



PECOS4SMEs

D2.2 E-Commerce Vocabulary List

Work Package 2

Version 1.0 – 02/05/2013

Project	PECOS4SMEs		
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Applicable Documents

ID	Reference	Title
1	FAVINOM Consultancies QMS	Quality Management Procedures

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Executive Summary

This document forms the D2.2 E-Commerce Vocabulary List for the Implementation of the PECOS4SMEs Project (henceforth, "Project").

Southern Europe SMEs lack the needed knowledge to take advantage of the e-Commerce potential resulting in Southern Europe lagging within the e-Business area. PECOS4SMEs will develop a training programme concentrated on the provision of suitable knowledge and tools, which the SMEs can use to increase cross border eCommerce revenue. This includes changing sales and marketing strategies and new types of organisation and knowledge about e-Commerce technologies in a future world dominated by pervasive Internet.

The promotion of useful e-Commerce strategies for SMEs includes transfer of knowledge and practices from top performing countries in e-Commerce to lagers thus bridging the cross border sales gap between Northern and Southern Europe and helping the economic recovery of the hard hit South. As a consequence of the introduction of new technologies and concepts facilitating cross border e-Commerce, (e.g. effective link building, search engine user attitudes etc.), SMEs will make their businesses more profitable and improve their ICT and methodological competence for interactive and collaborative learning.

The project is co-funded by the Education and Culture DG under the Lifelong Learning Programme, Leonardo Multilateral projects.

The present document contains information regarding words and phrases commonly used in e-Commerce.

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1. Introduction

1.1. Purpose of the D2.2 E-Commerce Vocabulary List

The purposes of the current D2.2 E-Commerce Vocabulary List are the following

- Words and phrases commonly used in e-Commerce.

1.2. Scope of the project

PECOS4SMEs will develop an innovative training system bringing new types of organisation and knowledge about e-Commerce technologies and trends and concentrated on transforming Internet trends into applicable tools for SMEs to change sales and marketing strategies. The approach to training SMEs is based on their situation (sector, financial capability, educational background, geographical location, existing infrastructure, etc.). After completion of the training, SMEs are expected to be able to engage foreign consumers by successfully implementing e-Commerce strategies designed specifically for them.

1.3. Project Objectives

The specific purpose of the proposed project is the development of e-Commerce oriented material delivered through a training system targeting solely SMEs and the deriving needs (e.g. websites friendlier to the foreign consumer, order tracking process, clear dispatch and return policies, etc.) with respect to effective use of the Internet as a sales channel. This includes changing sales and marketing strategies and new types of organisation and knowledge about e-Commerce technologies in a future world dominated by pervasive Internet.

PECOS4SMEs, in particular, aims to support European SMEs to:

- ❖ Raise awareness and interest about cross border e-Commerce.
- ❖ Learn more about the risks associated with online payments.
- ❖ Learn more about the uses of the Internet as a revenue channel.
- ❖ Analyze the knowledge development in the SME and see the strategic perspectives of this knowledge in the context of the business strategy.
- ❖ Integrate e-Commerce in business planning and innovation strategies.
- ❖ Get the strategies written down, so they are not just ideas, but an active choice, which can be communicated and understood by SMEs.
- ❖ Get the strategies incorporated in practical procedures that can be constantly updated.
- ❖ Be aware of the European cross-border trade legislation and provisions of consumer rights.

An additional goal is to make it easier and less costly for businesses, particularly small and medium-sized enterprises (SMEs), to do business abroad and to enable consumers to reap the full benefit of the Single Market. This goal is aligned with the Europe 2020 strategy – launched on 3 March 2010 (IP/10/225) and with which the Commission is currently tackling bottlenecks in the Single Market to drive economic recovery.

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Table 1: Glossary for e-Commerce

Glossary for E-commerce	
Term	Definition
3G	3G, short for third Generation, is the third generation of mobile telecommunications technology.
Accessibility rules	Set of design objectives that ensure disabled users can affectively access site
Acquiring Bank/Merchant Bank	The bank that does business with merchants who accept credit cards. A merchant has an account with this bank and each day deposits the value of the day's credit card sales. Acquirers buy (acquire) the merchant's sales slips and credit the tickets' value to the merchant's account.
Acquiring Processor/Payment Processor	The processor provides credit card processing, billing, reporting and settlement and operational services to acquiring and issuing banks. Many financial institutions don't do their own bankcard processing because it's more cost-effective to let someone like First Data Corporation (FDC) invest in the equipment and people and do it for them.
Ad impression	A surfer viewing one web advertisement.
Affiliate	Any web site or business that provides links or sales to your site through their own marketing efforts.
Affiliate Marketing	Revenue sharing between online advertisers/merchants and online publishers/salespeople, where compensation is based on performance measures, typically in the form of sales, clicks, registrations, or a hybrid model.
Affiliate Tracking	Software that tracks clicks, sales or other performance measures to determine revenue sharing or commission.
API	An application programming interface (API) is a protocol intended to be used as an interface by software components to communicate with each other.
Approval	An acceptance of a payment. Usually in the form of an authorization code provided by the Issuing bank.
Authentication Verifying	That a person is who he/she claims to be, or that an email message is actually from the person or organization that claims to have sent the message.
Authorization	The act of insuring that the cardholder has adequate funds available against their line of credit. A positive authorization results in an authorization code being generated, and those funds being set aside. The cardholder's available credit limit is reduced by the authorized amount.
Authorization Capture	A payment capture method that is used by merchants who ship orders on the same day that they receive orders. The payment is

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	captured when the merchant authorizes the credit card used by the customer.
Authorization Code	A numerical or alphanumeric code sent by the card issuer verifying that the sale has been authorized. The authorization may be obtained by voice, software, or terminal transmission. The merchant should include the authorization number on the sales draft to facilitate the authorization process.
Authorization Request	An electronic message sent from the Merchant's business to the customers' credit card issuing bank to request an authorization code for a sale transaction.
Authorization Response	An issuing bank's electronic message reply to an authorization request.
Back-End (marketing)	It is a strategy for increasing profits and maximizing profits per customer. The idea is this: when a customer has just bought a product from you, he or she is in a buying mood and is likely to make more purchases from you.
Bandwith	In computer networking and computer science, bandwidth is a measurement of bit-rate of available or consumed data communication resources expressed in bits per second.
Bank	An institution that handles savings and checking accounts, issues loans and credit, and deals in government and corporate issued securities.
Bank Account	An account that holds funds within a bank and is subject to additional deposits and withdrawals.
Banner ad	A form of advertising on a web which is constructed by an image, video or animation. By clicking on these content, a surfer is either transferred to another web site or a short marketing message is displayed.
Batch Settlement	Each time an order is placed, it is approved and added to a "batch". But the funds have not actually been charged against the credit cards nor transferred to the merchant's bank account. That happens when the business manager accesses the Backoffice Order interface to first "capture" the funds for orders in a batch and then to "settle" the batch. Capturing the funds causes the credit cards to get charged and the funds to be transferred to the merchant bank account.
Blog	A type of website or section of a website with periodic entries of opinion, commentary, or other information. The term 'blog' is an abbreviation of 'web log'. Blogs are interactive and enable visitors leave comments, allowing dialogue between site users. Most blogs predominately comprise text entries but may also contain other mediums such as photos or video.
Bluetooth	Bluetooth is an open wireless technology standard for exchanging data over short distances.

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Bounce Rate	It represents the percentage of visitors who enter the site and "bounce" (leave the site) rather than continue viewing other pages within the same site.
Bricks and mortar business (or company)	A traditional business model that deals with its customers face to face in an office or store that the business owns or rents. A local grocery store and an exchange office are examples of "brick and mortar" companies. The term is used in contrast with internet-based organisations that do not have a physical storefront. Brick and mortar businesses can find it difficult to compete with web-based businesses because the latter usually have lower operating costs and greater flexibility.
Broadband	The term broadband refers to the wide bandwidth characteristics of a transmission medium and its ability to transport multiple signals and traffic types simultaneously.
Browser	A client to a web server that allows the user to read hypertext documents on the World Wide Web. Netscape Navigator and Microsoft Internet Explorer are examples of popular web browsers.
Business Community	A central point where buyers and sellers can engage in electronic commerce, or build and manage an online business.
Business to Business e-Commerce (B2B)	Generally refers to selling products or services to other businesses.
Business to Consumer e-Commerce (B2C)	Generally refers to selling products or services to end consumers.
Caching	The storage of web files on a computer or server so they can be accessed quicker by the end user.
Call to action	A call to action, or CTA, is a banner, button, or some type of graphic or text on a website meant to prompt a user to click it and continue down a conversion funnel.
Capture	The act of converting the authorization amount into a billable transaction record. Transactions cannot be captured unless previously authorized, and authorizations should not be captured until the goods or services have been shipped or transmitted to the consumer.
Cardholder	Any person who opens a credit card account and makes purchases using a credit card.
Cash	Money in the form of paper or coin that is readily available for use as a medium of exchange.
Certificate	An electronic affidavit, issued by a trusted organization, like a bank, that vouches for the identity and the authority of an individual or business to conduct any transaction over the Internet.
Certificate Authority	A Certificate Authority can be an issuer of Security Certificates used in SSL connections, as well as a trusted third-party organization that can verify the identity and origin of a person or organization. These

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	institutions issue digital certificates directly to end-users or to other certificate authorities allowing them to also issue digital certificates.
Chargeback	The process of taking back, or debiting, the merchant's credit card funds after the funds have been paid to the merchant. This occurs when a customer disputes a credit card transaction. The merchant must respond to the charge back and provide proof that the product or service was provided to the customer.
Checking account	A bank account that the account holder can draw checks against without giving prior notice or having a passbook.
Clearing	The process a check goes through to validate and transfer funds between banks. An electronic check will clear in the same manner as a paper check.
Click	An opportunity for a surfer to click on a URL or a banner ad and be transferred to another web site or to view a marketing message, as recorded by the web server.
Click and mortar business (or company)	A type of business model that includes both online and offline operations, which typically include a website and a physical store. A click-and-mortar company can offer customers the benefits of fast online transactions and/or traditional face-to-face service.
Click ratio	Indicates the success of a banner ad in attracting surfers to click on the ad. For example, if a banner ad receives 2000 impressions and there are 400 clicks, the click ratio is 20%.
Click through rate (CTR)	Computed by taking the number of clicks a given advertising program received divided by the total impressions bought. For example, if a customer buys 100,000 impressions, and gets 20,000 clicks, the CTR is 5% ($20000/100000 = 5\%$).
CMS	(Content Management System) A computer programme that enables users to create, present, store, retrieve and manage web content such as text, images, documents and audio/video files.
Common Gateway Interface (CGI) Script	A computer program that allows web servers to forward requests for processing to other programs, which then return their results to the web server.
Connection Establishing	Contact with a remote computer.
Consumer	A person who purchases goods and services.
Consumer to Consumer (C2C)	Consumer-to-Consumer (C2C) e-commerce provides a way for consumers to sell to each other, with the help of an online market maker such as the auction site eBay.
Conversion rate	Also Transaction Conversion Rate. A conversion rate is loosely defined as the percentage of Web site visitors who complete a desired action

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Cookie	An information that a web site puts on the surfer hard disk so that it can remember something about the surfer at a later time and date. This information is used to record the surfer preferences when using a particular site, his or her surfing habits, and pattern of surfing. A small piece of data sent from a website and stored in a user's browser.
Cookies	Primary method to achieve personalization
Cost per click (CPC)	The cost for every click on an advertisement. For example \$1.50 CPC means that for every click that an advertiser receives, the advertiser is supposed to pay \$1.50 for it to the sponsoring site.
Cost per thousand (CPM)	The majority of Web and e-mail media is priced based on a cost per thousand (CPM) model. For example a \$150 CPM means it costs \$150 per 1000 ad impressions.
Credit	The extension of funds issued by a bank that allows a consumer to purchase goods or services from a merchant. The consumer then pays back the bank either in full or in installments, at an interest rate determined by the bank.
Credit card	A bank-issued card that allows consumers to purchase goods or services from a merchant on credit.
Credit card processing	Verifies card and puts through credit to company's account at checkout. Typically works in conjunction with a shopping cart
Credit Deposit	The value of a merchant's credit card purchases that are credited to its bank account after the acquirer buys the merchant's sales slips. The deposit is credited. It is not funded until the acquirer gets the monetary value from the issuer during settlement.
CRM (Customer Relationship Management)	A computer programme and a model of managing company's interactions with current and future customers. A kind of management practice which helps organisations better understand, manage and serve their customers.
CSS (Cascading Style Sheet)	A style sheet language that is often used to change the way that a website looks, based on the specifications of the device that is accessing it. Its most common applications is to style web pages in HTML or XHTML.
Data Mining	The exploration and analysis by automatic or semiautomatic means, of large quantities of data in order to discover meaningful patterns and rules.
DDA Demand Deposit Account	A bank account, such as a checking account, that allows the holder to withdraw funds or use funds for payment upon demand.
Debit	The process of subtracting from the balance of an account.
Debit Card	An ATM bankcard. This type of card allows a merchant to deduct money directly from a customer's bank account.
Decrypt	The process of converting encrypted data or text back to plain data

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	or text.
Denial	When permission to perform a particular action has been declined.
DES	Data Encryption Standard
Directory	A search service that arranges the web pages in it's database (often through a registration process) into categories and subcategories.
Domain name	A unique string of letters, numbers and symbols that identifies where a particular website is located on the internet. Domain names are formed by the rules and the procedures of Domain Name System. Therefore, any name which registered in the DNS is labeled as the domain name.
Doorway Page	A page made specifically to rank well in search engines for particular keywords. Also an entry point through which visitors pass to reach your web site's main content.
dot-com business (or company)	Refers internet business or an enterprise which does most of its business on the Internet
Download	The process of one computer receiving data from another computer or storage device.
Drop Shipping	Drop shipping is a supply chain management technique in which the retailer does not keep goods in stock, but instead transfers customer orders and shipment details to either the manufacturer or a wholesaler, who then ships the goods directly to the customer.
Drop-shipping	An arrangement whereby a mail-order or Internet merchant accepts orders for products, and then pays a manufacturer or distributor to ship the product to the customer.
E-commerce	Generally refers to the exchange of goods or services via the Internet. Also e-business: both electronic sales via the Internet and business to business transactions via a dedicated connection (modem or broadband).
E-commerce catalog software / solution	Generally refers to a fully functional online catalogue site management system. Management functionality generally includes products, shipping, sales tax, sale pricing, featuring products, sales, payment processing, order processing as well as marketing features.
EFT Electronic Funds Transfer	A method of crediting or debiting an account through electronic means. Eliminating the need for paper, such as a check or withdrawal slip.
Electronic Check	An electronic version of the traditional paper check. It includes all the components of a paper check and can be used as a method of payment on the Internet.
Electronic Check Security	A combination of state of the art technology and established business practices to prevent fraud on electronic checks. Electronic check pilots are currently being conducted using a combination of technology tools, data encryption, digital signatures, certificates,

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	secure e-mail and smart card technology to ensure that the security of the system is not compromised.
Electronic Check Verification	The validation of an electronic check using certificates and digital signatures. Once the electronic check is deposited, the bank will perform additional verification against internal databases.
Electronic Wallet	Also called a virtual wallet, a software mechanism that allows commerce server users to store and use credit card and electronic payment information. Typically, information in the wallet is encrypted and is persistent from session to session.
E-mail client	A software program located on a user's computer that allows them to send and receive email.
Email Marketing	The use of email to promote or market your products or services.
Email Spam	Unsolicited commercial email.
Encryption	The process of scrambling a message to ensure data secrecy. The message is encoded using an electronic key, which makes it unintelligible to anyone except to the holders of the other half of the key. There are two main types of encryption methods, private key and public key encryption.
Encryption Technology	The technology developed for transforming data or information from its original format to a more complex format that cannot easily be understood or accessed by unauthorised people.
Exit Rate	Is the percentage of visitors to a site who actively click away to a different site from a specific page, after possibly having visited any other pages on the site. The visitors just exited on that specific page.
Ezine	An electronic magazine generally on the web or delivered through email.
FFA: Free-for-all	Sites that have no qualifications for adding a link to your web site. Generally these sites provide little or no traffic to your site.
Financial Institution	An institution that obtains capital from individuals, businesses, and other organizations and invests it in various financial assets.
Funds availability	The amount of money available for a consumer to use to make purchases.
Gateway	A device that allows for the translation and management of communication between networks that use different protocols or designs.
gif	Image file format used widely on the web.
Gray Import	A grey market or gray market, also known as parallel market,[1] is the trade of a commodity through distribution channels which, while legal, are unofficial, unauthorized, or unintended by the original

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	manufacturer.
Gross profit	In accounting, gross profit or sales profit is the difference between revenue and the cost of making a product or providing a service, before deducting overhead, payroll, taxation, and interest payments.
Hard goods	Tangible products that are distributed through the postal or other delivery service. Contrasts with soft goods, which are distributed electronically.
Hit	Every element of a requested page (including text, graphics, and interactive items) is counted as a hit to a server. Hits are not the preferred unit of site traffic's measurement because the number of hits per page varies widely depending on the number of graphics, the type of browser in use, and the size of the page.
Homepage	The main or first page of web pages. The homepage is the first opening page of a website and sometimes called the <i>front page</i> .
Host	A computer running Internet protocols that can act as either a client or a server on the Internet.
Host capture	A credit card processing model where the authorization and capture of the transaction data are accomplished within a single message sent to the payment processor.
Hosting services	Web hosting services provide users with online storage capacity, software and networking services and internet bandwidth. A web hosting service acts as a server for your domain name and website files.
HTML	(Hypertext Markup Language) A common computing language that allows web documents to be created and browsers to view their contents. HTML is written in the form of HTML elements consisting of tags are written in angle brackets <html>.
HTML HyperText Markup Language	The formatting or document description language use to create World Wide Web pages.
Impression	A single instance of an online ad being displayed.
Inbound link	A link from a site other than yours.
Intelligent agent	A software program that gathers information or performs some other service without the users' immediate presence and on some regular schedule.
Internet	The Internet is the world's largest computer network; it is essentially a network of networks. Any device attached to the Internet can communicate with any other device on the network. Some uses of the Internet include sending and receiving email, browsing web sites, and increasingly, the buying and selling of goods and services.

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Internet merchant	A business owner who sells products or services over the Internet.
Intranet	A private website or network that is designed to provide employees of a business or organisation with information or the ability to collaborate.
IP Address	A unique number that is assigned to any device connected to the Internet.
ISO Independent Sales Organization	An organization that performs merchant solicitation, sales or service on behalf of financial institutions and/or processors.
ISP (Internet Service Provider)	A company that provides its customers with the ability to access and connect to the internet
Issuer	The bank that extends credit to customers through bankcard accounts. The bank issues the credit card and receives the cardholder's payment at the end of the billing period. Also called the issuing bank or the cardholder bank.
Issuing	The act of providing a bank card to a cardholder and authorizing them to use it to make financial transactions
JavaScript	A scripting language used in the development of web pages. Generally refers to client side web programming.
jpg / .jpeg	Image file format used widely on the web.
Key pair	The use of the public and private key together. The public key is used to exchange and encrypt the private key.
Key phrase	A phrase used to perform a search.
Keyword	A word or phrase that captures the essence of a topic that can be used to help users find information on that topic when conducting a search of the internet, an information system or a catalogue.
Keyword density	On a web page, the keywords as a percentage of indexable text on the web page.
Keyword research	The search for keywords related to your web site. Also... the analysis of which words or phrases are used by visitors to locate sites similar to yours. Also... the analysis of which key words or phrases will yield the highest return on investment.
Link	Means a URL hidden behind a formatting option that may take the form of a colored item of text, logo or image, and which allows a user to automatically move between WWW pages, WWW sites or within a WWW document.
Link popularity	A measure of the quality and quantity of sites that link to your site.

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Link text	The text (words) used to create a hyperlink.
Log file	The files that maintain a record of the requests for resources on your web site.
Mall	A group of businesses, usually retail, that have individual managements, but are also managed under one administrator. Online malls are virtual malls, and may consist of one business under individual management.
Manual Entry	The entering of credit card information via computer keyboard or terminal keypad instead of swiping the card through a credit card reader terminal.
Merchant Account	A bank service account that allows you to accept credit card transactions. Just one part of the process of accepting online credit card orders. (See Payment Gateway)
Merchant Server Software Packages	Also known as a "commerce server," it is a server in a network that handles online purchases and credit card transactions. The term may refer to the entire computer system or just the software that provides this service. A merchant server implements an electronic commerce protocol that ensures a secure transmission between the clients and cooperating banks. It may also include the online storefront and shopping cart infrastructure.
Meta tag	A special hypertext markup language (HTML) tag that provides information about a web page. Unlike normal HTML tags, meta tags do not affect how the page is displayed in a browser. Instead, they provide information such as what the page is about, which keywords represent the page's content, the designer of the page, and how often the page is updated. This information is very important, especially the keywords that identify the page, because most search engines and directories use this information when building their indexes. Again, this information has a direct correlation with the top listing of the page in a search engine and directory.
Metatags	META tags are special HTML tags that allow the creator or editor of a web page to give information about the document that is not displayed in the browser rendered page.
Mobile device	A small, hand-held computing device, having a display screen with touch input and/or a miniature keyboard.
Mobile e-Commerce (m-Commerce)	Mobile-Commerce, or m-commerce, refers to the use of wireless digital devices to enable transactions on the Web.
Mobile network	A set of access points which a cell phone can communicate with.
Natural Search Results	The non-paid listings displayed as a result of a key phrase search using a search engine. Featured, pay-per-click and sponsored listings are generally used by less than 40% of search engine users. This makes natural search placement over twice as effective as paid search results.

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Navigation	The interface that web users interact with in order to move around the different pages of a website.
Offline capture	A payment capture method used by merchants who ship an order one or more days after they receive it. The payment is captured when the merchant ships the order and sends a post-authorization message to the payment processor.
Online	A computer or user is online when connected to a network or server that allows communication flow between computers.
Online capture	A payment capture method used by merchants who ship an order on the same day that they receive it. The payment is captured when the credit card is authorized.
Online catalogue	List of products available of a website
Online Store	A web site that accepts direct payments in exchange for goods and services.
Opt-in email	A process for allowing people to request email from you.
Opt-out email	A process for allowing people to request that you stop sending email.
Page view (PV)	One surfer viewing one web site page.
Password	A sequence of characters paired with a user name that assures only the user with that password can log on with the particular user name associated with it.
Payment Capture	A method used to receive payment. This method is determined by the merchant's bank and/or payment processor.
Payment Gateway	An internet service that connects your e-commerce site with your Merchant Account. A gateway accepts your order information and connects to your Merchant Account to authorize and transfer funds.
Payment Methods	A means for accepting payment. The most common are credit card, electronic check, phone charge, corporate account, and invoice.
Payment Processor	A financial institution distinct from the bank that processes data from credit card transactions. Providing pre-authorization, post-authorization, and refund services to businesses accepting credit cards. They are responsible for the distribution of funds between consumers and businesses. Sometimes also referred to as a Transaction Processor.
Pay-per-click (PPC)	Used to describe those search engine services that charge for creating visitors to your site. The cost of each visitor is determined either by a BID or FLAT FEE that you are charged each time a search engine user clicks on a link to your site from these sponsored links.
Peer-to-Peer E-commerce (P2P)	Peer-to-peer technology enables Internet users to share files and computer resources directly without having to go through a central

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	Web server.
Permission marketing	Marketing based on getting a user's consent to receive information from your company or web site.
Personalisation	Ability to treat people based on personal qualities and prior history with site
Personalised recommendation systems	Analyze user's behavioral patterns and recommend new products that best match the individual user's preferences.
Pop-up-ad	An ad that automatically opens a new browser window.
POR (Pay on Results)	PAY-ON-RESULTS SEO from Strategy Internet Marketing provides performance based pricing on Search Engine Optimisation.
Privacy policy	Set of public statements declaring how site will treat customers' personal information that is gathered by site
Private Key Encryption	An encryption system that uses two private keys for encrypting and decrypting messages. Both parties must have a secret key to decrypt a message encrypted by the other. The drawback with this method of encryption is in the difficulty of distributing the private keys.
Processor	A transaction processor, distinct from the bank, that processes data from credit card transactions and then distributes funds from the merchant's bank account.
Public-Key Encryption	An encryption system that uses two keys, a public key for encrypting messages and a private key for decrypting messages, to enable users to verify each other's messages without exchanging secret keys.
Purchase	The act of providing a payment in exchange for a product or service.
Queries	Inquiries that are performed about transactions, databases, or other records.
Real-Time	An activity which occurs "while you wait", rather than being delayed for processing at a later time.
Reciprocal links	Mutually agreed upon links between two sites.
Reconciliation	The act of balancing debits, credits, and totals between two systems.
Recurring Transaction	A credit card transaction permitted by a customer that is periodically charged to the customer's account on a weekly, monthly, or quarterly basis.
Refund	A return of funds to a consumer for a returned product.
Registration	An entry of personal information in a formal record. When

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	customers shop at your online business, they will have the opportunity to register as a member of your online business. The registration usually consists of user name, password, billing/shipping address, and e-mail address.
Reseller	A person who is authorized to sell someone else's goods and/or services.
Response	A reply, answer, or additional message that is returned to a sender.
Retrieval Request	A request by a bank to a merchant for documentation concerning a transaction. Usually regarding a customer dispute or an improper sale or return. A retrieval request can lead to a chargeback. See "Chargeback".
Return	A transaction in which a consumer wants to return a purchase and receive his/her money back. (Contrast with void.)
Search engine	A website or webpage feature designed to provide users with the ability to search the internet for information or content, usually by the user entering a keyword. Search that enable users to search for documents on the www.
Search engine marketing (SEM)	Search engine marketing (SEM) is a form of internet marketing that involves the promotion of websites by increasing their visibility in search engine results pages (SERPs) through optimization and advertising.
Search engine optimization (SEO)	The process of building web pages target toward getting higher ranking in search engines.
Security	Measures taken to keep something protected or safe from viewing, destruction, or manipulation.
Security Certificate	A chunk of information (often stored as a text file) that is used by the SSL protocol to establish a secure connection. A Security Certificate contains information about whom it belongs to, who it was issued by, a unique serial number or other unique identification, valid dates, and an encrypted "fingerprint" that can be used to verify the contents of the certificate. In order for an SSL connection to be created both sides must have a valid Security Certificate (also called a "Digital ID").
Server	A computer system or an application program that handles a specific kind of request from other computers. The server provides 'client' computers with files, instructions and processing power.
Session	In terms of the payment system, a session manages the exchange of money.
SET Secure Electronic Transaction	A standard electronic transmission security format developed by Visa/MasterCard which uses a combination of encryption, digital signatures, certificates and third-party validation for secure credit card transactions over the Internet.
Settlement	A process in which an electronic transaction (credit cards) is

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	accepted for financial settlement between the acquiring and issuing banks. S-HTTP Secure HyperText Transfer Protocol - A secure version of HTTP, developed by Netscape, which provides general transaction security services over the Web.
Shopping cart	<p>A software used in e-commerce to help people make purchases online. The software allows online shopping customers to store a list of items for purchase. Upon checkout, the software typically calculates a total for the order, including costs like shipping and handling charges and the associated taxes, as applicable.</p> <p>Allows shoppers to set aside, review, edit selections, and then make purchase</p>
SKU	This is referred to as a stock keeping unit which is a specific number designating one specific product.
Smart Card	A credit-card sized tamper resistant plastic card that contains a microprocessor that can store and process data.
Soft goods	Soft goods are products that can be distributed electronically. Examples of soft goods, also known as digital goods, include software, music files, images, or any other type of data that can be sent electronically from one computer to another.
Software license	A document that verifies a person has permission to use a software program.
SPAM	Unsolicited commercial email.
Spiders	Software used by search engines to locate new Web pages for their document databases.
Split Testing	It is a technique for testing hypotheses on complex multi-variable systems, especially used in testing market perceptions.
SSL	A protocol first designed by Netscape Communications to enable encrypted, authenticated communications across the Internet. SSL is used mostly, but not exclusively, in communications between web browsers and web servers. URLs that begin with "https" indicate that an SSL connection will be used. SSL provides 3 important things: Privacy, Authentication, and Message Integrity. In an SSL connection each side of the connection must have a Security Certificate, which each side's software sends to the other. Each side then encrypts what it sends using information from both its own and the other side's Certificate, ensuring the authenticity of the message's origin, that only the intended recipient can de-crypt it, and that the data has not been tampered with.
Swiped Card	Credit card information that is electronically entered into a computerized system by swiping the credit card through a card reader or terminal.

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Tag	A keyword or term associated with or assigned to a piece of information, for example a word that describes the subject of a piece of text or an image file. Tags may also serve as hyperlinks to information on websites that use tag clouds to display related webpages.
Tax Class	Defines the type of taxes that are being applied i.e. G.S.T, VAT, Federal, State, or County tax.
Tax Jurisdiction	Defines a geographic area that has it's own distinct set of tax rules and regulations i.e. a Country, a State, a City, a Municipal, or a County.
TCP/IP Transmission Control Protocol/Internet Protocol	A suite of computer communication protocols that connect networks and allows them to communicate with each other. TCP verifies data transmission between a client and a server. IP moves the data to the appropriate node on a network. TCP/IP is the primary transmission protocol used on the Internet.
Ticket	Another name for the sales slip or its monetary value that results when a credit card purchase is made.
Transaction	The process that takes place when a cardholder makes a purchase with a credit card.
Transaction Fee	A per transaction amount charged by the bank for processing each transaction. This amount is in addition to the discount rate. For example: a discount rate of 2.25% plus 15 cents per transaction.
Unique visitors	An individual visitor to a web site at least once within a fixed time frame.
Up-Sell	It's a sales technique whereby a seller induces the customer to purchase more expensive items, upgrades, or other add-ons in an attempt to make a more profitable sale.
Uptime	Uptime is a measure of the time a machine, typically a computer, has been working and available.
URL	Abbreviation of Uniform Resource Locator (URL), which is a unique identifier for where something is located on the web. It is the global address of documents and other resources on the www, and includes the domain name.
Usability	The ease with which a user can learn to operate, prepare inputs for, and interpret outputs of a system or component
User Model	A model representing the user's state of mind: <ul style="list-style-type: none"> - knowledge (about the subject domain) - preferences (media, verbosity, ...) - background (education, job, task, ...) - experience (with computers and with AHS)
Voice Authorization	When a merchant makes a telephone call to obtain a credit card authorization rather than using a terminal, or credit card software to obtain the authorization. The merchant must, in addition to the voice authorization, submit the credit card information via

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	telephone, terminal, or software to close out the transaction and transfer the funds to the their bank account.
Void	The act of canceling a purchase. There is only a small period of time in which a purchase can be canceled. Voids are typically handled by issuing credit to the consumer's account
Web browser	A software application that allows you to view resources (primarily HTML web pages) on the Internet.
Web design	The creation and coordination of information in a web site.
Web Forum	A type of website, or a section of a website that enables users with common interests to exchange, collaborate, or comment on particular topics or issues. An online discussion groups.
Web hosting	A computer that is always connected to the internet and provides access to web resources for a web site.
Web Resource	Any HTML file, image or other computer file that can be reached through a URL.
Web site traffic	The number of visitors and visits to your web site. Can be measured in Hits, Page Hits or Unique Visitors.
Widget	A small application with limited functionality that can be installed and executed within a web page by an end user.
WOM (Word of Mouth)	Word of mouth, or viva voce, is the passing of information from person to person by oral communication, which could be as simple as telling someone the time of day.