

STRICTLY CONFIDENTIAL

SURVEY ON ICT USAGE AND E-COMMERCE IN ENTERPRISES OF THE FINANCIAL SECTOR 2006

	FOR OFFICIAL USE ONLY	
	S/N	
	Legal Status	
	Enterprise Size	<input style="width: 20px; height: 15px; border: 1px solid black;" type="checkbox"/>
	NACE	<input style="width: 20px; height: 15px; border: 1px solid black;" type="checkbox"/> <input style="width: 20px; height: 15px; border: 1px solid black;" type="checkbox"/> <input style="width: 20px; height: 15px; border: 1px solid black;" type="checkbox"/> <input style="width: 20px; height: 15px; border: 1px solid black;" type="checkbox"/> <input style="width: 20px; height: 15px; border: 1px solid black;" type="checkbox"/>

GENERAL INFORMATION:

1. The aim of the survey is to collect data on ICT usage, Internet usage and electronic commerce in enterprises of the financial sector. These data are necessary for the implementation of policy programmes of both the Government and the Private Sector.
2. All requested information must be supplied by the **IT manager of the enterprise**. Regarding the enterprise's background information (Module X), these should be provided by the General Manager or by any other person responsible.
3. An authorised employee of the Statistical Service will contact the IT manager of the enterprise by phone in order to arrange a visit for the completion of the questionnaire.
4. Definitions of the terms used in the questionnaire can be found in the glossary attached (the definitions are presented with *)
5. The reference period for the data is **January 2006**, unless the question refers to other specific period.
6. The collection of data is carried out in accordance with the Statistics Law 15(I)/2000. The Statistical Service is bound by the Statistics Law to treat all information obtained as strictly confidential. Your responses will be used solely for statistical purposes.

P. Philippides
Director
Statistical Service

13 January, 2006.

Module A: General information about ICT systems			
A1. How many persons employed used computers at least once a week, during January 2006? If you can't provide this value, Please indicate an estimate of the percentage of the number of persons employed used computers at least once a week, during January 2006.		<div style="border: 1px solid black; width: 100px; height: 20px; margin-bottom: 5px;"></div> <div style="border: 1px solid black; width: 100px; height: 20px; margin-bottom: 5px;"></div> %	
A2. Did your enterprise have persons employed who regularly work part of their time (half a day per week or more) away from the regular work site while having access to the enterprise's computer system, during January 2006?		Yes <input type="checkbox"/>	No <input type="checkbox"/> → Go to A4
A3. Did any of those persons access the enterprise's computer system from the following places, during January 2006?			
	Yes	No	
a) From home	<input type="checkbox"/>	<input type="checkbox"/>	
b) From customers' or other external business partners' premises	<input type="checkbox"/>	<input type="checkbox"/>	
c) From other geographically dispersed locations of the same enterprise or enterprise group	<input type="checkbox"/>	<input type="checkbox"/>	
d) During business travel, e.g. from hotel, airport etc.	<input type="checkbox"/>	<input type="checkbox"/>	
A4. Did your enterprise have difficulties in recruiting personnel with ICT skills (*) (from basic to professional), during 2005?		Yes <input type="checkbox"/> → Go to A6	No <input type="checkbox"/> → Go to A6
A5. Did your enterprise face the following problems when trying to recruit personnel, during 2005?			
	Yes	No	Type of skills not needed
a) Personnel with required skills in the use of ICT applications not available or not entirely suitable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b) ICT specialists with the required skills not available or not entirely suitable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c) High remuneration costs of ICT specialists	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A6. Did your enterprise have the following information and communication technologies, during January 2006?			
	Yes	No	
a) Wireless LAN (*)	<input type="checkbox"/>	<input type="checkbox"/>	
b) Wire based LAN (*)	<input type="checkbox"/>	<input type="checkbox"/>	
c) Intranet (*)	<input type="checkbox"/>	<input type="checkbox"/>	
d) Extranet (*)	<input type="checkbox"/>	<input type="checkbox"/>	
A7. Did your enterprise have an IT system to manage the placing or receipt of orders, during January 2006?		Yes <input type="checkbox"/>	No <input type="checkbox"/> →Go to A9

A8. Did your enterprise's IT systems for managing orders link automatically with any of the following IT systems, during January 2006?		
	Yes	No
a) Internal system of your enterprise or enterprise group	<input type="checkbox"/>	<input type="checkbox"/>
b) Your customers' business systems (for customers outside your enterprise group)	<input type="checkbox"/>	<input type="checkbox"/>
A9. In your communication with customers and other enterprises, to what extent has your enterprise substituted traditional postal mail (e.g. for sending invoices, direct mail, etc.) by electronic means of communication (Intranet, Extranet, Internet, e-mail messages(*)), in the last 5 years? (tick only one)		
i) No substitution (overall postal mail was not reduced because of electronic means of communication)	<input type="checkbox"/>	
ii) Minor substitution (electronic means are now used instead of post mail in a few situations, but postal mail is still the most important)	<input type="checkbox"/>	
iii) Significant substitution (electronic became the main mean of business communication)	<input type="checkbox"/>	
iv) Mostly or entirely substituted (postal mail was used before, but it's rarely used nowadays)	<input type="checkbox"/>	
v) Non-applicable (postal mail was never a relevant mean of communication for the enterprise)	<input type="checkbox"/>	

Module B: Use of Internet (*) (asking enterprises with ICT)		
B1. Did your enterprise have access to Internet, during January 2006?	Yes <input type="checkbox"/>	No <input type="checkbox"/> → Go to D1
B2. How many persons employed used computers connected to the World Wide Web at least once a week, during January 2006? If you can't provide this value, Please indicate an estimate of the percentage of the number of persons employed used computers connected to the World Wide Web at least once a week, during January 2006.	<div> <div></div> <div></div> <div></div> <div></div> <div></div> </div> <div> <div></div> <div></div> <div></div> <div></div> <div></div> </div> <div>%</div>	
B3. Did your enterprise have the following types of external connection to the Internet, during January 2006?		
	Yes	No
a) Traditional Modem (*) (dial-up access over normal telephone line)	<input type="checkbox"/>	<input type="checkbox"/>
b) ISDN (*)connection	<input type="checkbox"/>	<input type="checkbox"/>
c) DSL (*) (xDSL(*), ADSL(*), SDSL(*) etc) connection	<input type="checkbox"/>	<input type="checkbox"/>
d) Other fixed Internet connection (e.g. cable, leased line (e.g. E1 or E3 at level 1 and ATM at level 2), Frame Relay, Metro-Ethernet, PLC – Powerline communication, etc)	<input type="checkbox"/>	<input type="checkbox"/>
e) Mobile connection (analogue mobile phone, GSM,GPRS,UMTS,EDGE, CDMA2000 1xEVDO)	<input type="checkbox"/>	<input type="checkbox"/>

B4. What was the maximum speed for download contractually provided to your fastest Internet connection, as of January 2006? (tick only one)		
i) Below 144 Kb/s	<input type="checkbox"/>	
ii) 144 Kb/s or more and less than 2 Mb/s	<input type="checkbox"/>	
iii) 2 Mb/s or more	<input type="checkbox"/>	
B5. Did your enterprise use the Internet for training and education, during January 2006? (as <u>consumer</u> of Internet services)	Yes <input type="checkbox"/>	No <input type="checkbox"/>
B6. Did your enterprise use the Internet for interaction with public authorities, during 2005?	Yes <input type="checkbox"/>	No <input type="checkbox"/> → Go to B8
B7. Did your enterprise interact with public authorities in the following ways, during 2005?		
	Yes	No
a) For obtaining information	<input type="checkbox"/>	<input type="checkbox"/>
b) For obtaining forms, e.g. tax forms	<input type="checkbox"/>	<input type="checkbox"/>
c) For returning filled in forms, e.g. provision of statistical information to public authorities	<input type="checkbox"/>	<input type="checkbox"/>
d) Submitted a proposal in an electronic tender system (e-procurement)	<input type="checkbox"/>	<input type="checkbox"/>
B8. Did your enterprise have a Web Site(*) / Home page, during January 2006?	Yes <input type="checkbox"/>	No <input type="checkbox"/> → Go to B10
B9. Did your enterprise use its Website / Home Page for marketing the products / services you were offering, during January 2006? (your enterprise <u>as provider</u> of Internet services)	Yes <input type="checkbox"/>	No <input type="checkbox"/>
B10. Did your enterprise use the following internal security facilities, during January 2006?		
	Yes	No
a) Virus checking or protection software	<input type="checkbox"/>	<input type="checkbox"/>
b) Firewalls (software or hardware) (*)	<input type="checkbox"/>	<input type="checkbox"/>
c) Secure servers (support secured protocols such as https)	<input type="checkbox"/>	<input type="checkbox"/>
d) Off-site data backup	<input type="checkbox"/>	<input type="checkbox"/>
B11. Was it possible to communicate with your enterprise using the following security facilities, during January 2006?		
	Yes	No
a) Electronic digital signature as customer 's authentication mechanism	<input type="checkbox"/>	<input type="checkbox"/>
b) Other authentication mechanism (e.g. PIN code)	<input type="checkbox"/>	<input type="checkbox"/>
c) Data encryption for confidentiality	<input type="checkbox"/>	<input type="checkbox"/>

B12. Did your enterprise encounter ICT related security problems during 2005 (e.g. computer virus, worms or trojan attack, unauthorized external access to the computer system)?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
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Module C: e-commerce(*) via Internet

(asking enterprises with Internet access)

C1. Did your enterprise provide on-line financial services to customers via the Internet, during 2005? (other than information services, manually typed e-mails Including all IP/Internet Protocol based networks such as www,extranet/EDI over Internet/virtual private network (VPN) over Internet, Internet enabled mobile phones	Yes <input type="checkbox"/>	No <input type="checkbox"/> →Go to D1
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C2a. Which of the following products / services did you provide to customers, during 2005?	Yes	No
a) Payment services	<input type="checkbox"/>	<input type="checkbox"/>
b) Savings deposits	<input type="checkbox"/>	<input type="checkbox"/>
c) Loans	<input type="checkbox"/>	<input type="checkbox"/>
d) Investment services (*)	<input type="checkbox"/>	<input type="checkbox"/>
e) Life Insurance (*)	<input type="checkbox"/>	<input type="checkbox"/>
f) Non-life Insurance (*)	<input type="checkbox"/>	<input type="checkbox"/>

C2b. For which of these products / services did you receive orders from customers via the Internet, during 2005?	Yes	No
a) Payment services	<input type="checkbox"/>	<input type="checkbox"/>
b) Savings deposits	<input type="checkbox"/>	<input type="checkbox"/>
c) Loans	<input type="checkbox"/>	<input type="checkbox"/>
d) Investment services (*)	<input type="checkbox"/>	<input type="checkbox"/>
e) Life Insurance (*)	<input type="checkbox"/>	<input type="checkbox"/>
f) Non-life Insurance (*)	<input type="checkbox"/>	<input type="checkbox"/>

C3. For banking services, (if ticked 'Yes' in C2b a), b), c) and/or d)) Please indicate for 2005 and for the following groups of customers the percentage of account/deposit holders who used interactive ordering via your website.		
	Percentage (please tick)	or estimated percentage or absolute value
a) All account/deposit holders using interactive ordering via your website related to the total number of account/deposit holders (current, savings, dept accounts, savings and securities,deposits, etc.)	Less than 1% <input type="checkbox"/>	<div style="display: flex; align-items: center;"> <div style="border: 1px solid black; width: 40px; height: 20px; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 40px; height: 20px; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 40px; height: 20px; margin-right: 5px;"></div> <div style="margin-left: 5px;">%</div> </div> <div style="margin-top: 10px;"> <div style="border: 1px solid black; width: 100px; height: 20px;"></div> </div>
	1% or more and less than 5% <input type="checkbox"/>	
	5% or more and less than 10% <input type="checkbox"/>	
	10% or more and less than 25% <input type="checkbox"/>	
	25% or more and less than 50% <input type="checkbox"/>	
	50% or more <input type="checkbox"/>	
		<div style="margin-top: 10px;"> <div style="border: 1px solid black; width: 100px; height: 20px;"></div> </div>

b) Private holders of account/deposits using interactive ordering via your website related to the total number of private account/deposit holders	Less than 1%	<input type="checkbox"/>	<div style="border: 1px solid black; width: 40px; height: 20px; display: inline-block; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 40px; height: 20px; display: inline-block; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 40px; height: 20px; display: inline-block; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 40px; height: 20px; display: inline-block; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 40px; height: 20px; display: inline-block; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 40px; height: 20px; display: inline-block; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 40px; height: 20px; display: inline-block; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 40px; height: 20px; display: inline-block; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 40px; height: 20px; display: inline-block; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 40px; height: 20px; display: inline-block; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 40px; height: 20px; display: inline-block; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 40px; height: 20px; display: inline-block; margin-right: 5px;"></div>
	1% or more and less than 5%	<input type="checkbox"/>	
	5% or more and less than 10%	<input type="checkbox"/>	
	10% or more and less than 25%	<input type="checkbox"/>	
	25% or more and less than 50%	<input type="checkbox"/>	
	50% or more	<input type="checkbox"/>	
			Number via Internet:
			Total number:

c) Corporate holders of account/deposits using interactive ordering via your website related to the total number of corporate account / deposit holders	Less than 1%	<input type="checkbox"/>	<div style="border: 1px solid black; width: 40px; height: 20px; display: inline-block; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 40px; height: 20px; display: inline-block; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 40px; height: 20px; display: inline-block; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 40px; height: 20px; display: inline-block; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 40px; height: 20px; display: inline-block; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 40px; height: 20px; display: inline-block; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 40px; height: 20px; display: inline-block; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 40px; height: 20px; display: inline-block; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 40px; height: 20px; display: inline-block; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 40px; height: 20px; display: inline-block; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 40px; height: 20px; display: inline-block; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 40px; height: 20px; display: inline-block; margin-right: 5px;"></div>
	1% or more and less than 5%	<input type="checkbox"/>	
	5% or more and less than 10%	<input type="checkbox"/>	
	10% or more and less than 25%	<input type="checkbox"/>	
	25% or more and less than 50%	<input type="checkbox"/>	
	50% or more	<input type="checkbox"/>	
			Number via Internet:
			Total number:

C4. For banking services.
(If ticked 'Yes' in C2b a), b), c), and/or d))

Please indicate for 2005 the importance of Internet enabled financial transactions (*) for your business by providing percentages or absolute figures for the following values.

	Percentage (please tick)	or estimated percentage or absolute value
a) Value of payment orders via Internet related to the total value of payment orders	Less than 1%	<input type="checkbox"/>
	1% or more and less than 5%	<input type="checkbox"/>
	5% or more and less than 10%	<input type="checkbox"/>
	10% or more and less than 25%	<input type="checkbox"/>
	25% or more and less than 50%	<input type="checkbox"/>
	50% or more	<input type="checkbox"/>
		Number via Internet:
		Total value:
		K£
b) Value of revenues (commissions, margins, fees, interest) from orders via the Internet related to the total value of revenues (in monetary terms, excluding VAT)	Less than 1%	<input type="checkbox"/>
	1% or more and less than 5%	<input type="checkbox"/>
	5% or more and less than 10%	<input type="checkbox"/>
	10% or more and less than 25%	<input type="checkbox"/>
	25% or more and less than 50%	<input type="checkbox"/>
	50% or more	<input type="checkbox"/>
		Number via Internet:
		Total value:
		K£

C5. For insurances.

(if ticked 'Yes' in C2b e) and/or f))

Please indicate for the following groups of customers the percentage of insurance policies ordered via your website and related revenues, during 2005.

	Percentage (please tick)	or estimated percentage or absolute value
a) Insurance policies ordered by private customers/individuals via your website related to the total number of insurance policies	Less than 1% <input type="checkbox"/> 1% or more and less than 5% <input type="checkbox"/> 5% or more and less than 10% <input type="checkbox"/> 10% or more and less than 25% <input type="checkbox"/> 25% or more and less than 50% <input type="checkbox"/> 50% or more <input type="checkbox"/>	<div style="border: 1px solid black; width: 40px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 40px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 40px; height: 20px; display: inline-block;"></div> % Number via Internet: <div style="border: 1px solid black; width: 100px; height: 20px;"></div> Total number: <div style="border: 1px solid black; width: 100px; height: 20px;"></div>
b) Insurance policies ordered by corporate customers/enterprises via your website related to the total number of insurance policies	Less than 1% <input type="checkbox"/> 1% or more and less than 5% <input type="checkbox"/> 5% or more and less than 10% <input type="checkbox"/> 10% or more and less than 25% <input type="checkbox"/> 25% or more and less than 50% <input type="checkbox"/> 50% or more <input type="checkbox"/>	<div style="border: 1px solid black; width: 40px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 40px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 40px; height: 20px; display: inline-block;"></div> % Number via Internet: <div style="border: 1px solid black; width: 100px; height: 20px;"></div> Total number: <div style="border: 1px solid black; width: 100px; height: 20px;"></div>
c) Value of Gross Premiums (*) Written from private and corporate insurance policies ordered via your website related to the total value of Gross Premiums Written (in monetary terms, excluding VAT)	Less than 1% <input type="checkbox"/> 1% or more and less than 5% <input type="checkbox"/> 5% or more and less than 10% <input type="checkbox"/> 10% or more and less than 25% <input type="checkbox"/> 25% or more and less than 50% <input type="checkbox"/> 50% or more <input type="checkbox"/>	<div style="border: 1px solid black; width: 40px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 40px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 40px; height: 20px; display: inline-block;"></div> % Number via Internet: <div style="border: 1px solid black; width: 100px; height: 20px;"></div> Total number: <div style="border: 1px solid black; width: 100px; height: 20px;"></div> K€

C6. Please provide a percentage breakdown of all Internet sales of retail financial services in 2005, by destination.

(estimates in percentage of total retail customers)

a) Cyprus	<div style="border: 1px solid black; width: 40px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 40px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 40px; height: 20px; display: inline-block;"></div> %
b) Other EU countries	<div style="border: 1px solid black; width: 40px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 40px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 40px; height: 20px; display: inline-block;"></div> %
c) Rest of the world	<div style="border: 1px solid black; width: 40px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 40px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 40px; height: 20px; display: inline-block;"></div> %
d) Total	<div style="border: 1px solid black; width: 40px; height: 20px; display: inline-block; text-align: center;">1</div> <div style="border: 1px solid black; width: 40px; height: 20px; display: inline-block; text-align: center;">0</div> <div style="border: 1px solid black; width: 40px; height: 20px; display: inline-block; text-align: center;">0</div> %

Module D: eCommerce (*) via computer mediated networks other than Internet (*) (asking enterprises with ICT)		
D1. Did your enterprise receive orders from customers via networks other than Internet, during 2005? (private, proprietary networks (*) usually using leased lines – <u>excluding</u> all IP/Internet Protocol based networks such as www, extranet/EDI (*) over Inetnet/virtual private network (VPN) over Internet, Internet enabled mobile phones)	Yes <input type="checkbox"/>	No <input type="checkbox"/> →Go to X1
D2. Did your enterprise use the following electronic networks other than Internet to receive orders from customers?		
(corporate customers, private individuals)	Yes	No
a) Network to receive batch payment orders (*) from corporate customers' computer applications	<input type="checkbox"/>	<input type="checkbox"/>
b) Self service areas with cash dispensers (e.g. bancomats(*)) and/or credit card (*) payment orders from retail customers/individuals	<input type="checkbox"/>	<input type="checkbox"/>
c) Network to receive orders from sales agents computer systems linked to your enterprise computer system	<input type="checkbox"/>	<input type="checkbox"/>
d) Other	<input type="checkbox"/>	<input type="checkbox"/>

Module X: Background information (If available, latest information from SBS should be provided)	
X1. Main activity of the enterprise, during 2005 (describe)
X2. Average number of persons employed, during 2005	<div style="border: 1px solid black; width: 100px; height: 20px; margin: 0 auto;"></div>

Module E: General Information

E1. If you have any comments about the survey, please write down below:

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.....

E2.	Name of the person who answered the questionnaire:	
	Position in the enterprise:	
	Telephone:	
	Fax:	
	E-mail:	
E3.	Name of the person who completed the questionnaire:	
	Signature:	
	Date:	

TO BE COMPLETED BY THE ENUMERATOR

Z4.	<p>Completion of the questionnaire:</p> <p>a) The questionnaire is completed 1</p> <p>b) The enterprise has closed 2</p> <p>c) The enterprise can not be located 3</p> <p>d) The enterprise refuses to cooperate 4</p> <p>e) The enterprise was closed during the collection of the data 5</p> <p>f) Merge with another enterprise 6</p> <p>g) Other reasons for no completion (please specify) 7</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p>
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Glossary

Broadband	No generally accepted definition of broadband can be given. Common definitions refer to either: a) the connection speeds measured in kbps or mbps (in at least the downstream direction) or bandwidth measured by the amount of digital bits that one can transmit per second, measured in kbps or mbps; b) the type of connection, of which the following provide broadband access: xDSL (ADSL, SDSL, etc), Cable TV network (cable modem), UMTS (mobile phone), or other (e.g. satellite, fixed wireless); c) the content that is provided with the examples of high definition movie trailers, short films, flash animation, three dimensional video games, video on demand, internet radio, streaming video, video conferencing and so on.
Closed or proprietary networks	A network that is owned or leased by an individual or company exclusively for its own use.
Computer-mediated networks other than Internet	EDI, Minitel or interactive telephone systems.
DSL (Digital Subscriber Line)	A high-bandwidth (broadband), local loop technology to carry data at high speeds over traditional (copper) telephone lines.
xDSL, ADSL etc.	DSL technologies designed to increase bandwidth over standard copper telephone wires; includes ADSL (Asymmetric Digital Subscriber Line) etc.
Electronic commerce (e-commerce)	Transactions conducted over Internet Protocol-based networks and over other computer-mediated networks. The goods and services are ordered over those networks, but the payment and the ultimate delivery of the good or service may be conducted on or off-line. Orders received via telephone, facsimile, or manually typed e-mails are not counted as electronic commerce.
<u>Electronic tender system</u>	
EDI	Electronic Data Interchange. Data interchange in structured form (EDIFACT) between businesses.
E-mail	Electronic transmission of messages, including text and attachments, from one computer to another located within or outside of the organisation. This includes electronic mail by Internet or other computer networks.
Extranet	A secure extension of an Intranet that allows external users to access some parts of an organisation's Intranet.
<u>Financial Services</u>	
Bancomat	<p>Cash dispenser or cash machine, automatic teller machine (ATM), provided to customers of banks in self service zones within or outside their premises.</p> <p>Bancomat is an example for an international cash dispenser chain created to enable bank customers to withdraw cash up to a certain amount at all times of the day and night. Clients can use their ec card and PIN code to withdraw cash throughout most of Europe and in a number of non-European countries bordering the Mediterranean. Chips on electronic purses can also be loaded up to a set amount at Bancomats.</p>
Credit Cards	Any cards used to make electronic payments (including debit, charge or other payment cards)

Insurance	<p>In general a contract whereby a person or legal entity, the insurer, guarantees to indemnify wholly or partially another person, the insured, in consideration of a lump sum payment or payments at regular intervals known as premiums, for loss suffered by the insured due to the occurrence of the hazard specified in the contract.</p> <p>An insurance policy is the contractual document setting out the signed and dated agreement between the insurer and the insured, which confirms the existence of the insurance contract between these parties and serves as proof thereof.</p>
Investment Services	<p>Services rendered by a bank, stock broker or an issuing house in placing shares and/or debentures or buying and selling securities (stock, bonds, shares in mutual funds) without subscribing for them and without having to take the shares and/or debentures onto own books.</p>
Transactions	<p>Financial transactions are the business of banking services and insurances which transact in financial markets on the customer's behalf. Transactions in banking services include the transfer of money via bank accounts following orders from customers to pay for purchases etc., the transfer of money to a savings deposit, the provision of a loan, or the purchase or sale of a security. Transactions of insurance firms involve the sale of an insurance policy.</p>
Payment Batch Orders	<p>The collection of payment orders to be processed as a group.</p>
Premium	<p>The payment or one of the regular periodical payments a policy holder is required to make for an insurance policy.</p>
Firewall	<p>A security system consisting of a combination of hardware and software that limits the exposure of a computer or computer network to attack from hackers. Commonly used on local area networks that are connected to the Internet.</p>
ICT Skills	<p>Two main types of e-skills can be distinguished:</p> <p>ICT specialists skills: specifying, designing, developing, installing, operating, supporting, maintaining, evaluating and researching ICT systems.</p> <p>ICT users skills: apply systems to support own work, use of generic software tools and use of specialised tools supporting business functions within industry.</p>
ISDN	<p>Integrated Services Digital Network.</p>
Internet	<p>Relates to Internet Protocol based networks: www, Extranet over the Internet, EDI over the Internet, Internet-enabled mobile phones.</p>
Intranet	<p>An internal company communications network using Internet protocol allowing communications within an organisation.</p>
IT system	<p>Computer system used to support operations within an organisation.</p>
LAN (Local Area Network)	<p>A network for communication between computers confined to a single building or in closely located group of buildings, permitting users to exchange data, share a common printer or master a common computer, etc.</p>
Modem	<p>Device that modulates outgoing digital signals from a computer or other digital device to analogue signals for a conventional copper twisted pair telephone line and demodulates the incoming analogue signal and converts it to a digital signal for the digital device.</p>

Web site

Location on the World Wide Web identified by a Web address. Collection of Web files on a particular subject that includes a beginning file called a home page. Information is encoded with specific languages (Hypertext mark-up language (HTML), XML, Java) readable with a Web browser, like Netscape's Navigator or Microsoft's Internet Explorer.

xDSL

Digital Subscriber Line. DSL technologies are designed to increase bandwidth available over standard copper telephone wires. Includes IDSL, HDSL, SDSL, ADSL, RADSL, VDSL, DSL-Lite.

