

LIST OF ABBREVIATIONS

1FA	: One Factor Authentication
2FA	: Two-Factors Authentication
API	: Application Programming Interface
BPS	: Central Statistics Office of Indonesia
BPs	: Basis Points
CAR	: Correct Accept Rate
CLBP	: Completed Local Binary Pattern
CNN	: Convolutional Neural Network
CPANN	: Counter Propagation Artificial Neural Network
CRR	: Correct Reject Rate
DDoS	: Distributed Denial-of-Service
EBA	: European Banking Authority
EEA	: European Economic Area
EER	: Equal Error Rate
FAR	: False Accept Rate
Fintech	: Financial Technology
FLD	: Fingerprint Liveness Detection
FRR	: False Reject Rate
GDP	: Gross Domestic Product
GLCM	: Grey Level Co-Occurrence Method
GUI	: Graphical User Interface
ICT	: Information and Communication Technology
ID	: Identity
IDR	: Indonesian Rupiah
IEC	: International Electrotechnical Commission
IEEE	: Institute of Electrical and Electronics Engineers
ISMS	: International Standards for Management Systems
ISO	: International Standardization Organization
KNN	: K-Nearest Neighbour
MD5	: Message Digest algorithm 5
NIST	: the National Institute of Standards and Technology
OTP	: One-Time Password
OWASP	: Open Web Application Security Project
PADG	: the Regulation of Bank Indonesia Board of Governors
PBI	: the Regulation of Bank Indonesia
PIN	: Personal Identification Number
PSD	: the Payment Services Directive
PSD2	: Second Payment Services Directive

RBF : Radial Basis Function
SCA : Strong Customer Authentication
SHA256 : Secure Hash Algorithm 256
SIFT : Scale-Invariant Feature Transform
SMO : Sequential Minimal Optimization
SQL : Structured Query Language
SURF : Speeded Up Robust Features
SVM : Support Vector Machine
TRA : Transaction Risk Analysis
UU ITE : Electronic Information and Transactions Law
VGG : Visual Geometry Group
WT : Wavelet Transform