

Title	Description
Access Point	in the Global Interoperability Framework, and more generally, is used to describe a service provider acting as the connection point for its customers to a network and potentially offering a range of supporting services. In PEPPOL an Access Point is a gateway linking the OpenPEPPOL community of suppliers and their service providers with various e-procurement solutions. It is a software service provided by an Access Point Provider that enables transfer of business documents such as orders and invoices over the PEPPOL Transport Infrastructure. The Access Point Provider is responsible for establishing its own connections with its PEPPOL participants and is likely to offer a range of other services. Access Point is also used in the context of CEF e-Delivery.
Account Information Service Provider (AISP)	An authorised entity that provides aggregation services related to payment accounts such as bank accounts. PSD2 allows AISPs authorised access to bank account data through an API.
Account Servicing Payment Service Provider (ASPSP)	Payment Service Provider (PSP) (bank or card issuer) that provides authorised access to bank account information. For PSD2 they are allowing API access to bank account data for AISPs and PISPs.
Accounts Payable	are monies owed by a customer to its suppliers arising in the normal course of business from the delivery of goods and services. They are usually represented by outstanding invoices.
Accounts Receivable	are monies owed to a supplier by its customers arising in the normal course of business from the delivery of goods and services. They are usually represented by outstanding invoices.
Acknowledgement of Receipt	A documented verification that goods have been received or services have been rendered. Typically, the acknowledgement is indicated by the recipient's signature on a receipt or form.
Adherence Agreement	in the EESPA Multilateral Framework Agreement (MIFA) is an agreement entered into with another framework participant to agree the business profile of documents to be exchanged, and any specific aspects such as compliance requirements consistent with the common elements specified in the MIFA.
Advanced Electronic Signature	is an electronic signature that has met the requirements set forth in EU Regulation No 910/2014 (e-IDAS-regulation) on electronic identification and trust services for electronic transactions in the EU internal market.
Aggregator	a service model whereby invoices from/to multiple senders are received at/sent from a single point of contact, acting as a service provider; sometimes referred to as a consolidator.
Allowance or Charge Information	A group of information elements setting out details of allowances, or charges and taxes other than VAT, applicable to an individual invoice line item in an invoice.
Application Programming Interface (API)	A set of programming that are available for software developers when they integrate with a particular service or application.
Archiving	data archiving is the process of moving completed transactional data to a separate storage device or location for long-term retention. Archived data consists of data that is still important to an organization and may be needed for future reference, as well as data that must be retained for regulatory compliance.
AS2	stands for Applicability Statement 2 and is a commonly used specification about how to transport data securely and reliably over the Internet. Security is achieved by using digital certificates and encryption.

AS4	is an open standard for the secure and payload-agnostic exchange of business-to-business documents using web services. Secure document exchange is governed by aspects of web services security, including XML encryption and XML digital signatures. Payload agnosticism refers to the document type (e.g. purchase order, invoice, etc.) not being tied to any defined SOAP (Simple Object Access Protocol) action or operation. AS4 is increasingly recommended as the successor to AS2.
AS4 Receipt	the synchronous response on an AS4 request which corner 3 (receiver’s service provider) returns to corner 2 (sender’s service provider) in a four-corner model network to acknowledge receipt of a message. It provides a unique reference to the message being exchanged.
Attachment	refers to a document or dataset provided or archived in addition to an invoice containing supporting information such as expense details. It may also refer to the practice of rendering a PDF invoice as an attachment to an email.
Audit	is a systematic and independent examination by an auditor, whether external or internal, or a regulator of the books, accounts, and documents of an organization to ascertain how far the financial statements, records and non-financial disclosures present a true and fair view of the concern and its transactions. Audits are commonly carried out on VAT invoices on a post-transaction basis to ascertain the correctness of treatment and of the resultant tax liabilities.
Audit Trail	is a chronological record that provides documentary evidence of the sequence of activities that have affected at any time a specific operation, procedure, transaction or event. The auditing of an invoicing process may involve the review of an audit trail to report matching of orders, deliveries, invoices and payments to prove authenticity and integrity of the invoice, and the appropriateness of business controls.
Audit Trail or Log	is a chronological record that provides documentary evidence of the sequence of activities that have affected at any time a specific operation, procedure, transaction or event. The auditing of an invoicing process often involves the review of an audit trail to report matching of orders, deliveries, invoices and payments to prove authenticity and integrity of the invoice, and the appropriateness of business controls.
Authenticity and Integrity	‘Authenticity of the origin’ means the assurance of the identity of the supplier or the issuer of the invoice and ‘Integrity of content’ means that the required invoice content has not been altered at any point after its issuance. They are key aspects of VAT regulations affecting invoices.
Automated Clearing House (ACH)	An electronic clearing system in which payment orders are exchanged amongst participants and handled by a data-processing centre.
B2b	are business dealings between a large business and small businesses (SMEs).
B2C	is business for the provision of goods, services and information conducted directly between a company and consumers who are its end-users.
B2G	is business-to-government (a variation of the term B2B), and refers to the exchange of goods, services or information between a business supplier and a public procuring entity.

Business controls	are internal controls to oversee the correctness and veracity of all financial, transactions and operational elements of an organization. In the context of electronic invoicing it often refers to the use of business controls in creating a reliable audit trail between an invoice and the underlying supply of goods and services and can be used to ensure the authenticity of origin and integrity of content for all invoices, whether paper or electronic under EU legislation and Member State regulation.
Business Payments Coalition (BPC)	is a volunteer group of organisations and individuals facilitated by the Federal Reserve Bank of Minneapolis working together to promote greater adoption of electronic business-to-business invoices, (B2B) payments, and remittance data.
Business process	is a collection of structured and related activities or tasks that produce specific products or services, or deliver a defined goal for customers or the internal components of an organization.
Buyer or Receiver	is a buyer of goods and services from a supplier or seller. An invoice issued by the seller is issued to the buyer, who is therefore the receiver of the goods and services, and the receiver of the related invoice.
CEF e-Delivery	is an EU building block that provides technical specifications and standards, installable software and ancillary services to allow projects to create a network of nodes for secure digital data exchange. By building with eDelivery, public and private organisations from different sectors can easily create a safe and interoperable channel to transfer documents and data among each other over a public or private network. CEF is the Connecting Europe Facility.
CEN	is the European Committee for Standardization, an association that brings together the National Standardization Bodies of 33 European countries. CEN is one of three European Standardization Organizations (together with CENELEC and ETSI) that have been officially recognized by the European Union and by the European Free Trade Association (EFTA) as being responsible for developing and defining voluntary standards at European level.
CEN BII	CEN BII standardises e-Procurement processes, documents and content, supporting EU-wide interoperability, and covering the full procurement cycle, from notification in the pre-award phase, to payment in the post-award phase. CEN BII defined a minimum set of core information elements of the documents and business processes involved in electronic public procurement. These are published as a set of technical specifications, called CEN BII profiles, and documented as CEN Workshop Agreements. CEN BII also provided mappings to two syntaxes from OASIS UBL and UN/CEFACT. These are published as Implementation guidelines. CEN BII has been implemented in PEPPOL.
CEN TC/434	was launched in September 2014 as a project and then a technical committee operating within CEN governance, with responsibility for developing standards in support of European e-invoicing based on a semantic model for the core information elements of an electronic invoice, syntax selection and bindings, and other related deliverables.
CEN TC/440	was launched in 2016 operating as a technical committee within CEN governance and responsible for developing standards in support of electronic public procurement including both pre-award and post-award processes covering: e-notification, secure submission of tenders and/or catalogues, e-evaluation, e-awarding, e-contracting, e-sourcing, e-ordering, and e-fulfilment. Attention will be given to the establishment of a semantic data model and at least one syntax data binding for the application of XML in both pre-award and post-award.

Certification (Certificate) Authority	a certificate authority or certification authority (CA) or Certificate Service Provider is an entity that issues digital certificates. A digital certificate certifies the ownership of a public key by the named subject of the certificate. This allows others (relying parties) to rely upon signatures or on assertions made about the private key that corresponds to the certified public key. In this model of trust relationships, a CA is a trusted third party- trusted both by the subject (owner) of the certificate and by the party relying upon the certificate. In the EU a certification Authority is likely to be a Qualified Trust Service Provider under the e-IDAS Regulation.
Chorus	is a Portal for the submission of e-invoices to the French State and public sector organizations.
Clearance Model	There are currently two types of regime for electronic invoicing compliance reporting. The 'post audit' approach translates requirements from paper-based invoicing to electronic flows, allowing the free exchange of invoices between trading partners but requiring them to prove the veracity of archived invoices for up to a decade later by means of an accessible archive and periodic reporting. In countries that have chosen the 'clearance model', the tax administration requires each invoice to be reported and authorized electronically by them before or during the exchange process. These two systems have some common features such as requirements for invoice integrity, authenticity and archiving, but there are also many requirements that are specific to each category, as well as many country-specific requirements.
Cloud computing	the practice of using a network of remote servers hosted on the Internet to store, manage, and process data and provide services of all kinds, rather than using software installed on a local server or a personal computer.
Code list	A code list is a predefined list from which some statistical coded concepts take their values. Each code list has the following properties: a) identifier (it provides a unique identification within the set of code lists specified by a structural definitions maintenance agency); b) name (also unique); c) description (a description of the purpose of the code list); and d) code value length (either an exact or a maximum number of characters and a type, i.e. numeric or alphanumeric). Code Lists are used in e-invoice data format standards to represent countries, currencies, units of measure etc.
Commercial Invoice	is one of the main types of invoice issued by commercial enterprises and will relate to transactions for the provision of goods and services between buyers and sellers and where shipment has occurred. It is an important document in both domestic and international trade, where it also has a role in customs procedures. It could be different from the tax invoice.
Compliance	The term 'compliance' is used in many ways in business practice, for example 'compliance' may refer to complying with law, or complying with established business rules or contractual conditions. In the context of e-invoicing, the latter form of compliance includes the conformance by senders of invoices with rules and requirements set by buyers, such as correct buyer references and the correct use of information elements. As to legally compliant e-invoicing, many types of law apply to invoicing processes (and require compliance), but the principal legal requirements stem from indirect tax law (especially VAT), and may include real-time reporting requirements under 'clearance' models. In the relationship between a service provider and its customer, compliance may be ruled out of scope and the responsibility retained by the taxpayer itself, or the service provider may support compliance with a range of value-added services.

Compliance Definitions	requirements for legally compliant e-Invoices issued by EESPA to its Members and all interested parties. See listing below and download the definitions here: https://eespa.eu/eespa-compliance-definitions-for-e-invoicing
Compliance Definition 1: Applicable VAT law	are VAT requirements for correctly selecting the jurisdiction(s) which will govern the main aspects of e-invoice compliance.
Compliance Definition 2: VAT rate selection	are requirements for noting and applying the correct VAT, withholding, luxury or other applicable indirect tax rate for a supply in an invoice, where necessary accompanied by the correct mandatory reference to the article in applicable law that is applied to arrive at this rate.
Compliance Definition 3: VAT minimum invoice content	are VAT requirements for the information that must be contained within an invoice. (Article 226 of the VAT Directive [2006. 112. EC]).
Compliance Definition 4: Non-VAT content requirements	are legal requirements arising from commercial or procurement law or other legal instruments regulating the content of certain commercial documents such as invoices; this specifically includes the need for e.g. references to office holders, legal addresses, paid-up share capital, relevant purchase order, invoicing address, tender contract, identification of the purchasing entity , etc.
Compliance Definition 5: Computational integrity	are both the requirement for accuracy in the process of mathematical calculation, and any relevant national or local rules applied to processes such as rounding rules, as well as correct conversion of the relevant units of measurements.
Compliance Definition 6: E-invoicing notification or prior approval	are VAT requirements concerning the notification of or request for prior approval for using invoices in electronic format to a competent tax administration.
Compliance Definition 7: Invoice file format	are requirements for the technical file format (syntax) of the fiscally valid invoice that is exchanged between the trading partners, or the invoice data to be communicated to the tax administration for invoice clearance, reporting or on-request reporting purposes.
Compliance Definition 8: Paper invoice dematerialisation	are VAT requirements for the correct transformation of a paper invoice into an electronic invoice.
Compliance Definition 9: Electronic invoice exchange	are requirements for the correct technical and IT security exchange or receipt of e-invoices between trading partners or their service providers, including putting in place the necessary agreements, where required.
Compliance Definition 10: Integrity and authenticity	are VAT requirements for ensuring and being able to demonstrate integrity of the invoice data and authenticity of the origin of an electronic invoice.
Compliance Definition 11: Legibility	are VAT requirements for an electronic invoice to be capable of being rendered human-readable during its legal lifetime in case of tax administration audit.
Compliance Definition 12: Archiving	are VAT requirements for the storage of electronic invoices and any associated evidence, including requirements for the format of the stored invoice, the components to be stored, duration of storage, security measures to be upheld during storage, as well as access and audit requirements.
Compliance Definition 13: Storage	are VAT requirements to notify a competent tax administration of e-invoices being physically stored in another country from the country whose VAT law applies to the storage of that invoice and taxpayer.

Compliance Definition 14: Buyer consent requirements	are VAT requirements for obtaining the buyer’s (express or implied) agreement to receive invoices in electronic format, where required.
Compliance Definition 15: Mandatory interchange agreement	are VAT requirements for the execution and maintenance of an electronic data interchange agreement between the supplier and the buyer, in accordance with relevant regulatory provisions. It is important to note that this definition addresses electronic data interchange in a technology-neutral sense; however, applicable law may introduce elements of technology specificity.
Compliance Definition 16: Third party issuance	are VAT requirements for the supplier’s authorization to, and where applicable the acceptance thereof by, a third party such as its service provider to issue fiscally valid electronic invoices under agreed powers, terms and conditions as expressed in a contractual agreement.
Compliance Definition 17: Third party receipt and validation agreement	are VAT requirements for the buyer’s authorization to, and where applicable the acceptance thereof by, a third party such as its service provider to receive and ensure indirect tax compliance (e.g. minimum content; transmitting to a tax administration platform for buy-side ‘clearance’ validation; verifying an electronic signature etc) of an invoice in the buyer’s name or on the buyer’s behalf.
Compliance Definition 18: Invoice clearance	are VAT requirements for trading partners at various stages of an invoicing transaction to communicate the invoice, in whole or as a subset or a reference to the invoice, to a service hosted by or on behalf of a tax administration, and to receive a pre-defined approval or confirmation message from that service as a precondition for the compliant issuing, cancellation, correction, receipt or processing of an electronic invoice.
Compliance Definition 19: Real-time reporting	are VAT requirements for the supplier, the buyer or both trading partners to communicate the invoice, in whole or as a subset or a reference to the invoice, to a tax administration-designated hosted service without any response from such service being a precondition for further invoice process steps.
Compliance Definition 20: Real-time authentication	are VAT requirements for the use of clearance or real-time reporting service access credentials and/or the application or validation of an electronic or digital signature to an electronic invoice or associated message as part of a real-time clearance or reporting process.
Compliance Definition 21: On-request e-audit	are VAT requirements for a taxable person to be able to extract and present electronic invoices in a predefined format upon the explicit request of a competent tax administration.
Compliance Definition 22: On-request reporting	are VAT requirements for the reporting or declaration of VAT on an aggregated and/or detailed level on ad hoc basis upon the explicit request of a competent tax administration.
Compliance Definition 23: Periodic reporting	are VAT requirements for the reporting or declaration of VAT on an aggregated and/or detailed level on a monthly or other periodic basis.
Compliance Definition 24: Data privacy	e.g. the GDPR requirements to ensure correct and secure processing of personal and sensitive data by (i) the contracted service provider and (ii) the receiving party (either the buyer or the buyer’s service provider and (iii) a tax administration-designated hosted service.

Connecting Europe Facility	<p>the Connecting Europe Facility (CEF) supports initiatives in the sectors of transport, telecommunications and energy. The telecommunications part of CEF is dedicated to Digital Service Infrastructures (DSIs) delivering networked cross-border services for citizens, businesses and public administrations and for broadband networks. Within this, CEF e-invoicing provides funding, tools and capabilities to support the roll-out of e-invoicing to public administrations.</p> <p>CEF is to be absorbed into the Digital Europe Programme (DEP).</p>
ConnectONCE	is the Open Network for Commerce Exchange (USA), a collaborative forum for B2B e-Commerce.
Contract Reference	is a reference in an invoice to a pre-existing contract between buyer and seller to identify the context for the supply of goods and services covered by an invoice.
Contracting authority or entity	is an organization forming part of the public sector carrying out public procurement activities.
Core elements of an electronic invoice	in the semantic model for the European Norm 16931, these are the component terms and meanings of a core invoice issued in compliance with the European Norm.
Core Invoice Usage Specification (CIUS)	is a specification that provides a seller with detailed guidance, explanations and examples, as well as business rules related to the actual implementation and use (or restriction of use) of structured information elements present in the core invoice model in a specific trading situation. An instance document created following a given CIUS shall always be compliant with the European Norm (EN16931).
Credit Institution or Bank	Any institution that is either (i) a business that receives deposits or other repayable funds from the public and grants credit for its own account, or (ii) a business or any other legal person, other than those under (i), which issues means of payment in the form of electronic money.
Credit Note	a credit note is a commercial document issued by a seller to a buyer following the creation of the invoice in circumstances where there is a mistake or fault in goods and service delivered by the seller or where contract terms permit a refund, in effect requiring a corrective invoice. The seller usually issues a credit note for the same for a lower amount than the invoice, and then repays the money to the buyer or sets it off against a balance due from other transactions.
Credit Transfer	is a means of payment whereby a single or a bulk payment is made electronically from one bank or payment account to another bank or payment account at the initiation of the payer.
CSV	a file format based on comma-separated values.
CTC (Continuous Transaction Controls)	A form of transaction-based reporting or clearance either based on the actual invoice or on a subset of the invoice. Governments have increasingly implemented cloud-managed services to improve the efficiency, effectiveness, and quality of public services. CTCs enable law enforcement agencies, like tax administrations, to collect data associated with business activities that are relevant to the exercise of their function. This data is obtained directly from business data management systems, in real-time or near-real-time.
Customer or client	the buyer or receiver of goods and services from a seller for whom such a party is their customer or client.
cXML	stands for commerce extensible mark-up language and is a protocol, created by Ariba in 1999, intended for communication of business documents between procurement applications, e-commerce hubs and suppliers.

Data	as defined in the Global Interoperability Framework (GIF), is the business content that needs to be conveyed between parties. This data could be virtually anything in terms of the information making up a message 'payload', but in the context of e-invoicing and supply chain exchanges are defined as structured data or documents pertinent to the financial supply chain, such as orders and invoices.
Data Protection	is the process of protecting personal data. It involves the collection and dissemination of data in automated systems, the public expectations of data privacy, and the political and legal underpinnings surrounding the way such data is processed, transferred and stored. In the EU Data Protection is governed by GDPR- the General Data Protection Regulation 2016/679.
Debit Note	is a commercial document issued by a buyer to a seller as a means of formally requesting a credit note. A seller might also issue a debit note instead of an invoice to adjust upwards the amount of an invoice already issued.
Delivery	as defined in the Global Interoperability Framework (GIF) is the fundamental means of electronic transport or network based on protocols and technical artefacts, which permits interoperability at the technical level. It is based on a four-corner model whereby trading parties are each connected to a service provider/access point, which in turn technically connect with each other through the delivery network
Delivery Note	is a document accompanying a shipment of goods that lists the description and quantity of the goods delivered. A copy of the delivery note, signed by the buyer or consignee, may be returned to the seller or consignor as a proof of delivery (see also Dispatch advice).
Digital Certificate	is an electronic document used to 'bind' the identity of a natural or legal person to a public key. The certificate includes information about the key, information about its owner's identity, and the digital signature of an entity that vouches for the correctness of the certificate's contents. If the signature of the certificate issuer is valid, and the person examining the certificate trusts the creator of that signature, then they know they can use that key to communicate with the holder of the certificate. In a typical public-key infrastructure (PKI) scheme, the signer is a certificate authority (CA), usually a company that charges customers to issue certificates for them.
Digital Signature	A digital signature guarantees the authenticity of an electronic document or message in digital communication and uses encryption techniques to provide proof of integrity of the signed data.
Direct Debit	a means of payment whereby a third party is authorized to collect single or regular payments directly from a bank or payment account owned by its customer or debtor under the terms of a mandate and on condition that the amounts to be collected are pre-notified.
Directives	in general is a type of EU legislative instrument, but, in the Global Interoperability Framework (GIF), the term is used colloquially to denote the legislative, regulatory and governance requirements that surround a business network and the commercial environment, such as taxation procedures, the rules governing the interoperability exchange network itself, and a variety of other 'rules' such as those imposed by business actors, usually the trading parties, and by wider legislation covering privacy, contract law, and compliance with specific laws

Directive 2006/112/EC	is a recast of the 6th EU VAT Directive of 17 May 1977 on the harmonization of the laws of the Member States relating to turnover taxes. It provides for a common system of value added tax, and a uniform basis of assessment, and is the main body of European VAT legislation.
Directive 2010/45/EC	is an EU VAT (value-added tax) Directive amending Directive 2006/112/EC, in which, inter alia, rules for establishing the authenticity, integrity and archiving of electronic invoices are set out.
Directive 2014/55/EU	is an EU Directive establishing that all contracting entities in the public sector across the EU must be able to receive and process electronic invoices based on a new European Norm (Standard).
Directives 2014/23-24-25/EU	are EU Directives establishing the framework for electronic public procurement in the EU.
Discovery	as defined in the Global Interoperability Framework (GIF) describes the basis on which information about a trading party is accessible to another trading party usually facilitated by their respective service provider or access points. This information includes the network location and capabilities of a trading party, its identifiers and the service provider/access point platform it uses, based on the use of tools provided in support of the delivery network.
Dispatch (or Despatch) advice	is a document sent by a supplier to a buyer that states the description, type, and quantity of goods that have been sent to them: The dispatch advice enables the seller or shipper to provide information about the content of a shipment to the receiver.
DPO	is Days Payable Outstanding, an efficiency ratio that measures the average number of days a company takes to pay its suppliers. The calculation is carried out by dividing the accounts payable as shown in a company's balance sheet by the amount of purchases per day. The latter is calculated by dividing the annual total cost of goods sold as set out in the company's profit and loss account by 365 days.
DSO	is Days Sales Outstanding, an efficiency ratio that measures the average number of days a company takes to collect outstanding invoices from its customers. The calculation is carried out by dividing the accounts receivable as shown in a company's balance sheet by the amount of sales per day. The latter is calculated by dividing the annual sales figure as set out in the company's profit and loss account by 365 days. It may vary monthly or seasonally.
D-U-N-S	is the Data Universal Numbering System or D-U-N-S® Number, Dun and Bradstreet's (D&B) copyrighted, proprietary means of identifying business entities on a location-specific basis. Assigned and maintained solely by D&B, this unique nine-digit identification number has been assigned to over 100 million businesses worldwide.
Dynamic discounting	is a service that gives buyers more flexibility to choose how and when to pay their suppliers in exchange for a lower price or discount for the goods and services purchased. The 'dynamic' component refers to the option to provide discounts based on the dates of payment to suppliers.
Dynamic Discovery	enables a sending access point at corner 2 in a four corner model to dynamically discover the IP address and receiving capabilities of the receiver at corner 4. The sender consults a Service Metadata Publisher (SMP) where information about a participant in the exchange network is maintained. There could be multiple SMPs, maintaining a unique ID (URL) for its participants, which are published by the Service Metadata Locator (SML) on the network's Domain Name System (DNS). By knowing this URL, the sender is able to dynamically locate the right SMP appropriate to a specific receiver.

Dynamic Sender	are capabilities based on a Trust Model using a PKI (Public Key Infrastructure) and include the security controls to be implemented between corners 2 and 3 in a four-corner model. A dedicated PKI infrastructure will enable the e-Delivery components to trust each other by sharing a common root Certification Authority (CA) certificate as the trust anchor.
EANCOM	is a leading international standard for the computerized interchange of data and is based on UN/EDIFACT. It is designed for use within supply chains and in its structures the GS1 business standards are implemented.
Early (or Prompt) Payment Discounts	a commercial arrangement between buyer and seller, where the early payment of invoices are funded from a buyer's own stock of liquidity in return for a fixed or dynamic discount.
EBA Clearing	A bank-owned provider of pan-European payment infrastructure solutions, established in June 1998 by 52 major European and international banks. Currently, EBA CLEARING counts 53 shareholder banks and has the mission to deliver market infrastructure solutions for the pan-European payments industry.
E-billing	is an expression used in the e-invoicing environment to refer to B2C billing such as for utilities and digital services. Some also use it simply as a synonym for e-invoicing, and others to generally denote outbound e-invoicing to customers as opposed to the accounts payable automation of inbound e-invoices.
E-Business	is the conduct of business of all kinds over the Internet and is often used as a synonym for e-Commerce. Some prefer to confine the term e-Business to B2B/B2G transactions.
ebXML	is a project to use the Extensible Mark-up Language (XML) to standardize the secure exchange of business data. The United Nations body for Trade Facilitation and Electronic Business Information Standards (UN/CEFACT) and the Organization for the Advancement of Structured Information Standards (OASIS) launched the project as a joint initiative.
E-Catalogue	is an online presentation for displaying information about a product line or service offering. It can consist of pictures with captions, features, tables, audio explanations, videos and documents for download such as data sheets or printable brochures, together with facilities for generating and managing orders.
E-Commerce	is the buying and selling of goods and services, or the transmitting of funds or data, over an electronic network, primarily the Internet. These business transactions occur either as business-to-business, business-to-consumer, consumer-to-consumer or consumer-to-business, although for many e-Commerce is more generally associated with consumers.
EDI	is the transfer of data from one computer system to another by using standardized messages, without the need for human intervention. Originally the essence of EDI was based on point-to-point connections, although it has evolved as cloud applications have developed. EDI applications use various standards including those dedicated to individual sectors.
EDIFACT	stands for Electronic Data Interchange for Administration, Commerce and Transport. It is accepted as the international EDI standard that has been adopted by organisations wishing to trade in a global context. It includes a standard set of syntax rules.
EESPA	is the European E-invoicing Service Providers Association.

e-IDAS	stands for EU Regulation 910/2014 on electronic identification and trust services for electronic transactions in the European internal market. It repeals Directive 1999/93/EC. In addition to the regulation of electronic identification services, e-IDAS also regulates various ‘trust services’ such as electronic signatures, time-stamps and Electronic Registered Delivery Services.
EIN	is the EESPA Interoperability Network
EIPP/EBPP	stands for Electronic Invoice Presentment and Payment, or Electronic Bill Presentment and Payment. They are solutions that combine e-invoicing services and payment services. They are facilitated directly/indirectly by payment service providers and/or e-invoicing service providers, enabling the payer to flexibly receive and manage e-invoices/bills and to pay them with existing payment instruments (i.e. credit transfers, direct debits, card payments) or e-money transactions, without the need to manually copy/paste or type in data for initiating the payment: and enabling the payee to digitize the processing of its invoices/bills and to automatically send them to the payers.
Electronic Address Identifier	Unique digital address used by a trading party for the routing of digital documents and messages.
Electronic invoice (or E-invoice)	according to EU regulations, is an invoice, which has been issued, transmitted and received in a structured electronic format, allowing for automated electronic processing. Some market participants include unstructured e-invoices in the definition of Electronic invoice.
Electronic invoicing (or E-invoicing)	is used as an umbrella term to describe any method by which an invoice is electronically created and presented to a customer for payment to be made following an automated process. E-invoicing includes a variety of different technologies and service options and includes structured e-invoices and (for some) unstructured e-invoices.
Electronic Money Institution (EMI)	A term used in EU legislation to designate credit institutions which are governed by a simplified regulatory regime because their activity is limited to the issuance of electronic money and the provision of financial and non-financial services closely related to the issuance of electronic money.
Electronic Registered Delivery Service (ERDS)	Electronic registered delivery service means a service that makes it possible to transmit data between third parties by electronic means and provides evidence relating to the handling of the transmitted data, including proof of sending and receiving the data, and that protects transmitted data against the risk of loss, theft, damage or any unauthorised alterations.
Electronic Routing Address	The electronic routing address associated with an Electronic Address Identifier that defines the service provider/access point or platform that supports the routing and processing of digital documents and messages to and from a trading party.
Electronic signature	is a general expression for any type of electronically generated signature on a message or document transmitted electronically. They range from facsimile signatures to the more secure Digital Signature.
EN-16931	is a European standard for a core invoice and is published in a number of parts: <ul style="list-style-type: none"> • Semantic data model of the core elements of an electronic invoice (the European Norm). • List of syntaxes that comply with EN 16931.

	<ul style="list-style-type: none"> • Methodology for syntax bindings of the core elements of an electronic and syntax bindings to ISO/IEC 19845 (UBL 2.1) and to UN/CEFACT XML. • Guidelines on interoperability of electronic invoices at the transmission level. • Guidelines on the use of sector or country extensions in conjunction with EN 16931.
EN-16931-EXT-EESPA	an extension for use within the EESPA Interoperability Network (EIN), that is conformant with the Extension methodology specified in the EN-16931 documentation.
Entity Identifier	Unique digital identifier of a trading party or business entity. This can be a Legal Entity Identifier or another convenient and recognisable identifier
E-Procurement	are activities carried out by a buying or contracting entity for the purchase of supplies, work, and services based on automated electronic processes through the Internet or other information and networking systems. The e-procurement value chain consists of notifications, e-information, e-tendering, e-auctioning, supplier management, catalogue management, contract management, purchase orders, delivery notes, e-invoicing, and e-payment.
ERP system	is business process management software that allows an organization to use a system of integrated applications to manage the business and automate many back office functions such as procurement, production, technology, accounting and support services, and human resources.
e-SENS	is the Electronic Simple European Networked Services, an EU project or Large Scale Pilot launched within the ICT Policy Support Programme, under the Competitiveness and Innovation Framework Programme. It facilitates cross-border digital public services in the area of health, procurement, justice and business across the EU using generic and re-usable building blocks and technical components.
European Interoperability Framework 2.0	is a set of recommendations which specifies how administrations, businesses and citizens communicate with each other within the EU and across Member State borders. It specifies layers of interoperability such as political context, legal interoperability, semantic interoperability and technical interoperability, which have been used to inspire approaches to various interoperability schemes.
European Model EDI Agreement	specifies the legal terms and conditions under which the parties conducting transactions by the use of electronic data interchange (EDI) operate. It was issued as a Commission Recommendation dated 19 October 1994 reference 94/820/EC. It is relevant to compliance with the EDI method for complying with the requirements of integrity and authenticity cited in Article 233 of Directive 2010/45/EC.
European Multi-Stakeholder Forum on e-Invoicing	brings together delegates from national e-invoicing forums and other key stakeholders. Its objective is to help pave the way for a broad-scale adoption of e-invoicing at both national and EU-level. The Forum creates a unique opportunity to exchange experiences and best practices across borders. Furthermore, the Forum discusses issues of common interest, with the possibility to issue recommendations to the Commission. The Forum is chaired by the Commission, and meetings are held twice a year.
European Norm	Semantic data model of the core elements of an electronic invoice.

Extension	EN-16931 envisages requirements for trading parties to extend the core invoice model and the related business rules and code lists, in order to support business use-cases that are specific to their trading environment (sector or country), while at the same time maintaining semantic interoperability with the core invoice model. An Extension is a specification of the required additional or modified information elements and in EN-16931 is the subject of an Extension Methodology.
Factoring	is a form of receivables finance or purchase, in which sellers of goods and services sell their receivables (represented by outstanding invoices) at a discount to a finance provider (commonly known as the ‘factor’). A key differentiator of factoring is that usually the finance provider becomes responsible for managing the debtor portfolio and collecting the payment of the underlying receivables.
Financial Supply Chain	is the chain of financial processes, risk and liquidity management decisions, events and activities that provide financial support to the physical supply chain.
FinTech	is the use of digital innovation and technology-enabled business model innovations in the financial sector (by existing and new players). It aims to increase customer benefits in terms of usability, efficiency, transparency and automation. FinTech is also commonly used to describe a new player in the market offering innovative financial services, designed in part to disrupt traditional approaches. The term has many different interpretations and is evolving.
Format conversion or transformation	in e-invoicing is the process by which a structured e-invoice is converted from one technical representation or syntax to another, while not altering its business or semantic content. It may also refer to the conversion of a structured e-invoice into a human readable presentation such as a PDF, and vice-versa.
Format or File Format	is a standard way that information is technically represented or encoded in a computer file. File formats may be either proprietary or free and may be either unpublished or open. In e-invoicing a format will present information at both a semantic and syntactical level.
Four Corner Model	is a model for interoperability in which the seller and buyer are not using the same service provider. The service providers or a party providing a ‘self-service’, in turn inter-operate with each other, either based on bilateral agreements, or as part of a multilateral network.
FTP	refers to the File Transfer Protocol, a standard network protocol used to transfer computer files from one host to another host over the Internet. FTP is built on a client-server architecture and uses separate control and data connections between the client and the server.
GLN	a Global Location Number (GLN) is used by companies to identify their locations with the flexibility to identify any type or level of location within specifications provided by GS1.
Global Interoperability Framework (GIF)	is a set of recommended practices, policies, standards and guidelines that enables the exchange of e-Invoices, and other supply chain documents and messages independently of adjacent payment, accounting and enterprise resource planning (ERP) systems.

Goods for resale	are goods acquired by enterprises, such as wholesalers and retailers, for the purpose of reselling them without further processing (that is, not transformed other than by presenting them in ways that are attractive to the customer). It may also refer to raw materials and components purchased by a manufacturing enterprise for direct incorporation into a finished product.
Goods not for resale	are purchased by enterprises for consumption by internal business units or functions rather than the external customer. Such indirect procurement categories include: marketing related services, professional services, travel, IT hardware software and services, human resource services, facilities management, utilities, consumables, MRO (maintenance, repair and operations), capital goods and fleet management.
GS1 (Global Standards One)	is a not-for-profit standards organization that manages the assignment of various numbering schemes for global commerce. Active in the world of supply chains in retail, healthcare, transport and logistics, GS1 is well known for having developed the barcode and implementation of standards such as EANCOM, GLN and GS1 XML.
Header	refers to supplemental data placed at the beginning of a block of data being stored or transmitted. In data transmission, the data following the header (or 'envelope') is often called the payload or body.
HTML	is Hyper Text Mark-up Language (HTML) is the standard mark-up language for creating web pages and web applications. With Cascading Style Sheets (CSS), and JavaScript, it forms a triad of cornerstone technologies for the World Wide.
Hybrid Invoice	is method of embedding structured electronic invoice inside a PDF, using the PDF A/3 format. It is often called a 'hybrid' invoice, as it includes both a structured and a human readable presentation. All information present in the structured format must be present in the readable PDF. An alternative to achieve substantially the same effect is where the structured format and the human readable presentation sit side by side in a container or envelope.
IBAN	is an internationally agreed system of identifying bank accounts across national borders to facilitate the communication and processing of cross border transactions with a reduced risk of transcription errors. An IBAN uniquely identifies the account of a customer at a financial institution.
ICT	stands for Information and Communications Technology.
Identifier	is the unique name or code (e.g. alphanumeric) for variables, attributes, methods, classes, packages and interfaces. Unlike literals they are not the things themselves, just ways of referring to them. An alternative definition is character string used to establish the identity of, and distinguish uniquely, one instance of an object, within an identification scheme, from all other objects within the same scheme. Identifiers may be set out in code lists.
Information element	in the European Norm for the semantic model of the core elements of an e-invoice, it is semantic concept (e.g. a business term or component of an invoice) that can be defined independently of its representation in a syntax. In a structured form, it is an information element that can be processed automatically.
Instant Payments	Instant payments are electronic retail payment solutions available 24/7/365 and resulting in the immediate or close-to-immediate interbank clearing of the transaction and crediting of the payee's account with confirmation to the payer (within seconds of payment initiation).

Internet Protocol	The Internet Protocol (IP) (or TCP/IP- Transmission Control Protocol/Internet Protocol) is the method or protocol by which data is sent from one computer to another on the Internet.
Interoperability	is defined as the ability of a seller or a buyer together acting as trading parties to exchange compliant e-invoices and other supply chain electronic messages containing the essential information elements required by both seller and buyer, irrespective of the information technology environment, back-office systems, or third-party solutions or services used by each. Although interoperability is usually based on a cooperation model between service provider/access points offering access to an interoperable network, it is also essential to consider the requirements and facilities required to fully support the needs of end-users i.e. the trading parties in the chain, as this is the underlying interoperability that needs to be supported.
Invoice	is a detailed summary of goods and services provided or rendered by a seller to a buyer. It is a demand for payment on specified terms, and often establishes a tax liability in respect of VAT or sales taxes. It is not usually a negotiable instrument but the proceeds of an invoice may be assignable from one party to another.
Invoice Finance	a sub-set of Supply Chain Finance, including a variety of techniques related to financing of invoices such as Receivables/Invoice Discounting, Factoring, Payables Finance and Loans or Advances against Receivables.
Invoice issue date	the date when an invoice was issued. It may or may not be the value-added tax point date.
Invoice number	is the sequential number required in Article 226(2) of the Directive 2006/112/EC, to uniquely identify an invoice within the business context, time-frame, operating systems and records of the seller. It may be based on one or more series of numbers, which may include alphanumeric characters.
Invoice or receivables discounting	is a form of receivables purchase, flexibly applied, in which sellers of goods and services sell individual or multiple receivables (represented by outstanding invoices) to a finance provider at a discount. It is also used as a variant of factoring.
Invoice Response (IR)	a message which corner 4 (receiver or buyer) issues to corner 1 (sender or seller) in a four-corner model through corners 3 (receiver's service provider) and corner 2 (sender's service provider) to update the business processing status of the original document such as invoice, e.g. approved to pay, rejected with cause, or in process. In some cases, corner 3 has a mandated authority to issue business status feedback using an IR on behalf of corner 4.
Invoice response or status message	is a message sent by a buyer or a service provider on its behalf to the seller indicating that an invoice has been accepted or rejected, or providing other status information.
ISO	is the International Organization for Standardization, an international standard-setting body composed of representatives from various national standards organizations. ISO is well known for the creation of the ISO 20022 XML family of standards used in the financial industry.
Line item or data	is usually the bulk of the body section of an invoice which is made up by line items. Line items name or describe the individual or groups (items) of goods sold or services rendered, the cost per unit or hourly rate, the number of units bought or hours billed, and the total due for that item. An invoice can contain as many line items as is applicable — individual goods or services do not require separate invoices, provided that they appear on separate lines.

Loans or Advances against receivables	financing made available to a party involved in a supply chain on the expectation of repayment from funds generated from current or future trade receivables and is usually made against the security of such receivables, but may be unsecured
Master data	represents the business objects which are agreed on and shared across the enterprise. It can cover static reference data, transactional, unstructured, analytical, hierarchical, and 'meta' data. Master data may be about: customers, products, employees, materials, suppliers, and vendors, and it may also cover sales and marketing processes.
Message Level Response (MLR)	a message which corner 3 (receiver's service provider) issues to corner 2 (sender's service provider) in a four-corner model to confirm the validity of the received payload message containing the original document i.e. it is well formed and readable, or is rejected. The MLR may also be used to confirm the successful or unsuccessful delivery of the original document to corner 4 (the receiver or buyer).
Metadata	is 'data [information] that provides information about other data'. Three distinct types of metadata exist: structural metadata, descriptive metadata, and administrative metadata. OpenPEPPOL Service Metadata refers to various references and identifiers used in its specifications.
MIA	the EESPA Model Interoperability Agreement which provides a legal and operational template for the documentation of bilateral interoperability agreements between service providers.
MIFA	the EESPA Multilateral Interoperability Framework Agreement which specifies common standards and practices for interoperability between EESPA Members.
Negative Invoice	is a type of credit note also referred to as a "negative balance invoice." It may be issued as a normal commercial invoice containing both current sales items and a credit for items being reversed.
OASIS	is the Organization for the Advancement of Structured Information Standards (OASIS) and is a global non-profit consortium that works on the development, convergence, and adoption of standards for the information society. In the context of e-invoicing OASIS is known for the UBL 2.0 standard.
OFTP2 (ODETTE)	OFTP2 from ODETTE is a global standard for securely exchanging file data over the Internet. ODETTE International is the European standards organization for the automotive industry.
Open Banking	Financial term covering the use of open-source technologies to enable third-party developers to build financial applications and related services that change the way people and businesses interact with their bank. Banking data are made available in real-time for use in third party solutions.
OpenPEPPOL Association	is a membership association responsible for the governance and maintenance of the PEPPOL specifications.
Order-to-Cash	is the business process for receiving and processing customer sales. It follows the sales opportunity, order, delivery, invoice and payment, and covers both business-to-business (B2B) and business-to-consumer (B2C) transactions.

Payables Finance	is provided through a buyer-led program within which sellers in the buyer's supply chain may access finance by means of receivables purchase. The technique provides a seller of goods or services with the option of receiving the discounted value of receivables (represented by outstanding invoices) prior to their actual due date and typically at a financing cost aligned with the credit risk of the buyer. The payable continues to be due by the buyer until its due date. Reverse Factoring is a synonym for Payables Finance or as it is sometimes called, Approved Payables Finance.
Payee and Payer	the payee is the receiver of funds due under an invoice and is usually the seller but may be a third party such as a finance provider that has purchased the receivable (factoring), or a related company acting as a cash manager. The Payer is usually the buyer.
Payment Initiation Service Provider (PISP)	A regulated entity that allows customers to initiate payments without the customer needing to directly access their bank account or use a debit or credit card. PSD2 allows PISPs authorised access to bank accounts through an API. Payment Initiation Services can be provided by existing retail banks, payment service providers or by third parties.
Payment Institution	The concept created by the enactment of the first Payment Services Directive. A payment institution can offer customers a range of payment-related services that are defined in the directive. Payment Institutions are regulated but not to the same degree as banks and credit institutions as there are limits on the services they can offer.
Payment instruction or order	is the set of instructions or an order addressed by a payer to a bank or payment service provider containing a request for a payment and related details. It will include the remittance information, which the payee should include in the payment.
Payment Integration Services	A broad category, covering a wide range of opportunities to provide the closer integration of e-invoicing with payment flows, payment reconciliation, and transaction-based reporting and monitoring services.
Payment instruction or order	is the set of instructions or an order addressed by a payer to a bank or payment service provider containing a request for a payment and related details. It will include the remittance information, which the payee should include in the payment.
Payment Services Directive (PSD 1)	is an EU Directive dealing with Payment Services. PSD1 (2007/64/EC) is designed to: help develop the Single Euro Payments Area (SEPA); set common standards for terms and conditions; regulate payment institutions (to encourage non-banks to enter the market); provide increased consumer protection and transparency; and establish maximum processing times for payments in euro and other EU currencies.
Payment Services Directive 2 (PSD2)	is an EU Directive (2015/2366/EU) which builds on the legislative framework established by PSD 1. It acknowledges the rise of payment-related 'FinTech' companies and aims to create a level playing field for all payment services providers while ensuring enhanced security and strong customer protection. In short, PSD2 enables bank customers, both consumers and businesses, to use third-party providers to manage their payments and finances. In using such third-party services, customer funds can still be safely held in a bank account. Banks are obliged to provide these third-party providers with access to their customers' accounts through open APIs (application program interface). This will enable third-parties to build financial services on top of banks' data and infrastructure.

PDF	Portable Document Format' is a file format used to present documents in a manner independent of application software, hardware, and operating systems. Each PDF file encapsulates a complete description of a fixed-layout flat document, including the text, fonts, graphics, and other information needed to display it. In e-invoicing it is the principal method by which a human readable presentation of the invoice or another document is delivered. A PDF may be machine or humanly generated. PDF/A3 as a recent version is growing in use.
PEPPOL	stands for Pan-European Public Procurement On-line and is a set of specifications and capabilities for the secure exchange of procurement and invoicing messages between public bodies (and others) and their suppliers through a network of access points (service providers). It is managed by the OpenPEPPOL Association.
PEPPOL Transport Infrastructure Agreements	are agreements between parties implementing the PEPPOL specifications for transporting messages between access point providers. The parties involved are PEPPOL Authorities, PEPPOL Access Point (AP), and PEPPOL Service Metadata Publisher (SMP) Providers.
Physical Supply Chain	is a term used to describe the totality of the organization, systems, people, activities, information, and resources involved in moving a product or service from supplier to a buyer.
PKI	is a public key infrastructure (PKI), which is a set of roles, policies, and procedures needed to create, manage, distribute, use, store, and revoke digital certificates and manage public-key encryption based on the use of public and private keys.
PO Flip	is the conversion of a Purchase Order into an invoice by a supplier using tools provided by a service provider or an application.
Portal (or Web portal)	is generally synonymous with 'gateway' and refers to a website that often serves as the single point of access for information, for example a website that users tend to visit as an anchor site for a specific purpose. There are general portals and specialized or niche portals. In e-invoicing, a portal is usually provided by an e-invoicing service provider to give suppliers access to a range of e-invoicing services including the ability to upload or prepare invoices for delivery to buyers, and to receive information and status messages and manage exceptions.
Pre-payment invoice	is an invoice used to request advance payments from customers in respect of a supply of goods and services. It specifies the amount to be prepaid on a sales order, which become deposits in advance of delivery. Prepayments are often calculated based on a percentage of the total order, or have a fixed amount.
Pro-forma invoice	is a preliminary draft of an invoice sent to buyers in advance of a shipment or delivery of goods or services. Typically, it gives a description of the items concerned and notes the amounts to be invoiced along with other related details. For some parties, it is used as a quotation or estimate.
Public procurement	is the acquisition of works, supplies and services by public bodies or contracting entities. It ranges from the purchase of routine supplies or services to formal tendering and placing contracts for large infrastructural projects. Public procurement is subject to stringent rules on achieving value for money, the avoidance of waste and corruption, and open tendering and selection procedures.

Purchase card or Purchasing card (also P-Card)	is a form of charge card (usually a credit card) that allows goods and services to be procured by the employees of businesses and public bodies without using a traditional purchasing process. Invoicing is usually embedded in the process by using electronic statements containing all relevant transaction information. Purchase card schemes need to satisfy VAT regulations.
Purchase Order	A buyer-generated document that authorizes a purchase transaction. When accepted by the seller, it becomes a firm order and a contract binding on both parties. A purchase order sets out the description, quantities, price, discounts, payment terms, date of performance or shipment, and other associated terms and conditions for the delivery of goods or the rendering of a service, and identifies a specific seller. Also called an Order.
Purchase Order Finance	a loan provided by a finance provider to a seller of goods and/or services for the sourcing, manufacturing or conversion of raw materials or semi-finished goods into finished goods and/or services, to be delivered to a buyer, based on a purchase order received from that buyer.
Purchase-to-Pay or Procure-to-Pay	is the process and supporting systems that automate the purchase-to-payment chain of activities, connecting procurement and invoicing operations through an intertwined business flow that automates the process from identification of a need, planning and budgeting, through to procurement and payment.
Qualified Electronic Signature	is an electronic signature that is compliant to EU Regulation No 910/2014 (eIDAS Regulation) for electronic transactions within the internal European market. It enables parties to verify the integrity and authenticity of signed electronic data exchange over long periods of time. The difference between the advanced electronic signature and the qualified electronic signature is the addition of a qualified certificate and the use of a certified Secure Signature Creation Device. This certificate is issued by a qualified trust service provider.
Receivables Purchase	is a form of receivables finance and includes techniques such as receivables discounting, forfaiting, factoring, and payables finance. In all cases the finance provider purchases the receivable and becomes the owner of the claim on the debtor party.
Reference data model	reference data is any kind of data that is used solely to categorize other data found in a database, or solely for relating data in a database to information beyond the boundaries of the enterprise. A reference data model provides a standard means by which data may be described, categorized, and shared.
Remittance advice	is a notification sent by a customer to a supplier, to inform the supplier that their invoice has been paid.
Remittance Information	is a reference issued by the seller used to establish a link between the payment of an invoice and the invoice instance. The reference helps the seller to assign an incoming payment to the invoice by using a reference such as the invoice number or a purchase order number. Remittance Information can be structured according to a standard or can be unstructured. The buyer should indicate this reference when executing the relevant payment and during the execution of the payment transaction the reference is transferred back to the seller as remittance information.
Request-To-Pay (RTP)	Request to Pay is a secure messaging framework. It is an overlay on top of existing payment infrastructure and a flexible way to manage and settle bills between businesses, organisations and individuals.
Response Message	see Invoice response and status message.

Reverse billing or invoicing	is an invoicing process whereby by agreement the customer prepares the supplier's invoice and forwards a copy to the supplier at the time of or shortly before payment.
Reverse Charge VAT	under EU VAT rules in relation to cross-border trade between Member States, it moves the responsibility for the recording of a VAT transaction from the seller to the buyer of a good or service and whereby the buyer, instead of the seller, is liable to pay VAT. In this way it eliminates or reduces the obligation for sellers to VAT register in the country where the supply is made. Certain domestic transactions may also be subject to Reverse Charge.
Reverse factoring	is a synonym for Payables Finance.
Roaming	is a common expression in the e-invoicing world for interoperability with other service providers on behalf of their customers, based on the mobile telephony analogy. In fact, the analogy is imperfect since in e-invoicing the customer retains its primary connection with its service provider (SP), which then links with the other SP. In the case of mobile telephone roaming, the customer connects directly to another network and any charges are billed back to the customer's primary network operator.
SaaS	is a software licensing and delivery model in which software is licensed on a subscription basis and is centrally hosted. It is sometimes referred to as "on-demand software". SaaS is typically accessed by users using a thin client via a web browser. SaaS is one of three main categories of cloud computing, alongside infrastructure as a service (IaaS) and platform as a service (PaaS). The services of e-invoicing service providers are often self-described as cloud solutions, SaaS or PaaS.
SBDH	is the Standard Business Document Header (SBDH) which enables integration/transmission of documents between internal applications, enterprise applications, and business-to-business infrastructure by providing a consistent interface between applications. The standard header can provide semantic information needed for the routing, processing and business domain context of documents, regardless of the data format of the document – XML, classic EDI or another format. In common parlance it is viewed as an 'envelope' for use in an electronic messaging process. It is developed and maintained by GS1.
Scanning and OCR	a process for scanning an invoice received in paper or PDF form and then through OCR (Optical Character Recognition) transferring the data into digital form.
SCF	see Supply Chain Finance
Schematron	is a rule-based validation language for making assertions about the presence or absence of patterns in XML trees. It will usually form the basis of a validation artefact.
Seller	the contractually responsible seller of goods and services and issuer or sender of an invoice.
Semantic Data Model	is a conceptual data model in which semantic information is included, and describes the meaning of its instances. For e-invoicing, Directive 2014/55/EU defines 'semantic data model' as a structured and logically interrelated set of (business) terms and their meanings that specify the core elements of an electronic invoice. It is specified in prEN 16931:2015, the CEN identifier for this EN.

SEPA	is the Single Euro Payments Area, in which retail payments in euro in the form of SEPA Credit Transfer, SEPA Direct Debit, and SEPA Card Payments are made available using common rules and standards.
Service Level Agreement	is a contract between a service provider (either internal or external) and the end user that defines the level of service expected from the service provider. SLAs are output-based in that their purpose is specifically to define what the customer will receive.
Service Provider	in the context of e-invoicing is an organization that provides its customers with services for the creation, delivery and processing of e-invoices and other related e-business transactions as well as supporting software, and analytics. Such organizations are typically based on the provision of network, business outsourcing, financial services, technology and/or EDI platforms.
SFTP	is the SSH File Transfer Protocol (also Secure File Transfer Protocol) which is a network protocol that provides file access, file transfer, and file management over any reliable data stream.
Shared Services	is the provision of a service by one part of an organization or group acting as a central servicing unit. It often applies to activities such as finance, administration, human resources and facilities management, where there are economies of scale and scope, and which had previously been carried out individually by every operating unit. The funding and resourcing of the centralized service is shared, and the providing unit or shared service centre effectively becomes an internal service provider. Accounts payable management and invoicing are often carried out through shared services.
SME	is a small and medium-sized enterprise. SMEs are defined in the EU recommendation 2003/361. The main factors determining whether an enterprise is an SME are staff headcount and either turnover or balance sheet total.
SML/SMP	Service Metadata Locator and Service Metadata Publisher are components of look-up and discovery services in OpenPEPPOL.
SMTP	is Simple Mail Transfer Protocol, an Internet standard for electronic mail (email) transmission.
SSAE 16	refers to Statement on Standards for Attestation Engagements (SSAE) 16 is an auditing standard for service organizations, superseding SAS 70. The latter's 'service auditor's examination' is replaced by a 'Service Organization Controls' (SOC) report. SSAE 16 was issued in April 2010, and became effective in June 2011; many organizations which followed SAS 70 have now shifted to SSAE 16. Service providers are viewing the ability to use the SSAE 16 report status to show that they are fully capable, and are also encouraging their prospective end-users to make having a SSAE 16 standard part of new vendor selection criteria.
SSL	is Secure Sockets Layer and is the standard security technology for establishing an encrypted link between a web server and a browser. This link ensures that all data passed between the web server and browsers remain private and integral.
Straight-through-processing (STP)	is an objective of transaction processing (originating in financial services) to eliminate or minimize human intervention or the re-keying of data.
Structured e-invoice	is an e-invoice presented in a structured electronic format which allows for its automatic and electronic processing.

Supplier onboarding	is the process of interfacing with the management of a supplier, gathering and providing the information needed to set up a company as an approved supplier, establishing connectivity, in order to enable a supplier to efficiently conduct business, access services, and receive payments.
Supply chain automation	is the use of automated and electronic processes as part of supply chain management to more efficiently manage transactions and events arising in physical and financial supply chains.
Supply Chain Finance	is defined as the use of financing and risk mitigation practices and techniques to optimize the management of the working capital and liquidity invested in supply chain processes and transactions. SCF is typically applied to open account trade and is triggered by supply chain events. Visibility of underlying trade flows by the finance provider(s) is a necessary component of such financing arrangements, which can be enabled by a technology platform.
Syntax	is a technical means of representing information in electronic form. In Directive 2014/55/EU, it means the machine-readable language or dialect used to represent the data elements contained in an electronic invoice. In turn 'syntax bindings' means guidelines on how a semantic data model for an electronic invoice could be represented in various syntaxes.
Tax representative information	is information which may appear in an invoice relating to an appointed tax representative acting on behalf of a trading party and which becomes engaged in the invoicing process for specific tax purposes.
Third-Party-Providers (TPP)	Provide services which are based on access to payment accounts provided by a PSP who is not the 'account servicing' PSP (ASPSP), in the form of payment initiation services and/or account information services. AISP and PISP are examples of TPPs for PSD2.
Three Corner Model	is an arrangement where single service provider connects both the supplier and the buyer to its platform to offer e-invoicing and other supply chain services.
Three-way match	is a system for processing a supplier's invoice that ensures a transaction is complete and correct. Matching takes place between the purchase order, the delivery note or other evidence of receipt, and the invoice itself. For the 'business controls' method of proving the authenticity and Integrity of an invoice a three-way match is often employed.
Timestamping	in computing timestamping refers to the use of an electronic timestamp to provide a temporal order among a set of events. Timestamping techniques are used in a variety of computing fields, from network management and computer security to concurrency control.
Total Invoice Management	is a service model where a service provider agrees to handle and deliver or collect all the invoices generated or received by a customer, regardless of their form and whether paper or electronic.
Trading party	is the buyer or seller in a commercial transaction.
Transmission	in e-invoicing is delivery (including sending and receiving), presentation, or the 'making available' of invoices in a timely and secure manner between trading parties and any third parties acting on their behalf
Two Corner, Bilateral, or Direct Model	is an arrangement where invoice transmission takes place on a direct connection basis between the trading parties. The trading parties may use a third party service or solution provider or SaaS to provide the functionality.

UBL	is Universal Business Language - an open library of standard electronic XML business documents for procurement and transportation such as purchase orders, invoices, transport logistics and waybills. UBL was developed by an OASIS Technical Committee with participation from a variety of industry data standards organizations. UBL 2.0 includes an e-invoicing standard, on which a number of Nordic regional and other country e-invoice standards are based. The CEN BII used by PEPPOL also deploys UBL 2.0.
UBL Syntax	is the syntax developed by OASIS to be the technical language for UBL and is one of the syntaxes selected for use in the EN-16931 to represent the semantic model.
UN/CEFACT and UN/CEFACT Syntax	UN/CEFACT is the United Nations Centre for Trade Facilitation and Electronic Business. One of the key standards it has developed is the Cross Industry Invoice (CII). The underlying syntax for the CII is one of the technical languages selected for use in the EN-16931 to represent the semantic model.
UN/EDIFACT	United Nations/Electronic Data Interchange for Administration, Commerce and Transport (UN/EDIFACT) is the international EDI standard developed under the United Nations. In 1987, following the convergence of the UN and US/ANSI syntax proposals, the UN/EDIFACT Syntax Rules were approved as the ISO standard ISO 9735 by the International Organization for Standardization.
Unstructured e-invoice	is an e-invoice presented in a format other than a structured format, such as a humanly generated PDF that is not capable of automated and electronic processing. Such a presentation may also be rendered as a humanly readable companion to a structured e-invoice.
Validation Artefact	is a tool which allows its users to easily validate whether invoices comply with a standards specification.
Validation or Verification	is a process carried out by an e-invoice receiver or a service provider on its behalf to ensure that an e-invoice, inter alia, is compliant with its business and technical requirements and with the transaction undertaken.
VAN	is a Value-added Network offering services to customers.
VAT	is a value added tax on goods and services within the European Union (EU). The EU's institutions do not collect the tax, but EU Member States are each required to adopt a value added tax that complies with the EU VAT code. EU VAT (known as "output VAT", that is, VAT on its output supplies) is charged by a business and paid by its customers. VAT that is paid by a business to other businesses on the supplies that it receives is known as "input VAT" (that is, VAT on its input supplies). A business is generally able to recover input VAT to the extent that the input VAT is attributable to (that is, used to make) its taxable outputs. Input VAT is recovered by offsetting it against the output VAT for which the business is required to account to the government, or, if there is an excess, by claiming a repayment from the government. The final consumer does not receive a credit for the VAT paid. The net effect of this is that each supplier in the chain remits tax on the value added, and ultimately the tax is paid by the end consumer.
VeR	is the e-Invoicing Alliance of Germany- Verband e-Rechnung

Virtual Card Payments	Virtual credit cards are online cards that are not physically issued by the credit card provider. It is usually a free service provided by the original card issuer to their customers who want to perform an online payment with the help of their credit cards. Virtual credit cards include a one-time-use credit card number created by the respective credit card provider. Virtual credit card numbers can be used only once and may expire within a month if not used. This helps protect the customer from becoming a victim of online credit card fraud.
Visualization	is the provision or rendering of a humanly readable version of an e-invoice as a companion to a structured e-invoice. It may be rendered by any involved party at any stage in the process. It is a requirement of the VAT Directive 2010/45/EC that an invoice be humanly readable
Web Form	is a form on a web page that allows a user to enter data that is sent to a server for processing. Forms can resemble paper or database forms because web users fill out the forms using standard graphical user interface elements such checkboxes, templates or text fields. Web forms are commonly provided in e-invoicing portals for customers, which do not use an integrated file transfer solution.
With or Without Recourse	In the case of 'with recourse', the finance provider relies on the seller (of a receivable or claim) for any shortfall in the event of non-payment. In a 'without recourse' facility or agreement the finance provider accepts the credit risk of non-payment itself. Recourse to the supplier is maintained for warranties given in respect of, or disputes arising out of, quality of goods, fraud, and the veracity of the transaction.
Workflow	consists of an orchestrated and repeatable pattern of business activity enabled by the systematic organization of resources into processes that transform materials, provide services, or process information. Workflow systems are often employed in accounts payable and accounting functions to manage e-invoicing and the streamlined and cost effective processes that it enables
XHE	Exchange Header Envelope developed jointly by OASIS and UN/CEFACT
XML	Extensible Mark-up Language is a mark-up language that defines a set of rules for encoding documents in a format that is human-readable and machine-readable. Several schema systems exist to aid in the definition of XML-based languages, while programmers have developed many application programming interfaces (APIs) to aid the processing of XML data. XML provides a widely used foundation for creating documents and document systems.
ZUGFeRD	is a specification for a data format for an electronic invoice developed by the German National e-invoicing Forum. It is notable for providing a human readable visual representation and a machine readable structured format.