are not accidentally or fraudulently created or destroyed or their details changed). <sup>7</sup>	الإيداع المركزي للأوراق المالية	<b>Dépositaire Central de Titres (CSDs)</b>
<b>Clearing</b>	Process of transmitting, reconciling and, in some cases, confirming transactions prior to settlement. If obligations are settled on a net basis, clearing can also involve the calculation of net positions for settlement. <sup>7</sup>	المقاصة	<b>Compensation</b>
<b>Clearing House</b>	A central location or central processing mechanism through which financial institutions agree to exchange payment instructions or other financial obligations (e.g. securities). The institutions settle for items exchanged at a designated time based on the rules and procedures of the clearing house. In some cases, the clearing house may assume significant. <sup>80</sup>	غرفة المقاصة	<b>Chambre de compensation</b>
<b>Closed Loop</b>	Payment system that provides services directly to both payers and payees. It is used by a single provider, or a very tightly constrained group of providers. Sometimes known as an in-house or intragroup transfer system. <sup>7 80</sup>	حلقة الدفع المغلقة	<b>Boucle Fermée</b> <b>Circuit Fermé</b>

# Financial Technology Glossary

## دليل مصطلحات التقنيات المالية الحديثة

<b>Combatting Terrorist</b>	Financing Initiatives to detect and stop the use of financial systems to transfer funds to terrorist organisations or people. <sup>80</sup>	مكافحة الإرهاب	<b>Lutte Contre le Terrorisme</b>  <b>Combattre le terrorisme</b>
<b>Contactless Payments</b>	Transmission of payment information from a physical device to the terminals at the point of sale or ATM without the need for physical contact between the physical device and the terminal. <sup>47</sup>	المدفوعات بدون تلامس	<b>Paiements sans Contact</b>
<b>CORE Banking</b>  <b>"Centralized Online Real-time Exchange" Banking</b>	A centralized system established by a bank which allows its customers to conduct their business irrespective of the bank's branch. Thus, it removes the impediments of geo-specific transactions. In fact, CORE is an acronym for "Centralized Online Real-time Exchange", thus the bank's branches can access applications from centralized data centers. Other than retail banking customers, core banking is now also being extended to address the requirements of corporate clients and provide for a comprehensive banking solution. <sup>10</sup>	الخدمات المصرفية الأساسية	<b>Solution Bancaire CORE</b>  <b>" Solution Bancaires en Ligne Centralisés en Temps Réel "</b>
<b>Correspondent Banking</b>	Arrangement whereby one bank (correspondent) holds deposits owned by other banks (respondents) and provides those banks with payment and other services. <sup>7</sup>	البنوك المرابطة	<b>Banque Correspondante</b>
<b>Counterparty</b>	The other side of a payment or credit transaction. A payee is the counterparty to a payer, and vice-versa. <sup>80</sup>	الطرف المقابل	<b>Contrepartie</b>
<b>Credit Scoring</b>	A process which creates a numerical score reflecting credit worthiness. <sup>80</sup>	سجل الائتمان	<b>Cotation de crédit</b>

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## دليل مصطلحات التقنيات المالية الحديثة

<b>Credit risk</b>	Risk that a counterparty, whether a participant or other entity, will be unable to meet fully its financial obligations when due, or at any time in the future. <sup>7</sup>	مخاطر الائتمان	<b>Risque de Crédit</b>
<b>Credit Risk Management</b>	Tools to manage the risk that a borrower or counterparty will fail to meet its obligations in accordance with agreed terms. <sup>80</sup>	إدارة مخاطر الائتمان	<b>Gestion du risque de crédit</b>
<b>Cross-border Payment</b>	Payment where the payer and the payee are located in different jurisdictions. Many cross-border payments are also cross currency payments. <sup>7</sup>	الدفع عبر الحدود	<b>Paiement Transfrontalier</b>
<b>Cross-border Trade Finance Services</b>	Services which enable one business to sell or buy to businesses or individuals in other countries; may include management of payments transactions, data handling, and financing. <sup>80</sup>	خدمات تمويل التجارة عبر الحدود	<b>Services de financement du commerce transfrontalier</b>
<b>Cross-Currency Payment</b>	Payment where the amount debited to the payer is in a different currency than the amount credited to the payee, ie the payment involves a currency conversion along its route from payer to payee. <sup>7</sup>	الدفع متعدد العملات	<b>Paiement en Devises Croisées</b>
<b>Deferred Net Settlement</b>	Net settlement mechanism which settles on a net basis at the end of a predefined settlement cycle. <sup>7</sup>	صافي التسوية المؤجلة	<b>Règlement Net Différé</b>
<b>Delivery leg</b>	One of two legs of a securities trade: the transferring of ownership of the securities from the seller to the buyer. See also “payment leg”. <sup>7</sup>	طرف التسليم	<b>Jambe de Livraison</b>
<b>Delivery Versus Payment (DVP)</b>	Securities settlement mechanism that links a securities transfer and a funds transfer in such a way as to ensure that delivery occurs if and only if the corresponding payment occurs. <sup>7</sup>	التسليم مقابل الدفع	<b>Livraison Contre Paiement</b>

# Financial Technology Glossary

## دليل مصطلحات التقنيات المالية الحديثة

<b>Demand-side statistics</b>	Statistics on use of basic financial services obtained from customers of financial services. <sup>47</sup>	إحصاءات جانب الطلب	<b>Statistiques de la Demande</b>
<b>Deposit Guarantee</b>	Insurance A fund that insures the deposits of account holders at a provider; often a government function used specifically for bank accounts. <sup>80</sup>	ضمان الإيداع	<b>Garantie de dépôt</b>
<b>Designated Payment System</b>	Means a payment system designated by the Central Bank as systemically important. <sup>12</sup>	نظام الدفع المعين	<b>Systems de Paiements Désignés</b>
<b>Digital Financial Services (DFS) Cash Point</b>	All locations where users can perform cash-in and/or cash-out transactions. Types of cash points may include active cash outlets, such as bank agents, ATMs, MNO agents and cash agents where digital financial services (DFS) are offered. <sup>82</sup>	نقطة صرف النقود	<b>Distributeur automatique de billet - services financiers numériques</b>
<b>Digital financial inclusion</b>	The use and promotion of digital financial services (DFS) to advance financial inclusion. The essential components of digital financial inclusion are a digital transactional platform, a device used by the customer to electronically connect to this platform and perform financial transactions, the use of retail agents for the customer to transact from and the provision of a wide range of financial products and services. <sup>81</sup>	الشمول المالي الرقمي	<b>Inclusion financière numérique</b>
<b>Digital Liquidity</b>	A state in which a consumer is willing to leave funds (Money or bank deposits) in electronic form, rather than performing a «cash-out». <sup>80</sup>	السيولة الرقمية	<b>Liquidité numérique</b>
<b>Digital Payments</b>	A form of digital financial service where the financial service is a payment. this includes payments where either the payer or the payee uses a digital instrument but does not include	المدفوعات الرقمية	<b>Paiement Numérique</b>

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## دليل مصطلحات التقنيات المالية الحديثة

	payments that are initiated and collected in cash (e.g., cash to cash services), even where the agent transacts electronically. <sup>1</sup>		
<b>Dispute Resolution</b>	A process specified by a provider or by the rules of a payment scheme to resolve issues between end users and providers, or between an end user and its counter party. <sup>80</sup>	حل النزاعات	Règlement des différends
<b>Direct Holding System</b>	Arrangement for registering ownership of securities (or similar interests) whereby each and every final investor in the securities is registered with a single entity (for example, the issuer itself, a CSD or a registry). In some countries, the use of a direct holding system is required by law. <sup>7</sup>	نظام القابض المباشر نظام الاحتجاز المباشر	Système de Maintien Direct  Régime de la Détention Directe
<b>Domestic Payment</b>	Payment involving a payee and a payer that reside within the same jurisdiction and use the same currency. <sup>7</sup>	الدفع المحلي	Païement Domestique
<b>Domestic Remittance</b>	Making and receiving payments to another person in the same country. <sup>80</sup>	التحويلات المحلية	Remittance domestique
<b>DVP model 1</b> <b>Delivery Versus Payment Model 1</b>	DVP model where securities and funds are settled on a gross and obligation-by-obligation basis, with final (irrevocable and unconditional) transfer of securities from the seller to the buyer (delivery) if and only if final transfer of funds from the buyer to the seller (payment) occurs. <sup>7</sup>	نموذج 1 للتسليم مقابل الدفع	Livraison Contre Paiement Modèle 1
<b>DVP model 2</b>	DVP model where securities are settled on a gross basis, with final transfer of securities from the seller to the buyer occurring throughout the processing cycle, but funds are settled on a net basis, with final transfer of funds from the buyer to the seller occurring at the end of the processing cycle. <sup>7</sup>	نموذج 2 للتسليم مقابل الدفع	Livraison Contre Paiement Modèle 2

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## دليل مصطلحات التقنيات المالية الحديثة

<b>DVP model 3</b>	DVP model where both securities and funds are settled on a net basis, with final transfers of both securities and funds occurring at the end of the processing cycle. <sup>7</sup>	نموذج 3 للتسليم مقابل الدفع	<b>Livraison Contre Paiement Modèle 3</b>
<b>e-Check</b>	A form of payment made via the Internet, or another data network, designed to perform the same function as a conventional paper check. Since the check is in an electronic format, it can be processed in fewer steps. Additionally, it has more security features than standard paper checks including authentication, public key cryptography, digital signatures, and encryption, among others. <sup>10</sup>	الشيك الإلكتروني	<b>Chèque électronique</b>
<b>E-float</b>	The total outstanding value of E-Money issued by an E-Money issuer. <sup>82</sup>	التعويم الإلكتروني	<b>E-flotteur</b>
<b>Electronic Funds Transfer (EFT)</b>	Any transfer of funds initiated through an electronic terminal, telephone, mobile phone, tablet, phablet, computer system or magnetic tape for the purpose of ordering, instructing or authorizing a payment services provider to debit or credit a customer's bank or E-Money account. <sup>82</sup>	التحويل الإلكتروني للأموال	<b>Transfert électronique de fonds</b>
<b>Electronic payment (e-payment)</b>	Any payment made with an electronic funds transfer. <sup>3</sup>	الدفع الإلكتروني	<b>Paiement Électronique</b>
<b>Electronic Payment Service Provider (EPSP)</b>	A term used by Japan's Financial Services Agency to identify which entities can access customer data under its open banking regime. EPSPs include payment initiation service providers (PISPs) and account information service providers (AISPs). <sup>38</sup>	مزود خدمة الدفع الإلكتروني (EPSP)	<b>Fournisseurs de Services de Paiements Électroniques.</b>
<b>eMoney account</b>	An account held with an E-Money issuer. In some jurisdictions, E-Money accounts may have similar characteristics as conventional bank accounts, but are treated	حساب النقود الإلكترونية	<b>Compte E-Money</b>

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## دليل مصطلحات التقنيات المالية الحديثة

	differently under the regulatory framework due to the nature of their purpose (i.e. surrogate for cash, or stored value to facilitate transactional services). <sup>82</sup>		<b>Compte de Monnaie Électronique</b>
<b>eMoney Accounts and Transaction Services</b>	A transaction account held at a non-bank. The value in such an account is referred to as eMoney. <sup>80</sup>	خدمات حسابات النقود الإلكترونية والمعاملات	<b>Comptes de monnaie électronique et services de transaction</b>
<b>eMoney Issuer</b>	The entity that initially issues e-money against receipt of funds. A provider (bank or non-bank) who deposits eMoney into an account they establish for an end user. eMoney can be created when the provider receives cash ("cash-in") from the end user (typically at an agent location) or when the provider receives a digital payment from another provider. Some countries only permit banks to issue e-money whereas other countries permit nonbanks to issue e-money. <sup>1 80</sup>	مصدر النقود الإلكترونية جهة إصدار النقود الإلكترونية	<b>Émetteur d'e-Money</b> <b>Émetteur de Monnaie Électronique</b>
<b>End User</b>	The customer of a digital financial services provider: the customer may be a consumer, a merchant, a government, or another form of enterprise. <sup>80</sup>	المستخدم النهائي	<b>Utilisateur final</b>
<b>Escrow</b>	A means of holding funds for the benefit of another party. eMoney Issuers are usually required by law to hold the value of end users' eMoney accounts at a bank, typically in a Trust Account. This accomplishes the goals of funds isolation and funds safeguarding. <sup>80</sup>	حساب الضمان	<b>Entiercement</b>
<b>Fast-Payment System (FPS)</b>	Retail payment system in which the payment message is transmitted, and the final funds are made available to the payee in real time or near real time on as near to a 24/7 basis as possible. <sup>7</sup>	نظام الدفع السريع	<b>Système de Paiement Rapide</b>

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<b>Final Settlement</b>	Legally defined moment when funds (or other assets) have been irrevocably and unconditionally transferred. <sup>7</sup>	التسوية النهائية	<b>Règlement Final</b>
<b>Financial Action Task Force (FATF)</b>	The Financial Action Task Force is an intergovernmental organization to combat money laundering and to act on terrorism financing. <sup>80</sup>	مجموعة العمل المالي (فاتف)	<b>Groupe d'action financière (GAFI)</b>
<b>Financial Inclusion</b>	The sustainable provision of affordable digital financial services that bring the poor into the formal economy. <sup>80</sup>	الشمول المالي	<b>Inclusion financière</b>
<b>Financial Literacy</b>	Consumers and businesses having essential financial skills, such as preparing a family budget or an understanding of concepts such as the time value of money, the use of a DFS product or service, or the ability to apply for such a service. <sup>80</sup>	المعرفة المالية	<b>Littératie financière</b>
<b>Float</b>	This term can mean a variety of different things. In banking, float is created when one party's account is debited or credited at a different time than the counterparty to the transaction. eMoney, as an obligation of a non-bank provider, is sometimes referred to as float. <sup>80</sup>	التعويم	<b>Flotter</b>
<b>Fraud</b>	Criminal use of digital financial services to take funds from another individual or business, or to damage that party in some other way. <sup>80</sup>	احتيال	<b>Fraude</b>
<b>Fraud Risk Management</b>	Tools to manage providers' risks, and at times user's risks (e.g. for merchants or governments), in providing and/or using DFS services. <sup>80</sup>	إدارة مخاطر الاحتيال	<b>Gestion des risques de fraude</b>

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## دليل مصطلحات التقنيات المالية الحديثة

<b>Free of Payment (FOP)</b>	Transfer of securities without a corresponding transfer of funds. <sup>7</sup>	خالية من الدفع	<b>Sans Paiement Exonéré du Paiement</b>
<b>Fund Isolation</b>	Measures aimed at isolating customer funds received against an equal value of E-Money from other funds, which may be claimed by the E-Money issuer or the E-Money issuer's creditors. <sup>82</sup>	إجراءات عزل الأموال	<b>Isolement des fonds</b>
<b>Fund Safeguarding</b>	Measures aimed at ensuring funds are available to meet customer demand for cashing out electronic value. Such measures typically include (i) restrictions on the use of such funds, (ii) requirements that such funds be placed in their entirety in bank accounts or government debt or any other low-risk and liquid financial instruments, and (iii) diversification of e-float among several financial institutions. <sup>82</sup>	إجراءات حماية الأموال	<b>Sauvegarde des fonds</b>
<b>Global Payment Innovation (GPI)</b>	An initiative by SWIFT that aims to streamline and increase transparency of cross-border payments. The initiative introduces a multilateral service level agreement across banks to create a common standard for processing cross-border payments, which in turn will transform correspondent banking. Through the first of these service level agreements, corporate treasurers will gain same-day use of funds, have access to rich payment information which is transferred between parties to a transaction, and have greater transparency and predictability of fees, including FX costs. <sup>10</sup>	ابتكار الدفع العالمي	<b>Innovation Mondiale de Paiement</b>
<b>Government Digital Payment Services</b>	Means any payment involving the transfer of funds from a User of a PSP to a:(a) Ministry or Federal Authority; or (b) local Government Authority of an Emirate or a local Government Authority. <sup>12</sup>	خدمات الدفع الإلكترونية الحكومية	<b>Services Gouvernementaux de Paiement Numérique</b>

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## دليل مصطلحات التقنيات المالية الحديثة

<b>Government Payments Acceptance Services</b>	Services which enable governments to collect taxes and fees from individuals and businesses. <sup>80</sup>	خدمات قبول المدفوعات الحكومية	<b>Services d'acceptation des paiements gouvernementaux</b>
<b>Hash Timelock Contract (HTLC)</b>	Type of smart contract that combines a hashlock function with a timelock function to facilitate two-leg transfers across unconnected ledgers. <sup>7</sup>	عقود تشفير محددة زمنياً	<b>Contrat Hash Time lock (HTLC)</b>
<b>Hybrid Settlement System</b>	System that combines the characteristics of RTGS and deferred net settlement systems. <sup>7</sup>	نظام التسوية المختلط	<b>Système de Règlement Hybride</b>
<b>Immediate Funds Transfer</b>	Real Time A digital payment which is received by the payee almost immediately upon the payer initiating the transaction. <sup>80</sup>	التحويل الفوري للأموال	<b>Transfert immédiat fonds</b>
<b>Indirect Holding System</b>	Multi-tiered arrangement for the custody and transfer of ownership of securities (or the transfer of similar interests therein) in which holders are identified only at the level of their custodian or intermediary. <sup>7</sup>	نظام الحجز غير المباشر	<b>Système de Détention Indirecte</b>
<b>Infrastructure Model</b>	Back-end arrangement for cross-border payments involving a payment system or linked payment systems operating across borders. <sup>7</sup>	نموذج البنية التحتية لنظم للمدفوعات	<b>Modèle d'Infrastructure</b>
<b>Insurance Products</b>	A variety of products which allow end users to insure assets or lives that they wish to protect. <sup>80</sup>	منتجات التأمين	<b>Produits d'assurance</b>
<b>Interchange</b>	A structure within some payments schemes which requires one provider to pay the other provider a fee on certain transactions. Typically used in card schemes to effect payment of a fee from a merchant to a consumer's card issuing bank. <sup>80</sup>	تبادل	<b>Échange</b>

# Financial Technology Glossary

## دليل مصطلحات التقنيات المالية الحديثة

<b>Interconnectivity</b>	The technical capability to enable a connection between two or more schemes or business models, such as a payment services provider connecting to another payment services provider's digital financial services model. <sup>82</sup>	الترباط التقني	<b>Interconnectivité</b>
<b>International Remittance</b>	Making and receiving payments to another person in another country. <sup>80</sup>	التحويلات الدولية	<b>Transferts internationaux</b>
<b>Interoperability</b>	When payment systems are interoperable, they allow two or more proprietary platforms or even different products to interact seamlessly. The result is the ability to exchange payments transactions between and among providers. This can be done by providers participating in a scheme, or by a variety of bilateral or multilateral arrangements. Both technical and business rules issues need to be resolved for interoperability to work. <sup>80</sup>	التشغيل البيئي	<b>Interopérabilité</b>
<b>Investment Products</b>	A variety of products which allow end users to put funds into investments other than a savings account. <sup>80</sup>	منتجات الاستثمار	<b>Produits d'investissement</b>
<b>Irrevocable</b>	A transaction that cannot be «called back» by the payer; an irrevocable payment, once received by a payee, cannot be taken back by the payer. <sup>80</sup>	غير قابل للإلغاء	<b>Irrévocable</b>
<b>Liability</b>	A legal obligation of one party to another; required by either national law, payment scheme rules, or specific agreements by providers. Some scheme rules transfer liabilities for a transaction from one provider to another under certain conditions. <sup>80</sup>	المسؤولية	<b>Responsabilité</b>
<b>Licensing Manual</b>	Means the Central Bank's REGULATION Licensing Manual. <sup>12</sup>	دليل الترخيص	<b>Modèle d'Infrastructure</b>

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## دليل مصطلحات التقنيات المالية الحديثة

<b>Liquidity</b>	The availability of liquid assets to support an obligation. Banks and non-bank providers need liquidity to meet their obligations. Agents need liquidity to meet cash-out transactions by consumers and small merchants. <sup>80</sup>	السيولة	<b>Liquidité</b>
<b>Liquidity Risk</b>	Risk that a counterparty, whether a participant or other entity, will have insufficient funds to meet its financial obligations as and when expected, although it may be able to do so in the future. <sup>7</sup>	مخاطر السيولة	<b>Risque de Liquidité</b>
<b>Liquidity Saving Mechanism (LSM)</b>	Mechanism that seeks to save liquidity, including through frequent netting or offsetting of transactions (payments and/or securities) in the course of the operating day. A typical approach is to hold transactions in a central queue and to net or offset those transactions on a bilateral or multilateral basis at frequent intervals. <sup>7</sup>	آلية توفير السيولة	<b>Mécanisme de Fourniture de Liquidités</b>
<b>Load limit</b>	Means the maximum amount of digital money that can be transferred into a Payment Account held by a User of a Payment Instrument as per regulation. <sup>12</sup>	حد التحميل للنقود الإلكترونية	<b>Limite de Charge</b>
<b>Mandatory Account Servicing Payment Service Provider (or Mandatory ASPSP)</b>	Mandatory ASPSPs are entities that are required by the CMA Order to enroll with Open Banking. <sup>37</sup>	مزود خدمة الدفع الإلزامي لخدمة الحساب	<b>Fournisseur de Services de Paiement du Service de Compte Obligatoire</b>
<b>Merchant Payments Acceptance Services</b>	A service which enables a merchant or other payment acceptor to accept one or more types of electronic payments. The term «acquiring» is typically used in the card payments systems. <sup>80</sup>	خدمات قبول المدفوعات التجارية	<b>Services d'acceptation des paiements marchands</b>

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## دليل مصطلحات التقنيات المالية الحديثة

<b>Merchant Payment - Remote</b>	Making a payment for a good or service remotely; transacting by phone, computer, etc. <sup>80</sup>	الدفع عن بُعد	<b>Paiement marchand - À distance</b>
<b>Merchant Service Provider</b>	A provider (bank or non-bank) who supports merchants or other payments acceptors requirements to receive payments from customers. The term "acquirer" is used specifically in connection with acceptance of card payments transactions. <sup>80</sup>	مزود خدمة التاجر	<b>Fournisseur de services marchands</b>
<b>Mobile Banking (m-banking)</b>	The use of a mobile phone to access banking services and execute financial transactions. This covers both transactional and non-transactional services, such as viewing financial information on a bank customer's mobile phone. <sup>3</sup>	الخدمات المصرفية عبر الهاتف المحمول	<b>Services Bancaires Mobiles</b>
<b>Mobile Commerce (mCommerce)</b>	Refers to buying or selling in a remote fashion: by phone or tablet (mCommerce) or by computer (eCommerce). <sup>80</sup>	التجارة عبر الجوال	<b>Commerce mobile</b>
<b>Mobile Financial Services (MFS)</b>	The use of a mobile phone to access financial services and execute financial transactions. This includes both transactional and non-transactional services, such as viewing financial information on a user's mobile phone. <sup>3</sup>	الخدمات المالية عبر الهاتف المحمول	<b>Services Financiers Mobiles</b>
<b>Mobile Financial Services (MFS)</b>	The use of a mobile phone to access financial services and execute financial transactions. This includes both transactional services, such as transferring funds to make a mobile payment, and non-transactional services, such as viewing financial information. <sup>81</sup>	الخدمات المالية المتنقلة	<b>Services financiers mobiles</b>
<b>Mobile Money</b>	A mobile-based transactional service that can be transferred electronically using mobile networks. A mobile money issuer may, depending on local law and the business model, be an MNO or a third party such as a bank. Often used synonymously with 'mobile financial services'. <sup>3</sup>	المعاملات المالية عبر الهاتف	<b>Argent Mobile</b>

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## دليل مصطلحات التقنيات المالية الحديثة

<b>Mobile Payment</b>	A form of mobile financial services in which payments are initiated through a mobile phone (both smartphones and digital feature phones). <sup>3</sup>	الدفع عبر الهاتف المحمول	<b>Paiement Mobile</b>
<b>Mobile Payment Services Providers (MPSP)</b>	Terminology specific to Jordanian case. An MPSP is an e-money issuer licensed by the Central Bank of Jordan to issue e-money and connect to the JoMoPay national payment switch. Also referred to as a payment services provider. <sup>3</sup>	مزودو خدمات الدفع عبر الهاتف المحمول	<b>Fournisseurs de Services de Paiement Mobile</b>
<b>Mobile Wallet</b>	A type of e-wallet which is accessed through a mobile phone. Often used synonymously with mobile money account. <sup>3</sup>	حافضة النقود الهاتفية	<b>Portefeuille Mobile</b>
<b>Money Transfer Operator (MTO)</b>	A specialized provider of DFS who handles domestic and/or international remittances. <sup>80</sup>  Non-deposit-taking payment service provider where the service involves payment per transfer (or possibly payment for a set or series of transfers) by the sender to the payment service provider (for example, by cash or bank transfer) – ie as opposed to a situation where the payment service provider debits an account held by the sender at the payment service provider. <sup>7</sup>	مشغل تحويل الأموال	<b>Opérateur de Transfert d'Argent</b>
<b>Multilateral Netting</b>	Offsetting of obligations between or among multiple participants to result in a single net position per participant. <sup>7</sup>	المعاوضة متعددة الأطراف	<b>Netting Multilatéral</b>
<b>National Retail Payment System</b>	The complete range of institutional and infrastructure arrangements and processes in a country for carrying out retail payments. This includes payment instruments, participating institutions, payments infrastructure, market arrangements and the regulatory framework. <sup>82</sup>	النظام الوطني لمدفوعات التجزئة	<b>Système national de paiement de détail</b>

# Financial Technology Glossary

## دليل مصطلحات التقنيات المالية الحديثة

<b>Nonbank-based model</b>	A mobile financial services business model (bank led or nonbank-led) in which (i) the customer has a contractual relationship with a nonbank financial service provider and (ii) the nonbank is licensed or otherwise permitted by the regulator to provide the financial service(s). <sup>3</sup>	نموذج أعمال للخدمات المالية غير مصرفي	<b>Modèle non Bancaire</b>
<b>Non-bank financial institution</b>	An institution, different from a bank, that is allowed to provide certain financial services by virtue of the regulatory framework in place. <sup>81</sup>	مؤسسة مالية غير مصرفية	<b>Institution financière non bancaire</b>
<b>Nonbank-led model</b>	A mobile financial services business model (bank based or nonbank-based) in which the nonbank is the primary driver of the product or service, typically taking the lead in marketing, branding, and managing the customer relationship. <sup>3</sup>	نموذج أعمال للخدمات المالية غير مصرفي	<b>Modèle non Bancaire</b>
<b>Offshore System</b>	Financial market infrastructure for the processing of payments or securities denominated in a currency different from the one of the jurisdiction in which the Financial Market Infrastructure is located. It could also cover a CCP. <sup>7</sup>	النظام الخارجي	<b>Système Offshore Système Outre Mer</b>
<b>Off-net Payments</b>	Payments made in a multiple-participant system or scheme, where the payer's provider is a different entity as the payee's provider. <sup>80</sup>	المدفوعات خارج الشبكة	<b>Paiements hors réseau</b>
<b>On-net Payments</b>	Payments made in a multiple-participant system or scheme, where the payer's provider is the same entity as the payee's provider. <sup>80</sup>	المدفوعات على الشبكة	<b>Paiement en ligne</b>
<b>Open-Loop</b>	A payment system or scheme designed for multiple providers to participate in. Payment system rules or national law may restrict participation to certain classes of providers. <sup>80</sup>	حلقة مفتوحة	<b>Boucle ouverte</b>

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<b>Operations Risk Management</b>	Tools to manage providers' risks in operating a digital financial services (DFS) system. <sup>80</sup>	إدارة مخاطر العمليات	<b>Gestion des risques opérationnels</b>
<b>Overlay System</b>	System that provides innovative customer interfaces to initiate payments (i.e. front ends). <sup>7</sup>	واجهة بدء المدفوعات	<b>Système de Superposition</b>
<b>Participant</b>	Means an entity recognized by a Payment System and is allowed, either directly/ indirectly, to send and receive payment instructions to and from that payment system. <sup>12</sup>	مشارك بواسطة نظم الدفع	<b>Participant</b>
<b>Payee</b>	The recipient of funds in a payment transaction. <sup>80</sup>	المدفوع لأمره	<b>Bénéficiaire</b>
<b>Payer</b>	The payer of funds in a payment transaction. <sup>80</sup>	الدافع	<b>Payeur</b>
<b>Paying Bills</b>	Making a payment for a recurring service, either in person («face to face»), or remotely. <sup>80</sup>	دفع الفواتير	<b>Payer des factures</b>
<b>Payment Card Industry Compliance</b>  " PCI Compliance "	The Payment Card Industry Data Security Standard (PCI DSS) is a set of security standards designed to ensure that all companies that accept, process, store or transmit credit card information maintain a secure environment. Although the PCI DSS must be implemented by all entities that process, store or transmit cardholder data, formal validation of PCI DSS compliance is not mandatory for all entities. <sup>7</sup>	الامتثال لصناعة بطاقات الدفع	<b>Conformité à l'Industrie des Cartes de Paiement</b>
<b>Payment Gateway</b>	The front-end technology that reads payment cards and sends customer information to the merchant acquiring bank for processing. <sup>10</sup>	بوابة الدفع	<b>Passerelle de Paiement</b>
<b>Payment Initiation Services Provider (PISP)</b>	A Payment Initiation Services Provider provides an online service to initiate a payment order at the request of the payment service user with respect to a payment account held at another payment service provider. <sup>37</sup>	مزود خدمات بدء الدفع	<b>Fournisseur de Services d'Initiation de Paiement</b>

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## دليل مصطلحات التقنيات المالية الحديثة

<b>Payment Instruction</b>	Means an instruction initiated by a User to his / her respective PSP requesting the execution of a payment transaction. <sup>12</sup>	تعليمات الدفع	<b>Instructions de Paiement</b>
<b>Payments Instrument</b>	The product (service) used by the consumer at the point of payment (e.g., cash, debit card, mobile wallet). Often used interchangeably with payment product and payment channel. <sup>3</sup>	أداة المدفوعات	<b>Instruments de Paiements</b>  <b>Moyens de paiement</b>
<b>Payment Leg</b>	One of two legs of a securities trade: the transferring of cash corresponding to the securities' price from the buyer to the seller. See also "delivery leg". <sup>7</sup>	طرف الدفع	<b>Jambe de paiement</b>  <b>Étape de paiement</b>
<b>Payments Processors</b>	Third-party services providers that handle the details of processing card transactions between merchants, issuing banks, and the merchants' bank (also called acquiring bank). <sup>3</sup>	معالجات المدفوعات	<b>Processeurs de Paiements</b>
<b>Payment Service Provider (PSP)</b>	Entity that provides payment services, including remittances. Payment service providers include banks and other deposit-taking institutions, as well as specialised entities such as money transfer operators and e-money issuers. <sup>7</sup>	مزود خدمة الدفع	<b>Prestataire de Services de Paiement</b>
<b>Payment Services Regulations (PSR)</b>	The Payment Services Regulations 2017, the UK's implementation of PSD2, as amended or updated from time to time and including the associated Regulatory Technical Standards as developed by the EBA. <sup>37</sup>	لوائح خدمات الدفع	<b>Règlement des Services de Paiement</b>
<b>Payment Services User (PSU)</b>	A Payment Services User is a natural or legal person making use of a payment service as a payee, payer or both. <sup>37</sup>	مستخدم خدمات الدفع	<b>Utilisateur des Services de Paiement</b>
<b>Payment System</b>	Set of instruments, procedures and rules for the transfer of funds between or among participants. The system	نظام الدفع	<b>Système de Paiement</b>

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## دليل مصطلحات التقنيات المالية الحديثة

	encompasses both the participants and the entity operating the arrangement. <sup>7</sup>		
<b>Payment System Operator</b>	The entity that operates a payment system or scheme. <sup>80</sup>	مشغل نظام الدفع	Opérateur système de paiement
<b>Payment Versus Payment (PVP)</b>	Settlement mechanism that ensures that the final transfer of a payment in one currency occurs if and only if the final transfer of a payment in another currency or currencies takes place. PVP transfers can occur within a jurisdiction or across borders. <sup>7</sup>	الدفع مقابل الدفع	Paiement contre Paiement
<b>Peer-to-Peer Arrangement</b>	Arrangement that cuts out the financial intermediary payment service providers between the payer and payee. <sup>7</sup>	ترتيب الند للند	Arrangement entre Pairs Entente entre Pairs
<b>Permissioned DL</b>	Distributed ledger that allows only trusted third parties to be involved in the updating process. Because validators are trusted, less computationally intensive mechanisms can be used to validate transactions. <sup>7</sup>	السجلات الموزعة المسموح بها	Registres Distribués Autorisés
<b>Person-to-Business (P2B) Payment</b>	Payment where the payer is an individual and the payee is a business (eg bill payments). The reverse transaction is known as a business-to-person (B2P) payment (eg salary payments). <sup>7</sup>	الدفع من شخص للشركة	Paiement de Personne à Entreprise
<b>Person-to-Government (P2G) Payment</b>	Payment where the payer is an individual and the payee is a government (eg payment of taxes). The reverse transaction is known as a government-to-person (G2P) payment (eg welfare payments). <sup>7</sup>	الدفع من شخص للحكومة	Paiement de Personne à Gouvernement

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<b>Person-to-Person (P2P) Payment</b>	Payment where both the payer and the payee are individuals (eg remittances). Also known as a peer-to-peer payment. <sup>7</sup>	الدفع من شخص للشخص	<b>Paiement de Personne à Personne</b>
<b>Prepaid Card</b>	A payment card in which money can be preloaded and Stored. <sup>3</sup>  An eMoney product for general purpose use where the record of funds is stored on the payment card (on magnetic stripe or the embedded integrated circuit chip) or a central computer system, and which can be drawn down through specific payment instructions to be issued from the bearer's payment card. <sup>80</sup>	بطاقة مسبقة الدفع	<b>Carte Prépayée</b>
<b>Primary Technical Contact (PTC)</b>	A Primary Technical Contact is an individual nominated by the entity to have access to the Directory and will be able to nominate other Directory technical users. This should be a main point of contact on technical configuration and a senior member of staff with responsibility for the management of the Open Banking digital identity. <sup>37</sup>	جهة الاتصال الفنية الأساسية	<b>Contact technique principal</b>
<b>Principles for Financial Market Infrastructures (PFMI)</b>	Means the 'Principles for Financial Market Infrastructure standards report by the Bank for International Settlements ('BIS'). <sup>12</sup>	مبادئ البنى التحتية للأسواق المالية	<b>Principes pour les Infrastructures des Marchés Financiers</b>
<b>Principal Risk</b>	Risk that a counterparty will lose the full value involved in a transaction – for example, the risk that a seller of a financial asset will irrevocably deliver the asset but not receive payment. <sup>7</sup>	المخاطر الرئيسية	<b>Risque Principal</b>
<b>Private DL</b>	Distributed ledger that restricts who can initiate transactions. This is similar to an account-based system, where users must	السجلات الموزعة الخاصة	<b>Privé de Registre Distribué</b>

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	apply to open an account before they can use the system (or at least open an account at an intermediary that has access). <sup>7</sup>		
<b>Pull Payments</b>	A payment type which is initiated by the payee: typically, a merchant or payment acceptor, whose provider «pulls» the funds out of the payer's account at the payer's provider. <sup>80</sup>	سحب المدفوعات	<b>Paiements Pull</b> <b>Paiements tirés</b>
<b>Push Payments</b>	A payment type which is initiated by the payer, who instructs their provider to debit their account and «push» the funds to the receiving payee at the payee's provider. <sup>80</sup>	دفع المدفوعات	<b>Paiements Push</b> <b>Paiements poussés</b>
<b>Real-Time Gross Settlement (RTGS)</b>	The continuous settlement of interbank payments on a real-time (instant) basis. Usually through accounts held in central banks and used for large-value interbank funds transfers. <sup>3</sup>	التسوية الإجمالية في الوقت الفعلي	<b>Règlement Brut en Temps Réel</b>
<b>Regulator</b>	A governmental organisation given power through national law to set and enforce standards and practices. Central Banks, Finance and Treasury Departments, Telecommunications Regulators, and Consumer Protection Authorities are all regulators involved in digital financial services. <sup>80</sup>	منظم	<b>Régulateur</b>
<b>Remittances</b>	A person-to-person international payment of relatively low Value. <sup>3</sup>	الحوالات	<b>Virements</b>
<b>Replacement Cost Risk</b>	Risk of a trade failing to settle and having to be replaced at an unfavorable price. <sup>7</sup>	مخاطر تكلفة الاستبدال	<b>Risque de Coût de Remplacement</b>
<b>Remittance Service Provider (RSP)</b>	An entity, operating as a business, that provides a remittance service for a price to end users, either directly or through agents. <sup>3</sup>	مزود خدمة التحويلات	<b>Fournisseur de Services de Virements</b>

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<b>Retail Payment</b>	Payment associated with the purchase of goods and services by consumers and businesses. Each such payment tends to be for a relatively low value, but the volumes are large. <sup>7</sup>	دفع التجزئة	<b>Paiement de Détail</b>
<b>Risk Monitoring Technology</b>	Technology that allows an always-on, noninvasive surveillance of transactions, behavior and communications in financial services firms. <sup>26</sup>	تكنولوجيا مراقبة المخاطر	<b>Technologie de Surveillance du Risque</b>
<b>Saving and Investing</b>	Keeping funds for future needs and financial return. Borrowing money to finance a short-term or long-term need. <sup>80</sup>	الادخار والاستثمار	<b>Épargner et investir</b>
<b>Savings Products</b>	An account at either a bank or non-bank provider, which stores funds with the design of helping end users save money. <sup>80</sup>	منتجات التوفير	<b>Produits d'épargne</b>
<b>Scheme (or Payment Scheme)</b>	A body that sets the rules and technical standards for the execution of payment transactions using the underlying payment infrastructure. <sup>3</sup>	نظام الدفع	<b>Régime de Paiement</b>
<b>Second Payment Services Directive (PSD2)</b>	Europe's revised payments services directive has opened a wealth of opportunity for fintech's in establishing relationships with banks, and wholly changed the payments landscape. The directive was established to create competition from non-banks in the payments sector, as well as focusing on consumer protection, and creating a harmonization rule set for payments providers. <sup>10</sup>	توجيه خدمات الدفع الثاني	<b>Deuxième Directive sur les Services de Paiement</b>
<b>Securities Settlement</b>	Transfer of ownership of securities in accordance with the terms of an underlying agreement. <sup>7</sup>	تسوية الأوراق المالية	<b>Règlement des Titres</b>
<b>Securities Settlement System (SSS)</b>	Entity that enables securities to be transferred and settled by book entry according to a set of predetermined multilateral	نظام تسوية الأوراق المالية	<b>Système de Règlement des Titres</b>

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## دليل مصطلحات التقنيات المالية الحديثة

	rules. Such a system allows transfers of securities either free of payment or against payment. <sup>7</sup>		<b>Système de règlement-livraison</b>
<b>Settlement</b>	Discharge of an obligation in accordance with the terms of the underlying contract. <sup>7</sup>	التسوية	<b>Règlement</b>
<b>Settlement Institution</b>	Means an institution that provides facilities for Participants of a Payment System to hold funds and/ or for settlement of payment transactions between the Participants. <sup>12</sup>	مؤسسة التسوية	<b>Institution de Règlement</b>
<b>Settlement System</b>	A system used to facilitate the settlement of transfers of funds, assets, or financial instruments. Net settlement system: a funds or securities transfer system which settles net settlement positions during one or more discrete periods, usually at pre-specified times in the course of the business day. Gross settlement system: a transfer system in which transfer orders are settled one by one. <sup>80</sup>	نظام التسوية	<b>Système de règlement</b>
<b>Smart Loan Repayment</b>	A debt repayment plan that accounts for fluctuations in a customer's income during the repayment period, allowing the customer to pay more (or less) based on their available liquidity—without triggering default provisions. <sup>38</sup>	سداد القرض الذكي	<b>Remboursement d'Intelligent prêt</b>
<b>Society for the Worldwide Interbank Financial Telecommunication (SWIFT)</b>	A messaging service for financial messages, such as letters of credit, payments, and securities transactions, between member banks worldwide. SWIFT remains the primary means for interbank communications cross-border. Note that SWIFT does not provide settlement and clearing for bank transfers. <sup>3</sup>	جمعية الاتصالات المالية العالمية بين البنوك (سويفت)	<b>Société Mondiale des Télécommunications Financières Interbancaires</b>

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<b>Stored Value Facility</b>	Means a non-cash facility, (in electronic or magnetic form), purchased by a user (and used) to make payment for goods and services. <sup>12</sup>	تسهيل القيمة المخزنة	<b>Facilité de Valeur Stockée</b>
<b>Storing Funds</b>	Keeping funds in secure electronic format. May be a bank account or an eMoney account. <sup>80</sup>	تخزين الأموال	<b>Stockage de fonds</b>
<b>Strong Customer Authentication (SCA)</b>	Strong Customer Authentication as defined by EBA Regulatory Technical Standards is an authentication based on the use of two or more elements categorized as knowledge (something only the user knows [for example, a password]), possession (something only the user possesses [for example, a particular cell phone and number]) and inherence (something the user is [or has, for example, a finger print or iris pattern]) that are independent, [so] the breach of one does not compromise the others, and is designed in such a way as to protect the confidentiality of the authentication data. <sup>37</sup>	المصادقة القوية للعميل	<b>Authentification Forte du Client</b>
<b>Supplier Payment</b>	Making a payment from one business to another for supplies, etc: may be in-person or remote, domestic or cross border. Includes cross-border trade. <sup>80</sup>	دفع المورد	<b>Paiement des fournisseurs</b>
<b>Supply Chain Solutions</b>	Services which support merchant or business functions relating to digital financial services (DFS). <sup>80</sup>	حلول سلسلة التوريد	<b>Solutions pour chaîne d'approvisionnement</b>
<b>Switch</b>	An entity which receives transactions from one provider and routes those transactions on to another provider. A switch may be owned or hired by a scheme or be hired by individual providers. A switch will connect to a settlement system for inter-participant settlement. <sup>80</sup>	محول	<b>Changer</b>

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<b>Systemic Risk</b>	In payments systems, the risk of collapse of an entire financial system or entire market, as opposed to risk associated with any one individual provider or end user. <sup>80</sup>	المخاطر النظامية	<b>Risque systémique</b>
<b>Unified Payment Interface (UPI)</b>	A smartphone application which allows users to transfer money between bank accounts. It is a single-window mobile payment system developed by the National Payments Corporation of India (NPCI). It eliminates the need to enter bank details or other sensitive information each time a customer initiates a transaction. <sup>10</sup>	واجهة الدفع الموحدة	<b>Interface de Paiement Unifiée</b>
<b>Tax Payment</b>	Making a payment from a consumer to a government, for taxes, fees, etc. <sup>80</sup>	دفع الضرائب	<b>Paiement des taxes</b>
<b>Transaction Accounts</b>	Transaction account: broadly defined as an account held with a bank or other authorised and/or regulated service provider (including a non-bank) which can be used to make and receive payments. Transaction accounts can be further differentiated into deposit transaction accounts and eMoney accounts. Deposit transaction account: a deposit account held with banks and other authorised deposit taking financial institutions that can be used for making and receiving payments. Such accounts are known in some countries as current accounts, chequing accounts, or other similar terms. <sup>80</sup>	حسابات المعاملات	<b>Compte de Transaction</b>
<b>Transaction Cost</b>	The cost to a Digital Financial Services (DFS) provider of delivering a digital financial service. This could be for a bundle of services (e.g. a «wallet») or for individual transactions. <sup>80</sup>	تكلفة المعاملة	<b>Coût de transaction</b>

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## دليل مصطلحات التقنيات المالية الحديثة

<b>Technical Service Providers</b>	Means entities facilitating the provision of payment services to PSPs, whilst excluded at all times from possession of funds (and transference thereof). Services offered include processing /storage of data, trust and privacy protection services, data and entity authentication, information technology (IT) and communication network provision, provision and maintenance of terminals and devices used for payment services. <sup>12</sup>	مزودو الخدمات الفنية	<b>Fournisseurs de Services Techniques</b>
<b>Wholesale Banking</b>	Banking services between merchant banks and other financial institutions. This type of banking deals with larger clients, such as large corporations and other banks, whereas retail banking focuses more on the individual or small business. Wholesale banking services include currency conversion, working capital financing, large trade transactions and other types of services. <sup>10</sup>	الخدمات المصرفية التجارية	<b>Services Bancaires de Gros</b>
<b>Wholesale Payment</b>	Payment between financial institutions – for example, payment to settle securities and foreign exchange trades, payment to and from central counterparties, and other interbank funding transactions. These are typically large value payments that often need to settle on a particular day and sometimes by a particular time. <sup>7</sup>	دفع بالجملة (مجمّل الدفع)	<b>Services de Paiement en Gros</b>
<b>Ubiquity</b>	The ability of a payer to reach any (or most) payees in their country, regardless of the provider affiliation of the receiving payee. Requires some type of interoperability. <sup>80</sup>	المقدرة على الدفع	<b>Ubiquité</b>
<b>Unbanked</b>	Unbanked people do not have a transaction account. Underbanked people may have a transaction account but do not actively use it. Underserved is a broad term referring to people who are the targets of financial inclusion initiatives.	لا يتعامل مع البنوك	<b>Non bancarisé</b>

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## دليل مصطلحات التقنيات المالية الحديثة

	It is also sometimes used to refer to a person who has a transaction account but does not have additional DFS services. <sup>80</sup>		
<b>Unsupervised Learning</b>	A type of machine learning method that helps find previously unknown patterns in a data set without pre-existing labels. <sup>13</sup>	تعلم الآلة بدون إشراف / التعلم الغير مراقب	<b>Apprentissage non Surveillée</b>
<b>User Funds</b>	Means the net value of unutilized funds held on account of the customer by the Payment Service Provider. <sup>12</sup>	صناديق المستخدم أموال المستخدم	<b>Fonds de l'Utilisateur</b>

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### Smart Contracts العقود الذكية

Terms	Definition	المصطلحات	Les Termes
<b>Automated Market Maker (AMM)</b>	Smart contract that holds liquidity reserves in the form of crypto assets. Users interact with the AMM when offering liquidity or trading cryptocurrencies. Essentially, an AMM is an alternative used in Decentralized Finance (DeFi) markets that removes the need for order books, which are traditionally employed by centralized exchanges. <sup>83</sup>	صانع السوق الآلي	Teneur de marché automatisé
<b>Broadcast blockchain</b>	A blockchain in which each node contains the entire database of transactions that take place on the blockchain, regardless of whether the node operator is a party to those transactions. The bitcoin blockchain is a broadcast blockchain. R3's Corda, where nodes have access only to transactions and information that are relevant to the node operator, is not a broadcast blockchain. <sup>84</sup>	بث سلسلة الكتل	Blockchain de diffusion
<b>Business-to-consumer (B2C)</b>	Describes commercial transactions between a business and a consumer. <sup>84</sup>	الأعمال إلى المستهلك (B2C)	D'entreprise à consommateur
<b>Centralized finance (CeFi)</b>	Commonly used as a reference to projects like Celsius, Nexo, and BlockFi that operate like normal centralized organizations within the DeFi space. <sup>83</sup>	التمويل المركزي (CeFi)	Financement centralisé
<b>Collateral</b>	Assets deposited and used to back a loan. Depositing collateral on crypto lending platforms like Compound and Aave is typically done to stake and receive APY while simultaneously borrowing more crypto. <sup>83</sup>	الضمانة	Collatérale
<b>Decentralized Autonomous Organization (DAO)</b>	An entity in a digital system facilitated by smart contracts. Smart contracts involve digital tools and protocols that help	المنظمة اللامركزية المستقلة (DAO)	Organisation Autonome Décentralisée

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	support specific transactions or other contract elements. The decentralized autonomous organization works with popular cryptocurrency and digital ledger operations that many world governments and businesses are moving toward for more transparency and for evolving anti-corruption innovations. <sup>10</sup>		
<b>Flash loan</b>	A flash loan is an instant cryptocurrency loan that does not require collateral, KYC checks, or any other form of upfront investment from the borrower. <sup>83</sup>	قرض سريع	Prêt éclair
<b>Governance tokens</b>	Governance refers to the maintenance, enforcement, and regulation of a decentralized protocol by token holders. Usually, when a DeFi protocol is released, it does so with a native asset which is used to participate in the decision-making process. <sup>83</sup>	رموز الحوكمة	Jetons de gouvernance
<b>Liquidity Provider (LP) token</b>	When a liquidity provider deposits tokens into a liquidity pool, their stake is represented by a minted LP token. The LP token represents the staked asset(s) and can yield farm other DeFi platforms or be exchanged back for the original assets. <sup>83</sup>	رمز مزود السيولة	Jeton fournisseur de liquidité (LP)
<b>Decentralized Oracle</b>	Decentralized oracles provide both on and off-chain price data to blockchains / DeFi protocols. <sup>83</sup>	أوراكل اللامركزية	Oracle décentralisé
<b>Online dispute resolution</b>	A broad set of online technologies meant to either supplement or replace ways in which people have traditionally resolved their disputes. <sup>84</sup>	حل النزاعات عبر الإنترنت	Résolution des litiges en ligne
<b>Permissioned</b>	A blockchain network in which users must be admitted to the network to participate. <sup>84</sup>	التصريح المسبق	Autorisée Permissionnée ou privée

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<b>Permission less</b>	A blockchain network in which users have equal permission to use and interact with the network and in which users' permission to use and interact with the network is not set by the network itself or any central person or institution. <sup>84</sup>	بدون سابق تصريح	<b>Sans permission</b> <b>Ouverte</b>
<b>Token (for a blockchain network)</b>	A digital asset used in a blockchain transaction. A token can be native to the blockchain, such as a cryptocurrency, or it can be a digital representation of an off-chain asset (known as a tokenized asset), such as the title deed to a house. <sup>84</sup>	رمز (شبكة سلسلة الكتل)	<b>Jeton (pour un réseau blockchain)</b>
<b>Smart contracts</b>	Custom software logic that executes automated events when data is written to the blockchain according to rules specified in the contract. <sup>31</sup>	العقود الذكية	<b>Contrats Intelligents</b>
<b>Stateful execution of contract</b>	Execution of a program that occurs on all nodes that changes a set of bits representing value information stored on-chain within the contract itself. All nodes that contain the contract must execute the program in order to change a set of bits representing value information. <sup>85</sup>	التنفيذ الحكيم للعقد	<b>Exécution solennelle du contrat</b>
<b>Synthetics</b>	Synthetics are blockchain-based derivative trading products representative of other assets. <sup>83</sup>	تركيبية	<b>Synthétiques</b>
<b>Yield</b>	Yield is the amount earned by depositing or staking an asset in a DeFi platform. <sup>83</sup>	العائد	<b>Rendement</b>
<b>Yield farming</b>	Yield farming is the act of depositing, or staking, tokens, across DeFi platforms offering rewards for liquidity providers. Farming your tokens enables you to generate additional value from your assets by having them work for you. <sup>83</sup>	زراعة العائد	<b>Agriculture du rendement</b>

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<b>Zero-knowledge proofs</b>	A zero-knowledge proof enables one party to provide evidence that a transaction or event happened without revealing private details of that transaction or event. <sup>84</sup>	براهين المعرفة الصفريّة	<b>Zero-knowledge proofs (ZKP)</b> <b>Preuves à divulgation nulle de connaissance</b>
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### الترميز Tokenisation

Terms	Definition	المصطلحات	Les Termes
1. Bearer Token	The predominant type of access token used with OAuth 2.0 systems. A Bearer Token is an opaque string, not intended to have any meaning to clients using it. For example, Spryng's REST API is connected to a specific portal user with a Bearer Token, which can be generated in the portal profile. It always starts with the letters EY. Please note that it will only be visible once, so remember to save it immediately! <sup>51</sup>	حامل الرمز	Jeton au porteur
2. Digital token	Digital representation of value that is not recorded in an account. <sup>7</sup>	الرمز الرقمي	Jeton Numérique
3. Initial Coin Offering (ICO)	An operation through which companies, entrepreneurs, developers or other promoters raise capital for their projects in exchange for digital tokens (or 'coins'), that they create. <sup>17</sup>	طرح العملة الأولى	Offre Initiale de Pièces Initial Coin Offering
4. Investment Tokens	Provide rights (e.g. in the form of ownership rights and/or entitlements similar to dividends). For example, in the context of capital raising, asset tokens may be issued in the context of an ICO which allows businesses to raise capital for their projects by issuing digital tokens in exchange for fiat money or other crypto assets.	رموز الاستثمار	Jetons d'Investissement
5. Multi-Factor Authentication	Used to ensure that digital users are who they say they are by requiring that they provide at least two pieces of evidence to prove their identity. One of the factors used can be a code sent via SMS to the user's phone. <sup>51</sup>	مصادقة متعددة العوامل	Authentification multifacteur
6. Nonfungible token (NFT)	An entirely unique digital representation of an asset. <sup>85</sup>	رمز غير قابل للاستبدال	Jeton non fongible

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## دليل مصطلحات التقنيات المالية الحديثة

<b>7. Token</b>	The means of exchange to give value to a transaction, typically a native cryptocurrency. Some non-currency blockchain architectures can be tokenless. <sup>31</sup>	الرمز	<b>Jeton</b>
<b>8. Token ecosystem</b>	A digital system or digital space where participants and users interact and coordinate with each other using tokens. <sup>85</sup>	النظام البيئي للترميز	<b>Écosystème de jeton</b>
<b>9. Tokenisation</b>	Process of converting assets into digital tokens. <sup>7</sup>	الترميز	<b>Tokénisation</b>
<b>10. Tokenomics (token economics)</b>	Economics of a distributed ledger technology (DLT) based token. <sup>85</sup>	الترميز الاقتصادي	<b>Les tokenomics</b> <b>(écosystème économique du jeton)</b>
<b>11. Utility Tokens</b>	Enable access to a specific product or service often provided using a DLT platform but are not accepted as a means of payment for other products or services. For example, in the context of cloud services, a token may be issued to facilitate access.	رموز المنفعة	<b>Jetons Utilitaires</b>
<b>12. Virtual Currencies</b>	Means any type of digital unit used as a medium of exchange, a unit of account, or a form of stored value. Virtual Currency (s) is not recognised by this REGULATION. Exceptions are made to a digital unit that: a) can be redeemed for goods, services, and discounts as part of a user loyalty or rewards program with the Issuer and; b) cannot be converted into a fiat /virtual currency. <sup>12</sup>	العملات الافتراضية	<b>Monnaies Virtuelles</b> <b>Devises Virtuelles</b>
<b>13. XBRL</b>	A type of XML (extensible mark-up language) used for organizing and defining data. It uses tags to identify each piece of financial data. <sup>26</sup>	لغة ترميز موسعة (لتنظيم البيانات المالية)	<b>XBRL</b>

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