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دليل مصطلحات التقنيات المالية الحديثة

Financial Technology Glossary

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This document was produced within the Arab Regional Fintech Working Group (WG) mandate, which implies the exchange of knowledge and expertise, strengthening the capacity of the Arab regulatory & supervisory authorities, as well as building a network of peer to peer between Arab and international experts from the public and private sectors to promote Fintech industry and foster innovation.

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

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General Terms

مصطلحات عامة

General Terms

مصطلحات عامة

Terms	Definition	المصطلحات	Les Termes
Access Control	The process of granting or denying requests for access to systems, applications and data. Can also refer to the process of granting or denying requests for access to facilities.[118]	**التحكم بالدخول**	**Contrôle d'accès**
Access Cross Domain Solution	A system permitting access to multiple security domains from a single client device.[118]	**الوصول إلى حل عبر المجال**	**Solutions d'accès interdomaine**
Access Logbook	A book kept at the entrance to each Secure Research Environment that serves as a permanent record of the arrival and departure of all Visitors to NB-IRDT.[152]	**سجل الوصول**	**Carnet d'accès**
Active Decentralized Autonomous Organization	The Active DAO industry includes all Decentralized Autonomous Organizations currently operating with a group of participants or voters with the goal of decentralizing the decision making and operating processes of the DAO treasury.[117] [163]	**المنظمة اللامركزية المستقلة النشطة**	**Organisation autonome décentralisée active**
AML & AML requirements	means anti-money laundering and anti-money laundering requirements respectively based on AML/ CFT laws.[12]	**متطلبات مكافحة غسل الأموال وتمويل الأرهاب**	**Exigences en matière de Lutte contre le Blanchiment de Capitaux et le Financement du Terrorisme** **(LBC/FT)**

Bank-based Model	A mobile financial services business model (bank-led or nonbank-led) in which (i) the customer has a contractual relationship with the bank and (ii) the bank is licensed or otherwise permitted by the regulator to provide the financial service(s). [3]	**نموذج قائم على البنك**	**Modèle Bancaire** **Modèles Basés Sur un Système Bancaire**
Bank-led Model	A mobile financial services business model (bank-based or nonbank-based) in which the bank is the primary driver of the product or service, typically taking the lead in marketing, branding, and managing the customer relationship. [3]	**نموذج بقيادة البنك**	**Modèle Dirigé par les Banques**
Banking Industry Architecture network (BIAN)	A common architectural framework for enabling banking interoperability. It helps create standardized capabilities in banking to lower costs and increase innovation.[112]	**شبكة هندسة الصناعة المصرفية**	**Réseau d'architecture de l'industrie bancaire**
Banking beyond branches / Branchless Banking	The delivery of financial services outside conventional bank branches. Banking beyond branches uses agents or other third-party intermediaries as the primary point of contact with customers and relies on technologies such as card-reading point-of-sale (POS) terminals and mobile phones to transmit transaction details. [3]	**الخدمات المصرفية خارج الفروع / الخدمات المصرفية بدون فروع**	**Services bancaires hors Succursales / Services Bancaires sans Succursales** **Services Bancaires au-Delà des Succursales / Banque à Distance**
Big Data	A generic term that designates the massive volume of data that is generated by the increasing use of digital tools and information systems. Big data encompasses technologies that significantly increase the volume, variety, velocity and validity of data under management.[17]	**البيانات الضخمة**	**MégaDonnées** **Big Data**

Application Binary Interface (ABI)	An interface between two binary program modules, often one program is a library and the other is being run by a user. [9]	**واجهة التطبيق الثنائية**	**Interface Binaire d'Application**
Application Development Security	Security as part of the software development lifecycle to ensure application confidentiality, integrity, and availability. It includes the people, processes, policies, and practices to build security into application development and is the responsibility of all stakeholders and project staff, not just the software developers.[132]	**أمن تطوير التطبيق**	**Sécurité du développement des applications**
Application Security	Application security incorporates specific security measures, policies, processes and controls into all phases of the application lifecycle including design, development, testing, implementation, upgrade and maintenance.[132]	**أمن التطبيق**	**Sécurité applicative**
Application-specific integrated circuit (ASIC)	A purpose-built chip (or device) that is highly optimized for a specific use case, rather than a general-purpose application. Often used for PoW mining, such as in the Bitcoin network.[147]	**دائرة متكاملة خاصة بالتطبيقات**	**Circuit intégré spécifique à une application**
Application Whitelisting	The use of whitelists (a list of explicitly allowed applications) to control the applications permitted to execute on a host, thereby preventing the execution of malware, unlicensed software, and other unauthorized software.[132]	**تطبيق القائمة البيضاء**	**Liste blanche des applications**
Attack Surface	The sum of an information system's characteristics in the broad categories (software, hardware, network, processes and human) which allows an attacker to probe, enter, attack or maintain a presence in the system and potentially cause damage to Financial Market Infrastructure. A smaller attack surface means that the Financial Market Infrastructure is less exploitable and an attack less likely. However, reducing attack surfaces does not necessarily reduce the damage an attack can inflict. [2]	**المساحة المعرضة للهجمات**	**Surface d'Attaque**

Availability	The property of being accessible and usable as expected upon demand. [2]	**الإتاحة**	**Disponibilité**
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Big Data	A generic term that designates the massive volume of data that is generated by the increasing use of digital tools and information systems. Big data encompasses technologies that significantly increase the volume, variety, velocity and validity of data under management.[17]	**البيانات الضخمة**	**MégaDonnées** **Big Data**
Big Data Analytics	Analytical uses of massive volumes of data generated by the use of digital tools and information systems.[47]	**تحليلات البيانات الضخمة**	**Analyse du Big Data**

Big Techs	Large, globally active technology firms with a relative advantage in digital technology.[47]	**شركات التقنيات الكبرى**	**Tech Giants** **Big Techs**
Biotechnology	Technology based on biology. It harnesses cellular and biomolecular processes to develop technologies and products that help improve our lives and the health of our planet.[40]	**التكنولوجيا الحيوية**	**Biotechnologique**
Business network card	Provides necessary information for a user, entity or node to connect a blockchain business network. [9]	**بطاقة شبكة الأعمال**	**Carte Réseau d'Entreprise**
Business process	A collection of linked activities that takes one or more kinds of input and creates an output that is of value to a Financial Market Infrastructure's stakeholder. A business process may comprise several assets, including information, ICT resources, personnel, logistics and organizational structure, which contribute either directly or indirectly to the added value of the service. [2]	**عملية تجارية**	**Processus d'Affaires**
Cached Credentials	Cached credentials are credentials that are added to the PBA database when a user successfully authenticates with Active Directory. This information about the user is retained so that a user can log in when they do not have a connection to Active Directory (for example, when taking their laptop home).[124]	**بيانات الاعتماد المخزنة مؤقتًا**	**Informations d'identification mises en cache**

Caching	Storing data for faster retrieval, usually in memory or on a disk. This allows data to be retrieved quickly from the cache without accessing a database or other, more secure, storage. Sensitive data should never be cached as it is not a secure method of storing data.[130]	**التخزين المؤقت**	**Mise en cache**
CAPTCHA	"Completely Automated Public Turing test to tell Computers and Humans Apart." CAPTCHAs provide an automated way to differentiate between humans and computers and are used on login pages and other sensitive pages where hackers may be tempted to run scripts to guess values. Examples include selecting all of the photos that contain a certain item or typing in characters that are displayed as a graphic on the webpage.[130]	**اختبارCAPTCHA**	**CAPTCHA**
Cash-In	Cash exchanged for e-money. [3]	**التدفق النقدي**	**Entrée d'Espèces**
Cash-Out	E-money exchanged for cash. [3]	**السحب النقدي**	**Décaissement**
Casper	Consensus algorithm that combines proof of work and proof of stake. Ethereum is going to use casper as a transition to proof of stake. [9]	**كاسبر**	**Casper**
Caveat	A marking that indicates that the data has special requirements in addition to those indicated by its classification. This term covers codewords, source codewords, releasability indicators and special-handling caveats.[128]	**تنبيه قضائي (تحذير)**	**Mise en garde**

Central Bank Digital Currency (CBDC)	Digital form of central bank money that is different from balances in traditional reserve or settlement accounts (eg balances in accounts held by commercial banks at the central bank). [7] Central bank money in a digital format, denominated in the national unit of account, that is a direct liability of the central bank and can be used for retail payments and/or wholesale settlement. [162]	**العملة الرقمية للبنك المركزي**	**Monnaie Digitale de la Banque Centrale**
CDN (Content Delivery Network)	Allows for a quick transition of assets needed to load internet content (html, j s, css, etc.) [9]	**شبكة توصيل المحتوى**	**Réseau de Distribution de Contenu**
Chain code	A program that initializes and manages a ledgers state through submitted applications. It is the Hyperledger Fabric equal to Smart Contracts. [9]	**رمز السلسلة**	**Code de Chaîne**
Cleartext	Unencrypted text, often derived by decrypting ciphertext.[130]	**نص صريح**	**Effacer le texte**
Clickjacking	An browser-based attack vector that leverages multiple transparent layers to trick a user into clicking on a button or link on another page when they were intending to click on the top-level page. This technique can be used be a malicious actor to bypass cross-site request forgery tokens and execute actions in the context of the authenticated user, as if the user was executing the actions themselves.[130]	**نقر الاصطياد**	**Clicjacking**
Coinbase	Coinbase is a bitcoin broker that provides a platform for traders to buy and sell bitcoin with fiat money. In addition to its primary operation as a broker, Coinbase is also a bitcoin exchange and wallet provider. [10]	**وسيط لتداول البيتكوين**	**Coinbase**

Collaborative Customer Due Diligence (CCDD)	Customer due diligence (CDD) on its own comprises customer information that enables an organization to assess the extent to which the customer exposes the organization to a range of risk. Collaborative CDD (CCDD) is a new approach to CDD that seeks to address the shortcomings of current CDD processes. Examples include creating a public utility that FSPs can use to identify clients and verify identities on an ongoing basis, access to KYC as a service (a centralized database where banks can share and access KYC information on corporate clients), and self-sovereign IDs. [38]	**العناية التعاونية الواجبة تجاه العملاء**	**Devoir Collaborative de Vigilance Relatif de la Clientèle**
Collaborative Finance	A category of financial transaction that occurs directly between individuals without the intermediation of a traditional financial institution. This new way to manage informal financial transactions has been enabled by advances in social media and peer-to-peer online platforms. [10]	**التمويل التعاوني**	**Finance Participative**
Common Vulnerabilities and Exposures (CVE)	A vulnerability is a weakness in software, hardware, or a network that can be exploited by an actor. The Common Vulnerabilities and Exposures (CVE) database is a publicly available register of known vulnerabilities, each assigned a unique identifier in the format of CVE-xxxx-yyyy. [129]	**نقاط الضعف والتعرض الشائعة**	**Vulnérabilités et expositions courantes**
Continuous Patch Management	Systematic notification, identification, deployment, installation, and verification of operating system, firmware, and application software patches.[132]	**إدارة التصحيح المستمر**	**Gestion continue des correctifs**

Crowdfunding	The practice of funding a project or venture by raising monetary contributions from a large number of people. It is often performed via internet-mediated registries that facilitate money collection for the borrower (lending) or issuer (equity).[22]	**التمويل الجماعي**	**Financement Participatif**
Critical Operations	Any activity, function, process, or service, the loss of which, for even a short period of time, would materially affect the continued operation of a Financial Market Infrastructure, its participants, the market it serves, and/or the broader financial system.[2]	**العمليات التجارية الهامة**	**Opérations Essentielles**
Customer Due Diligence (CDD)	Often used synonymously with Know Your Customer (KYC) measures, but generally refers more broadly to a financial institution's policies and procedures for obtaining customer information and assessing the value of the information for detecting, monitoring, and reporting suspicious activities. [3]	**العناية الواجبة للعملاء**	**Devoir de Vigilance Relatif à la Clientèle**
Dashboards	Customisable, dynamic interactive reporting tools that automatically fetch and render data in meaningful and actionable visualisations.[17]	**لوحة القيادة**	**Tableaux de Bord**
Data Cubes	Granular data storage and transmission solution enabling real-time data collection.[17]	**مكعبات البيانات**	**Cubes de Données**
Data Loss Prevention	The ability to identify, monitor, and protect data in use (e.g. endpoint actions), data in motion (e.g. network actions), and data at rest (e.g. data storage) from unauthorized use and disclosure. DLP includes deep packet inspection and analyzing the contextual security of transactions.[132]	**منع فقدان البيانات**	**Prévention de la perte de données**

Data Science	It is a multidisciplinary area that combines a strong foundation in statistics with elements of programming (software), visualization (graphics) and other areas of mathematics such as Numerical Analysis (approximations), Calculus (optimizations), etcetera to extract intelligence from data. A suitable synonym would be Data Mining, which is a term that had lot of traction in the 2000s.[151]	**علم البيانات**	**Science des données**
Decentralized Autonomous Organization (DAO)	An entity in a digital system facilitated by smart contracts. Smart contracts involve digital tools and protocols that help support specific transactions or other contract elements. The decentralized autonomous organization works with popular cryptocurrency and digital ledger operations that many world governments and businesses are moving toward for more transparency and for evolving anti-corruption innovations. [10] This concept describes an organization whose decisions are made electronically by written computer code and manage itself without the need for a central authority.[104] Also, the DAOs are open source blockchain protocols governed by a set of rules, embedded in smart contracts that are created by its elected members who can automatically execute certain actions without the need for intermediaries. A DAO can be defined as a protocol with the intended goal of securing a basket of digital assets while allowing the contributors to that basket to have direct governance rights over that basket. The governance rights allow contributors to vote to approve or deny proposals.[117 163]	**المنظمة اللامركزية المستقلة**	**Organisation Autonome Décentralisée**

Decentralized Autonomous Organization Builder	Includes all platforms designed to help users build Decentralized Autonomous Organizations with customized governance settings and voting principles.[117] [163]	**المنظمة اللامركزية المستقلة البناءة**	**Constructeur d'organisations autonomes décentralisées**
Decentralized Technology	Blockchain uses decentralized technology - there is no central governing authority that manages a blockchain network. Decentralization means the network may be more secure and less likely to break down. A centralized database stored on a server may be a target for hackers. In order to attack a blockchain network, a huge amount of computational power and resources is required (at least 51% of all power in the network). Blockchain doesn't rely on third parties, it is maintained by the network participants.[148]	**التكنولوجيا اللامركزية**	**Technologie décentralisée**
DDos Attacks	A denial-of-service attack is a cyber-attack in which the perpetrator seeks to make a machine or network resource unavailable to its intended users by temporarily or indefinitely disrupting services of a host connected to the Internet.[9]	**هجمات الحرمان من الخدمة**	**Attaques de DDoS**
Devops	Represents a change in IT culture, focusing on rapid IT service delivery through the adoption of agile, lean practices in the context of a system-oriented approach.[28]	**منهجية التطوير والتشغيل**	**Devops**

Digital Financial Services	The broad range of financial services accessed and delivered through digital instruments, including payments, credit, savings, remittances, and insurance. [3]	**الخدمات المالية الرقمية**	**Services Financiers Numériques**
Digital Infrastructure	Refers to the enabling digital structures, facilities, ecosystem and capabilities surrounding the provision of FinTech/DFS, but can be more widely applicable beyond financial services. For the purposes of this study, this might typically include infrastructure related to identity (e.g. digital identity initiatives), data analytics and sharing, credit information and/or payment systems and risk mitigations. While these may be directly or indirectly relevant for the regulation and supervision of FinTech/DFS, not all of these may be under the remit or influence of financial regulators.[46]	**البنية التحتية الرقمية**	**Infrastructure Numérique**
Digitalisation	The use of digital technologies to change a business model, or the process of moving to a digital business.[28]	**الرقمنة**	**Numérisation**
Digitisation	The process of transforming analogue to digital form. [28]	**الرقمنة**	**Numérisation**
Ecosystem **(in general)**	The community of interacting firms and the financial services environment. [26]	**النظام البيئي**	**Écosystème**
Education Technology (EdTech)	A broad range of technologies, such as software or Internet platforms, designed for use in an education setting. EdTech can also refer to teaching and learning practices that use ICT.[133]	**تكنولوجيا التعليم**	**Technologie de l'éducation**

End of Life (EOL)	Software and hardware reach end of life when vendors discontinue supporting the products and releasing patches. End of Life software presents an ever-increasing risk because it is no longer patched against emerging threats. [130]	**نهاية الحياة**	**Fin de vie**
Fast Fail System	Designed to stop normal operation rather than attempt to continue a possibly flawed process. [28]	**نظام سريع الفشل**	**Système Fast Fail**
Fiat currency	Fiat currency is "legal tender" backed by a central government, such as the Federal Reserve, and with its own banking system, such as fractional reserve banking. It can take the form of physical cash, or it can be represented electronically, such as with bank credit. [1]	**عملة قانونية**	**Monnaie Fiduciaire**
Financial Ecosystem	A collection of banking entities and customers conducting financial transactions according to specific rules and governed by a particular set of laws.[140]	**النظام البيئي المالي**	**Écosystème financier**
FinTech	A technologically enabled innovation in financial services that could result in new business models, applications, processes, or products, with an associated material effect on financial markets and institutions and the provision of financial services.[38]	**التقنيات المالية الحديثة**	**FinTech** **Technologies Financières**
Fintech Data Gaps	Data gaps emerging as a by-product of fintech. They encompass measurement problems in the current statistical infrastructure, and lack of data on new items.[47]	**فجوات بيانات التقنيات المالية الحديثة**	**Lacunes des Données de la Fintech**

Fintech firms / Fintechs	Recently incorporated institutions that use technology-enabled innovation to provide financial services. As per BIS survey they are classified as neobanks, and fintech credit institutions (notably fintech credit platforms), fintech insurance companies, fintech asset managers, and fintech providers of payment, settlements and clearing services.46	**شركات التقنيات المالية الحديثة**	**Entreprises de la Fintech / Fintechs**
FinTech Market	The provision, transaction and facilitation of financial activities across emerging verticals including digital lending (e.g. P2P lending), digital capital raising (e.g. equity-based crowdfunding), digital banking, digital savings, digital payments and remittances, digital custody, InsurTech, WealthTech, cryptoasset exchanges and the supply of enterprise technologies, RegTech, alternative data analytics and other services.[46]	**سوق التقنيات المالية الحديثة**	**Marché FinTech**
Fintech Services	Financial services provided using technology-enabled innovation. Examples include online lending platforms, which can be operated by traditional banks.[47]	**خدمات التقنيات المالية الحديثة**	**Services de la Fintech**
Geographic Information Systems	Automated analysis of spatial or geographic data. [17]	**نظم المعلومات الجغرافية**	**Système d'Information Géographique**
Geolocation data	Data taken from a user's device indicating the location of that device, including GPS data or data about connection with local Wi-Fi equipment.[134]	**بيانات تحديد الموقع الجغرافي**	**Données de géolocalisation**
Immutable	Immutable is the property of not being subject to change. In the context of data, it refers to data that can only be written, not modified or deleted.[145]	**غير قابل للتغيير**	**Immuable**

Innovation Accelerator	A partnership arrangement between FinTech providers and central banks/supervisory agencies to 'accelerate' growth or develop use cases which may involve funding support and/or authorities' endorsement/approval for future use in central banking operations or in the conduct of supervisory tasks.[28]	**مسرع الابتكار**	**Accélérateur d'Innovation**
Innovation Facilitator	Public sector initiatives to engage with the FinTech sector, such as regulatory sandboxes, innovation hubs and innovation accelerators.[28]	**ميسر الابتكار**	**Facilitateur de l'Innovation**
Innovation Hub	Innovation facilitator set up by supervisory agencies that provide support, advice or guidance to regulated or unregulated institutions in navigating the regulatory framework or identifying supervisory, policy or legal issues and concerns.[28]	**مركز الابتكار**	**Centre d'Innovation Digitale**
Innovation Office	A dedicated function within a regulator which engages with and provides regulatory clarification to innovative financial services providers. These may also be known as Innovation or FinTech "Hubs".[46]	**مكتب الابتكار**	**Bureau d'Innovation Digitale**
Internal Fintech Hub (Central Bank)	Hub set up by central banks to coordinate initiatives concerning fintech across business areas and departments.[47]	**مركز داخلي للتقنيات المالية الحديثة (البنك المركزي)**	**Fintech Hub Interne (Banque Centrale)**
Internet of Things (IoT)	Devices with the ability to transfer data over a network without requiring human-to-human or human-to-computer interaction. This includes (but isn't limited to!) cell phones, coffee makers, washing machines, headphones, lights, wearable devices, and components of machines (for example a car engine, or wheel bearing).[40]	**إنترنت الأشياء (IoT)**	**Internet des Objets**

Interoperability (in general)	Technical or legal compatibility that enables a system or mechanism to be used in conjunction with other systems or mechanisms. Interoperability allows participants in different systems to conduct, clear and settle payments or financial transactions across systems without participating in multiple systems.[7]	**قابلية التشغيل البيني / إمكانية التشغيل البيني**	**Interopérabilité**
Issuer	Means the PSP (see Payments) providing the stored value instrument, enabling Customers to use the instruments at various merchants. [12]	**المصدر**	**Émetteur**
Know Your Customer (KYC)	A set of due diligence measures undertaken by a financial institution, including policies and procedures, to identify a customer and the motivations behind his or her financial activities. KYC is a key component of AML/CFT regimes. [3]	**أعرف عميلك**	**Identification de la Clientèle** **Connaissez Votre Client**
Legal risk	The risk of the unexpected or uncertain application of a law or regulation, usually resulting in a loss.[162]	**المخاطر القانونية**	**Risques juridiques**
Log Management	The process for generating, transmitting, storing, analyzing, and disposing of log data. Log management is essential to ensure computer security records are stored in sufficient detail for an appropriate duration. Sources of log entries include network devices, authentication servers, operating systems, applications, etc.[132]	**إدارة السجل**	**Gestion des journaux**
Machine economy	The machine economy is a type of economy that is based on a network of intelligent, autonomous and communications-enabled end devices and minimizes the need for human intervention.[144]	**اقتصاد الآلة**	**Économie des machines**

Media Access Control (MAC) Address	A unique identifier assigned to a network interface controller (a hardware component connecting a computer to a network) to use as an address in a communication.[123]	**عنوان التحكم في الوصول إلى الوسائط**	**Adresse MAC (contrôle d'accès aux médias)**
Merkle Tree	A tree in which every leaf node is labelled with the hash of a data block and every non-leaf node is labelled with the cryptographic hash of the labels of its child nodes. [9]	**شجرة ميركل**	**Arbre de Merkle**
Mesh networks	A network model in which the infrastructure nodes connect directly, dynamically and non-hierarchically to as many other nodes as possible and cooperate with one another to efficiently route data.[123]	**شبكات متشابكة**	**Réseaux maillés**
Mixnet (mix network)	Routing protocols that create hard-to-trace communications by using a chain of servers known as mixes, which take in messages from multiple senders, shuffle them and send them back out in random order to the next destination. De facto, this breaks the link between the source of the request and the destination, making it harder for third parties to trace end-to-end communications.[123]	**الشبكة المزيج**	**Mixnet (réseau mixte)**
Mobile Threat Defense	Threat detection and protection technologies designed for the requirements and vulnerabilities of mobile platforms, such as smart phones and tablets.[132]	**الدفاع ضد التهديدات المتنقلة**	**Défense contre les menaces mobiles**

Multistakeholderism	A form of global governance that brings together all relevant stakeholders in discussion when addressing policy challenges or goals. Such stakeholders might include governments, international institutions, industry, civil society, academia, technical experts, and others. Multistakeholderism is seen as a departure from a traditional form of multilateralism, where nation states exclusively participate in international policy debates in dialogue with other nation states. Multistakeholderism can also be understood as a way to enhance or better inform multilateral processes by ensuring that other relevant entities can inform dialogues among states based on their expertise and perspectives in particular subject areas.[126]	**تعدد أصحاب المصلحة**	**Multipartenariat**
Neobanks	Newly created banks that offer mobile-only banking products and services using smartphone applications that serve as an alternative to traditional banking with bricks-and-mortar branch networks.[47]	**البنوك الجديدة عبر الانترنت**	**Neobanks**
Network Analysis	The process of investigating structures through the use of networks and graph theory.[17]	**تحليل الشبكات**	**Analyse du Réseau**
Nudge techniques	Design features which lead or encourage users to follow the designer's preferred paths in the user's decision-making. These can include making one option much less cumbersome or time-consuming than the alternative, therefore encouraging many users to just take the easy (often more privacy-intrusive) option.[134]	**تقنيات التنبيه**	**Techniques de coup de pouce**

Operational Technology (OT) Security	Operational Technology (OT) is hardware and software that detects or causes a change through the direct monitoring and/or control of physical devices, processes and events in the enterprise. OT is common critical infrastructure in Industrial Control Systems (ICS) such as a SCADA System.[132]	**أمن التكنولوجيا التشغيلية**	**Sécurité des technologies opérationnelles**
Operations Research	An area of mathematics closer to optimization and numerical analysis than to statistics. Operations research solves planning problems and depends on predefined deterministic or stochastic models and therefore can be the next step after Machine Learning, can be used by it or can be replaced by it.[151]	**بحوث العمليات**	**Recherche opérationnelle**
Pipeline	Literally a production line. When an organization has mature data science processes, a pipeline would be the entire sequence of the data life cycle, from capturing data in situ to issuing the opinion or dashboard at the end of the pipeline.[151]	**خط انابيب**	**Pipeline**
Premise	Premises are those facts that we assume to be true but could be wrong. Assumptions in projects imply risks, but in mathematical models, assumptions indicate under what conditions a model works. If the premises are disregarded, the model behaves unpredictably.[151]	**فرضية**	**Prémisse**
Privileged Access Management	Secure provisioning of privileged access to critical assets, and effective monitoring and maintenance of privileged accounts and access. Privileged access spans a wide range of systems and infrastructure components, such as operating systems, databases, middleware, applications, and network devices.[132]	**إدارة الوصول المميز**	**Gestion des accès privilégiés**

Proof of Concept	An implementation of a certain method or idea using specific technologies – in order to assess and demonstrate its feasibility and confirm its practical potential. See also Prototype and MVP.[40]	**إثبات المفهوم**	**Preuve de Concept**
Prototype	A prototype is a way to test one part of a complicated system or product. It is an early sample/model built to test a concept or assumption or to act a thing to be tested and learned from. See also MVP and Proof of concept and Mock-up and Wireframe.[40]	**النموذج المبدئي**	**Prototype**
Regulatory Innovation Initiatives	A broad set of activities carried out by regulators to innovate regulatory and supervisory functions, processes, organizations and applications, which often but not necessarily involve the use of technological solutions.[46]	**مبادرات الابتكار التنظيمية**	**Initiatives d'Innovation Réglementaire**
Proof of Concept	An implementation of a certain method or idea using specific technologies – in order to assess and demonstrate its feasibility and confirm its practical potential. See also Prototype and MVP.[40]	**إثبات المفهوم**	**Preuve de Concept**
Regulatory Technology "RegTech"	Any range of applications of FinTech for regulatory and compliance requirements and reporting by regulated institutions. [28]	**الحلول التنظيمية الحديثة**	**RegTech** **Outils pour la Régulation**
Regulatory Sandbox	Formal regulatory programmes that allow market participants to test new financial services or models with live customers, subject to certain safeguards and oversight.[46]	**المختبر التنظيمي**	**Sandbox Réglementaire**

Remote Working	Remote working / telecommuting is a work arrangement in which Employees do not commute to a central place of work. They use the cloud as a method of accessing their work system and files from anywhere at any time. A person who telecommutes is known as a "telecommuter", "teleworker", and sometimes as a "home sourced," or "work-at-home" employee. [15]	**العمل عن بعد**	**Le Travail à Distance**
Risk-based approach	A method for complying with AML/CFT standards set forth in FATF Recommendation 1. The risk-based approach is based on the general principle that where there are higher risks, countries should require financial services providers to take enhanced measures to manage and mitigate those risks. Where risks are lower (i.e. no suspicion of money laundering or terrorist financing), simplified measures may be allowed. [3]	**النهج القائم على المخاطر**	**Approche Fondée Sur les Risques**
Robotics	The design, construction, operation, and use of robots, as well as computer systems for their control, sensory feedback, and information processing.[40]	**علم الروبوتات (علم صناعة المساعد الآلي المحاكي للبشر)**	**Robotiques**
Text Mining	The process of exploring and analyzing large amounts of unstructured text data aided by software that can identify concepts, patterns, topics, keywords and other attributes in the data.[17]	**التنقيب في النصوص**	**Exploration de Texte**
Notary services	Digitizing, storing, and verifying documents or contracts and proof of ownership or transfer.	**خدمات التصديق**	**Services de Notaire**

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Network Analysis	The process of investigating structures through the use of networks and graph theory.[13]	**تحليل الشبكات**	**Analyse de Réseau**
Secure Internet Gateway Governance Group (SIG3)	The Secure Internet Gateway Governance Group encompasses the people, process and technology to mitigate risk to state information assets through network monitoring, identification and mitigation of unauthorized activity.[132]	**مجموعة حوكمة بوابة الإنترنت الآمنة**	**Groupe de gouvernance de la passerelle Internet sécurisée**
Security and Privacy Awareness Training	Creating awareness and educating employees and other users of information systems on the information security risks associated with the activities related to their job roles, as well as their responsibilities in complying with an organization's security policies and procedures designed to reduce these risks.[132]	**التدريب على التوعية بالأمان والخصوصية**	**Formation de sensibilisation à la sécurité et à la vie privée**
Self-Organizing Maps	A type of artificial neural network that is trained using unsupervised learning to produce a low-dimensional, discretized representation of the input space of the training samples, called a map, and is therefore a method of performing dimensionality reduction.[17]	**خرائط ذاتية التنظيم**	**Cartes Auto-Organisées**
Single source of truth (SSOT)	SSOT is the principle of always saving information reliably in precisely one central location in order to guarantee that it is up to date and correct and to avoid misinformation and version conflicts.[144]	**مصدر واحد للحقيقة**	**Source unique de vérité**
Split tunneling	Functionality that allows personnel to access both public network infrastructure and a Virtual Private Network connection at the same time, such as an organization's system and the internet.[128]	**الانقسام النفقي**	**Tunneling fractionné**

Standard Operating Environment	A standardized build of an operating system and associated software that can be used for servers, workstations, laptops and mobile devices. [128]	**بيئة التشغيل القياسية**	**Environnement d'exploitation standard**
Supervisory Technology "SupTech"	Any application of FinTech used by regulatory, supervisory and oversight authorities.[28]	**تقنية الإشراف**	**Technologie de Supervision** **(Technologie pour le Superviseur)**
Supply-side Statistics	Statistics on use of basic financial services by customers, obtained from financial corporations.[47]	**إحصاءات جانب العرض**	**Statistiques du Côté de l'Offre**
Telemetry	The automatic measurement and transmission of data collected from remote sources. Such data is often used within systems to measure the use, performance and health of one or more functions or devices that make up the system.[128]	**القياس عن بعد**	**Télémétrie**
Telematics	The integration of information technology and telecommunications to acquire, store and/or process data.[144]	**التليماتية**	**Télématique**
Transfer Cross Domain Solution	A system that facilitates the transfer of data, in one or multiple directions (low to high or high to low), between different security domains. [128]	**نقل الحل عبر المجالات**	**Solution de transfert entre domaines**
Trusted source	A person or system formally identified as being capable of reliably producing data meeting certain defined parameters, such as a maximum data classification and reliably reviewing data produced by others to confirm compliance with certain defined parameters. [128]	**مصدر موثوق**	**Source fiable**

Virtualization	Simulation of a hardware platform, operating system, application, storage device or network resource. [128]	**المحاكاة الافتراضية**	**Virtualization**
Web Portal	Static file upload via web site with built-in automated validation checks.[17]	**بوابة الويب**	**Portail Web**
Web Scraper	Automated capture of web data by programs or "bots".[17]	**مكشطة الويب**	**Grattoir Web Extraction de sites Web**
Web-scrapping	Very common before the popularization of APIs. It consists of loading a web page via scripts and trying to extract some information (usually text) from there in an automated way. It's very effective on open social networks (like Twitter, although the API supports the same) and sites with an obvious structure (like stores).[151.]	**تخريد الويب**	**Mise au rebut Web**

Artificial Intelligence and Machine learning (AI & ML)

الذكاء الاصطناعي وتعلم الآلة

Artificial Intelligence and Machin learning (AI & ML) الذكاء الاصطناعي وتعلم الآلة

Terms	Definition	المصطلحات	Les Termes
Accuracy	The fraction of predictions that an AI model got right. It is the number of correct predictions measured over the total number of predictions made.[94]	**الدقة**	**Précision**
Agent	Any third party acting on behalf of a bank or other financial services provider (including an e-money issuer or distributor) to deal directly with customers. The term 'agent' is commonly used even if a principal agent relationship does not exist under the law of the country in question.[3]	**الوكيل - مزود الخدمة**	**Agent**
Agent (in relation to a custodian)	An information manager, individual, or organization that acts for, or on behalf of a custodian, with respect to personal health information for the purposes of the custodian, and not for the agent's own purposes, regardless of whether the information manager, individual, or organization is remunerated by the custodian. This does not include an employee of the custodian.[152]	**الوكيل (فيما يتعلق بالوصي)**	**Agent (par rapport à un dépositaire)**
Amazon Web Services (AWS) Cloud	A comprehensive, evolving cloud computing platform provided by Amazon that includes a mixture of infrastructure as a service (IaaS), platform as a service (PaaS) and packaged software as a service (SaaS) oferings.[149]	**خدمات أمازون ويب السحابية**	**Amazon Web Services Cloud**

Application Programming Interface (API)	A set of rules and specifications followed by software programmes to communicate with each other, and an interface between different software programmes that facilitates their interaction; APIs enable direct database-to-database data transmission enabling granular, real-time reporting and automated validation.17 A set of rules and specifications for software programs to communicate with each other, which forms an interface between different programs to facilitate their interaction.162	**واجهة إدارة التطبيقات**	**Interface de Programmation d'Application**
Artificial Intelligence (AI)	Advanced computer systems that can simulate human capabilities, such as analysis, based on a predetermined set of rules.32 Also, the theory and development of computer systems able to perform tasks that normally require human intelligence, such as visual perception, speech recognition, decision-making, and translation between languages.149	**الذكاء الاصطناعي**	**Intelligence Artificielle**
AI Application	Input-output mapping in a given context of use, based on the implemented AI system. Consists of the AI system and optionally the regarding embedding, including additional software components, pre-/postprocessing and an interface for input, output and monitoring.97	**تطبيق الذكاء الاصطناعي**	**Application d'intelligence artificielle** **Application d'IA**
AI Applications/ Applied AI	The branch of artificial intelligence that brings it out of the lab and into the real world, enabling computers and computer-controlled robots to execute real tasks.158	**تطبيقات الذكاء الاصطناعي/ الذكاء الاصطناعي التطبيقي**	**Applications d'IA/ IA appliquée**
AI Ethics	A branch of the ethics of technology specific to artificially intelligent systems. Biases are prone to play a significant role in machine learning based on the data that machines are being trained with and range from gender to race to age to economic status and everything in between.[94]	**أخلاقيات الذكاء الاصطناعي**	**Éthique d'intelligence artificielle (IA)**

AI for development	The potential contributions of AI to achieving sustainable development goals through addressing challenges in specific development areas including global health, human rights, environment, etc.[158]	**الذكاء الاصطناعي من أجل التنمية**	**L'IA pour le développement**
AI for good	Harnessing the potential of AI and mitigating its risks for the well-being of humanity by ensuring its ethical utilization and avoiding activities that harm people or the environment.[158]	**الذكاء الاصطناعي من أجل الخير**	**L'IA est là pour de bon**
AI Frameworks	AI frameworks make the creation of machine learning/deep learning, neural networks, and natural language processing (NLP) applications easier and faster by offering ready solutions. Some of the most popular open-source frameworks include TensorFlow, Theano, PyTorch, Sci-Kit, Keras, Microsoft Cognitive ToolKit and Apache Mahout.	**أطر عمل الذكاء الاصطناعي**	**Cadres de l'intelligence artificielle**
AI for inclusion	AI systems should be powered by pattern recognition and classification that promote the inclusion of marginalized groups, including urban and rural poor communities, women, youth, ethnic and racial minorities, and people with disabilities. Inclusion involves addressing the roots of uneven access to and impact of AI based technologies and how this amplifies global digital inequalities in health and wellbeing, education, and humanitarian crisis mitigation.[158]	**الذكاء الاصطناعي للشمول**	**L'IA pour l'inclusion**
AI governance	AI governance refers to the regulatory framework for the use of AI processes, methodologies, and tools to ensure its effective and responsible use through risk management and regulatory compliance.[158]	**حوكمة الذكاء الاصطناعي**	**La gouvernance de l'IA**

AI infrastructure	AI infrastructure encompasses almost every stage of the machine learning workflow. It enables data scientists, data engineers, software engineers and DevOps teams to access and manage the computing resources to test, train and deploy AI algorithms.[158]	**البنية التحتية للذكاء الاصطناعي**	**L'Infrastructure d'IA**
AI literacy (knowing & using AI)	The public's understanding of AI technologies and their abilities to live, learn and work through the use of AI in everyday life. This means moving beyond learning about AI toward knowing and understanding, using and applying, evaluating, and creating AI as well as differentiating between its ethical and unethical usages.[158]	**محو أمية الذكاء الاصطناعي** **(معرفة واستخدام الذكاء الاصطناعي)**	**L'alphabétisation en IA** **(connaître et utiliser l'IA)**
AI Model	Knowledge representation using Artificial Intelligence techniques.[97]	**نموذج الذكاء الاصطناعي**	**Modèle d'intelligence artificielle** **Modèle d'IA**
AI Model Goodness Measurement Metrics	The goodness of AI models built for specific purposes such as classification, prediction, and clustering are measured using a set of metrics called AI model goodness measurement metrics. These metrics are called AI model goodness measurement metrics. These include metrics such as accuracy, precision, recall, F-measure, word error rate, sentence error rate, mean absolute error, general language understanding evaluation (GLUE), etc.[94]	**مقاييس قياس جودة نموذج الذكاء الاصطناعي**	**Métriques de mesure de la qualité du modèle d'intelligence artificielle**

AI Ops	Optimizing IT operations using AI. This involves detecting anomalies from IT system logs, metrics, grouping various events or alerts, diagnosing problems, and resolving issues by learning actions from priori incident, tickets, etc. AI ops is also concerned with monitoring and optimizing application performance, and proactively avoiding issues or incidents.[94]	**عمليات الذكاء الاصطناعي**	**L'opérations d'intelligence artificielle**
AI readiness	AI readiness is an organization, country, or other entity's ability to deploy and use AI technologies in ways that create value for the entity and enable digital transformation.[158]	**جاهزية الذكاء الاصطناعي**	**Préparation à l'IA**
AI Strategy	Processes in the lifecycle of the AI system.[97]	**استراتيجية الذكاء الاصطناعي**	**Stratégie d'intelligence artificielle**
AI Strategies/ Policies	National AI strategies are plans by countries to deepen their use of AI technologies in ways that can benefit their economy. More than just technological adoption, National AI strategies require governments to completely rethink their understanding of business and productivity in order to create new areas of growth.[158]	**استراتيجيات/سياسات الذكاء الاصطناعي**	**Stratégies/politiques d'IA**
AI System	A collection of AI algorithms, models, and/or applications designed to work in a coordinated way towards specific objectives.[95]	**نظام الذكاء الاصطناعي**	**Système d'IA**
AI safety	An area of machine learning research that aims to identify causes of unintended behavior in machine learning systems and develop tools to ensure these systems work safely and reliably.[157]	**سلامة الذكاء الاصطناعي**	**La sécurité de l'IA**

Affective Computing	A subfield of artificial intelligence concerned with the development of systems capable of recognizing and processing human emotions. Also called "Emotion Artificial Intelligence (or Emotional Artificial Intelligence)."[98]	**حوسبة عاطفية**	**L'informatique affective**
Algorithmic bias	The systemic and repeatable errors in a computer system that create unfair outcomes, such as privileging one arbitrary group of users over others.[157]	**التحيز الخوارزمي**	**Biais algorithmique**
Algorithm deployment	Deployment is the method by which you integrate a machine learning model into an existing production environment to make practical business decisions based on data.[158]	**نشر الخوارزمية**	**Déploiement d'un algorithme** **Déployer l'algorithme**
Algorithm explainability	Explainability, or interpretability, is the notion that a machine learning model and its output can be explained in a way that makes sense to the average person. More traditional machine learning algorithms tend to be more readily explainable, but potentially less effective.[158]	**تفسير الخوارزمية**	**Explicabilité de l'algorithme**
Algorithmic Learning Theory	An area of computational learning theory that follows non-statistical and non-probabilistic approaches to learning limits.[98]	**نظرية التعلّم الخوارزمي**	**Théorie de l'apprentissage algorithmique**
Algorithm robustness	Algorithm robustness is a machine learning model's ability to cope with poor data quality, gaps or missing data, potential adversarial attacks, and the various errors and obstacles it may encounter when processing real-life data.[158]	**متانة الخوارزمية**	**Robustesse de l'algorithme**

Alternative and unstructured data	Data, usually unstructured and non-financial data, not traditionally used in financial modelling, including satellite imagery, telemetric or biometric data, and social-media feeds. These data are unstructured in the sense that they do not have a defined data model or pre-existing organisation.[95]	**البيانات البديلة وغير المهيكلة**	**Données alternatives et non structurées**
Ambient Intelligence (AmI)	A digital environment that is sensitive to people and supports their daily lives.[98]	**ذكاء محيطي**	**Intelligence ambiante**
Artificial Immune System (AIS)	An adaptive system for problem-solving inspired by the human immune system.[98]	**نظام المناعة الاصطناعي**	**Système immunitaire artificiel**
Artificial narrow intelligence (ANI)	Artificial narrow intelligence, or weak AI, is the only type of artificial intelligence that has been successfully achieved to date. Narrow AI is goal-oriented, designed to perform specific tasks, such as facial recognition, speech assistants, driving a car, or searching the Internet. It is highly intelligent at completing the particular job for which it is programmed. [96]	**الذكاء الاصطناعي المحدود**	**Intelligence artificielle étroite**
Artificial General Intelligence (AGI)	Artificial general intelligence, also called deep AI, is the concept of a machine with general intelligence that mimics human brightness and behaviors, with the ability to learn and apply its intelligence to solve any problem. AGI can think, understand and act indistinguishably from a human in any situation.[96]	**الذكاء العام الاصطناعي**	**Intelligence artificielle Générale** **L'IA Générale**
Artificial Intelligence as a Service (AIaaS)	Artificial intelligence as a service refers to out-of-the-box AI tools that enable enterprises to deploy AI techniques at a fraction of the in-house AI cost.[96]	**الذكاء الاصطناعي كخدمة**	**Intelligence Artificielle en tant que Service /** **L'IA en tant que service**

Artificial Neural Network (ANNs) / Simulated Neutral Network (SNN)	Artificial neural networks, neural networks or simulated neural networks, are a sub technology of machine learning and are the main enabler of deep learning algorithms. Its structure is inspired by the human brain, mimicking the way biological neurons communicate with each other.[96]	**الشبكة العصبية الاصطناعية / الشبكة المحايدة**	**Réseau de neurones artificiels / Réseau de neurones simulés**
Artificial superintelligence (ASI)	Artificial superintelligence is the hypothetical AI that not only mimics or understands human intelligence and behavior; ASI is when machines become self-aware and surpass the capacity of human intelligence and ability.[96]	**الذكاء الاصطناعي الفائق**	**Superintelligence artificielle**
Associative Learning	A rule-based technique in machine learning for discovering significant relationships between features or variables in a dataset.[98]	**تعلُّم ترابطي**	**Apprentissage associatif**
Augmented Intelligence	A design pattern that complements human intelligence and helps humans get smarter and faster in performing tasks. Also called "Intelligence Augmentation."[98]	**ذكاء معزز**	**Augmented Intelligence**
Augmented Reality (AR)	A technology that allows digital information to be overlayed on real world environments and objects, typically using immersive 3D Virtual Reality. AR allows an enhanced version of the physical world by adding digital visual, sound and other sensory elements.[153]	**الواقع المعزز**	**Augmented Reality (AR)**
Augmented Research	The application of AI in analyzing data and testing hypotheses to support research in different fields.[98]	**بحث معزز**	**Augmented Research**

Autoencoders	A type of artificial neural network used to learn efficient coding of unlabeled data.[150]	**أجهزة الترميز التلقائي**	**Encodeurs automatiques**
Automatic Speech Recognition (ASR)	A type of natural language processing that is associated with recognizing human speech such as voice assistants.[94]	**التعرف التلقائي على الكلام**	**Reconnaissance automatique de la parole**
Autonomous Robot	Robot free from external control or influence and able to control itself independently.[42]	**روبوت ذاتي التحكم** **(مساعد آلي محاكي للبشر ذاتي التحكم)**	**Robot Autonome**
Autoencoders	A type of artificial neural network used to learn efficient coding of unlabeled data.[150]	**أجهزة الترميز التلقائي**	**Encodeurs automatiques**
Backpropagation	The fundamental algorithm used for training neural networks.[150]	**الانتشار العكسي**	**Rétropropagation**
Backtesting	Periodic evaluation of a trained machine learning algorithm to check whether the predictions of the algorithm have degraded over time. Back testing is a critical component of model maintenance.[48]	**الاختبار الرجعي**	**Backtesting**
Backward Chaining	Strategy of working backward for Reason/Cause of a problem.[42]	**التسلسل العكسي**	**Chaînage Arrière**
Baseline	A model or heuristic used as reference point for comparing how well a machine learning model is performing. A baseline helps model developers quantify the minimal, expected performance on a particular problem. Generally, baselines are set to simulate the performance of a model that doesn't actually make use of our data to make predictions. This is called a naive benchmark.[48]	**خط الأساس**	**Baseline** **Ligne de base**

Batch	A set of observations that are fed into a machine learning model to train it. Batch training is a counterpart to online learning, in which data are fed sequentially instead of all at once.[48]	**حزمة**	**Batch**
Bias	A source of error that emerges from erroneous assumptions in the learning algorithm. High bias can cause an algorithm to miss the relevant relations between features and labels. Bias can be mitigated by adding additional features to the data or using a more flexible algorithm.[48]	**انحياز**	**préjudice**
Bias in AI	Unintended prejudice or favoritism that may occur in AI systems due to biased training data or algorithms.[153]	**التحيز في الذكاء الاصطناعي**	**Biais dans l'IA**
Big Data	Large amounts of structured and unstructured data too complex to be handled by standard data-processing software.[149] Large and complex data sets, often generated by (industrial) sensors, but also by companies, organizations and people. As this data is often unstructured, incomplete or incorrect, non-AI-powered software usually cannot process it in a meaningful way.[153]	**البيانات الضخمة**	**Big Data** **Mégadonnées** **Données volumineuses**
Blackboard	It is the memory inside computer, which is used for communication between the cooperating expert systems.[42]	**اللوحة السوداء**	**Tableau noir**
Bodily-Kinesthetic Intelligence	The ability to use complete or part of the body to solve problems or fashion products, control over fine and coarse motor skills, and manipulate the objects.[43]	**الذكاء الجسدي الحركي**	**Intelligence Corporelle-Kinesthésique**

Brute Force Search	A search that isn`t limited by clustering/approximations; it searches across all inputs. Often more time-consuming and expensive, but more thorough.[94]	**بحث القوة الغاشمة**	**Recherche par force brute**
Business Intelligence	A data-driven system that incorporates data collection, data storage, data analysis, and data visualization to support decision making.[98]	**ذكاء الأعمال**	**Business Intelligence (BI)** **Informatique décisionnelle**
Chatbot	Virtual assistance programmes that interact with users in natural language; chatbots enable automated capture and interpretation of qualitative data, enabling data collection in real time. [17] Also, An AI-powered program that can interact with humans through text or voice communication.[153]	**خدمة التحاور الآلي**	**Chatbot Agent Conversationnel**
Classification	One of the two major types of supervised learning models in which the labels we train the algorithm to predict are distinct categories. Usually these categories are binary (yes/ no, innocent/guilty, 0/1) but classification algorithms can typically be extended to handle multiple classes (peach, plum, pear) or, in a more limited set of cases, multiple labels (an object can belong to more than one category). [48]	**التصنيف**	**Classification**
Cellular Automaton	A CA is a collection of cells on a grid that evolves their states over a set of discrete values according to predefined rules based on the states of the neighboring cells.[91]	**الأتمتة الخلوية**	**Automate Cellulaire**

Clustering	An unsupervised learning technique that identifies group structures in data. Clusters are, loosely speaking, groups of observations that are similar to other observations in the same cluster and different from those belonging to different clusters. The center of each cluster is known by the excellent name "centroid." Importantly, clustering algorithms only consider the relationships between features in the data mathematically and not conceptually; as such, the clusters identified by these algorithms may not reflect any grouping structure that would be sensible to a human being. See also classification, supervised learning, unsupervised learning, k-means clustering.[48] Also, A machine learning technique that involves the grouping of data points. Clustering is a common technique for statistical data analysis used in many fields including machine learning. Clustering is used with applications like customer segmentation, fast search, and visualization.[149]	**التجمع**	**Clustering**
Cloud Robotics	A field of robotics in which robots utilize cloud technologies, such as storage and computing, to extend their capabilities.[98]	**الروبوتات السحابية** **المساعد الآلي السحابي المحاكي للبشر)**	**Robotique en nuage**
Cognitive Computing	The platforms that are based on the scientific disciplines of artificial intelligence to simulate human thought processes in a computerized model.[98] A type of AI that aims to replicate human cognitive processes, such as perception, reasoning, and decision-making.[153]	**حوسبة المعرفية**	**Informatique cognitive**

Collective Intelligence	The study of the shared, or group intelligence that emerges from the interaction (collaboration, collective efforts, and/or competition) of a large group of individuals.[91]	**الذكاء الجماعي**	**Intelligence collective**
Collaborative Robot (Cobot)	A robot designed for close interaction with a human in a shared workspace.[98]	**روبوت تعاوني** **(مساعد آلي محاكي للبشر تعاوني)**	**Robot collaboratif**
Complex Systems	Systems whose behavior is intrinsically difficult to model due to the dependencies and interactions between the parts within the system and/or across time. [91]	**النظم المعقدة**	**Systèmes complexes**
Computational Creativity	An emerging field in artificial intelligence that focuses on the ability of machines to both generate and evaluate creative outputs.[98]	**الإبداع الحاسوبي**	**Créativité Computationnelle**
Computer Vision	A field of AI used to obtain information from images. Computer vision uses AI technologies to solve complex problems such as object detection and image processing from image files (JPEGs) or camera feeds.[149] Also, A subset of AI that allows computers to extract information from visuals, such as images and videos, to understand and interpret them.[153]	**الرؤية الحاسوبية**	**Vision par ordinateur**
Content Generator	A machine learning program that generates content by using natural language processing techniques.[98]	**مولّد المحتوى**	**Générateur de contenu**

Continuous Learning System (CLS)	Systems that are inherently capable of learning from real-world data and are able to update themselves automatically over time while in public use.[149]	**نظام التعلم المستمر**	**Système d'apprentissage continu**
Controllability	The property of an AI system in which external entities can intervene in its functioning.[98]	**قابلية التحكم**	**Contrôlabilité**
Conversational Artificial Intelligence	The technologies that use machine learning and natural language processing to provide human-like interaction with users via text or voice.[98]	**ذكاء اصطناعي تحاوري**	**Intelligence Artificielle conversationnelle**
Conversational User Interface	A user interface that allows users to interact with computers in a way similar to a human-to-human conversation.[98]	**واجهة مستخدم تحاورية**	**Interface utilisateur conversationnelle**
Convolutional Neural Networks (CNNs)	Deep learning algorithms that can take in an input image, assign importance to various aspects/objects in the image, and differentiate one from the other.[150]	**الشبكات العصبية التلافيفية**	**Réseaux de neurones convolutifs**
Cross-validation	The name given to a set of techniques that split data into training sets and test sets when using data with an algorithm. The training set is given to the algorithm, along with the correct answers (labels), and becomes the set used to make predictions. The algorithm is then asked to make predictions for each item in the test set. The answers it gives are compared to the correct answers, and an overall score for how well the algorithm did is calculated. Cross-validation repeats this splitting procedure several times and computes an average score based on the scores from each split. [48]	**عبر المصادقة**	**Validation croisée**

Data Analytics	The process of analyzing and interpreting data to uncover insights and make informed decisions.[153]	**تحليلات البيانات**	**Analyse des données**
Data Annotation	The process of adding descriptive information to the dataset to be used as an input for a machine learning model. Also called "Data Labeling" or "Labeling." [98]	**تسمية البيانات**	**Annotation des données**
Data Augmentation	A machine learning technique to create new data by manipulating the original data.[98] Also, the technique of increasing the size and diversity of training datasets by creating modified versions of the data. This is essential in improving the robustness and accuracy of generative models.[150]	**زيادة البيانات**	**Augmentation des données**
Data Architect	A data architect is a practitioner of data architecture, a data management discipline concerned with designing, creating, deploying, and managing an organization's data architecture. Data architects often work with data scientists on AI projects.[94]	**مهندس البيانات**	**Architecte de données**
Data Governance	Data governance includes the processes, functions, policies and standards that ensure the effective and efficient use of information within an organization to achieve its goals.[96] Data governance also refers to a set of practices for managing data to increase its value and decrease data-related risks. It involves the design of a framework for the management of data, specifying data policies, standards, procedures, rights and accountabilities for an organization's decision-making about its data. Data governance also involves monitoring compliance with this framework.[158]	**حوكمة البيانات**	**Gouvernance des données**

Data Lake	Since data is at the core of every AI use case or solution, Aggregating all the data needed to build machine learning and inference models is absolutely critical. The process of assimilating all the data (structured and unstructured) in a consolidated repository is referred to as a data lake.[94]	**بحيرة البيانات**	**Lac de données**
Data leakage	Where data from outside the training set manages to leak into the model building (training) process, hence inappropriately influencing the model and its validation. [90] Also, The May occur during inference attacks, where a threat actor gains access to confidential data through model inversion and programmatic querying of the model.[154]	**تسرُّب البيانات**	**Fuite de données**
Data Loss Prevention	A system's ability to identify, monitor, and protect data in use (e.g., endpoint actions), data in motion (e.g., network actions), and data at rest (e.g., data storage) through deep packet content inspection, and contextual security analysis of transaction (e.g., attributes of originator, data object, medium, timing, recipient/ destination, etc.) within a centralized management framework.[154]	**منع فقدان البيانات**	**Prévention de la perte de données**
Data Manager	A data manager is an individual concerned with legally acquiring the right kind of data for training AI systems by working with data scientists. A data manager works with data architects to ensure that acquired data is properly versioned and stored for analysis and audit purposes. A data manager is also concerned with the governance of the data per legal and organizational requirements and ensuring that the lifecycle of the data is managed accordingly.[94]	**مدير البيانات**	**Gestionnaire de données**

Data Poisoning	Poisoning attacks occur in the training phase by introducing corrupted data. An example would be slipping numerous instances of inappropriate language into conversation records, so that a chatbot interprets these instances as common enough parlance to use in its own customer interactions.[154]	**تسمم البيانات**	**Empoisonnement des données**
Data Provenance	An equivalent term to "chain of custody." It involves the method of generation, transmission and storage of information that may be used to trace the origin of a piece of information processed by community resources.[154]	**مصدر البيانات**	**Provenance des données**
Dataset schema	Description of a dataset structure. Each dataset must obey exactly one dataset schema. The dataset schema defines which columns must appear in a dataset. No other column is allowed. Moreover, the dataset schema specifies which columns are used as features and which are used as labels.[92]	**مخطط مجموعة البيانات**	**Schéma du jeu de données** **schémas de données**
Data stewards	A data steward is a position that manages the data governance function within an organization and is responsible for ensuring the quality and fitness-for-purpose of the organization's data assets, including the metadata for those data assets. A data steward may share responsibilities with a data custodian, such as data awareness, accessibility, publication, appropriate use, security and governance.[96]	**مضيفو البيانات**	**Intendants des données**
Data trail	A dataset of personal information tracked through a person's actions online.[93]	**مسار البيانات**	**Chemin de données**

Decision tree	A type of algorithm which splits data based on probabilities or attributes in a branching pattern, until an output is determined. [90]	**شجرة القرار**	**Arbre de décision**
Deepfakes	Synthetic media in which a person in an existing image or video is replaced with someone else's likeness using neural networks.[150]	**التزييف العميق**	**Deepfakes**
Deep Learning	Deep Learning is a technique to implement Machine Learning (see below) and one of drivers behind the recent success and popularity of AI as documented in the victory of DeepMind's AlphaGo program beating a human Go champion in 2016. Deep Learning is a subset of Machine Learning algorithms inspired by the structure and function of the brain called artificial neural networks. It can take vast amounts of data and recognize certain characteristics for text-based searches, fraud detection, handwriting recognition, speech recognition, and more.[39] Also, A subset of machine learning where multiple layers of neural networks are constructed to progressively extract information and achieve higher accuracy of learning result.[149]	**التعلم العميق**	**Apprentissage Profond**
Denoising	An approach to artificially add noise to the dataset and then the model attempts to remove it.[98]	**إزالة التشويش**	**Débruitage**
Deployed model	Trained machine learning model that is available as an engine for prediction and classification via the corresponding API endpoint. [92]	**النموذج المنتشر**	**Modèle déployé**

Development Data Sets	Data which is used for developing an AI system, consists of training, validation, and testing data.[97]	**مجموعات بيانات التطوير**	**Jeu de données pour le développement**
Differential Privacy	A mathematical definition of privacy in machine learning that allows collecting, analyzing, and sharing statistics about a dataset based on personal data while protecting individuals' privacy.[98]	**الخصوصية التفاضلية**	**Confidentialité différentielle**
Digital Twin	A mathematical model that describes the behavior of a physical object or process. In a simulation environment, a digital twin can be used to simulate what would happen in the real world if the parameters of the system were to be changed. Digital twins can be used throughout the product lifecycle, including the design, manufacturing, operation, and service phases. Visual representations of digital twins look and behave like their physical counterparts, mirroring the real world and adapting in real time to what is happening there.[153]	**التوأم الرقمي**	**Jumeau numérique** **Ou** **Digital Twin**
Distributed Artificial Intelligence (DAI	A subfield of AI that focuses on solving problems using coordinated and concurrent operations. Also called "Decentralized Artificial Intelligence."[98]	**الذكاء الاصطناعي الموزَّع**	**Intelligence artificielle distribuée**
Distributed Computing	A distributed system that includes multiple software components running on multiple computers as a single system.[98]	**الحوسبة الموزَّعة**	**Informatique distribuée**
Domain Adaptation	A subfield of machine learning that aims to apply an algorithm trained in a source domain to another related target domain.[98]	**تكييف المجال**	**Adaptation de domaine**
Edge Computing	Edge Computing is a type of system architecture that, unlike cloud computing, brings computing and data storage closer to the data sources (the "edge"). It helps to reduce response times, and the amount of energy required for data transfer. [153]	**حوسبة الحافة**	**Informatique de pointe**

Edge AI	Edge AI systems can be implemented physically close to the actual execution device. These devices can run AI applications without being connected to the cloud.[153]	**حافة الذكاء الاصطناعي**	**IA de pointe**
Embodied Artificial Intelligence	A field that focuses on incorporating AI capabilities into robots and enables them to learn by interacting with the surrounding environment.[98]	**الذكاء الاصطناعي المتجسد**	**Intelligence Artificielle Incarnée**
Embodied AI	AI that is designed to interact with and navigate the physical world, often through the use of robots or autonomous vehicles.[153]	**الذكاء الاصطناعي المتجسد**	**Intelligence Artificielle Incarnée**
Embodied Cognition	It is a theory stating that cognition is shaped by aspects of the entire body of the organism. It emphasizes the role of the body (e.g., motor, perception) in forming cognition features (e.g., form concepts, make judgements). [91]	**الإدراك المجسّد**	**Cognition incarnée**
Endpoint Protection	Safeguards implemented through software to protect end-user machines such as workstations and laptops against attack (e.g., antivirus, antispyware, anti-adware, personal firewalls, host-based intrusion detection and prevention systems).[154]	**حماية نقطة النهاية**	**Protection des terminaux**
Ensemble	Combinations of diverse simpler algorithms to improve overall performance. [90]	**التوليفات**	**Ensemble**
Ethics in AI	The study and application of moral principles in the development and use of AI, including issues such as bias, privacy, and accountability.[153]	**الأخلاق في الذكاء الاصطناعي**	**L'éthique dans l'IA**
Experience Replay	A memory buffer in reinforcement learning to store state transitions acquired during the learning process and later use them for training the model.[98]	**إعادة تشغيل التجربة**	**Revivez l'expérience**

Explainability	The idea that an AI model or system can be explained in a way that is meaningful to a human being.[95] Also, means the possibility of explaining how a model works. When the model is an algebraic equation, the explanation is obvious when it is a cluster or a tree it complicates, but it can be explained, when it is a neural network there is no way to explain it. The neural network is a tangle of equations interconnected by tensors, even mathematically it is difficult to explain. So, when a neural network does something inexplicable, it's extremely difficult to interpret why a decision was made. When the decision was incorrect, the correction often costs as much as creating the network.[151]	**القابلية للتفسير**	**Explicabilité**
Explainable AI	AI that is designed to be transparent and explainable, enabling humans to understand how and why a machine made a particular decision.[153]	**الذكاء الاصطناعي القابل للتفسير**	**AI explicable**
Expert System	A form of AI that attempts to replicate a human's expertise in an area, such as medical diagnosis. It combines a knowledge base with a set of hand-coded rules for applying that knowledge. Machine learning techniques are increasingly replacing hand coding.[149]	**نظام الخبراء**	**Système expert**
Explainable AI	Can explain to humans its actions, decisions, or recommendations or provide sufficient information about how it arrived at its outcome.[96]	**الذكاء الاصطناعي القابل للتفسير**	**IA explicable**
Extended Reality	A combination of AI with virtual, augmented, and mixed reality technology to add advanced capabilities.[98]	**الواقع الممتد**	**Réalité étendue**

Feature	A measurable characteristic of the data or population of interest (commonly a variable). [90]	**ميزة خاصية**	**Fonctionnalité**
Feedback Loop	The process by which an AI model's predicted outputs are reused to train new versions of the model.[149]	**حلقة تغذية إسترجاعية**	**Boucle de rétroaction**
Federated Learning	A method of training models across distributed and/or decentralized networks using local data and without exchanging those data. Effectively, models are transferred rather than data thereby masking individual data records.[95] Also, It's a training method in machine learning where multiple separate devices train a machine learning model with their own (separate) dataset. Only the end results are shared with the main actor in the network.[153]	**التعلم الموحد**	**Apprentissage fédéré**
Fine-Tuning	The process of taking a pre-trained model and further training it on a more specific dataset. This allows the model to become more specialized in a particular domain or task.[150]	**الضبط الدقيق**	**Réglage fin**
Forward Chaining	Strategy of working forward for conclusion /solution of a problem. [42]	**التسلسل الأمامي**	**Chaînage Avant**
Foundation model	Any AI model that is trained on broad data... that can be adapted to a wide range of downstream tasks.[157]	**نموذج الأساس**	**Modèle de fondation**
Fourth Industrial Revolution (4IR)	The Fourth Industrial Revolution is the convergence of telecommunication, information and new production technologies, including nanotechnology, biotechnology, new materials, advanced digital production technologies, 3D printing, human-machine interfaces (HMIs) and Artificial Intelligence, with current general-purpose technologies and new business models into industrial production processes that raise the concept of Industry 4.0, also known as Smart Factor.[96]	**الثورة الصناعية الرابعة**	**Quatrième révolution industrielle**

Fourth Party	Companies that contract with an organization's third-party vendors. A security incident affecting a fourth party could result in significant supply chain issues or other business disruptions.[154]	**الطرف الرابع**	**Quatrième parti**
Friendly Artificial Intelligence (FAI)	A hypothetical Artificial General Intelligence (AGI) that supports human values and has a positive effect on humanity.[98]	**ذكاء اصطناعي ودّي**	**Intelligence artificielle amicale**
Frontier model	A highly capable general-purpose AI [model] that can perform a wide variety of tasks and match or exceed the capabilities present in today's most advanced models.[157]	**نموذج الحدود**	**Modèle frontière**
Generalization of AI	Generalization refers to the ability of a machine learning model trained on a given dataset to properly adapt to previously unseen data. It demonstrates how well the model is trained to adequately classify and forecast new data. [158]	**تعميم الذكاء الاصطناعي**	**Généralisation de l'IA**
Generative AI	Generative AI refers to the subset of artificial intelligence focused on creating new content, data, or solutions by learning from existing datasets. This includes generating realistic images, videos, text, and voice outputs. It's particularly notable for its applications in creative and design fields.[150]	**الذكاء الاصطناعي التوليدي**	**Intelligence artificielle génératif**
Generative Adversarial Network (GAN)	A machine learning model in which two neural networks compete with each other in a goal to generate new data with the same statistics as the training data set. For example, GANs are used in fashion, art, and advertising but are also increasingly used by malicious actors to spread fake news.[94]	**الشبكة العدائية المنشأة**	**Réseau antagoniste génératif**

Generative Design	Capability of an application, e.g., CAD software, to autonomously generate a number of design alternatives given a set of constraints. Uses techniques such as AI, optimization and simulation.[153]	**التصميم التوليدي**	**Conception générative**
Global Interpretability	Possibility to understand the whole logic of an AI system and follow the entire reasoning leading to all the different possible outcomes.[97]	**التفسير العالمي**	**Interprétabilité globale**
Hallucination (AI)	The phenomenon in which an otherwise capable large language model presents false information as fact or generates nonsensical output that is unrelated to the prompt.[157]	**الهلوسة (الذكاء الاصطناعي)**	**Hallucination (IA)**
Heuristics	It is the knowledge based on Trial-and-error, evaluations, and experimentation. [42]	**الاستدلال**	**Heuristique**
High Assurance Applications	Grounds for justified confidence that a claim has been or will be achieved. In the context of software applications, a high assurance AI application or system reflects a high degree of confidence in the output, or results produced by that system.[154]	**تطبيقات مرتفعة المستوى من الضمان**	**Applications à haute assurance**
Human or people-centered AI	Human or people-centered AI refers to well-designed technologies that strike a balance between high levels of human control and computer automation. Technologies that possess these qualities can be more widely adopted and increase human performance, since they offer enough control for their user to comfortably leverage the benefits of the technology, while automating functions that do not require human input. Her industrial activities.[158]	**الذكاء الاصطناعي المرتكز على الإنسان أو الأشخاص**	**L'intelligence artificielle centrée sur l'humain**

Hyperparameter	A setting or weight whose value cannot be calculated from the data and is external to the model. It can be tuned by the analyst. [90] Also, The Parameters used in AI and machine learning to control the model selection and training process. They are specified prior to training iterations unlike parameter values calculated as part of model fitting.[95]	**المعامل المركب / الهجين**	**Hyperparamètre**
Hyperparameter Optimization	The process of tuning the parameters of a machine learning model to optimize its performance. This is crucial in ensuring that generative models produce high quality and accurate outputs.[150]	**تحسين المعلمة الفائقة**	**Optimisation des hyperparamètres**
Image Recognition	The ability of a system or software to identify objects, people, places, and actions in images. It uses machine vision technologies with artificial intelligence and trained algorithms to extract features and identify classes.[149]	**التعرف على الصور**	**Reconnaissance d'images**
Industrial AI	Industrial AI refers to the application of AI within the industries that form the backbone of our economies - industry, infrastructure, mobility and healthcare.[153]	**صناعة الذكاء الاصطناعي**	**AI industrielle**
Industrial-grade AI	Industrial-grade AI denotes a level of quality; reliable, secure, and trustworthy, designed to meet the rigorous requirements and standards of the most demanding professional environments.[153]	**الذكاء الاصطناعي من الدرجة الصناعية**	**L'IA de qualité industrielle**
Industrial Internet of Things (IIoT)	The Industrial Internet of Things refers to the use of the Internet of Things in industrial sectors and applications. [96]	**إنترنت الأشياء الصناعي**	**L'Internet industriel des objets**

Industrial Robot	An automated and programmable robot that is used in industrial applications.[98]	**روبوت صناعي (مساعد آلي محاكي للبشر صناعي)**	**La robotique industrielle**
Industrial Robot Cell	An industrial robot system(s) that include(s) machines and protected areas.[98]	**خلية روبوتات صناعية**	**La cellule robotisée industrielle**
Industrial Robot Line	A set of industrial robot cells that perform some functions with associated equipment in protected spaces.[98]	**مسار روبوت صناعي (مسار المساعد الآلي المحاكي للبشر الصناعي)**	**Ligne de robotique industrielle**
Industry 4.0	A term used to describe the fourth industrial revolution, which involves the integration of AI, IoT, and other advanced technologies into manufacturing and industry.[153]	**الثورة الصناعية الرابعة**	**L'Industrie 4.0**
Inference	Process during which a machine learning model receives an input (features) and predicts the most probable labels.[92]	**الاستدلال**	**Inférence**
Intelligence Amplification	The use of technology to augment human intelligence.[98]	**تضخيم الذكاء**	**Amplification de l'intelligence**
Intelligence Explosion	A hypothesis that describes a state when superintelligent machines can produce even better machines surpassing human intelligence. Also called "Technological Singularity" or "Singularity."[98]	**انفجار الذكاء**	**Explosion d'intelligence**
Internet of Things (IoT)	The Internet of Things is the network of physical objects that have embedded sensors, software and other technologies to connect and exchange data with other devices and systems over the Internet.[96]	**إنترنت الأشياء**	**L'Internet des objets**

Intended Use	Reader oriented description of the purpose of the AI system and for what it should and should not be.[97]	**غرض الاستخدام**	**Utilisation prévue**
Interactive Learning	A process where the model learns from real-time feedback provided by users. This can be seen in AI systems that adapt based on user interactions and preferences.[150]	**التعلم التفاعلي**	**L'apprentissage interactif**
Interpersonal Intelligence	The ability to recognize and make distinctions among other people's feelings, beliefs, and intentions.[43]	**الاستخبارات الشخصية**	**Intelligence Interpersonnelle**
Intra-Personal Intelligence	The ability to distinguish among one's own feelings, intentions, and motivations. [43]	**الذكاء الداخلي الشخصي**	**Intelligence Intrapersonnelle**
K-Fold Cross-Validation	A cross-validation technique that randomly splits a given dataset into a K equal subset (folds) used to train and evaluate a machine learning model.[98]	**تحقق متقاطع على أجزاء**	**la validation croisée k-fold**
Knowledge Engineering	Acquiring knowledge from human experts and other resources. [42]	**هندسة المعرفة**	**Ingénierie des Connaissances**
Knowledge Graph	A database that represents knowledge as a graph of interconnected nodes and edges, used for AI applications such as NLP and search.[153]	**الرسم البياني المعرفي**	**Graphique de connaissance**
Large Language Models	Large Language Models are a type of Generative AI that specializes in understanding and generating human language. These models, such as GPT (Generative Pre-trained Transformer), are trained on vast amounts of text data and can perform a variety of language tasks, including translation, summarization, question answering, and creative writing. LLMs are known for their ability to generate coherent and contextually relevant text based on given prompts, making them powerful tools for a wide range of applications in natural language processing.[150]	**نماذج اللغات الكبيرة**	**Grands modèles de langage**

Intra-Personal Intelligence	The ability to distinguish among one's own feelings, intentions, and motivations.[43]	**الذكاء الداخلي الشخصي**	**Intelligence Intrapersonnelle**
K-Fold Cross-Validation	A cross-validation technique that randomly splits a given dataset into a K equal subset (folds) used to train and evaluate a machine learning model.[98]	**تحقق متقاطع على أجزاء**	**la validation croisée k-fold**
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Intra-Personal Intelligence	The ability to distinguish among one's own feelings, intentions, and motivations.[43]	**الذكاء الداخلي الشخصي**	**Intelligence Intrapersonnelle**
Machine learning algorithm	A process or set of rules used by a computer to find and apply patterns in data.[93]	**خوارزمية تعلم الآلة**	**L'algorithme d'apprentissage automatique**

Machine learning model	The model artifact that is created in the process of providing a machine learning algorithm with training data from which to learn. [48]	**نموذج التعلم الآلي**	**Modèle d'apprentissage automatique**
Machine Learning Operations (ML Ops)	The process of taking an experimental machine learning model into a production web system. Machine learning models are tested and developed in isolated experimental systems. When an algorithm is ready to be launched, ML ops is practiced between data scientists, DevOps, and machine learning engineers to transition the algorithm to production systems.[94] Also, A set of processes at the intersection of machine learning, data engineering and DevOps (the combination of software development and operational processes to provide efficient, continuous software delivery).[95]	**عمليات تعلم الآلة**	**Les opérations d'apprentissage automatique**
Machine-Readable Regulation	Machine-readable regulation refers to information in the form of data that can be accessed directly by software. Regulation that can be read and analyzed directly without the need for "translation" would allow more automation and could significantly reduce the cost of regulatory change. [39]	**اللوائح المقروءة آليًا**	**Règlement Lisible par Machine**
Machine-to-human (M2H)	Is a form of communication in which humans co-work with Artificial Intelligence (AI) systems and other machines as opposed to utilizing them as tools or devices. The aim of this machine to human collaboration is to use each other's strength, speed, physical abilities and to tackle weaknesses. We see this kind of traffic often at customers for example in combination with alarm systems.[51]	**من الآلة إلى الإنسان**	**Machine-à-humain**

Machine to Machine	Two machines "communicating," or exchanging data, without human interfacing or interaction. This includes serial connection, powerline connection or wireless communications in the industrial Internet of Things and can be facilitated via SMS.[51]	**من آلة إلى آلة**	**Machine à Machine**
Machine Vision	A subset of AI that allows machines with attached cameras to extract visual information for understanding and interpreting their surroundings.[153]	**رؤية الآلة**	**Machine Vision** **Ou** **la vision industrielle**
Meta-Learning	A large sub-field of ML, and in this paper (and including areas such as simple transfer learning from one training set to another). For our purposes, we view meta-learning as the problem of machine learning algorithms that can learn better machine learning algorithms, which many believe is required to build truly self-improving artificial intelligent systems. [91]	**التعلم الفوقي (تعلم الميتا)**	**Le Méta Apprentissage**
MNIST	A dataset of handwritten digits that is commonly used for training image processing systems. [91]	**مينيست**	**MNIST**
Misinformation	The spread of false information, whether intentionally or unintentionally. Misinformation undermines the process of collectively acquiring information, filtering, and sharing it (collective sense-making) due to the lack of reliable and accurate resources. In this glossary, we turn the spotlight on AI and data. [158]	**معلومات مضللة**	**La désinformation**
Mobile Application	Software designed to run on a mobile device to meet the process and data needs of mobile users.[49]	**تطبيق الهاتف المحمول**	**Application mobile**
Model	A representation of a trained algorithm, that is, an algorithm which has learnt from data.[90]	**نموذج**	**Modèle**

Model Inversion	A technique used to reconstruct input data from model outputs. It's particularly relevant in understanding and mitigating privacy concerns in Generative AI.[150]	**انعكاس النموذج**	**L'inversion du modèle**
Model risk	Potential loss a firm may incur as a result of decisions principally based on the outputs of models; this may be due to errors in the specification, development, implementation, or use of such models.[95]	**نموذج المخاطر**	**Le Risque de modèle**
Musical intelligence	The ability to create, communicate with, and understand meanings made of sound, understanding of pitch, rhythm.[43]	**ذكاء التعرف على الاصوات**	**Intelligence Musicale.**
Narrow Intelligence	AI that is programmed to perform a single task, whether that is checking the weather, being able to play chess, or analyzing raw data to write journalistic reports.[149]	**الذكاء الضيق**	**Intelligence étroite**
Natural Language Generation (NLG)	A branch of NLP that is associated with the processing of unstructured and structured fields into natural language. In other words, NLG is the "write" aspect of NLP where data is used by machines to generate content and information in a human readable format.[94]	**توليد اللغة الطبيعية**	**La génération de langage naturel**

Natural Language Processing	An interdisciplinary field of computer science, artificial intelligence and computation linguistics that focuses on programming computers and algorithms to parse, process and understand human language.[13] Also, The NLP is a field at the intersection of computer science, artificial intelligence, and linguistics. It involves the use of algorithms and models to enable computers to understand, interpret, and generate human language. NLP encompasses a range of techniques and tools for syntactic and semantic analysis of text, and it's fundamental in applications like language translation, sentiment analysis, chatbots, and voice recognition systems. Generative AI plays a crucial role in NLP by providing models that can generate and manipulate language in human-like ways.[150]	**معالجة اللغة الطبيعية**	**Traitement du Langage Naturel**
Natural Language Understanding (NLU)	A branch of NLP that is associated with the processing of natural language to convert to structured fields. In other words, it is the "read" part of NLP.[94]	**فهم اللغة الطبيعية**	**La compréhension du langage naturel**
Natural User Interface (NUI)	An interface that enables humans to interact with computers using natural gestures, speech, and other forms of expression.[153]	**واجهة المستخدم الطبيعية**	**Interface utilisateur naturelle**

Natural Language Understanding (NLU)	A branch of NLP that is associated with the processing of natural language to convert to structured fields. In other words, it is the "read" part of NLP.[94]	**فهم اللغة الطبيعية**	**La compréhension du langage naturel**
Natural User Interface (NUI)	An interface that enables humans to interact with computers using natural gestures, speech, and other forms of expression.[153]	**واجهة المستخدم الطبيعية**	**Interface utilisateur naturelle**
Neural network	A machine learning method modeled after the brain. This method is extremely powerful and flexible, as it is created from an arbitrary number of artificial neurons that can be connected in various patterns appropriate to the problem at hand, and the strength of those connections are adjusted during the training process. They are able to learn extremely complex relationships between data and output, at the cost of large computational needs. They have been used to great success in processing image, movie, and text data, and any situation with very large numbers of features. [48] Also, A set of algorithms, modeled loosely after the human brain designed to recognize patterns. Neural networks interpret sensory data through a kind of machine perception, labeling or clustering raw input.[149] Or A type of Machine Learning algorithm that is modeled after the structure of the human brain and is used to recognize patterns in data.[153]	**الشبكة العصبية**	**Réseaux neuronaux**

Online Machine Learning	A subfield of machine learning in which a model learns incrementally from new data in a sequential way. Also called "Continual Learning (or Continuous Learning)."[98]	**تعلم الآلة عبر الإنترنت**	**Apprentissage automatique en ligne**
Online learning	A learning paradigm by which machine learning models may be trained by passing them training data sequentially or in small groups (mini batches). This is important in instances where the amount of data on hand exceeds the capacity of the RAM of the system on which a model is being developed. Online learning also allows models to be continually updated as new data are produced. 48	**التعلم عبر الشبكة العالمية للمعلومات (الإنترنت)**	**L'apprentissage en ligne**
Ontology Learning	The data-driven techniques for building ontology using automatic or semi-automatic methods based on text mining or machine learning.[98]	**تعلُّم التوصيف المعرفي**	**L'apprentissage de l'ontologie**
Optical Character Recognition (OCR)	Optical character recognition or optical character reader is the conversion of images of typed, handwritten, or printed text into machine-encoded text, whether from a scanned document, a photo of a document, a scene photo, or subtitle text superimposed on an image.[149]	**التعرف البصري على الحروف**	**Reconnaissance optique de caractères**
Overfit	When creating a model, if it is a poor approximation of the data it is said to be underfitted; if it excessively approximates the correct result it is said to be over-fitted. An under-fitted model is useless, an over-fitted model too, but you only discover that too late. Over-fit models are perfect approximations of the data set used to create them and are unpredictable outside of this context. They may also be biased because the data has a representation problem.[151]	**الإفراط في التجهيز**	**Le surajustement** **Surapprentissage**

Overfitting	Where the model has learnt the training set too well, and thus performs well in training but poorly in testing. It has a low bias and high variance. [90]	**مدى الجهازية**	**Sur-ajustement** **Surapprentissage**
Parameter	A variable whose value is calculated from the data and forms part of the model itself. It is independent of the analyst and cannot be manually adjusted. [90]	**معامل**	**Paramètre**
Parametric Model	A machine learning model that makes specific assumptions about the form of the mapping function and assumes a finite set of parameters.[98]	**نموذج مُعامَلي**	**Modèle paramétrique**
Passive data collection	Data that you probably don`t think about or expect to leave behind but is nevertheless being collected or tracked by the application.[93]	**جمع البيانات السلبية**	**Collecte de données passive**
Pattern Recognition	The label given to the activity of machines detecting patterns from data. It is often used synonymously with machine learning.[94]	**التعرف على الأنماط**	**La reconnaissance des formes**
Precision	In pattern recognition, information retrieval and classification (machine learning) precision (also called positive predictive value) is the fraction of relevant instances among the retrieved instances.[94]	**الدقة**	**Précision**

Predictive analytics	The analysis of data to predict future events, typically to aid in business planning. This incorporates predictive modeling and other techniques. Machine learning might be considered a set of algorithms to help implement predictive analytics.[48] Also, the use of statistics and modeling techniques to determine future performance. It is used as a decision-making tool in a variety of industries and disciplines, such as insurance and marketing. Predictive analytics and machine learning are often confused with each other, but they are different disciplines. Predictive tends to be more statistical and time-series in nature whereas machine learning deals with generative techniques to generate data, reinforcement learning wherein the models can 'figure out' the path, natural language processing, etc. In general, machine learning can solve all predictive problems and then several more that predictive analytics is not concerned with.[94]	**التحليلات التنبؤية**	**Analyses prédictives**
Predictive Maintenance	The use of AI to predict when machines will need maintenance or repairs, based on real-time data.[153]	**الصيانة التنبؤية**	**La Maintenance prédictive**
Prescriptive Analytics	A type of data analytics, the use of technology to help businesses make better decisions through the analysis of raw data. Specifically, prescriptive analytics factors information about possible situations or scenarios, available resources, past performance, and current performance, and suggests a course of action or strategy. It can be used to make decisions on any time horizon, from immediate to long term.[94]	**التحليلات الوصفية**	**L'analytique prescriptive**

Process Information (PI)	This application can efficiently record data from process control systems (ex. DCS, PLC) into a compressed time series database. Utilities use PI systems to record, analyze, and monitor real-time information.[149]	**معلومات المعالجة**	**Informations sur le processus**
Prompt Engineering	The process of crafting inputs or prompts in a way that guides the AI to produce the desired output. This is especially crucial in systems like GPT (Generative Pre-trained Transformer), where the output is highly dependent on the input prompt's structure and content.[150]	**هندسة الأوامر**	**L'ingénierie rapide**
Proof of Concept (POC)	An exercise in which the work is focused on determining whether an idea can become a reality. Thus, proof of concept determines the idea's feasibility or verifies that the concept will work as envisioned.[96]	**إثبات المفهوم**	**Une preuve de concept**
Prover	A role played by an Entity when it generates a Zero Knowledge Proof from a Credential. The Prover is also the Holder of the Credential.[112]	**المُثبَت**	**Prouveur**
Pruning	Overriding unnecessary and irrelevant considerations in AI systems. [17]	**التقليم**	**Élagage**
Python	A high-level programming language designed to be easy to read and simple to implement. It is open source, which means it is free to use, even for commercial applications. Python can run on Mac, Windows, and Unix systems and has also been ported to Java and .NET virtual machines.[149]	**لغة البايثون**	**Python**

R	A widely used statistical programming language used in academia and industry. R works well with data, making it a great language for anyone interested in data analysis, data visualization, and data science.[149]	**لغة برمجة إحصائية**	**R.**
Random Forest	A decision-tree- based bagging ensemble model. It Randomly selects variables/data and builds a Forest of multiple decision trees. [90]	**تشعب عشوائي**	**La Forêt aléatoire**
Red team testing	The practice of stress-testing a model to find failure modes, such as prompts that bypass content guardrails in a large language model.[157]	**اختبارات الفريق الأحمر**	**Tests de l'équipe rouge** **Les exercices d'équipe rouge**
Recurrent Neural Networks (RNNs)	A class of neural networks where connections between nodes form a directed graph along a temporal sequence, allowing it to exhibit temporal dynamic behavior.[150]	**الشبكات العصبية المتكررة**	**Réseaux de neurones récurrents**
Regression	One of the two major types of supervised learning models in which the labels we train the algorithm to predict are ordered quantities like prices or numerical amounts. One might use regression, for instance, to predict temperatures over time or housing prices within a city. [48] Also, A statistical approach that estimates the relationships among variables and predicts future outcomes or items in a continuous data set by solving for the pattern of past inputs, such as linear regression in statistics. Regression is foundational to machine learning and artificial intelligence.[149]	**التراجع أو الانحدار**	**Régression**

Reinforcement Learning (RL)	An area of machine learning concerned with how intelligent agents ought to take actions in an environment in order to maximize the notion of cumulative reward. Reinforcement learning is one of three basic machine learning paradigms, alongside supervised learning, and unsupervised learning. Reinforcement learning is typically used in planning tasks. For example, in autonomous driving, tasks such as path planning, parking a vehicle, dynamic pathing, etc., are implemented using reinforcement learning.[94]	**التعلم المعزز**	**Apprentissage par renforcement**
Re-Programmable Robot	A robot designed so that the programmed movements or auxiliary functions can be modified without physical changes.[98]	**روبوت قابلة لإعادة البرمجة** **(مساعد آلي محاكي للبشر قابل لإعادة البرمجة)**	**Robot reprogrammable**
Retrieval-Augmented Generation	A technique that combines pre-trained language models with a retrieval system. The model retrieves documents and uses them as context for generating responses, enhancing the quality and relevance of the output.[150]	**توليد الاسترجاع المعزز**	**La génération augmentée de récupération**
Responsible AI	AI applications that meet defined ethical and moral standards.[153] Also, the practice of designing, developing, and deploying AI with good intention to empower employees and businesses, and fairly impact customers and society– allowing companies to engender trust and scale AI with confidence.[158]	**الذكاء الاصطناعي المسؤول**	**L'IA responsable**
Responsible Innovation	Approach to making innovation more ethically and socially responsible, usually involving incorporating ethics into the design and taking into account stakeholder views and interests.[96]	**الابتكار المسؤول**	**L'innovation responsable**

Robo-advisors	Applications that combine digital interfaces and algorithms, and can also include machine learning, in order to provide services ranging from automated financial recommendations to contract brokering to portfolio management to their clients. Such advisors may be standalone firms and platforms or can be in-house applications of incumbent financial institutions.[41]	**مستشارو الروبوت** **(مستشارو المساعد الآلي المحاكي للبشر)**	**Conseillers-robots**
Robotic Process Automation (RPA)	Partial or full automation of manual, rule-based and repetitive human activities by robotics software or “bots”.[17] Also, a software technology that makes it easy to build, deploy, and manage software robots that emulate human actions interacting with digital systems and software. A computer program that automatically fills one name, address and phone number in web forms is an early and simple example of robotic process automation.[94]	**أتمة العمليات الروبوتية** **أتمة العمليات للمساعد الآلي المحاكي للبشر)**	**Automatisation des Processus Robotiques**
Rule	It is a format of representing knowledge base in Expert System. It is in the form of IF-THEN-ELSE. [42]	**القاعدة**	**Règlement**
Segmentation	The process of separating data into distinct groups. This is a core activity in most business problems. A well-defined segment is one in which the members of the segment are similar to each other and also are different from members of other segments.[149]	**التجزئة**	**Segmentation**
Self-Organization	A process where some form of overall order arises from (local) interactions between parts within a system. [91]	**التنظيم الذاتي**	**L'auto-organisation**

Self-Organizing Maps	A type of artificial neural network that is trained using unsupervised learning to produce a low-dimensional, discretized representation of the input space of the training samples, called a map, and is therefore a method of performing dimensionality reduction.[13]	**خرائط ذاتية التنظيم**	**Cartes Auto-Adaptative**
Sentiment Analysis	The use of AI to analyze and interpret the emotions and opinions expressed in text or speech.[153]	**تحليل المشاعر**	**L'analyse des sentiments**
Smart Client	A computer application environment that allows web applications to have a desktop look and feel.[49]	**العميل الذكي**	**Smart client**
Smart Grid	An electrical grid that uses AI and other advanced technologies to optimize the generation, distribution, and consumption of electricity.[153]	**الشبكة الذكية**	**Grille intelligente**
Spatial Intelligence	The ability to perceive visual or spatial information, change it, and re-create visual images without reference to the objects, construct 3D images, and to move and rotate them.[43]	**الذكاء المكاني**	**Intelligence Spatiale**
Speech Recognition	The ability of machines to recognize and interpret human speech.[153]	**التعرف على الكلام**	**La reconnaissance de la parole**
Statistical Learning	It is a data science tool that tries to automate the process of creating a stochastic model from a dataset instead of deeply analyzing the relationships between variables.[151]	**التعلم الإحصائي**	**L'apprentissage statistique**

Structured and Unstructured Data	Structured data, or Rectangular Data, is the data we are used to, such as numerical data in spreadsheets or discrete data in the same format. Unstructured data is anything else such as images, sound, (written) text, simulation data, and so on.[151]	**البيانات المنظمة وغير المنظمة**	**Données structurées et non structurées**
Structured Data	Data in any form that is generated, captured, analyzed in a linear, tabular, organized format would be considered structured data, i.e., business data generated within organizations within traditional applications are typically structured data.[94]	**البيانات المهيكلة**	**Les données Structurées**
Style Transfer	The technique of applying the style of one image to the content of another, often used in image generation.[150]	**نقل النمط**	**Le transfert de style**
Superintelligence	It is the theory that imagines the point where machines will surpass human intelligence. It is sometimes related to the idea of an "intelligence explosion" caused by intelligent machines designing even more intelligent machines.[96]	**الذكاء الفائق**	**La superintelligence**
Supervised Learning	The machine learning task of learning a function that maps an input to an output based on example input-output pairs.[13] Also, Supervised learning is the machine learning task of learning a function that maps an input to an output based on example input-output pairs (or labels). This category of algorithms are most widely used in prediction and classification tasks. For example, given a set of pictures of dogs and cats labeled as such, a model is learnt to predict new pictures of unlabeled dogs and cats correctly.[94]	**التعلم الخاضع للإشراف**	**Apprentissage Supervisé**

Supervised Models	These are those in which for each data set a known answer is given in advance. In a nutshell. [151]	**نماذج تحت الإشراف**	**Supervised Models**
Supply Chain Optimization	Flow optimization of goods and materials in a supply chain to reduce cost and improve efficiency. AI is often used for processes automation, inefficiency detections, quality assurance of goods and demand forecasting.[153]	**تحسين سلسلة الإمدادات**	**Supply Chain Optimization**
Support vector machine	A classification algorithm which separates classes by finding a (hyper)plane of separability between them. [90] Also, it is an alternative model to multivariate linear models, but it can be extended to non-linear cases with the help of data transformations (kernels). They are very popular because they result in a minimally explainable equation and are almost as versatile as a neural network.[151]	**آلة الدعم الناقلة**	**Support vector machine**
Sustainable Artificial Intelligence	It is the AI that enables and contributes to a sustainable way of life for humanity and does not destroy the Earth's ecosystems on which humans (and many non-humans) depend.[96]	**الذكاء الاصطناعي المستدام**	**Sustainable Artificial Intelligence**
Sub symbolic Artificial Intelligence	A branch of artificial intelligence concerned with learning through the use of implicit information and numeric representation.[98]	**ذكاء اصطناعي شبه ترميزي**	**Subsymbolic Artificial Intelligence**
Symbolic Artificial Intelligence	AI relies on symbolic representations of higher cognitive tasks, such as abstract reasoning and decision making. It can use a decision tree and take the form of an expert system that requires input from subject matter experts.[96]	**الذكاء الاصطناعي الرمزي**	**Symbolic Artificial Intelligence**

Synthetic data	Data generated algorithmically rather than from actual events or direct measurement.[95] Also, the artificial data generated by algorithms rather than real-world events is used to train and validate Machine Learning models. The quality of the synthetic data is critical. It determines whether the AI will produce acceptable results after training.[153]	**البيانات التركيبية** **البيانات الاصطناعية**	**Synthetic data**
Targeted marketing	The process of identifying people who are most likely to respond positively to advertisements, recommendations, and other information expressing specific points of view and then identifying the most likely strategies for reaching those people (e.g., print, radio, television, online).[93]	**التسويق المستهدف**	**Cible marketing**
Telemetry Models	Model-driven telemetry is a new approach for Network monitoring in which data is streamed from network devices continuously using a push model and provides near real-time access to operational statistics.[149]	**نماذج القياس عن بعد**	**Modules de télémétrie**
Test set	Data used to assess a model's performance on unseen data. [90]	**مجموعة الاختبار**	**Un ensemble de test**
Testing Strategy	Processes to test and assure certain properties of an AI system or AI application.[97]	**استراتيجية الاختبار**	**Stratégie de test**
Text-to-Image Generation	AI models that create images from textual descriptions, typically using techniques like GANs or transformers.[150]	**توليد النص إلى صورة**	**Générateur d'images IA à partir de texte**

Text to Speech (TTS)	A type of NLG associated with converting text to speech in natural voices. A common example is a machine reading a prepared piece of text.[94]	**تحويل النص إلى كلام**	**Texte à la parole**
Textual Analysis	A methodology that involves understanding language, symbols, and/or pictures present in texts to gain information regarding how people make sense of and communicate life and life experiences. Visual, written, or spoken messages provide cues to ways through which communication may be understood.[149]	**التحليل النصي**	**L'analyse textuelle**
Third Party Application	A reusable software component distributed by an entity other than the vendor offering the developed platform.[49]	**تطبيق الطرف الثالث**	**Application tierce**
Training data	Examples used to teach a machine learning model.[93]	**بيانات التدريب**	**Données d'entraînement**
Training dataset	A set of many sentences organized into intents representing what users say to the chatbot. The training dataset is used to train the bot to understand the user's needs and to trigger the right piece of conversation, reply correctly, and have a smooth conversation.[92]	**مجموعة بيانات التدريب**	**L'ensemble de données d'entraînement**
Training job	A procedure whereby the machine learning model learns matching patterns from training data.[92]	**وظيفه تدرييه**	**L'action de formation**
Training set	Data used by an algorithm to create or fit a model. [90]	**مجموعة التدريب**	**Ensemble d'entraînement**

Transfer Learning	A research problem in ML that focuses on applying knowledge gained from one problem to solve another different but related problem.[91] Also, A machine learning method where a model developed for a task is reused as the starting point for a model on a second task. It's particularly useful in situations where the dataset for the second task is too small to train a full-scale model from scratch.[150]	**تعلم منقول**	**L' apprentissage par transfert**
Transformers	A type of deep learning model that has shown great success in understanding and generating human language.[150]	**المحولات**	**Transformateurs**
Trustworthy AI	AI that humans can trust. The conditions for such trust may refer to (other) ethical principles such as human dignity, respect for human rights, etc., or to social and technical factors that influence whether people want to use the technology. The use of the term "trust" concerning technologies is controversial.[96]	**الذكاء الاصطناعي الموثوق به**	**IA digne de confiance** **Une intelligence a rtificelle digne de confiance**
Turing Test	A test developed by Allan Turing to test the intelligence of a machine as compared to human intelligence.[42]	**اختبار تورينج للمحاكاة**	**Test de Turing**
Unconstrained Optimization	This is a class of optimization problems. The very process of generating the ML/DL model, also known as "training," is an Unconstrained Optimization problem.[151]	**التحسين غير المقيد**	**Optimisation sans contrainte**
Unconscious bias	Opinions or decisions about people or things that are formed without consciously learning or thinking about them.[93]	**التحيز غير الواعي**	**Les préjugés inconscients**
Undeployed model	Trained machine learning model that has not been chosen for productive usage and, therefore, does not generate costs.[92]	**النموذج غير منشور**	**Modèle inédit**

Underfitting	Where the model does not learn adequately and performs poorly in training and testing. It has a high bias and low variance. [90]	**غير ملائم**	**Le sous-ajustement**
Unfriendly Artificial Intelligence (UFAI)	A hypothetical Artificial General Intelligence (AGI) that would be harmful to humanity rather than beneficial.[98]	**ذكاء اصطناعي ضار**	**IA hostile**
Unstructured Data	Defined as the type of data that can have multiple origins from online digital files, text documents, SMS, video, images, voice, sensors, pings, etc.—anything that is not available in a traditional row, column, or table format. Most of the data being generated today is unstructured data and is one of the driving forces behind the rise of AI.[94]	**بيانات غير مهيكلة**	**Données non Structurées**
Unsupervised Learning	A type of machine learning that looks for previously undetected patterns in a data set with no pre-existing labels and with a minimum of human supervision. In other terms, it is a method of machine learning where machines automatically sort through the hidden patterns and correlations in the data to offer recommendations without pre-programming.[94]	**تعلم غير خاضع للإشراف**	**L'apprentissage non supervisé**
Unsupervised Models	In this case, models are used to find and expose patterns in the data structure that can be exploited by other models.[151]	**نماذج غير خاضعة للرقابة**	**Lse modèles non supervisés**
Unsupervised Representation Learning	An approach of learning to represent data in a latent space (the dimension of which is usually, but not necessarily, lower than that of the input data) without additional training signals.[91]	**تعلم تمثيل البيانات غير الخاضع للإشراف**	**Apprentissage non-supervisé de représentations**

Untapped unstructured textual data	The wealth of text data in the world that has yet to be integrated into datasets and which could help further increase the capabilities of large language models.[157]	**بيانات نصية غير مستغلة وغير منظمة**	**Données textuelles non structurées inexploitées**
Validation set	Data used to evaluate the model fit while tuning hyperparameters, or to select features. [90]	**مجموعة التحقق**	**Ensemble de validation**
Value Alignment	The degree to which an AI system is "aligned not only with value-neutral human preferences (such as intentions for AI systems to carry out tasks) but also with moral and ethical considerations.[157]	**محاذاة القيمة**	**Alignement de valeur**
Variance	How varied the predictions are between different sets of input. [90]	**التباين**	**Variance**
Zero-Shot Learning (ZSL)	An approach that enables the model to recognize classes never seen during training.[98]	**التعلم الصفري**	**L'apprentissage par zéro**

Blockchain & Distributed Ledger Technology (DLT)

تقنية قواعد البيانات المتسلسلة& تقنية السجلات الموزعة

Blockchain & Distributed Ledger Technology (DLT)

تقنية قواعد البيانات المتسلسلة& تقنية السجلات الموزعة

Terms	Definition	المصطلحات	Les Termes
51% Attack	When more than 50% of the miners in a blockchain launch an attack on the rest of the nodes/users to attempt to steal assets or double spend.[103]	**هجوم 51%**	**Une attaque de 51%**
Access Control List (ACL)	An ACL, or Access Control List, associates access to specific peer resources (such as system chain code APIs or event services) to a Policy (which specifies how many and what types of organizations or roles are required). The ACL is part of a channel's configuration. It is therefore persisted in the channel's configuration blocks and can be updated using the standard configuration update mechanism.[143]	**قائمة التحكم بالوصول**	**Liste de contrôle d'accès**
Acquirer	A company that buys the rights to another company or business relationship. Acquirers are also financial institutions which buy rights to a merchant account which allows them to service and manage the merchant's bank account.[10]	**المستحوذ**	**Acquéreur**
Account Abstraction	Account abstraction is an upgrade that makes smart contract wallets natively supported on Ethereum. Smart contract wallets unlock many benefits, letting users flexibly program more security and better user experiences into their accounts.[144]	**تجريد الحساب**	**L'abstraction de compte**
Administrator	Actors that controls access to the core codebase repository and can decide to add, remove and amend code to change system rules. An administrator is often considerably involved in the governance process.[11]	**المدير (نظام تقنية السجلات الموزعة)**	**Administrateur**

Advanced Encryption Standard (AES)	The Advanced Encryption Standard (AES) is a symmetric-key block cipher algorithm and US government standard for secure and classified data encryption and decryption. It was originally known as Rijndael.[10]	**معيار التشفير المتقدم**	**Standard de Chiffrement Avancé**
Airdrop	A distribution of digital tokens to a list of blockchain addresses.[73]	**عملية توزيع الرموز**	**Airdrop**
Altcoin	Any cryptocurrency that exists as an alternative to bitcoin. [9] Altcoins are primarily abbreviation of "Bitcoin alternative." They are considered to be alternative cryptocurrencies that were launched after the success of Bitcoin. Generally, they project themselves as better substitutes to Bitcoin.[10]	**العملة البديلة (عملة رقمية بديلة)**	**Alt-coin**
Appchains	Purpose-built blockchains designed specifically for dApps .[144]	**سلاسل التطبيقات**	**Les AppChains**
Application Specific Integrated Circuit (ASIC)	An ASIC is a silicon chip designed specifically for a certain task. In the world of blockchain, ASIC usually refers to chips developed to run on mining computers and is considered superior to CPUs and GPUs due to its capacity to significant electrical power savings.[104]	**الدائرة المتكاملة الخاصة بالتطبيق**	**Le circuit intégré spécifique à une application**
Applicability Statement 2 (AS2)	A file transfer protocol for secure transfer of structured data across the internet using digital certifiates and encryption.[100]	**بيان القابلية للتطبيق 2**	**Déclaration d'applicabilité 2**
Asset-Backed Token	A DLT-based digital representation of an actual real asset or revenue stream. [5]	**رمز مدعوم بالأصول**	**Jeton Adossé à des Actifs**

Assets Under Management (AUM)	Assets under management (AUM) refers to the total market value of the investments that a person or entity manages on behalf of clients.[10]	**الأصول تحت الإدارة**	**Encours Sous Gestion**
Atomic swaps	An exchange of tokens that does not involve the intervention of any trusted intermediary and automatically reverts if all of the provisions are not met.[73] A situation in which two parties fully exchange assets without having to trust a centralized exchange or third party. In an "atomic" transaction in digital currency, if one leg of a transaction that involves payment for an asset fails, the whole transaction fails.[109] The atomic swaps provide a way to exchange data from different blockchains peer-to-peer without a third party such as an exchange platform being required.[144] Also, It meaning Cross-chain peer-to-peer trading enabling trustless, atomic trade execution with smart contracts.[163]	**المبادلات الذرية**	**Échanges atomiques**
Attestation Ledger	A register or account book created for the purpose of providing support/evidence of individual transactions. Normally, an attestation ledger is used to verify that a transaction has been carried out, or to verify the authenticity of products or transactions.[103]	**تصديق دفتر الأستاذ**	**Attestation Ledger**

Automated Clearing House (ACH)	The Automated Clearing House (ACH) Network is an electronic funds-transfer system run by NACHA, formerly the National Automated Clearing House Association, since 1974. This payment system deals with payroll, direct deposit, tax refunds, consumer bills, tax payments, and many more payment services in the United States.[10]	**غرفة المقاصة الآلية**	**Chambre de Compensation Automatique**
Bitcoin	Bitcoin is a digital currency that was created in January 2009. Also, known as a cryptocurrency, Bitcoins are not backed by any country's central bank or government. They offer the promise of lower transaction fees than traditional online payment mechanisms and is operated by a decentralized authority, unlike government-issued currencies.[10] Also, Bitcoin is the first decentralized, open-source cryptocurrency that runs on a global peer-to-peer network, without the need for a centralized issuer. Bitcoin was created in 2009 by Satoshi Nakomoto - a pseudonym for an individual whose real identity is unknown - and the concept of cryptocurrency was outlined in a white paper titled "Bitcoin: A Peer-to-Peer Electronic Cash System". Bitcoin is the first real-world application of blockchain.[104]	**عملة البتكوين**	**Bitcoin**
Bitcoin Cash	Bitcoin cash is a cryptocurrency that was created in August 2017, arising from a fork of Bitcoin Classic. It is often considered to be an altcoin version of the popular Bitcoin cryptocurrency. Bitcoin Cash increases the size of blocks, allowing more transactions to be processed.[10]	**بيتكوين النقدية**	**L'Argent Bitcoin** **Trésorerie Bitcoin**

Bitcoin Gold	Bitcoin Gold is a distributed digital currency. It is a hard fork of Bitcoin, the open-source cryptocurrency. The stated purpose of the hard fork is to restore the mining functionality with common Graphics Processing Units (GPU), in place of mining with specialized ASIC (customized chipsets), used to mine Bitcoin.[10]	**بيتكوين الذهبية**	**Bitcoin l'or**
Bitcoin Halving	Every 210,000 blocks (approximately 4 years), the block reward for the Bitcoin network is cut in half. This event is known as the Bitcoin Halving, and the next halving is set to occur in April 2024. After this event, the Bitcoin block reward will be 3.25 BTC.[144]	**البيتكوين إلى النصف**	**La réduction de moitié du Bitcoin**
Bitcoin Wallet	A Bitcoin Wallet is a software program where Bitcoins are stored. Technically, Bitcoins are not stored anywhere; there is a private key (secret number) for every Bitcoin address that is saved in the Bitcoin wallet of the person who owns the balance. Bitcoin wallets facilitate sending and receiving Bitcoins and gives ownership of the Bitcoin balance to the user. The Bitcoin wallet comes in many forms; desktop, mobile, web and hardware are the four main types of wallets.[10]	**حافظة البيتكوين**	**Portefeuille Bitcoin** **Porte-Monnaie Bitcoin**
Block	A package of data containing multiple transactions over a given period of time. [31] Also, A block contains an ordered set of transactions. It is cryptographically. linked to the preceding block, and in turn it is linked to be subsequent blocks. The first block in such a chain of blocks is called the genesis blocks. Blocks are created by the ordering service, and then validated and committed by peers.[143]	**الكتلة**	**Bloc**

Blockchain	A form of distributed ledger in which details of transactions are held in the ledger in the form of blocks of information. A block of new information is attached into the chain of pre-existing blocks via a computerized process by which transactions are validated.[27]	**سلسلة الكتل (قواعد البيانات المتسلسلة) سلسلة الكتل (قواعد البيانات المتسلسلة)**	**Blockchain** **Chaîne de Blocs**
Blockchain-as-a-Service (BaaS)	Blockchain-as-a-Service refers to the growing landscape of services based around blockchain technology. BaaS platforms allow companies to begin working with blockchain technology without having to first make significant investments in hardware.[7] It also means a cloud service category in which the capabilities provided to the cloud service customer are to deploy and manage a blockchain network in order to enable the abilities of consensus, smart contract, transaction, crypto engine, block record storage, peer-to-peer connectivity and management using blockchain. [85] BaaS enables businesses, entrepreneurs, or governments to leverage cloud-based, permissioned blockchain services to build, use, and host various blockchain applications and develop permissioned blockchains with a closed-source node selection structure sometimes referred to as master nodes. All BaaS projects lack the Byzantine Fault Tolerant (BFT) consensus mechanism that most projects utilize to ensure a trustless, decentralized network.[163]	**سلسلة الكتل (قواعد البيانات المتسلسلة) كخدمة**	**Blockchain en tant que Service**

Blockchain Bridge	In crypto assets, a bridge is an application which connects two or more blockchains together, allowing users to send crypto from one chain to another. [144]	**جسر سلسلة الكتل (قواعد البيانات المتسلسلة)**	**Un pont blockchain**
Blockchain Subnetwork	A blockchain network that is tightly coupled with one or more other blockchain networks, as found in sharding.[73]	**شبكة سلسلة الكتل الفرعية** **(شبكة قواعد البيانات المتسلسلة الفرعية)**	**Blockchain Sous-réseau**
Blockchain Explorer	A software for visualizing blocks, transactions, and blockchain network metrics (e.g., average transaction fees, hash rates, block size, block difficulty).[73]	**مستكشف سلسة الكتل (قواعد البيانات المتسلسلة)**	**Blockchain explorateur**
Blockchain Frameworks	Software stacks that allow you to create your own permissioned networks. They allow customization to meet specific needs. Examples include Corda, Quorum, and the Hyperledger project, which consolidates several projects such as Hyperledger Indy, Fabric, and Sawtooth.[147]	**أطر سلسلة الكتل (أطر قواعد البيانات المتسلسلة)**	**Les cadres blockchain**
Blockchain Indicators	Indicators covering on-chain transactions, i.e. those cleared and settled directly on the respective blockchain. For example, for the Bitcoin blockchain include the number of transactions and addresses used over time, transaction values and transaction fees.[47]	**مؤشرات سلسلة الكتل** **(مؤشرات قواعد البيانات المتسلسلة)**	**Indicateurs de la Blockchain** **Indicateurs de la Chaîne de Blocs**

Blockchain Logic	The "logic" of a blockchain refers to the rules and algorithms that govern how the blockchain operates and processes transactions.[145]	**منطق سلسلة الكتل** **(منطق قواعد البيانات المتسلسلة)**	**Logique de la blockchain**
Blockchain operating system	An operating system that primarily uses blockchain as a support in the background. When a blockchain-based OS is installed on a device captures all commands and transactions from a user's device but authenticating, executing, and recording them occurs on the blockchain.[10]	**نظام تشغيل سلسلة الكتل** **(نظام تشغيل قاعدة البيانات المتسلسلة)**	**Système d'Exploitation Blockchain**
Blockchain Oracle	Any device or entity that connects a deterministic blockchain with off-chain data.[110]	**أوراكل سلسلة الكتل** **(أوراكل قاعدة البيانات المتسلسلة)**	**Oracle dans la Blockchain**
Blockchain (Private, or Permissioned)	A blockchain that resides on a private network of computers that is only accessible to those with permission.[103]	**سلسلة الكتل (الخاصة اوالمصرح بها)**	**Blockchain (privée, ou autorisé)**
Blockchain (Public, or Permissionless)	A blockchain that resides on a network of computers around the world that is accessible to everyone.[103]	**سلسلة الكتل (العامة أوالغير مصرح بها)**	**Blockchain (Public, ou sans autorisation)**
Blockchain Platforms	Existing permissionless networks that can be utilized as the underlying data infrastructure for a new use case, such as Ethereum and Polkadot.[147]	**منصات سلسلة الكتل** **(منصات قاعدة البيانات المتسلسلة)**	**Plateformes blockchain**
Blockchain Token	A blockchain account can provide functions other than making payments, for example in decentralized applications or smart contracts - which is the case on the CargoX Platform for Blockchain Document Transfer (BDT). Blockchain tokens are individual fungible or non-fungible tokens that serve as a digital data transport unit for a transaction from one blockchain account to another. Tokens can serve as cryptocurrency, or as data capsules.[106]	**رمز سلسلة الكتل** **(رمز قاعدة البيانات المتسلسلة)**	**Un jeton la blockchain**

Blockchain Type	A classification of blockchain types by decentralization, consensus mechanism (permissioned or permissionless), and data access (private or public).[147]	**نوع سلسلة الكتل (رمز قاعدة البيانات المتسلسلة)**	**Type de blockchain**
Block data	Structured data composed of zero or more transaction records or references to transaction records.[112]	**كتلة البيانات**	**Bloquer la data**
Block Header	Structured data that includes a cryptographic link to the previous block unless there is no previous block. [85] Structured data that includes a cryptographic link to the previous block unless there is no previous block.[112]	**رأس الكتلة**	**Bloc d'en-tête**
Block Height	A numeric representation showing the number of the current block being hashed.[86]	**ارتفاع الكتلة**	**Hauteur du bloc**
Chain	The cryptographic link that keeps blocks together using a 'hash' function. [31]	**سلسلة**	**Chaîne**
Cold Wallet	Used to describe a cryptocurrency wallet that is not connected to the internet, and thus cannot be used to process transactions without first being reconnected (and turning into a "hot wallet"). Cold Wallets are more secure and less prone to unauthorized use.[86]	**المحفظة الباردة**	**Cold wallet Portefeuille froid**
Data lake	Scalable storage solution for diverse structured, semi-structured, and unstructured data.[17]	**بحيرة البيانات**	**Lac de Données**

Data mining	The process of solving cryptographic problems using computer hardware to add newly hashed blocks to a public blockchain such as bitcoin. In fulfilling this function, successful data miners keep the blockchain actively recording transactions and, as an incentive, are awarded newly minted bitcoins for their trouble.[31]	**التنقيب عن البيانات**	**Exploration de Données**
Block reward	The miner's reward for mining a block, equal to the sum of the block subsidy and transaction fees.[102] Also, A block reward is the incentive given to miners in a blockchain network for verifying transactions and creating new blocks. It is typically in the form of new coins or tokens and serves to incentivize miners to secure the network and ensure transaction integrity.[147]	**مكافأة الكتلة**	**Récompense de Bloc**
Block Size	The maximum amount of data that can be contained in a single block on a blockchain. It directly determines the throughput of a network, along with block time.[147]	**حجم الكتلة**	**Taille de bloc**
Data Standard	The data standards issued by Open Banking from time to time in compliance with the Authority Order.[37]	**معيار البيانات**	**Standard de Données**
Block subsidy	An incentive issued to the miner of a block in the form of new bitcoins, currently set at 6.25 bitcoins per block.[102]	**كتلة الدعم**	**Le block subsidy**
Block Time	The defined amount of time before a new block, and thus data, is written to the blockchain. The block time, together with the block size, determines the throughput of the blockchain.[147]	**وقت الكتلة**	**Le blocage de temps**

Bridge	A technique used to transfer crypto-assets between ecosystems by, typically, creating a synthetic representation of a blockchain-specific crypto-asset on a different blockchain. [155]	**كوبري**	**Pont**
Burning	Sending a cryptocurrency to an address with no password. Burning reduces the supply of cryptocurrency outstanding.[107]	**الحرق**	**Brûlant**
Business to Business (B2B)	Refers to the specific relationship between two (or more) business partners, as opposed to the relationship between a business and its customers (B2C).[100]	**من الأعمال إلى الأعمال**	**Le business to business**
Byzantine Fault Tolerance (BFT)	A property of a distributed, decentralized system to resist complete failure even when some of the nodes fail or act maliciously. [103] Also, means a property of a blockchain network that allows it to operate correctly and reach consensus even if some participating nodes are dishonest or exhibit malicious behavior, preventing them from compromising the network's integrity and functionality.[147]	**تحمل الخطأ البيزنطي**	**Tolérance aux pannes byzantines**
Chain	The ledger's chain is a transaction log structured as hash-linked blocks of transactions. Peers receive blocks of transactions from the ordering service, mark the block's transactions as valid or invalid based on endorsement policies and concurrency violations, and append. the block to the hash chain on the peer's file system.[143]	**السلسلة**	**Chaîne**

Chain of Custody	The entire chain of documentation of ownership of a product during its lifecycle from raw materials to the end user.[103]	**سلسلة العهدة**	**Chaîne de traçabilité**
Chaincode	Another name for a smart contract.[103] Also, A chain code definition is used by organizations to agree on the parameters of a chaincode before it can be used on a channel. Each channel member that wants to use the chaincode to endorse transactions or query the ledger needs to approve a chaincode definition for their organization. Once enough channel members have approved a chaincode definition to meet the Lifecycle Endorsement policy (which is set to a majority of organizations in the channel by default), the chaincode definition can be committed to the channel. After the definition is committed, the first invoke of the chaincode (or, if requested, the execution of the Init function) will start the chaincode on channel.[143]	**رمز السلسلة**	**Chain Code**
Challenge Period	After an optimistic rollup batch is submitted on Ethereum, there’s a time window (called a challenge period) during which anyone can challenge the results of a rollup transaction by computing a fraud proof. If the fraud proof succeeds, the rollup protocol re-executes the transaction(s) and updates the rollup s state accordingly.[144]	**فترة التحدي**	**Challenge Period**
Channel	A channel is a private blockchain overlay which allows for data isolation and confidentiality. A channel-specific ledger is shared across the peers in the channel, and transacting parties must be authenticated to a channel in order to interact with it. Channels are defined by a Configuration-Block.[143]	**القناة**	**Canal**

Commit	Each Peer on a channel validates ordered blocks of transactions and then commits (writes/appends) the blocks to its replica of the channel Ledger. Peers also mark each transaction in each block as valid or invalid.[143]	**التزام**	**Commettre**
Commit-Chain	A scheme that enables the off-chain processing of transactions by one or more operators with on-chain state update commitments that do not contain per-transaction data.[73]	**سلسلة الالتزام**	**Commit-Chaîne**
Candidate Record	A record that has not yet been propagated to the network and thus not been subject to network consensus. [11]	**سجل المرشح**	**Dossier du Candidat**
Concurrency Control Version Check	Concurrency Control Version Check is a method of keeping ledger state in sync across peers on a channel. Peers execute transactions in parallel, and before committing to the ledger, peers check whether the state read at the time the transaction was executed has been modified in a new block that was in-flight at time of execution or in a prior transaction in the same block. If the data read for the transaction has changed between execution time and commit time, then a Concurrency Control Version Check violation has occurred, and the transaction is marked as invalid on the ledger and values are not updated in the state database.[143]	**التحقق من إصدار التحكم المتزامن**	**Vérification de la version du contrôle de concurrence**
Configuration Block	Contains the configuration data defining members and policies for a system chain (ordering service) or channel. Any configuration modifications to a channel or overall network (e.g. a member leaving or joining) will result in a new configuration block being appended to the appropriate chain. This block will contain the contents of the genesis block, plus the delta.[143]	**كتلة التكوين**	**Bloc de configuration**

Coinbase Transaction	The first transaction listed in a block, directed towards the miner, which includes the block reward.[102]	معاملات العملة الأولى	**La transaction coinbase**
Confirmed	Accepted by consensus for inclusion in a distributed ledger.[112]	التأكيد	**Confirmé**
Consensus	The status when all participants of the network agree on the validity of the transactions, ensuring that the ledgers are exact copies of each other.[99]	الإجماع	**Consensus**
Consensus Algorithm	A set of rules and processes used by the network to reach agreement and validate records. [11]	الخوارزمية المتوافقة	**Algorithme de Consensus**
Consensus Mechanism	Rules and procedures by which consensus is reached.[112] Also, The Consensus mechanism is a way for a blockchain to verify that a transaction is valid by having many computers on the network to agree that is genuine and reliable before it is considered valid.[145]	آلية الإجماع	**Mécanisme de consensus**
Consensus Mechanism - Proof of Authority (PoA)	PoA is an alternative form to the PoS algorithm. Instead of staking cryptocurrency (wealth), in PoA you stake your identity. This means voluntarily disclosing who you are in exchange for the right to validate blocks. Any malicious actions you undertake as a validator will reflect back on your identity. PoA blockchains require a thorough form of KYC (Know Your Customer - a verification process that determines you actually are who you claim to be).[103]	آلية الإجماع - إثبات السلطة	**Le mécanisme de consensus de Preuve d'autorité**

Consensus Mechanism - Proof of Burn (PoB)	PoB allows the miners to "burn" or destroy cryptocurrency which grants them the right to add blocks in proportion to the coins destroyed. Essentially, miners burn coins/tokens to buy virtual mining rigs that give them the power to mine blocks. The more currency burned by the miner, the bigger the ensuing virtual mining rig. To burn, miners send currency to a verifiably un-spendable address. This process does not consume many resources, thus PoB is often called PoW without energy waste. Depending upon the implementation, miners are allowed to burn the native currency or the currency of an alternative chain, and in exchange, they receive a reward in the native currency of the blockchain.[103]	**آلية الإجماع - إثبات الحرق**	**Mécanisme de consensus - Preuve de gravure**
Consensus Mechanism - Proof of Capacity (PoC)	PoC allows the mining devices in the network to use their available hard drive space to decide the mining rights, instead of using the mining device's computing power (as in PoW) or the miner's stake in the cryptocurrency (as in PoS).[103]	**آلية الإجماع - إثبات السعة**	**Mécanisme de consensus - Preuve de capacité (PoC)**
Consensus Mechanism - Proof of Stake (PoS)	In PoS, miners put up (i.e., "stake") some of the blockchain's cryptocurrency (e.g., ether for the Ethereum blockchain) in order to increase their chances of being selected to validate a block. The stake is locked up as a deposit to ensure the miner validates the block according to the rules. If the miner violates the rules, the deposit will be "burned" or destroyed. PoS is less resource intensive than PoW since fewer miners are racing to solve the mathematical formula.[103]	**آلية الإجماع - إثبات الحصة**	**Mécanisme de consensus - Preuve de participation (PoS)**

Consensus Mechanism - Proof of Work (PoW)	In PoW, transaction data (block) + a random string of digits (nonce of block) are repeatedly applied to a (hashing) mathematical formula by miners, until a desirable outcome is found (the proof of work). Other miners then verify the proof of work by taking the alleged input string and applying it to the same formula to see if the outcome is indeed that what was presented. If the results are the same, the transaction is verified and added to the blockchain. As many miners are racing to solve the formula which requires a great deal of computing power, PoW is resource intensive.[103]	**آلية الإجماع - إثبات العمل**	**Mécanisme de consensus - Preuve de travail**
Consensus Mechanism (a.k.a. Consensus Protocol)	The process used to validate a transaction across a distributed blockchain network designed to achieve Byzantine Fault Tolerance.[103]	**آلية الإجماع (المعروف أيضًا ببروتوكول الإجماع)**	**Mécanisme de consensus (ou protocole de consensus)**
Consensus Model	A process to achieve agreement within a distributed system on the valid state.[73]	**نموذج التوافق**	**Modèle de consensus**
Consenter set	In a Raft ordering service, these are the ordering nodes actively participating in the consensus mechanism on a channel. If other ordering nodes exist on the system channel, but are not a part of a channel, they are not part of that channel's consenter set.[143]	**تعيين الموافق**	**Ensemble de consentement**
Consortium	A group of organizations or individuals with the objective of mutualizing resources for achieving a common goal (e.g., operating a consortium blockchain).[73] Also, Its a committed group or consortium on a permissioned blockchain refers to the approved users who establish the rules and manage participation in the privately operated network.[145]	**التحالف**	**Consortium**

Censorship Resistance	Inability of a single party or cartel to unilaterally perform any of the following: 1) change rules of the system; 2) block or censor transactions; and 3) seize accounts and/or freeze balances. [11]	**المقاومة الرقابية**	**Résistance à la Censure**
Counter-terrorist financing (CTF)	Seeks to stop the flow of funds to terrorist organisations.[144]	**مكافحة تمويل الإرهاب**	**La lutte contre le financement du terrorisme**
Crash Fault Tolerance (CFT)	A property of a blockchain network that enables it to function correctly and reach consensus even if some nodes stop operating due to failures like network splitting or node crashes.[147]	**التسامح مع الخطأ**	**Tolérance aux pannes de type crash**
Crowdfunding	This is the practice of funding a project or venture by raising monetary contributions from a large number of people. It is often performed via internet mediated registries that facilitate money collection for the borrower (lending) or issuer (equity).[6]	**التمويل الجماعي**	**Financement Participatif** **Crowdfunding**
Crypto Asset Miners	Individuals / Entities that mine crypto assets and produce blocks, by solving complex mathematical problems.[144]	**عمال تعدين الأصول المشفرة**	**Mineurs d'actifs cryptographiques**
Currency	The Currency sector refers to any non-pegged digital asset acting exclusively as a medium of exchange and unit of account, running on a blockchain network with the ability to complete cross-border transactions without restriction. Digital assets in the Currency sector serve the narrow purpose of being transacted on a network and tend not to have additional utility.[163]	**العملة**	**Monnaie**

Curtailment	Turning off ASIC miners at time of high energy demand in order to reduced stress on the grid.[102]	**التقليص**	**Réduction**
Custodian	A third-party entity that holds and safeguards a user's private keys or digital assets on their behalf. Depending on the system, a custodian may act as an exchange and provide additional services, such as staking, lending, account recovery, or security features.[73]	**أمين الحفظ**	**Gardien**
DASH	A peer-to-peer cryptocurrency that was forked out of Bitcoin to offer faster and more private transactions to users. It is also considered to be one of the first digital currency with a decentralized blockchain governance system. Dash is a blend word for Digital Cash and its currency symbol in the markets is DASH. [10]	**عملة مشفرة**	**DASH**
Database Management System	A software technology used to store, manipulate and retrieve data whilst incorporating applicable security measures.[100]	**نظام إدارة قواعد البيانات**	**Système de gestion de base de données**
Decentralized	The concept of a shared network of dispersed computers (or nodes) that can process transactions without a centrally located, third-party intermediary.[99]	**اللامركزية**	**Décentralisé**
Decentralized Application (Dapp)	Decentralized applications developed to run on top of distributed ledger technology like blockchain leveraging smart contracts. The blockchain network is the back-end system for these applications and they often connect with the blockchain network via APIs.[72] Also it an application that is open source, operates autonomously, has its data stored on a blockchain, incentivized in the form of cryptographic tokens and operates on a protocol that shows proof of value. [99]	**التطبيق اللامركزي**	**Application décentralisée** **dApps**

Decentralized Exchange (DEX)	A decentralized application that lets users swap tokens.[107]	**التبادل اللامركزي**	**Échange décentralisé**
Decentralized Finance (DeFi)	An ecosystem comprised of non-centralized financial applications developed using blockchain technology. Uses computer codes known as smart contracts to conduct and settle transactions in real time.[101] Decentralized Finance (DeFi) offers financial instruments without relying on intermediaries, leveraging smart contracts and blockchain technology.[144] Also, Defi refers to digital assets that support financial products and services that are not facilitated or controlled by any central entity. These products and services are created through smart contracts and focus on providing financial infrastructure without the need for a trusted third-party.[163]	**التمويل اللامركزي**	**Finance décentralisée**
Decentralized Insurance	Protocols enable users to hedge risk within a decentralized governance framework by purchasing insurance through a staking protocol that can match lost funds in case of a claim.[117]	**تأمين لامركزي**	**Assurance décentralisée**
Decentralized staking	There are primarily two types of decentralized staking. The first involves staking to become a validator, which results in rewards as per the protocol's description. The second form involves delegating one's cryptocurrency to specific validators through staking applications or pools. With this method, the individual still owns their crypto assets but is not responsible for running a node to secure the network.[146]	**التخصيص اللامركزي**	**Jalonnement décentralisé**

Decentralized Technology	Blockchain uses decentralized technology - there is no central governing authority that manages a blockchain network. Decentralization means the network may be more secure and less likely to break down. A centralized database stored on a server may be a target for hackers. In order to attack a blockchain network, a huge amount of computational power and resources is required (at least 51% of all power in the network). Blockchain doesn't rely on third parties, it is maintained by the network participants.[156]	**التكنولوجيا اللامركزية**	**Technologie décentralisée**
Decentralized System	Distributed system wherein control is distributed among the persons or organizations participating in the operation of system. [85]	**نظام لامركزي**	**Système décentralisé**
Delegated Proof of Stake (DPoS)	Another approach to proof of stake (see 6.50) where a number of nodes are elected or selected to function as the block-producing full validating nodes for the network. [85]	**تفويض إثبات الحصة**	**Preuve de participation déléguée**
Difficulty adjustment	Adjustments to the difficulty of mining blocks, made every two weeks so that the average rate of solving new blocks is, on average, on-per-ten-minutes.[102]	**تعديل الصعوبة**	**L'ajustement de la difficulté**
Digital Asset	Any text or media that is formatted into binary source. [9]	**الأصول الرقمية**	**Actifs Numériques**
Digital signature	A mathematical scheme used for presenting the authenticity of digital assets. [9]	**التوقيع الالكتروني**	**Signature Numérique**

Digitization	Refers to the process by which real world documents, contracts, public names, etc. are uploaded to a blockchain for the purpose of transparency, publicly verifiable ownership, and immutability. Proof of ownership, identity, and authenticity are both valuable traits that are made possible by blockchain technology.[117] [163]	**الرقمنة**	**Numérisation**
Disaster-Recovery-as-a-Service	A cloud computing and backup service model that uses cloud resources to protect applications and data from disruption caused by disaster. It gives an organization a total system backup that allows for business continuity in the event of system failure. DRaaS is often offered in conjunction with a disaster recovery plan (DRP) or business continuity plan (BCP). The other name for DRaaS is business continuity as a service (BCaaS).[10]	**التعافي من الكوارث كخدمة**	**Récupération après Sinistre en tant que Service** **Reprise après Sinistre en Tant que Service**
Distributed Ledger Technology (DLT)	A means of recording information through a distributed ledger, i.e. a repeated digital copy of data at multiple locations, as in blockchain. These technologies enable nodes in a network to securely propose, validate, and record a full history, state changes (or updates) to a synchronized ledger that is distributed across the network's nodes.[28] Also, meaning the processes and related technologies that enable nodes in a network (or arrangement) to securely propose, validate and record state changes (or updates) to a synchronized ledger that is distributed across the network's nodes. In the context of payment, clearing and settlement, DLT enables entities, through the use of established procedures and protocols, to carry out transactions without necessarily relying on a central authority to maintain a single "golden copy" of the ledger.[162]	**تقنية السجلات الموزعة**	**Technologie des Registres Distribués (TRD)**

Distributed Ledger Technology (DLT) Account	Representation of an entity participating in a transaction. Smart contracts, digital assets, and private keys can be associated with Distributed Ledger Technology Accounts.[112]	**حساب السجل الموزع**	**Compte de technologie de grand livre distribué**
Distributed Ledger Technology (DLT) Address	Value that identifies a DLT account participating in a transaction.[112]	**عنوان السجل الموزع**	**Adresse de technologie de grand livre distribué**
Distributed Ledger Technology (DLT) Asset	An asset transacted on a Distributed Ledger Technology (DLT) platform. [112]	**أصول السجل الموزع**	**Actif de la technologie du registre distribué**
Distributed Ledger Technology (DLT) Network	Network of DLT nodes that make up a DLT system.[112]	**شبكة السجل الموزع**	**Réseau de technologie de grand livre distribué**
Distributed Ledger Technology (DLT) System	A system of electronic records that (i) enables a network of independent participants to establish a consensus around (ii) the authoritative ordering of cryptographically validated (signed') transactions. These records are made (iii) persistent by replicating the data across multiple nodes, and (iv) tamper-evident by linking them by cryptographic hashes. (v) The shared result of the reconciliation/ consensus process - the 'ledger' - serves as the authoritative version for these records. [11] A system of electronic records that enables independent entities to establish a consensus around a shared ledger without relying on a central authority to provide or authenticate the authoritative version of the records. The consensus is established by the authoritative ordering of cryptographically validated (signed') transactions made persistently by replicating the data across multiple nodes and tamper-free by linking them via cryptographic hashes. The shared result of the consensus process serves as the authoritative version of the records.[113]	**نظام تقنية السجلات الموزعة**	**Système des Registres Distribués** **Système de Technologie du Grand Livre Distribué**

Distributed Network	A type of network where processing power and data are spread over the nodes rather than having a centralized data centre.[99]	**الشبكة الموزعة**	**Réseau distribué**
Dogecoin	A peer-to-peer open source cryptocurrency and falls under the category of altcoins. Launched in December 2013 with a Shibu Inus (Japanese dog) as its logo, Dogecoin looked casual in its approach but is gaining wide acceptance for online transactions. It is a decentralized virtual currency and uses peer-to-peer technology to carry out its operations. Dogecoin is script based (i.e. based on a password key) and enables fast payments to anyone, anywhere across the globe.[10]	**عملة مشفرة**	**Dogecoin**
Double-spending	Strategy that consists of spending in one block and later undoing this by releasing a forged blockchain in which the transactions are erased. In blockchains based on proof-of-work, this requires short-term access to enough computational power to overwhelm the rest of a cryptocurrency's network of miners. In those based on proof-of-stake, this requires owning or bribing a majority of the staked resources. [5]	**مضاعفة الإنفاق**	**Double-dépense**
Electronic money (e-money)	A type of monetary value electronically recorded and generally understood to have the following attributes: (i) issued upon receipt of funds in an amount no lesser in value than the value of the e-money issued; (ii) stored on an electronic device (e.g. a chip, prepaid card, mobile phone, or computer system); (iii) accepted as a means of payment by parties other than the issuer; and (iv) convertible into cash. [3]	**النقود الإلكترونية**	**Monnaie Electronique** **l'argent électronique**

Endogenous reference	Data which can be created and transferred solely through the means of the system and has meaning within the system. Enforcement is automatically performed by the system. [11]	**المرجعية الذاتية**	**Référence Endogènes**
Endorsement	Refers to the process where specific peer nodes execute a chaincode transaction and return a proposal response to the client application. The proposal response includes the chain code execution response message, results (read set and write set), and events, as well as a signature to serve as proof of the peer's chaincode execution. Chaincode applications have corresponding endorsement policies, in which the endorsing peers are specified.[143]	**التأييد**	**Endossement**
Endorsement policy	Defines the peer nodes on a channel that must execute transactions attached to a specific chaincode application, and the required combination of responses (endorsements). A policy could require that a transaction be endorsed by a minimum number of endorsing peers, a minimum percentage of endorsing peers, or by all endorsing peers that are assigned to a specific chaincode application. Policies can be curated based on the application and the desired level of resilience against misbehavior (deliberate or not) by endorsing peers. A transaction that is submitted must satisfy the endorsement policy before being marked as valid by committing peers.[143]	**سياسة التأييد**	**Politique d' endorsement**

Éthash	**خوارزمية إثبات العمل لإيثريوم**	The proof-of-work algorithm for Ethereum that governs the process by which Ether is mined.[107]	Ethash
Ether	**الأيثر**	The cryptocurrency generated by Ethereum miners as a reward for computations performed to secure the blockchain. Ether functions as a fuel of the Ethereum ecosystem by acting as a medium of incentive and form of payment for network participants to execute essential operations.[104]	**Ether (ETH)**
Ethereum	**ايثريوم**	A public blockchain system developed as an open-source project, its architecture running remotely on the Ethereum Virtual Machine. It uses ‘ethers’, a cryptocurrency, as its token and supports the storage and execution of ‘smart contracts’.[31] Also, A blockchain-based decentralized platform for applications featuring smart contracts (see below for definition) functionality. It is aimed at solving issues associated with censorship, fraud, and third-party interference. Ethereum is the second-largest cryptocurrency platform by market capitalization, behind Bitcoin. Ethereum provides a decentralized virtual machine, the Ethereum Virtual Machine (EVM), which can execute scripts using an international network of public nodes. Ethereum was proposed in late 2013 by Vitalik Buterin, a cryptocurrency researcher and programmer.[104]	**Ethereum**

Ethereum Improvement Proposal (EIP)	A design change in Ethereum features or processes.[107]	**اقتراح تحسين الإيثريوم**	**Proposition d'Amélioration d'Ethereum**
Ethereum mainnet	Secured by the interaction of thousands of independent nodes run by individuals and miners. Anybody can set up a node on Ethereum mainnet. [72]	**الشبكة الرئيسة للأيثريوم**	**Ethereum mainnet**
Ethereum Request for Comments (ERC)	A document that smart contract programmers using the Ethereum blockchain platform write and Ethereum-based tokens must comply with the rules in the documents.[72]	**طلب الإيثريوم للتعليقات**	**Ethereum Demande de commentaires**
Ethereum Virtual Machine (EVM)	A runtime environment for code and smart contracts.[107]	**آلة إيثريوم الافتراضية**	**La Machine virtuelle Ethereum**
Exogenous reference	Data that makes reference to some real-world condition and needs to be incorporated from the outside. This generally requires a gateway to make the connection to the external system and enforce decisions outside the DLT system. [11]	**المرجعية الخارجية**	**Référence Exogène**
Externally Owned Account (EOA)	A cryptocurrency address for users on Ethereum. EOAs contain balances of different tokens associated with the address.[107]	**حساب مملوك خارجيًا**	**Le compte détenus en externe**
Fiat-Backed Stablecoin	Fiat-backed stablecoins refer to stablecoins whose collateral typically consists of fiat currencies (e.g., US dollar) or their equivalents (e.g., US Treasury Bills). The entities that issue stablecoins are often centralized organizations that operate primarily off-chain in order to manage their reserves. The reserve's primary function is to maintain the peg between the token and the target fiat currency, such as the US dollar, Euros, or other currencies.[163]	**العملات المستقرة المدعومة بالعملات القانونية**	**Stablecoin adossé à des monnaies fiduciaires**

Forging	This is often called staking and refers to the process through which transactions are verified when a DLT uses a 'proof of stake' mechanism.[112]	**الصقل**	**Forger**
Fork	The event of a DLT system splitting into two or more networks. A fork can occur when two or more record producers publish a valid set of records at roughly the same time, as a part of an attack (e.g. 51% attack) or when a DLT system protocol change is attempted (such a fork is 'hard' if all users are required to upgrade, otherwise it is 'soft'). [11]	**تشعب أو تفريع**	**Fourche** **Bifurcation**
Fungible	The property an item of being exchangeable with other like items. For example, USD and Euros are fungible. The value of USD can be expressed in Euros.[103]	**قابل للاستبدال**	**Fongible**
Gas	Fees in Ether for miners to process transactions.[107]	**رسوم معالجة المعاملات في الإيثر**	**Gaz**
Gateway	Actor that provides interfaces to the system by acting as a bridge between the system and the external world. [11]	**المدخل - البوابة**	**Passerelle**
Genesis Block	The first block in a blockchain that serves to initialize the blockchain. [85] The first or first few blocks of a blockchain.[103] Also, the configuration block that initializes the ordering service, or serves as the first block on a chain.[143]	**كتلة التكوين**	**Bloc Genèse**
Gossip Protocol	The gossip data dissemination protocol performs three functions: 1) manages peer discovery and channel membership. 2) disseminates ledger data across all peers on the channel. 3) syncs ledger state across all peers on the channel. Refer to the Gossip topic for more details.[143]	**برتوكول الثرثرة (بروتوكول القيل والقال)**	**Protocole de commérages**

Gwei	A denomination of Ether used to price gas. One ether equals 1,000,000,000 gwei.[107]	**جوي (فئة من فئات الأثير تستخدم للتسعير)**	**Le Gwei**
Halvings	50% reductions in the block subsidy made once every 210,00 blocks (roughly every four years).[102]	**النصفي**	**Moitiés**
Hard Fork	Alters the blockchain data in a public blockchain. Require s all nodes in a network to upgrade and agree on the new version. [9]	**التشعب الصلب**	**Fourche dur**
Hardware Wallet	A hardware wallet is a special type of cryptocurrency wallet which stores the user's private keys in a very secure manner, preventing these private keys from being hacked or stolen. A transaction cannot be submitted to the blockchain without first being authenticated by the hardware device itself, preventing fraud or unauthorized use.[86]	**حافظة الأجهزة**	**Hardware Wallet /** **Portefeuille matériel**
Hash **Hashing**	The result of applying an algorithmic function to data in order to convert them into a random string of numbers and letters. This acts as a digital fingerprint of that data, allowing it to be locked in place within the blockchain.[31]	**ناتج عملية التشفير** **التشفير**	**Hachis** **Hachage**
Hash algorithm	A cryptographic algorithm that generates deterministic, fixed-length, and seemingly random "fingerprints" for a set of data.[102]	**خوارزمية التشفير**	**Algorithme de hachage**
Hash-based proof of work	The process by which miners collectively hash block data to make the blockchain immutable.[102]	**إثبات عمل مبني على التشفير**	**Preuve de travail basée sur le hachage**

Hash function	A function that maps a bit string of arbitrary length to a fixed-length bit string. Approved hash functions satisfy the following properties: 1. One-way: It is computationally infeasible to find any input that maps to any pre-specified output. 2. Collision resistant: It is computationally infeasible to find any two distinct inputs that map to the same output. [85]	**وظيفة التجزئة في لتشفير**	**Fonction de hachage**
Hash Price	The amount of revenue that a miner can obtain for a unit of hash rate.[102]	**سعر التشفير**	**Le prix de hachage**
Hash Time-Locked Contract	A smart contract that enables the implementation of timebound transactions.[112]	**عقد التشفير محدد المدة**	**Un contrat de blocage temporel haché**
Hash Value	String of bits which is the output of a cryptographic hash function.[112]	**قيمة التشفير**	**La valeur de hachage**
Hierarchical DL	Distributed ledger where each node has a full copy of the ledger, but some details are hidden using cryptography. Only one or more trusted third parties have a full view of the ledger. [7]	**التسلسل الهرمي للسجلات الموزعة**	**DL Hiérarchique**
Hot Wallet	A hot wallet is a tool that allows a cryptocurrency owner to receive and send tokens by remaining connected to the internet, unlike a cold wallet. They are inherently less secure because they can be accessed via the internet itself.[86]	**المحفظة الساخنة**	**Portefeuille chaud**
Hyperledger	An umbrella project set up by the Linux Foundation comprising various tools and systems for building open source blockchains.[31]	**السجل الهجين (المختلط)**	**Hyperledger**

Hyperledger Composer	Hyperledger Composer is Blockchain Application Development framework which simplify the blockchain application development on Hyperledger fabric.[9]	**مؤلف السجل الهجين (المختلط)**	**Compositrice Hyperledger**
Hyperledger Fabric	IBM's private (permissioned) blockchain toolset.[103] Also, Hyperledger Fabric, an open-source project from the Linux Foundation, is a modular blockchain framework, which is used as a foundation for developing enterprise-grade applications and industry solutions.[112]	**السجل الموزع المختلط**	**Tissu Hyperledger**
Hybrid Permission	A combination of permissionless and permissioned accessibility to a distributed ledger system. [85]	**إذن مختلط**	**Autorisation hybride**
Hybrid Reference	Data that shares both endogenous and exogenous characteristics. Enforcement is dependent to some extent on gateways. [11]	**مرجع مختلط**	**Référence Hybride**
Hyperledger Sawtooth	An enterprise solution for building, deploying, and running distributed ledgers. It provides a modular and flexible platform for implementing transaction-based updates to shared state between untrusted parties coordinated by consensus algorithms.[112]	**السجل الموزع الفائق سوتوث**	**La dent de scie Hyperledger**
Immutable	"Unable to be changed" Data stored in a blockchain is unable to be changed. (not even by administrators)[9]	**البيانات غير القابلة للتغيير**	**Inalterable**
Immutability	Property of a distributed ledger wherein ledger records cannot be modified or removed once added to a distributed ledger. [85] Also, the Blockchain is immutable and transparent - when the data on the network is recorded, it becomes visible to other participants and cannot be changed. All blocks are connected to each other. No one can delete, edit, revise, rewrite, update or undo, any of them. Every node (participant) of the network has a copy of the digital ledger. Adding new transactions requires validation, following an agreed consensus mechanism.[156]	**الثبات**	**Immutabilité**

Immutability	Property of a distributed ledger wherein ledger records cannot be modified or removed once added to a distributed ledger. [85]	**الثبات**	**Immutabilité**
Incentive mechanism	Method of offering reward for some activities concerned with the operation of a distributed ledger system. [85]	**آلية الحوافز**	**Mécanisme d'incitation**
Independent validation	Ability of the system to enable each participant to independently verify the state of their transactions and integrity of the system. [11]	**المصادقة المستقلة**	**Validation Indépendante**
Init	A method to initialize a chaincode application. All chain codes need to have an Init function. By default, this function is never executed. However, you can use the chaincode definition to request the execution of the Init function in order to initialize the chaincode.[143]	**التهيئة**	**Init**
Initial Coin Offering (ICO)	The form in which capital is raised to fund new cryptocurrency ventures. Modeled after an Initial public offering (IPO). Funders of an ICO receive tokens.[9]	**طرح العملة الأولى**	**Initial Coin Offering (ICO)**
Instantiate	The process of starting and initializing a chaincode application on a specific channel. After instantiation, peers that have the chaincode installed can accept chaincode invocations.[143]	**إنشاء مثيل**	**Instancier**
Integration Platform as a Service	Is a suite of cloud services enabling development, execution and governance of integration flows connecting any combination of on premises and cloud-based processes, services, applications and data within individual or across multiple organizations.[100]	**منصة الاندماج كخدمة**	**Une plateforme d'intégration en tant que service**

Inter ledger interoperability	Ability of two or more distributed ledger protocols to exchange information and to use information that has been exchanged with one another. [85]	**قابلية التشغيل البيني للسجلات الموزعة**	**Interopérabilité inter- registre**
Intra ledger interoperability	Ability of two or more tokens within distributed ledger platform to operate with one another. [85]	**إمكانية التشغيل البيني داخل السجلات الموزعة**	**Interopérabilité intra- registre**
Internal Transaction	A transaction from a contract account to another contract account or externally owned account.[107]	**المعاملات الداخلية**	**La transaction interne**
Internet of Things (IoT)	IoT projects contribute to the development of the Internet of Things and Web 3.0 real world, off-chain connections. IoT platforms allow for application interoperability between IoT networks and blockchain DApps. They allow interconnectivity on a trustless network with no reliance on any central entity or centralized database of user info that can be subject to manipulation. IoT can allow the execution of smart contracts using oracles and real-world data.[163]	**إنترنت الأشياء (IoT)**	**Internet des Objets**
Interplanetary File System (IPFS)	The Interplanetary File System (IPFS) is a protocol designed to create a permanent and decentralized method of storing and sharing files. It is a content-addressable, peer-to-peer hypermedia distribution protocol. Nodes in the IPFS network form a distributed file system. IPFS is an open-source project developed in 2014 by Protocol Labs with help from the open-source community.[106]	**نظام الملفات الكوكبي**	**Le système de fichiers interplanétaire**

Invoke	Used to call chaincode functions. A client application invokes chaincode by sending a transaction proposal to a peer. The peer will execute the chaincode and return an endorsed proposal response to the client application. The client application will gather enough proposal responses to satisfy an endorsement policy, and will then submit the transaction results for ordering, validation, and commit. The client application may choose not to submit the transaction results. For example, if the invoke only queried the ledger, the client application typically would not submit the read-only transaction, unless there is desire to log the read on the ledger for audit purpose. The invoke includes a channel identifier, the chaincode function to invoke, and an array of arguments.[143]	**الاستدعاء**	**Invoquer**
JSON Web Token	A data exchange format made of a header, payload, and signature where the header and the payload take the form of JSON objects. They are encoded and concatenated with the aggregate being signed to generate a signature.[73]	**رمز الويب**	**JSON Web Token**
Issuance Rate	The rate at which new digital coins are minted in a network. It is often defined by the network design and plays a critical role in determining the reward for participating in the consensus mechanism.[147]	**معدل الإصدار**	**Taux d'émission**
Know Your Customer (KYC)	The legal process of a business identifying and verifying the identity of its clients. KYC requirements vary from jurisdiction to jurisdiction.[103]	**قواعد اعرف عميلك**	**La connaissance client**

Layer 1	The underlying main architecture of a blockchain such as the already existing and functioning Bitcoin or Ethereum network.[112]	**الطبقة الأولى (سلسلة الكتل)**	**Couche 1**
Layer 1 Blockchain	A standalone blockchain network, complete with core logic and functionality. This includes the consensus protocol and the immutable ledger of transactions that serves as the fundamental building block for all operations on the network. Examples include Bitcoin and Ethereum.[147]	**الطبقة الأولى من سلسلة الكتل**	**La blockchain de couche 1**
Layer 2	Refers to an overlaying network that is built on top of the underlying blockchain.[112]	**الطبقة الثانية (سلسلة الكتل)**	**Couche 2**
Layer 2 Blockchain	A network built on top of a Layer 1 blockchain to increase scalability and throughput while reducing costs. Layer 2 solutions offload transactions from the main chain using mechanisms such as rollups. A prominent example is Polygon, which uses Ethereum as its main network.[147]	**الطبقة الثانية من سلسلة الكتل**	**La blockchain de couche 2**
Leading Peer	Each Organization can own multiple peers on each channel that they subscribe to. One or more of these peers should serve as the leading peer for the channel, in order to communicate with the network ordering service on behalf of the organization. The ordering service delivers blocks to the leading peer(s) on a channel, who then distribute them to other peers within the same organization.[143]	**الأقران الرائدة**	**Pair principal**

Ledger	The authoritative set of records collectively held by a substantial proportion of network participants at any point in time, such that records are unlikely to be erased or amended (i.e. 'final'). [11] Also, Meaning a recording information technology. Traditional ledgers rely on two segregated components: the database layer stores records of assets, while the application layer incorporates centralized logic and governance rules into the system and manages the recording, updating and deletion of assets on the ledger.[162]	**السجل**	**Registre** **Grand livre**
Liquidity Mining	Also known as "software mining," where network participants can submit their liquidity in the form of contributing equally matching ETH and AXN to the Uniswap liquidity pool, in return for real-time bonuses in AXN tokens.[86]	**تعدين السيولة**	**Extraction de liquidités**
Log	An unordered set of valid transactions held by a node, which have not yet been incorporated into a formal record subject to network consensus rules (i.e. 'unconfirmed' transactions). Also called mempool. [11]	**السجل**	**Log**
Mainnet	Mainnet is when a blockchain protocol, such as Ethereum, is fully developed and deployed, allowing real transactions be broadcast, verified and recorded on the blockchain.[86]	**الشبكة الأساسية**	**Mainnet**
Master Data Management	A method used to define and manage the critical data of an organization to provide, with data integration, a single point of reference.[100]	**إدارة البيانات الرئيسية**	**Gestion des données de référence**

Maximal Extractable Value (MEV)	MEV refers to the revenue earned by validators, who are responsible for verifying and securing transactions on the blockchain, through activities such as transaction recording, inclusion, and exclusion within a block.[144]	**الحد الأقصى للقيمة القابلة للاستخراج**	**La valeur maximale extractible**
Membership Services	Membership Services authenticates, authorizes, and manages identities on a permissioned blockchain network. The membership services code that runs in peers and orders both authenticates and authorizes blockchain operations. It is a PKI-based implementation of the Membership Services Provider (MSP) abstraction.[143]	**خدمات العضوية**	**Services aux membres**
Membership Service Provider (MSP)	A Hyperledger Fabric blockchain network can be governed by one or more MSPs.[9] Also, The Membership Service Provider (MSP) refers to an abstract component of the system that provides credentials to clients and peers for them to participate in a Hyperledger Fabric network. Clients use these credentials to authenticate their transactions, and peers use these credentials to authenticate transaction processing results (endorsements). While strongly connected to the transaction processing components of the systems, this interface aims to have membership services components defined, in such a way that alternate implementations of this can be smoothly plugged in without modifying the core of transaction processing components of the system.[143]	**مزود خدمة العضوية**	**Appartenance via un Fournisseur de Services**

MetaMask	MetaMask is a type of software hot wallet that allows for easy trading, swapping, and integration into websites that allow for wallet addresses to be read. MetaMask does not store cryptocurrencies for you, it merely allows you to load or generate secret keys into the software that are then read by or submitted to the blockchain.[86]	**الميتا ماسك (إحدى برامج المحفظة الساخنة)**	**MetaMask**
Mempool	The pool of data (memory pool) in which prospective transactions sit before being included into new blocks.[102]	**تجمع الذاكرة**	**Le mempool**
Microledger	A cryptographic data structure maintained over a single Connection that enables two or more Agents to securely share Pairwise Digital IDs, Public Keys, Service Endpoints, and other Identity Data.[112]	**السجل الموزع المتناهي الصغر**	**Microlivre**
Miner	Class of agents, who update the blockchain via computational work, and in return receive block rewards and transaction fees when they add batches of valid transactions to the blockchain. [5] Also, Companies (or individuals) that own mining rigs and run them to collect the block reward.[102]	**المنقب**	**Miner**
Miner Brokers	Organizations that facilitate the buying and selling of ASIC miners.[102]	**وسطاء التعدين**	**Courtiers miniers**
Miner Manufacturers	Fabless semiconductor companies responsible for designing and assembling ASIC machines.[102]	**مُصنّعو آلات التعدين**	**Fabricants de mineurs**

Mint	A protocol-level operation that creates and distributes new tokens to blockchain addresses, either individually or in batch.[73]	**صك الرموز**	**Mint**
Minting	An alternative to mining, the process by which assets are written to a blockchain, where the writer of the asset is a pre-determined trusted entity. In certain use cases, such as an ecosystem of banks, minting is preferred due to performance and power consumption requirements.[156]	**سك العملة**	**Frappe**
Modular	Refers to a blockchain architecture that delegates certain functions to specific networks.[144]	**المعيار**	**Modulaire**
Mt. Gox	Early Bitcoin exchange, created in 2010, based in Tokyo. At its peak, the exchange was responsible for 70% of all Bitcoin trade volume, before it abruptly shut down in 2014 after being hacked for thousands of bitcoins.[144]	**ماونت غوكس (بورصة بيتكوين)**	**Mt. Gox**
Multi-party consensus	Ability of the system to enable independent parties to come to agreement on a shared set of records without requiring a central authority. [11]	**إجماع متعدد الأطراف**	**Consensus Multipartite**
Multi-Signature	A cryptographic signature scheme where the process of signing information (e.g., a transaction) is distributed among multiple private keys.[73]	**متعدد التوقيع**	**Multi-Signature**
Natural asset tokens	Natural assets represent the global stockpile of natural resources, such as gold, oil, gas or even carbon and water. Natural asset tokens represent the value of these tangible goods in peer-to-peer markets with a real-time settlement.[104]	**رموز الأصول الطبيعية**	**Jetons d'actifs naturels**

Native Asset	The primary digital asset(s), if any, specified in the protocol that are typically used to regulate record production, pay transaction fees on the network, conduct 'monetary policy', or align incentives. [11]	**الأصول المحلية**	**Actif Natif**
Near Field Communication (NFC)	A technology allowing the short-range wireless intercommunication of mobile phones and other electronic devices for purposes such as making payments.[99]	**الاتصال قريب المدى**	**La NFC (Near Field Communication, ou** **Communication en champ proche**
Node	A copy of the ledger operated by a participant with a blockchain network.[31]	**نقطة اتصال**	**Nœud**
Node operators	Node operators run a blockchain's software, certifying transactions as they are entered into the chain by writing new blocks and broadcasting them to the network. They process blocks based on transactions that follow the blockchain's protocol rules.[146]	**مشغلو العقدة**	**Opérateurs de nœuds**
Nonce	A number only used once in a cryptographic communication (often includes a timestamp) [9] Also, An arbitrary number varied by miners in order to create a valid block.[102]	**أرقام التشفير**	**Nonce**
Non-Custodial	Refers to an application or process that does not require users to relinquish any control over their data or private keys.[73]	**غير محتجز**	**Non privative de liberté**
On-chain governance	A system for managing and implementing changes to a cryptocurrency blockchain.[9]	**الحوكمة على السلسلة (للعملات المشفرة)**	**Gouvernance de la Chaîne**

Non-Fungible Token	A type of cryptographic token that represents a unique digital or real-world asset that isn`t interchangeable.[101]	**رمز قابل للاستبدال أو التبادل**	**Jeton non-fongible**
Non-repudiation	Refers to the ability to prove the authenticity and integrity of transactions. It ensures that once a transaction is recorded on the blockchain, it cannot be denied or disputed by the sender, providing strong evidence of its origin and accuracy.[145]	**عدم التنصل**	**La non-répudiation**
Notary	A trusted entity that submits transactions across blockchains on behalf of users, often with respect to tokens the users have previously locked up.[73]	**كاتب عدل**	**Notaire**
On-Ramp/Off-Ramp	Procedure by which fiat money is converted into crypto-assets (on-ramp) or the other way around (off-ramp).[155]	**على المنحدر/خارج المنحدر**	**Rampe d'entrée/ Rampe de sortie**
Off-Chain	Transactions that occur off a given blockchain network, that may be later reported or batched together before being submitted to the main chain.[102]	**خارج السلسلة**	**Hors chaîne**
Off-chain Database	An off-chain database is a separate storage system used in blockchain applications. It securely stores sensitive information such as access credentials, roles and responsibilities, and grant details. The lead agency maintains and manages this database to ensure data integrity and confidentiality.[145]	**قاعدة بيانات خارج السلسلة**	**Base de données hors chaîne**
Off-ledger	Related to a DLT system, but located, performed or run outside the DLT system.[112]	**خارج السجل الموزع**	**Hors registre**
On-chain	Data stored within the blockchain .[103] Also, Located, performed, or run inside a blockchain system.[112]	**على السلسلة**	**En chaîne**

On-chain Governance	A mechanism that enables a decentralized community to update a blockchain by voting directly on-chain.[112]	**الحوكمة على السلسلة**	**La gouvernance en chaîne**
On-ledger	Located, performed, or run inside a DLT system.[112]	**داخل السجل الموزع**	**Grand livre**
Optimistic Rollups	Optimistic Rollups are a type of layer 2 scaling solution for blockchains that batches transactions off-chain for verification, uses off-chain computation for fee reduction, and relies on a fraud proof system for security. It assumes transaction and state validity by default but allows for challenges with fraud proofs if incorrect or falsified data is detected.[144]	**التراكمات المتفائلة**	**Les cumuls optimistes**
Oracle	A gateway that bridges the gap between the DLT system and external systems by serving as a source of information. [11] Oracle refers to any project with the primary ability to gather, organize, and transmit either on-chain to on-chain data or off-chain to on-chain data in real time. It typically operates with a native token to cover transaction costs and governance rights.[163]	**أوراكل (برنامج يعمل كوسيط)**	**Oracle**
Order to Cash	Are those business processes associated with the placement of orders, shipment of products, invoicing, payment collection and processing of receipts.[100]	**أمر بالدفع النقدي**	**L'order to cash ou O2C**
Ordinals (Bitcoin)	Ordinals is a crypto project which inscribes individual Satoshis with numbers, allowing them to take on a unique identity and be tracked and transferred specifically. Essentially it makes the satoshis non-fungible in nature.[144]	**الأعداد الترتيبية(بيتكوين)**	**Ordinaux (Bitcoin)**

Orphan Blocks	Valid and verified blocks which have not been accepted into the blockchain network due to a time delay in the acceptance of the orphan block as opposed to another qualifying block.[112]	**الكتل اليتيمة**	**Orphan Blocks**
Pan-European Public Procurement On-Line	Is an international e-invoicing network, developed in 2008, that allows for the secure transfer of messages to companies and governments, worldwide.[100]	**المشتريات العامة الأوروبية على الإنترنت**	**Marchés publics paneuropéens en ligne**
Payments (BaaS)	Blockchain based BaaS services intended merely for the unbarred global digital asset transactions. Under BaaS Payments, native BaaS tokens are transferred between parties via a permissioned, master node validated blockchain.[163]	**المدفوعات (القائمة على سلسلة الكتل كخدمة)**	**Paiements (BaaS)**
Peer	A network entity that maintains a ledger and runs chaincode containers in order to perform read/write operations to the ledger. Peers are owned and maintained by members.[143]	**النظير**	**Le pair**
Peer-to-peer (P2P)	The direct sharing of data between nodes on a network, as opposed to via a central server.[31]	**المشاركة المباشرة للبيانات**	**Pair à Pair**
Peer-to-peer Transfer	A peer-to-peer transfer is a direct transfer of assets, such as money or digital assets, between two persons or companies that does not require the use of middlemen such as banks or financial organizations.[145]	**نقل من نظير إلى نظير**	**Le transfert pair à pair**

Permanent Encrypted Decentralised Data Storage	Storing any large amount of data, such as years’ worth of documents on the blockchain, opens several potential security and scalability issues, and, besides, could become prohibitively expensive. A two-tier approach offers much better flexibility and allows CargoX to focus on its core competence. IPFS has been identified as the most suitable decentralized storage service for permanent storage. Encryption is mandatory, as all documents and non-public metadata are always encrypted. IPFS offers permanent, reliable, and economic data storage appropriate for e-archiving.[106]	**تخزين البيانات اللامركزي المشفر الدائم**	**Stockage des données décentralisé crypté permanent**
Permissioned Blockchain	A type of blockchain where the nodes on the network are authorized by, and known to, the network.[145]	**سلسلة الكتل المصرح بها**	**La Blockchain autorisée**
Permissioned distributed ledger system	Distributed ledger system in which permissions are required to maintain and operate a node. [85]	**نظام السجلات اللامركزية المسموح به**	**Système de registre distribué autorisé**
Permissionless Blockchain	A form of blockchain where any node is allowed to participate in verifying and validating transactions.[145]	**سلسلة الكتل الغير المصرح بها**	**Blockchain sans autorisation**
Permissionless distributed ledger system	Distributed ledger system where permissions are not required to maintain and operate a node. [85]	**نظام السجلات اللامركزية بدون إذن**	**Système de registre distribué Permissionless**
Permissioned ledger	A large, distributed network using a native token, with access restricted to those with specific roles.[31]	**السجل المصرح به**	**Registres Permissioned**
Private Data Collection	Used to manage confidential data that two or more organizations on a channel want to keep private from other organizations on that channel. The collection definition describes a subset of organizations on a channel entitled to store a set of private data, which by extension implies that only these organizations can transact with the private data.[143]	**جمع البيانات الخاصة**	**Collecte de données privées**

Private DLT system	A distributed ledger technology (DLT) system which is accessible for use only to a limited group of DLT users. [85]	**نظام السجلات الموزعة الخاصة**	**Système de registre distribué privé**
Private key	A unique string of data that represents proof of identification within the blockchain, including the right to access and own that participant's wallet within a cryptocurrency. It must be kept secret: it is effectively a personal password.[31] The key generated, a key pair that is assumed to be kept in secret by the holder of the key pair, and that is used to create electronic signatures and/or to decrypt electronic records or files that were encrypted with the corresponding Public Key. In the Smart-ID System, the value of Private Key itself is never generated, and the Private Key exists only in the form of its components. [164]	**مفتاح سري / مفتاح خاص**	**Clé Privée**
Programmatically - Executed Transaction	A computer script that, when triggered by a particular message, is executed by the system. When the code is capable of operating as all parties intend, the deterministic nature of the execution reduces the level of trust required for individual participants to interact with each other. They are commonly referred to as smart contracts due to the scripts' ability to replace certain fiduciary relationships, such as custody and escrow, with code. However, they are not autonomous or adaptive ('smart'), nor contracts in a legal sense - rather, they can be the technological means of implementing a contract or agreement. [11]	**المعاملات المنفذة برمجياً** **(تنفيذ المعاملات المبرمجة)**	**Par Programme - Transaction Exécutée**

Proof-of-Authority	A consensus method that assigns a small and designated number of blockchain actors as validators to validate transactions or interactions with the network and to update its more or less distributed registry. [72]	**إثبات صحة الصلاحية**	**Preuve d'autorité**
Proof-of-Burn (PoB)	A type of consensus mechanism in which miners must prove that they have 'burned' a digital asset through sending it to a verifiable and unspendable address. The Proof-of-Burn mechanism is commonly used to bootstrap a network.[112]	**إثبات الحرق**	**La preuve de combustion**
Proof-of-Capacity (PoC)	A consensus mechanism that focuses on the amount of memory the prover can employ to compute the proof. Miners who dedicate more disk space have a proportionally higher likelihood of mining a block and gaining the reward.[112]	**إثبات السعة**	**La preuve de la capacité**
Proof of Elapsed Time (PoET)	A consensus mechanism used in some permissioned blockchain networks where participants compete to win the right to create new blocks by waiting for a randomly assigned waiting period, simulating a fair lottery system.[147]	**إثبات الوقت المنقضي**	**La preuve du temps écoulé**

Proof of Stake (PoS)	A system in which coordination on blockchain updates is enforced by ensuring that transaction verifiers pledge their coin holdings as guarantees that their payment confirmations are accurate.[5] Also, the PoS is a type of consensus mechanism that uses a fraction of the energy of proof of work. In essence, holders of a network token 'stake' (lock their tokens on the blockchain) for the opportunity to be picked to validate a block and thus receive transaction fees as a staking reward. Bad actors risk a p PoS is a type of consensus mechanism that uses a fraction of the energy of proof of work. In essence, holders of a network token 'stake' (lock their tokens on the blockchain) for the opportunity to be picked to validate a block and thus receive transaction fees as a staking reward. Bad actors risk a portion, or all of their locked tokens being taken away while those whose nodes are not online 24/7 and ensuring resilience are also penalized. There may be broader governance considerations with PoS (e.g. 'the 51% problem' where a group or individual owns more than 50% of the cryptocurrency and controls more than 50% of miners, giving them the control to alter the blockchain network). portion or all of their locked tokens being taken away while those whose nodes are not online 24/7 and ensuring resilience are also penalized. There may be broader governance considerations with PoS (e.g. 'the 51% problem' where a group or individual owns more than 50% of the cryptocurrency and controls more than 50% of miners, giving them the control to alter the blockchain network).[148]	**إثبات الحصة - النسبة**	**Preuve d'enjeu**

Protocol	The coded "laws" of a cryptocurrency. Set of rules that governs what constitutes a blockchain that is accepted by the network of users. [5]	**برتوكول (قواعد حوكمة البيانات المتسلسلة)**	**Protocole**
Provenance	The entire history of a product during its lifecycle including its chain of custody and all documentation of value-added services and activities which were used to produce that product or service.[103]	**الأصل**	**Provenance**
Public blockchain	A large, distributed network using a native token (such as bitcoin), open to everyone to participate and maintain. [31]	**سلسلة الكتل العامة**	**Blockchain Publique.**
Public DLT system	A distributed ledger technology (DLT) system which is accessible to the public for use. [85] Also, the DLT system that is accessible for use only to a limited group of DLT users.[112]	**نظام السجلات الموزعة العامة**	**Système de registre distribué public**
Public key	A unique string of data that identifies a participant within the blockchain. It can be shared publicly.[31] The key of a key pair that may be publicly disclosed by the holder of the corresponding Private Key and that is used by Relying Parties to verify electronic signatures created with the holder's corresponding Private Key and/or to encrypt messages so that they can be decrypted only with the holder's corresponding Private Key.[164]	**المفتاح العام**	**Clé Publique**
Protocol	The coded "laws" of a cryptocurrency. Set of rules that governs what constitutes a blockchain that is accepted by the network of users. [5]	**برتوكول (قواعد حوكمة البيانات المتسلسلة)**	**Protocole**

Public key cryptography	Public key cryptography Encryption that uses two mathematically related keys. A public and private key. It is impossible to derive the private key based on the public key.[9]	**تشفير المفتاح العام**	**Cryptographie à Clé Publique**
Query	A query is a chaincode invocation which reads the ledger current state but does not write to the ledger. The chaincode function may query certain keys on the ledger or may query for a set of keys on the ledger. Since queries do not change ledger state, the client application will typically not submit these read-only transactions for ordering, validation, and commit. Although not typical, the client application can choose to submit the read-only transaction for ordering, validation, and commit, for example if the client wants auditable proof on the ledger chain that it had knowledge of specific ledger state at a certain point in time.[143]	**الاستعلام**	**Requête**
Q Smart-ID	Smart-ID which contains one pair of Certificates consisting of the Authentication Certificate and the qualified Electronic Signature Certificate and their corresponding Private Keys. [164]	**معرف ذكي للهوية**	**Q Smart-ID**
Qualified Electronic Signature	Qualified Electronic Signature according to eIDAS Regulation.[164]	**التوقيع الإلكتروني المؤهل**	**Signature électronique qualifié**
Qualified Electronic Signature	Certificate Qualified Electronic Signature Certificate according to eIDAS Regulation.[164]	**شهادة التوقيع الإلكتروني المؤهلة**	**Certificat de signature électronique qualifié**
Qualified Electronic Signature Creation Device (QSCD)	A Secure Signature Creation Device that meets the requirements laid down in eIDAS Regulation.[164]	**جهاز إنشاء التوقيع الإلكتروني المؤهل**	**Dispositif de création de signature électronique qualifié**

Radio-Frequency Identification (RFID)	A technology whereby digital data encoded in RFID tags are captured by a reader via radio waves.[99]	**تحديد الترددات الراديوية**	**L'identification par radiofréquence** **Ou** **La radio-identification**
Read-only Node	A read-only node can observe and independently verify transactions on the blockchain but does not contribute to consensus.[145]	**عقدة للقراءة فقط**	**Lecture seule Node**
Real World Assets (RWA)	Real World Assets refer to physical or digital assets from the real world that are represented on the blockchain through tokenization. Tokenization involves converting the ownership rights of real-world assets into digital tokens that can be traded, transferred, and stored on a blockchain.[144]	**الأصول الحقيقية**	**Les actifs du monde réel**
Record Reorganisation	A node discovers that a new ledger version has been formed which excludes one or more records that the node previously thought were part of the ledger. These excluded records then become 'orphaned'. [11]	**إعادة تنظيم السجل**	**Réorganisation des Enregistrements**
Relay	A scheme deployed on a given blockchain to receive and verify transactions from another blockchain.[73]	**التتابع**	**Relais**
Roll-up	A scheme that enables the off-chain processing of transactions by one or more operators with on-chain state update commitments that contain "compressed" per-transaction data.[73] Also, a type of off-chain scaling solution that helps overcome capacity restrictions inherent to traditional blockchain networks and which works by executing transactions outside layer 1 and posting data to layer 1 once consensus is reached to benefit from the underlying blockchain's native security.[155]	**حلول المتابعة**	**Enroulable** **Rollup** **Cumul**

Ropsten	Ropsten Ethereum, also known as "Ethereum Testnet" is a testing network that runs the same protocol as Ethereum but is used for testing purposes before deploying on the main network (Mainnet).[86]	**روبستن (إحدى برامج المحفظة الساخنة)**	**Ropsten**
Rug pull	A crypto-asset market scam in which a development team attracts investors into a project before disappearing with investor funds, leaving investors with a valueless asset.[155]	**سحب البساط**	**Tirer le tapis**
Reward System (Incentive Mechanism)	Method of offering reward for some activities concerned with the operation of a DLT system. An example of a reward is a block reward.[112]	**نظام المكافأة (آلية الحوافز)**	**Système de récompense (mécanisme d'incitation)**
Satoshi	In honor of Satoshi Nakomoto, a Satoshi is the most micro unit of splitting a bitcoin, representing 0.00000001 of a Bitcoin.[86]	**ساتوشي**	**Satoshi**
Scalability	A blockchain project's ability to handle network traffic, future growth and capacity in its intended application.[99]	**قابلية التوسع**	**Évolutivité**
Scamcoin/Shitcoin	A colloquial terminology used to refer to crypto projects that are either poorly constructed, scammy or fraudulent, dead-end investments, or fakes. It is generally advisable to avoid or ignore these types of coins.[86]	**عملة احتيالية**	**Scamcoin/Shitcoin**
Secure Key Storage	Various methods of protecting cryptographic keys and preventing unauthorized parties from gaining access to the keys and resulting information. Storage protects the key while keeping it readily available for use.[145]	**التخزين الآمن للمفتاح**	**Stockage sécurisé des clés**

Seed Phrase	A random sequence of words which can be used to restore a lost wallet.[103]	**التسلسل العشوائي للجمل**	**Phrase de récupération (Seed Phrase)**
Segregated Witnesses (SeqWit)	The process to increase Bitcoin blockchain block size limit by removing signature date from transactions.[112]	**شاهد منفصل**	**Témoin séparé**
Sharding	A blockchain configuration and architecture that enables the processing of transactions in parallel. The blockchain's global state is split among multiple blockchain subnetworks coordinated by a separate hub blockchain.[73]	**عملية التجزئة**	**Partage**
Sidechain	A blockchain with its own consensus mechanism and set of nodes that is connected to another blockchain through a two-way bridge.[73] A separate blockchain that runs independent of a smart contract platform (such as Ethereum) and is connected to the by a two-way bridge.[144] Also, sidechains are a type of de facto scaling solution where an independent blockchain forms a symbiotic partnership with a Layer 1 smart contract platform via a two-way bridge. Though sidechains cannot benefit from the main Layer 1's security and consensus, they are not bound by the rules that govern that Layer 1 and are thus free to operate the blockchain in any way they see fit. Typically, sidechains also focus on higher throughputs, faster transaction speeds and lower costs.[163]	**سلسلة جانبية**	**Chaîne latérale**

Simple Agreement for Future Tokens (SAFT)	A form of fund-raising directed to accredited investors which promises tokens when the project or company becomes operational.[101]	**اتفاقية مبسطة للرموز المستقبلية**	**Accord simple pour les jetons futurs**
Single Chain	A Layer 1 blockchain in which all transactions are recorded on the primary distributed ledger. Single chain allows for layer 2 scaling solutions that remain tied to the primary blockchain for transactional competency.[117]	**سلسلة فردية**	**Chaîne unique**
Smart Bill of Lading (Smart B/L)	The blockchain-based Bill of Lading developed by CargoX preserves all paper B/L legacy features and enhances them with benefits offered by the decentralized ecosystem, including speed, security, and transparency. Additionally, it provides a base for further integration of value-added features such as smart contract Letters of Credit (L/C), insurance, etc.[106]	**بوليصة الشحن الذكية**	**Le connaissement intelligent**
Smart Contract	A smart contract is code - invoked by a client application external to the blockchain network - that manages access and modifications to a set of key-value pairs in the World State via Transaction. In Hyperledger Fabric, smart contracts are packaged as chaincode. Chaincode is installed on peers and then defined and used on one or more channels.[143]	**العقد الذكي**	**Le contrat intelligent**
Soft Fork	A soft fork can be defined as a change to the DLT software that is backward compatible, which means that, unlike hard forks, there is no splitting or branching out of the blockchain.	**التشعب المرن**	**Fourche souple**

Solidity	A contract-oriented programming language for writing smart contracts. It is used for implementing smart contracts on various blockchain platforms.[9] Also, it is a JavaScript-like object-oriented programming language for Ethereum for implementing smart contracts on the Ethereum blockchain.[103] Or, It is a special programming language used for creating smart contracts on the blockchain. It is unique because it enables developers to write rules and conditions directly into the contracts, ensuring that transactions are secure, reliable, and trustworthy. It has mechanisms to catch errors early in the development process to ensure greater program reliability.[145]	**الصلابة** **لغة برمجة لكتابة)** **العقود الذكية)**	**Solidité**
Staking	Protocol-defined token collateralization earning yields and/or providing privileges, either at the base layer (in proof-of-stake consensus models) or at the smart contract layer.[73]	**إثبات الحصص** **(التخصيص)**	**Jalonnement** **Staking**
State Channel	A scheme that enables the off-chain processing of transactions by a group of participants with instant second layer finality and deferred on-chain settlement via state updates.[73]	**قناة الوحدة**	**Etat du canal**
State Update	An on-chain transaction used to anchor the current state of an external ledger onto the underlying blockchain.[73]	**تحديث الحالة**	**Mise à jour de l'état**
Stateless	Refers to a data representation or a process that is self-contained and does not depend on any external data store.[73]	**عديم الحالة**	**Apatride**
Subchain	Logically separate chain that can form part of a blockchain system.[112]	**سلسلة فرعية**	**Une sous-chaîne**

Supply Chain / Commerce (BaaS)	Blockchain based BaaS services enable producers, distributors, and consumers to grow their customer and client networks by utilizing permissioned blockchains for the purpose of tracking, processing, and distributing goods and services while relying on a central entity to ensure the security and legitimacy of the master-node validated blockchain.[163]	**سلسلة التوريد / التجارة** **(القائمة على سلسلة الكتل كخدمة)**	**Chaîne d'approvisionnement / Commerce (BaaS)**
Sybil Attack	A cybersecurity attack wherein an attacker creates multiple accounts and pretends to be many persons at once.[73]	**هجوم سيبيل** **(البرمجيات الضارة)**	**Sybil Attaque**
System Chain	Contains a configuration block defining the network at a system level. The system chain lives within the ordering service, and similar to a channel, and has an initial configuration containing information such as: MSP information, policies, and configuration details. Any change to the overall network (e.g. a new org joining, or a new ordering node being added) will result in a new configuration block being added to the system chain. The system chain can be thought of as the common binding for a channel or group of channels. For instance, a collection of financial institutions may form a consortium (represented through the system chain), and then proceed to create channels relative to their aligned and varying business agendas.[143]	**سلسلة النظام**	**Systèmes de chaînes**
Tamper resistance	The ability to make it hard for a single party to unilaterally change past records (i.e. transaction history). [11]	**مقاومة العبث**	**Inviolabilité**
Tamper-resistant Ledger	A tamper-resistant ledger ensures that once data is recorded on the blockchain, it cannot be altered or manipulated without detection, providing a secure and trustworthy record of transactions and information.[145]	**السجل الموزع المقاوم للعبث**	**Registre inviolable**

Testnet	Value-less networks used by protocol and smart contract developers to test their code in a production-like environment before deployment to the mainnet. Most testnets use a proof-of-authority consensus mechanism due to difficulty incentivizing proof-of-work miners.[112]	**اختبار الشبكة**	**Un testnet**
Throughput	The rate at which valid transactions are committed to the blockchain.[144]	**معدل الإنتاج**	**La cadence de fabrication ébit**
Timestamp Server	A timestamp server works by taking a hash (see above for definition) of a block of items to be timestamped and widely publishing the hash across the blockchain. The timestamp proves that the data must have existed at the time in order to get into the hash. Each timestamp includes the previous timestamp in its hash, forming a chain, with each additional timestamp reinforcing the ones before it.[104]	**خادم الطابع الزمني**	**Un serveur d’horodatage**
Token Contract	A smart contract deployed on a DLT Network that manages token balances and the methods by which token transfers can be invoked.[110]	**عقد الرمز المميز**	**Le contrat de jetons**
Token Economics (Tokenomics)	The study of the parameters that determine the characteristics of crypto assets to create economic value.[144]	**الاقتصاد الرمزي**	**L’économie des jetons (Tokenomics)**
Token Factory Contract	A smart contract that defines and issues a token.[73]	**عقد مصنع الرمز**	**Contrat d'usine de jetons**
Token Generation Event	The creation and first sale of a blockchain coin or token.[103]	**حدث إنشاء الرمز المميز**	**Les événements de génération de jetons**
Token Type - ERC-20	A type of fungible Ethereum token (i.e., smart contract) standard which is defined by a series of functions that must be supported, including functions to retrieve the total supply, transfer from one wallet to another, and approve a transaction. Typically, any given ERC-20 token has many copies which are held in a variety of crypto wallets.[103]	**نوع الرمز -رمز من رموز إيثريوم القابلة للاستبدال**	**Type de jeton - ERC-20**

Token Type - ERC-721	A type of non-fungible Ethereum token (i.e., smart contract) standard which is defined by a series of functions that must be supported, including functions to retrieve the total supply, transfer from one wallet to another, and approve a transaction. Each ERC-721 token is unique and non-interchangeable with other tokens (i.e., non-fungible).[103]	**نوع الرمز - رمز من رموز إيثريوم غير القابلة للاستبدال**	**Type de jeton - ERC-721**
Tokenless Ledger	A ledger that doesn't require a native currency to operate.[103]	**السجل الموزع بدون رمز**	**Registre sans jeton**
Transaction	Any proposed change to the ledger; despite the connotation, a transaction need not be economic (value-transferring) in nature. Transactions can be unconfirmed (not included in the ledger) or confirmed (part of the ledger). [11] Transactions are created when a chaincode is invoked from a client application to read or write data from the ledger. Fabric application clients submit transaction proposals to endorsing peers for execution and endorsement, gather the signed (endorsed) responses from those endorsing peers, and then package the results and endorsements into a transaction that is submitted to the ordering service. The ordering service orders and places transactions in a block that is broadcast to the peers which validate and commit the transactions to the ledger and update world state.[143]	**المعاملة** **معاملة (عملية تجارية)**	**Transaction**
Transaction Block	A collection of transactions on the bitcoin network, gathered into a block that can then be hashed and added to the blockchain.[99]	**كتلة المعاملات**	**Blocage des transactions**

Transaction fees	An amount of cryptocurrency charged to process a blockchain transaction. Given to publishing nodes to include the transaction within a block.[73] Fees paid by the senders of bitcoins to induce miners to include their transactions in blocks.[102]	**رسوم المعاملات**	**Frais de transaction**
Transaction finality	Determines when a confirmed record can be considered 'final' (i.e. not reversible). Finality can be probabilistic (e.g. Pow-based systems that are computationally impractical to revert) or explicit (e.g. systems that incorporate 'checkpoints' that must appear in every transaction history). Finalised records are considered permanently settled, whereas records that have been produced but which are feasible to revert are referred to as provisionally settled. [11]	**المعاملة النهائية**	**Transaction de Finalité**
Transaction ID (TxID)	The unique ID that is assigned to a transaction. The TxID is used to access a specific transaction block and the information it holds. When submitting a transaction on MetaMask, a TxID is generated, allowing a user to check the status of the transaction on a website such as etherscan.io.[86]	**معرَف معاملة**	**Identité de transaction (TxID)**
Transactions Per Second (TPS)	A measurement of the speed of a blockchain. The low TPS of most blockchains is a significant barrier to using blockchain for business, especially financial, applications.[103]	**معدل المعاملات في الثانية**	**Transactions par seconde**
Transaction processing	The set of processes that specifies the mechanism of updating the ledger: (i) which participants have the right to update the shared set of authoritative records (permission less vs. permissioned) and (ii) how participants reach agreement over implementing these updates. Also called mining. [11]	**معالجة المعاملات**	**Traitement des Transactions**

Transparent	Any digital asset whose ledger displays the deposit addresses of both senders and receivers and may reveal wallet balances publicly.[117] Also, A primary property of public blockchains whereby any participant in a system or transaction can view the transactions on the blockchain.[103]	**الوضوح** **الشفافية**	**Transparent**
Transparent Centralized Finance (CeFi) Currency	Any digital asset distributed by a central entity and backed by a centralized reserve treasury (i.e., corporation, government, CBDC's, centralized exchange), or created for direct use on a centrally controlled platform such as a centralized exchange or centralized hot wallet. All tokens must be minted and transacted on a BFT smart contract platform.[117] [163]	**عملة التمويل المركزية الشفافة**	**Monnaie financière centralisée transparente**
Transparent Decentralized Finance (Defi) Currency	Any digital asset either mined or minted on a smart contract platform backed by a decentralized reserve treasury.[117] Any digital that has the primary purpose of transferring monetary value. These assets are either mined on their own native blockchains or minted on smart contract platforms backed by a decentralized reserve treasury.[163]	**عملة التمويل اللامركزي الشفافة**	**Monnaie transparente de la finance décentralisée**
Trezor	Trezor is a type of Hardware Wallet used to store cryptocurrencies in a highly secure manner. With a Trezor wallet, transactions must be approved by physically clicking buttons on the device itself, which ensures that hackers cannot withdraw cryptocurrency without access to the physical device and its protective password.[86]	**تريزور (إحدى برامج محفظة الأجهزة)**	**Trezor**

Uniswap	Uniswap is a popular decentralized automated market maker, allowing users to interact with its liquidity pools to trade many types of Ethereum-based tokens for other tokens. Uniswap is currently the only exchange site where you can directly purchase Axion.[86]	**سوق آلي لامركزي**	**Uniswap**
Unspent Transaction Outputs (UTXO)	Unspent transaction outputs are used to determine whether a transaction is valid.[9]	**مخرجات المعاملات غير المنفقة**	**Sortie de Transaction non Dépensée (UTXO)**
Utility Tokens	A digital asset that grants the owner of the token (see above for definition) a specific right in the usage of a company's products like being first to access it or getting other privileges. The major difference between security tokens and utility tokens is in the intended use and functionality of the tokens. Utility tokens do not provide the rights of ownership over a part of a company; therefore, utility tokens are not created to be an investment. Blockchain offers a platform that can be used to create a voting system that allows investors to exercise control over the company's decision-making process. Utility tokens are not intended to give their holders the ability to control how decisions are made in a company; instead, they help companies to gain funding without losing their independence. Utility tokens are often used for Initial Coin Offerings (ICO).[103]	**رموز المنفعة**	**Les jetons utilitaires**
Validation (ledger)	The set of processes required to ensure that actors independently arrive at the same conclusion with regard to the state of the ledger. This includes verifying the validity of unconfirmed transactions, verifying record proposals, and auditing the state of the system. [11]	**المصادقة (السجل)**	**Validation (registre)**

Value added Network	Is a secure file transfer protocol that is privately hosted and with structured messages being exchanged between fewer partners through a mail-box-like system.[100]	**شبكة القيمة المضافة**	**Un réseau à valeur ajoutée**
VIPER	A programming language created to be a formal introduction to smart contracts.[9]	**لغة الفايبر (برمجة)**	**VIPÈRE**
Volatility	This is a statistical measure of the dispersion of returns for a given security or market index. Volatility can either be measured by using the standard deviation or variance between returns from that same security or market index. Commonly, the higher the volatility, the riskier the security.[107]	**التقلب**	**La volatilité**
Wallet	A software program capable of storing and managing public and private key pairs used to store and transfer digital assets. [11]	**حافظة نقود**	**Le Portefeuille**
Wallet (Multisignature)	A wallet that requires multiple digital signatures to execute a transaction.[103]	**الحافظة (متعددة التوقيعات)**	**Portefeuille (Multisignature)**
Web3	Web3 is the next generation of the internet, based on decentralized technologies like blockchain. It empowers users with data ownership and enables new types of applications and services through the use of digital currencies and tokens. These digital assets play a vital role in facilitating value exchange, enabling economic models, and promoting user engagement within the decentralized ecosystem.[156]	**ويب3**	**Web3**

Zeppelin/Open Zeppelin	A community of like-minded Smart Contract developers.[103]	**مجتمع مطوري العقود الذكية**	**Zeppelin/Ouvrir Zeppelin**
Zero-Knowledge Proof (ZKP)	A cryptographic scheme where a prover is able to convince a verifier that a statement is true, without providing any more information than that single bit (that is, that the statement is true rather than false). [73]	**إثبات المعرفة الصفرية**	**Preuve Zero-Knowledge (ZKP)**

Cloud Computing

الحوسبة السحابية

Cloud Computing

الحوسبة السحابية

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

Anonymized data (De-identified)	Data that are irrevocably stripped of direct identifiers; a code is not kept allowing future re-linkage of data to direct identifiers, and the risk of re-identification of individuals from any remaining indirect identifiers is low or very low. According to the TCPS2 (2018), secondary use of anonymized (de-identified) human participant data for research purposes requires Research Ethics Board (REB) review and clearance.[52]	**بيانات مجهولة المصدر (غير محدد)**	**Données anonymisées (Désidentifié)**
Application as a Service	This is solely one or more applications hosted in the cloud, not in connection with our desktop. Very handy for 3D and graphic heavy software as that`s normally not available in the cloud.[4]	**التطبيق كخدمة**	**Applicatif sous la Forme d'un Service**
Authorized data access	When personnel (as individuals or according to role) are given access to data by the researcher.[52]	**الوصول إلى البيانات المصرح بها**	**Autoriser l'accès aux données**
Authentication Credentials	A combination of the user ID or account ID plus the authentication factor(s) used to authenticate an individual, device, or process.[115]	**بيانات اعتماد المصادقة**	**Les informations d'authentification**
Autoscaling	Also called automatic scaling, is a method used in cloud computing that dynamically adjusts the amount of computational resources in a server farm automatically based on the amount of current requests. Spryng`s servers are using automatic scaling to guarantee optimal performance.[51]	**القياس الممكن**	**AutoScaling**
Availability Zone	Means a physically isolated location within a Region, these locations have independent infrastructure resources (they are made-up of at least one data center). A resilient cloud-based solution is distributed across multiple Availability Zones.[138]	**منطقة توافر الخدمات**	**Zone de disponibilité**

Broad network access	Capabilities are available over the network and accessed through standard mechanisms that promote use by heterogeneous thin or thick client platforms (e.g., mobile phones, tablets, laptops, and workstations).[114]	**الوصول إلى الشبكة الواسعة**	**Un large accès au réseau**
Brute Force Attack	A trial-and-error method used to obtain information such as a user password or personal identification number (PIN). In a brute force attack, automated software generates a large number of consecutive guesses in an attempt to determine the desired data.[15]	**هجوم القوة الغاشمة** **"هجوم عشوائي للحصول على البيانات"**	**Attaque par Force Brute**
Cloud Adoption	Cloud adoption is a strategic move by organizations of reducing cost, mitigating risk and achieving scalability in applications and services by moving these to the Cloud. There are varying degrees of Cloud adoption across organizations. The depth of adoption depends on the maturity of best practices and enterprise-ready Cloud services availability. Also, Organizations that go ahead with the strategic decision of adopting Cloud-based technologies have to identify potential security vulnerabilities and controls, required to keep data and applications in the Cloud secured, hence there is a need for compliance assessment during Cloud adoption.[16]	**اعتماد السحابة**	**Adoption du Cloud**
Cloud Agent	An Agent that is hosted in the cloud. It typically operates on a computing device over which the Identity Owner does not have direct physical control or access. Mutually exclusive with Edge Agent. A Cloud Agent requires a Wallet and typically has a Service Endpoint. Cloud agents may be hosted by an Agency.[112]	**وكيل السحابة**	**Cloudagent**

Cloud Architecture	Cloud architecture refers to the components and subcomponents required for Cloud computing. These components typically consist of a front-end platform, back-end platforms, a Cloud-based delivery, and a network. [16]	**البنية السحابية**	**L'Architecture Cloud**
Cloud-Based	An internet accessible computer environment usually hosted at a centrally managed third-party data center. Access to cloud-based systems is typically through a browser or Smart Client.[49]	**القائم على السحابة**	**Basé sur le cloud**
Cloud Computing	The process of delivering IT services in which resources (data, applications) are stored, managed and processed in remote servers hosted on the Internet, rather than on a local server or personal computer. Data and software packages are stored on remote servers in secure data centres. Cloud computing provides access to this information as long as an electronic device has access to the web, allowing employees to work remotely. [4]	**الحوسبة السحابية**	**Cloud Computing -** **Informatique en Nuage**
Cloud Computing - 3 Main Models: **1. Infrastructure as a Service (IaaS)** **2. Platform as a Service (PaaS)** **3. Software as a Service (SaaS)**	Cloud computing is a model for enabling convenient, on-demand network access to a shared pool of configurable computing resources (e.g., networks, servers, storage, applications, and services) that can be rapidly provisioned and released with minimal management effort or service provider interaction. [16]	**الحوسبة السحابية** **ثلاثة نماذج رئيسة:** **1- البنية التحتية كخدمة** **2- المنصة كخدمة** **3- البرمجيات كخدمة**	**Informatique en Nuage** **Trois modèl principaux:** **1- Infrastructure en tant que Service** **2- Plateforme en tant que Service** **3- Logiciel en tant que Service**

Cloud hub	Automation endpoint that is part of a data center or point of presence (POP) acting as a hub point for overlay connections from many spoke devices. Cloud hubs are usually logical entities in a multitenant device (cloud hub device). [50]	**مركز السحابة**	**Cloud hub**
Cloud Infrastructure	Encompasses the servers, virtual machines, storage systems, networking, and other components required for cloud computing and infrastructure as a service. Cloud infrastructure provides the building blocks, or primitives, for creating hybrid and private clouds that deliver cloud computing services.[45]	**البنية التحتية السحابية**	**Infrastructure de Cloud**
Cloud Management Platform (CMP)	A suite of integrated software tools that an enterprise can use to monitor and control Cloud computing resources. Allows administrative control over public, private, hybrid and multicloud deployments. [16]	**منصة إدارة السحابة (CMP)**	**Plateforme de Gestion Cloud**
Cloud Migration	The process of moving data, applications or other business elements to a cloud computing environment. One common model is the transfer of data and applications from a local, on-premises data center to the public Cloud. [16]	**الهجرة السحابية**	**Migration vers le Nuage** **Migration dans le Cloud**
Cloud Native	Cloud Native is an approach to building and running applications that exploit the advantages of the Cloud computing delivery model. It is about 'How' these applications are created and deployed, not 'Where'. Though it does tend to imply that these applications live in the public Cloud. [16]	**السحابة الأصلية**	**Cloud Native**

Cloud Native Computing Foundation "CNCF"	An open-source project hosted by the Linux Foundation, the CNCF hosts Kubernetes and other key open source projects, including Prometheus, Open Tracing, Fluentd, and linkerd. VMware is a member of the Linux Foundation and the Cloud Native Computing Foundation. [45]	**مؤسسة الحوسبة السحابية الأصلية "CNCF"**	**Cloud Native Computing Foundation**
Cloud Provider	A company that provides cloud-based platform, infrastructure, application or storage services to other organizations and/or individuals. [4]	**مزود الخدمات السحابية**	**Fournisseur de Cloud** **Fournisseur de Services Infonuagiques**
Cloud Services	Services provided using cloud computing, that is, a model for enabling ubiquitous, convenient, on demand network access to a shared pool of configurable computing resources (e.g. networks, servers, storage, applications and services) that can be rapidly provisioned and released with minimal management effort or service provider interaction. [20]	**الخدمات السحابية**	**Services de Cloud** **Services en Nuage**
Cloud Service Broker (CSB)	An entity (real or virtual) that manages the use, performance and delivery of cloud services, in addition to enabling the negotiations and relationships between cloud providers and cloud consumers. NIST defines CSB as an IT role and business model in which a company or other entity adds value to one or more (public or private) cloud services on behalf of one or more consumers of that service via three primary roles including aggregation, integration and customization brokerage.[114]	**وسيط الخدمات السحابية**	**Un courtier en services cloud**

Cloud Services Brokerage (CSB)	An IT role and business model in which a company or other entity adds value to one or more (public or private) Cloud services on behalf of one or more consumers of that service via 3 primary roles; aggregation, integration and customization brokerage. A CSB provider offers a combination of technologies, people and methodologies to implement and manage Cloud-based projects. [16]	**خدمات الوساطة السحابية**	**Services de Courtage Infonuagique**
Cloud Ready/Cloud Readiness	An IT solution that is either already or can be hosted on a virtual x86 server using either Linux or Windows as an operating system and there are no software licensing or data issues with the solution consuming cloud-based hosting services.[114]	**جاهزية السحابة**	**Prêt pour le cloud**
Cloud Service Integrator (CSI)	Specializes in the integration of cloud hosted services (sometimes referred to as Integration-as-a-Service). For the extended hybrid cloud model some of the IT solutions, services and data are maintained locally, while others are served remotely via multiple cloud providers.[114]	**تكامل الخدمات السحابية**	**Intégrateur services cloud**
Cloud Security Monitoring	The continuous security monitoring of cloud infrastructure for potential security vulnerabilities and threats, as well as assuring optimal functioning of the cloud platform while minimizing security risks including costly data breaches.[132]	**مراقبة الأمن السحابي**	**Surveillance la sécurité du cloud**
Cloud Service Provider (CSP)	CSPs are companies that offer network services, infrastructure, or business applications in the Cloud. The large public CSPs are Amazon Web Services (AWS), Microsoft Azure and Google Cloud Platform. [16]	**مزود الخدمة السحابية (CSP)**	**Fournisseurs de Services Cloud** **Fournisseurs de Services Infonuagiques**

Cloud Service Provider (CSP) Lock-in	The ease (or lack thereof) of moving data between providers or services. Many cloud platforms and services are proprietary, making it difficult to migrate to another provider. [15]	**تأمين مزود الخدمة السحابية (CSP)**	**Verrouillage Fournisseurs de Services Infonuagiques**
Cloud site	Site where customers access network services and all virtualized network functions (VNFs) from a service provider's cloud in a network point of presence (POP). [50]	**موقع السحابة**	**Site cloud**
Cloud spoke	Automation endpoint that is part of a customer virtual private cloud (VPC) on cloud platforms such as Amazon Web Services (AWS). Typically, these points are connected using overlay connections to hub sites.[50]	**التحدث مع السحابة**	**Cloud a parlé**
Cloud Stack	Cloud computing software for creating, managing, and deploying infrastructure cloud services.[50]	**مكدس السحاب**	**Pile de Cloud**
Cloud Types	There are three types of clouds: private, public, and hybrid. See separate entries for definitions. Cloud types should not be confused with the three types of services offered through the cloud (IAAS, SAAS or PAAS). [15]	**أنواع الخدمات السحابية**	**Types de Nuages**
Community Cloud	The cloud infrastructure is provisioned for exclusive use by a specific community of consumers from organizations that have shared concerns (e.g., mission, security requirements, policy, and compliance considerations). It may be owned, managed, and operated by one or more of the organizations in the community, a third party, or some combination of them, and it may exist on or off premises.[114]	**مجتمع سحابة**	**Nuage communautaire**

Cognitive Computing "CC"	Refers to technology platforms that are based on the scientific disciplines of artificial intelligence and signal processing. These platforms use tools such as machine learning, face recognition or natural language processing and more.[7]	**الحوسبة المعرفية**	**Informatique Cognitive**
Computing	The Computing sector consists of projects that aim to decentralize the sharing, storing, and transmission of data by removing intermediaries and ensuring privacy for all users. All projects that aim to gather, transmit, store, and share data and web services in a decentralized manner play a key factor in building the infrastructure of Web 3.0. This includes on-chain and off-chain data transmission, social data platforms, peer-to-peer secure data transactions, open networks, free market private computation, and decentralized file storage and file sharing.[163]	**الحوسبة**	**Informatique**
Confidential data	Information entrusted to a person, organization or entity with the intent that it be kept private and access to that information be controlled or restricted.[52]	**البيانات السرية**	**Données confidentielles**
Container	A packaging format that encapsulates a set of software with its dependencies and runs in a virtual server environment with minimal OS. Therefore, it is a form of virtualization. The difference between VM's and containers is that each VM has its own full-sized OS, while containers have a minimal OS.[114]	**حاوية**	**Conteneur**
Containerization	The encapsulation of an application in a container.[114]	**النقل بالحاويات**	**Conteneurisation**

Consumption Based Pricing	A consumption-based pricing model is a service provision and payment scheme in which the customer pays according to the resources used. This model is becoming a popular approach within Cloud Managed Services. [16]	**التسعير على أساس الاستهلاك**	**Tarification Fondé Sur la Consommation**
Data Center	A facility built for the purpose of housing cloud-based resources such as servers and other service-based equipment. Many companies operate multiple data centers in different geographic locations to ensure redundancies against data center failures, thus allowing an always-online service offering. [4]	**مركز البيانات**	**Centre de Données.**
Data cleansing	The act of reviewing and revising data to remove duplicate entries, correct misspellings, add missing data and provide more consistency. [48]	**تنقية البيانات**	**Nettoyage des données**
Data custodian	A person responsible for the database structure and the technical environment, including the storage of data. [48]	**أمين البيانات**	**Dépositaire des données**
Data-directed decision making	The use of data to support making crucial decisions. [48]	**صنع القرار الموجه بالبيانات**	**Prise de décision sur les donnees**
Data integrity	The measure of trust an organization has in the accuracy, completeness, timeliness and validity of the data. [48]	**تكامل البيانات**	**Intégrité des données**
Data lifecycle	All of the stages in the existence of data from collection to destruction. A lifecycle view is used to enable active management of data over time, thus maintaining security, accessibility, and utility.[52]	**دورة حياة البيانات**	**Cycle de vie des données**

Data model, Data modeling	An agreed upon data structure. This structure is used to pass data from one individual, group, or organization to another, so that all parties know what the different data components mean. Often meant for both technical and non-technical users. [48]	**نموذج البيانات، نمذجة البيانات**	**Modèle de données, Modélisation de données**
Data Privacy	The aspect of information technology that deals with the protection of individual or organizational information as it relates to sharing with third parties. Recent data privacy standards include the General Data Protection Regulation (GDPR) and the Health Insurance Portability and Accountability Act (HIPAA).[49]	**خصوصية البيانات**	**La confidentialité des données**
Data science	The discipline that incorporates statistics, data visualization, computer programming, data mining, machine learning and database engineering to solve complex problems. [48]	**علم البيانات**	**Science des données**
Data security	The practice of protecting data from destruction or unauthorized access. [48]	**أمن البيانات**	**Sécurité des données**
De-identification	The act of changing individual-level data to decrease the probability of disclosing an individual's identity. This can involve masking direct identifiers (e.g., name, phone number, address) as well as transforming (e.g., recoding, combining) or suppressing indirect identifiers that could be used alone or in combination to-identify an individual (e.g., birth dates, geographic details, dates of key events). If done correctly, de-identification minimizes and therefore mitigates risk of re-identification of any data shared or released.[52]	**إخفاء الهوية**	**Désidentification**
Directly identifying information	Information that identifies a specific individual, organization or entity through direct identifiers (e.g., name, social insurance number, personal health number). [52]	**معلومات تحديد الهوية مباشرة**	**Informations d'identification directe**

Disaster Recovery as a Service (DRAAS)	In event of disaster, DRAAS means a business has access to a hosted desktop with Office, Skype for Business and their chosen data and apps. This ensures minimum downtime and maximum business continuity by allowing employees to keep working without an office, for example. [4]	**التعافي من الكوارث كخدمة**	**Reprise Après Sinistre en Tant que Service**
Distributed Cloud Computing	The interaction of cloud technologies across multiple geographic locations to perform computations.[87]	**الحوسبة السحابية الموزعة**	**Cloud computing distribué**
Edge Computing	The processing of data near to the network's "edge" - the place where the data is generated - rather than transmitting that data to a data center for processing. This processing can be done by the device producing the data or by a local computer or server.[87]	**حوسبة الحافة**	**Informatique de périphérie** **Edge computing**
Elasticity in the Cloud	In Cloud computing, Elasticity is a term used to reference the ability of a system to adapt to changing workload demand by provisioning and de-provisioning pooled resources so that provisioned resources match current demand as well as possible. [16]	**مرونة السحابة**	**Élasticité du Cloud** **Flexibilité du Nuage**
Encryption	A technology that codes data into an unreadable form so it can only be decoded by a computer that has the correct key. Encryption prevents unauthorized users from reading data that is transmitted over a network. [15]	**التشفير**	**Chiffrement**
Fog Computing	Fog computing extends cloud computing's services to the edge of the network, in other words closer to the end user. This provides a better quality of service, reduced latency and increased mobility. By better distributing data, fog computing enables the effective use of Internet of Things applications that demand real-time service.[4]	**الحوسبة الضبابية**	**Informatiques de Fog**

Github	A cloud-based service that allows developers to store and manage source code (a source code repository), enabling them to track and control changes to the code using the 'Git' open-source version control system. [16]	**جيث هب (خدمة من الحوسبة السحابية)**	**Github**
Google Cloud Platform "GCP"	a Cloud computing service that runs on the same infrastructure that Google uses internally for its end-user products, such as YouTube. It provides a series of modular Cloud services including computing, data storage, data analytics and machine learning. [16]	**منصة جوجل السحابية**	**Google Plateforme Cloud**
Grid Computing	The practice of using numerous widely separated computers (esp. ones linked via the internet) to carry out large computational tasks by sharing processing power, typically for the purposes of scientific research.[87]	**الحوسبة الشبكية**	**Grille Informatique**
High risk data	High risk data are data which require strong controls against unauthorized disclosure, loss, and modification that could result in significant risk of harm to both researchers and research participants, be they individuals, communities, organizations, or entities. Examples of high-risk data include, but are not limited to, information related to racial or ethnic origin; political opinions; religious beliefs or other beliefs of a similar nature; trade union membership; physical or mental health or condition; sexual life; and the commission or alleged commission of any offence by the participant.[52]	**البيانات عالية الخطورة**	**Données à haut risque**
Hosted Private Cloud	A Hosted Private Cloud is a dedicated environment that is internally designed, externally hosted, and externally managed. It blends the benefits of controlling the service and architectural design with the benefits of data center outsourcing.[114]	**السحابة الخاصة المستضافة**	**Le Cloud privé hébergé**

Hybrid Cloud	A cloud computing environment that uses a mix of on-premises private cloud and public cloud services with orchestration between the two platforms. By allowing workloads to move between private and public clouds as computing needs and costs change, a hybrid cloud gives businesses greater flexibility, and more data deployment options. [15]	**الحوسبة المختلطة**	**Cloud Hybride**
Hyper-converged Infrastructure	Integrates the same key types of IT components that converged infrastructure does, but in a scalable rack or appliance that simplifies management, improves performance, and adds elastic scalability. See converged infrastructure.[45]	**البنية التحتية فائقة التقارب**	**Infrastructure Hyperconvergée**
Identifying information	Information that identifies an individual, organization or entity, or information for which it is reasonably foreseeable, under given circumstances, could be utilized, either alone or with other information, to make such an identification.[52]	**معلومات تعريفية**	**Données d'identification**
Indirectly identifying information	Information that, while not directly identifying, when used or considered in combination with other information, could reasonably be expected to identify an individual, organization or entity (e.g., date of birth, education level, place of residence or other detailed geographic information, or unique personal characteristics).[52]	**معلومات تحديد الهوية غير المباشرة**	**Informations d'identification indirectes**
Infrastructure	Cloud Infrastructure refers to a virtual infrastructure that is delivered or accessed via a network or the internet. This usually refers to the on-demand services or products being delivered through the model known as Infrastructure as a Service (IaaS). [16]	**البنية التحتية**	**Infrastructure**

Infrastructure as Code (IaC)	The process of managing and provisioning IT resources through machine-readable definition files, rather than physical hardware configuration or interactive configuration tools. The IT infrastructure managed in this way comprises both physical equipment such as bare-metal servers as well as virtual machines and associated configuration resources. It can use either scripts or declarative definitions, rather than manual processes. IaC approaches are promoted for Cloud computing, which is sometimes marketed as infrastructure as a service (IaaS). IaC supports IaaS but should not be confused with it. [16]	**البنية التحتية كرمز**	**Infrastructure en tant que Code**
Infrastructure as a Service (IAAS)	Cloud infrastructure services, whereby a virtualized environment is delivered as a service over the internet by the provider. The infrastructure can include servers, network equipment, and software. [4] Also, Infrastructure components provided IaaS, located in data centers operated by a provider, typically accessed over the public Internet. IaaS provides a base platform for the deployment of workloads, typically with containers and Kubernetes (K8s).[116]	**البنية التحتية كخدمة**	**Infrastructure en tant que Service**
Infrastructure as-Code (IaC)	Given the ability to automate aaS via APIs, the implementation of the automation is typically via Python code, Ansible playbooks, and similar. These automation artefacts are programming code that define how the services are consumed. As such, they can be subject to the same code management and software development regimes as any other body of code. This means that infrastructure automation can be subject to all of the quality and consistency benefits, CI/CD, traceability, automated testing, compliance checking, and so on, that could be applied to any coding project.[116]	**البنية التحتية كرمز**	**L'infrastructure en tant que code**

Insider Threat	A malicious threat to an organization that comes from people within the organization, such as employees, former employees, contractors, vendors, or business associates who have inside information concerning the organization's security practices, data, and computer systems. [15]	**التهديد الداخلي (تهديد من الداخل)**	**Menaces Internes**
Kubernetes (K8s)	Kubernetes is an open-source system for automating deployment, scaling, and management of containerized applications.[116]	**نظام مفتوح المصدر لأتمتة التطبيقات**	**Kubernetes (K8s)**
Low risk data	Data which requires controls against unauthorized modification for the sake of data integrity rather than to prevent risk to researchers or research participants. Examples include but are not limited to, unrestricted information composed of completely de-identified or anonymous data, blank consent forms and information sheets, and information gathered from a public-facing website.[52]	**بيانات منخفضة المخاطر**	**Données à faible risque**
Machine learning	The use of data-driven algorithms that perform better as they have more data to work with, redefining their models or "learning" from this additional data. This involves cross validation with training and test data sets. Studying the practical application of machine learning usually means researching which machine learning algorithms are best for which situations. [48]	**تعلم الآلة**	**L'apprentissage automatique (AA)** **Machine Learning**
Man-in-the-Middle Attack (MITM)	A type of cyberattack where a malicious actor inserts him/herself into the communication between two parties, intercepts online traffic for his own use, and then sends it on to the recipient. [15]	**هجوم وسيط**	**Attaque de l'Intercepteur** **Attaque par Intrusion Humaine**

MapReduce	A programming model and implementation designed to work with big data sets in parallel on a distributed cluster system. MapReduce programs consist of two steps. First, a map step takes chunks of data and processes it in some way (e.g. parsing text into words). Second, a reduce step takes the data that are generated by the map step and performs some kind of summary calculation (e.g. counting word occurrences). In between the map and reduce step, data move between machines using a key-value pair system that guarantees that each reducer has the information it needs to complete its calculation (e.g. all of the occurrences of the word “Python” get routed to a single processor so they can be counted in aggregate). [48]	**مابريديوس** **تقليص الخريطة**	**MapReduce**
Measured service	Cloud systems automatically control and optimize resource use by leveraging a metering capability at some level of abstraction appropriate to the type of service (e.g., storage, processing, bandwidth, and active user accounts). Resource usage can be monitored, controlled, and reported, providing transparency for both the provider and consumer of the utilized service.[114]	**الخدمة المحسوبة**	**Les services mesurés**
Metadata	Is information that describes various facets of an information asset to improve its usability throughout its life cycle. [28]	**الميتاداتا** **البيانات الوصفية**	**Métadonnées**
Microservices	A microservices architecture is characterized by processes implementing fine-grained services, typically exposed via REST APIs and which can be composed into systems. The processes are often container-based, and the instantiation of the services often managed with Kubernetes. Microservices managed in this way are intrinsically well suited for deployment into IaaS environments, and as such, are the basis of a cloud native architecture.[116]	**الخدمات المصغرة**	**Microservices**

Natural Language Processing (NLP)	An interdisciplinary field of computer science, artificial intelligence, and computation linguistics that focuses on programming computers and algorithms to parse, process, and understand human language. NLP can be regarded as a form of AI. [28]	**معالجة اللغة الطبيعية**	**Traitement du Langage Naturel**
Non-Identifiable Data	Data that upon initial collection cannot lead to the identification of a specific individual, to distinguishing one person from another, or to personally identifiable information. Note that caution must be used if two such data sets are to be linked as the linkage could result in identifiable data.[52]	**البيانات غير المحددة للهوية**	**Données non identifiables**
On-Demand Self-Service	A consumer can unilaterally provision computing capabilities, such as server time and network storage, as needed automatically without requiring human interaction with each service provider.[114]	**الخدمة الذاتية عند الطلب**	**Libre-service à la demande**
Pay-As-You-Go	A cost model for cloud services that encompasses both subscription-based and consumption-based models, in contrast to traditional IT cost models that requires up-front capital expenditures for hardware and software.[4]	**الدفع عند الاستخدام**	**Prépayé** **Pay-As-You-Go**

Personally, identifiable information (PII)	Similar to direct identifiers, PII refers to information that can be used to uniquely identify, contact, or locate a person, organization, or entity (heretofore 'individual') or can be used with other sources to achieve the same end. PII includes but is not limited to the name of an individual, or other identifying items such as birth date, address or geocoding. Data coded with unique personal identifiers (UPI) are still identifiable if the holder of the information also has the master list or key linking the UPI to individuals. Data may also be identifiable on this level because of the number of different pieces of information known about a particular individual. It may also be possible to ascertain the identity of individuals from aggregated data where there are very few individuals in a particular category. Identifiability is dependent on the unique characteristics of information, the amount of information held that may be combined resulting in identification, and on the skills and technology of the data holder that may allow such combinations.[52]	**معلومات التعريف الشخصية**	**Informations identifiables personnellement**
Platform as a Service (PAAS)	A cloud computing model that provides a development and hosting platform over the internet, simulating the operating system level of a server. In a PAAS model, a cloud provider delivers hardware and software tools (usually those needed for application development) to its users as a service, allowing users to develop applications without the need to build or maintain the infrastructure of a server.[15]	**المنصة كخدمة**	**Plateforme en tant que Service**

Predictive Analytics	The use of data to predict patterns of activity. As applied to SupTech, predictive analytics may for example identify potential signals such as the unusual use of communications, fraud, likelihood of default, non-routine patterns of leaving the office and non-completion of training. Such signals may predict elevated misconduct risks. Predictive analytics may involve technologies such as machine learning or visualization tools. [28]	**التحليلات التنبؤية**	**Analyse Prédictive.**
Private Cloud	Used to describe a cloud computing platform that is implemented within the corporate firewall, under the control of the IT department. A private cloud is designed to offer the same features and benefits of cloud systems but removes a number of objections to the cloud computing model including control over enterprise and customer data, worries about security, and issues connected to regulatory compliance.[4]	**سحابة خاصة**	**Cloud Privé**
Private Cloud Appliance	A Private Cloud Appliance is a dedicated environment procured from a supplier that is designed by that supplier with provider/market driven features and architectural control, is internally hosted, and externally or internally managed. It blends the benefits of using predefined functional architecture and lower deployment risk with the benefits of internal security and control.[114]	**جهاز السحابة الخاصة**	**Appliance de cloud privé** **Private Cloud Appliance**

Private Cloud Services	Private cloud services store data on internal servers using local infrastructure. A private cloud is not shared with any other organization. Management of and access to data stored in private cloud services is controlled by the home institution or organization. Data resides on the organization's intranet or hosted data center where it is protected behind a firewall. Management, maintenance and updating of data centers is the responsibility of the institution. Private clouds may offer an increased level of security as they share very few, if any, resources with other organizations. However, not all institutions have the infrastructure and/or personnel needed to host private services.[52]	**خدمات السحابة الخاصة**	**Services de cloud privées**
Private Computing	Refers to the free market buying and selling of cloud computing power, surplus bandwidth, and other computational services. Private computing markets are decentralized, global, and pseudonymous with no barriers to entry.[117 163]	**الحوسبة الخاصة**	**Le Private Cloud**
Private On-premises Data Center	A data center infrastructure housed within an environment owned by a given enterprise is distinguished from other forms of data center, with the implication that the private data center is more secure, given that access is restricted to those authorized by the enterprise. Thus, circumstances can arise where very sensitive IT assets are only deployed in a private data center, in contrast to using public IaaS. For many intents and purposes, the underlying technology can be identical, allowing for hybrid deployments where some IT assets are privately deployed but also accessible to other assets in public IaaS. IAM, VPNs, firewalls, and similar are key technologies needed to underpin the security of such an arrangement.[116]	**مركز بيانات الأماكن الخاصة**	**Datacenter privé sur site**

Public Cloud	A type of cloud computing in which a service provider makes resources, such as applications and storage, available to the general public over the internet. Public cloud services may be free or offered on a pay-per-usage model. [15]	**سحابة عامة**	**Public Cloud** **Nuage Public**
Public Cloud Services	Public cloud services are companies that provide free or for-fee storage to multiple customers using remote servers that are managed by a provider. Data is stored on the provider's server and the provider is responsible for the management and maintenance of the data center. While public cloud services are shared among different customers, each customer's data and applications running in the cloud remain hidden from other cloud customers. Examples of public cloud services include Google Drive, DropBox, iCloud and OneDrive (personal). Of particular note to Canadian academic institutions, public cloud storage is provided using servers that are outside of the institution's control and that could be anywhere in the world, and thus subject to the host country's laws. While public clouds employ privacy and security measures, they have sprawling infrastructure with many different points where an unauthorized user could attempt to extract data. In some cases, private services may be less open to such attacks.[52]	**خدمات السحابة العامة**	**Services de Cloud publiques**
Pull Technology	Network communication where the initial request for data originates from the client, and then is responded to by the server. [28]	**تقنية السحب**	**Technologie de Pull**
Push Technology	Software that automates the delivery of information to users. [28]	**تقنية الدفع**	**Technologie de Push**

Secured Socket Layering (SSL)	A computing protocol that ensures the security of data sent via the internet by using encryption.[49]	**طبقات المقابس الآمنة**	**Secure Sockets Layers**
Self-hosted Private Cloud	A Self-hosted Private Cloud provides the benefit of architectural and operational control, utilizes the existing investment in people and equipment, and provides a dedicated on-premises environment that is internally designed, hosted, and managed.[114]	**السحابة الخاصة ذاتية الاستضافة**	**Nuage privée auto-hébergé**
Serverless Computing	Serverless computing is a Cloud-based technology where an application runs on-demand. It does not require the customer to manage a server to run their code. Pricing is calculated based on memory usage and execution duration. [16]	**الحوسبة بدون خادم**	**Informatique sans Serveur**
Session Riding	An attack in which a hacker steals a user's cookie in order to use an application in the name of the user. An attacker might also use a cross-site request forgery attack in order to trick the user into sending authenticated requests to arbitrary websites in order to achieve various objectives. [15]	**امتطاء الجلسة**	**Séance d'Équitation**
Shared Network	Refers to an open-source market of distributed cloud computing that allows participants (miners) to offer energy and computation resources at a variable cost to pseudonymous buyers. Shared Network also includes open networks that provide miners with a low cost, decentralized alternative to the existing web service providers. The decentralized upholding of the network and its growth aligns with Metcalfe's law of networks, and relinquishes the need for large, centralized cloud service providers.[117 163]	**الشبكة المشتركة**	**Le partage réseau**

Shared Responsibility Model	A model used to define the respective obligations of organizations and cloud providers. This cloud specific concept supports a Direct Participant in identifying, understanding, and defining their and their Cloud Service Providers respective responsibilities in respect of technology operations and data security, and how both should act appropriately to protect data.[138]	**نموذج المسؤولية المشتركة**	**Modèle de responsabilité partagée**
Shared Storage	Refers to the decentralization of storage servers which are traditionally owned and operated by a central organization. Shared storage decentralizes the storage responsibilities across an open-source network of miners with a system of economic incentives. This allows for pseudonymous, private file sharing on a decentralized network. The centralization of data storage is a high risk for potential hacks and bad actors to access sensitive information. Shared storage platforms increase security of data storage by running on a blockchain network that allows for privacy and pseudonymity of data transmitters.[116] [163]	**التخزين المشترك**	**Stockage partagé**
Software as a Service (SAAS)	Provides you with a completed product that is run and managed by the service provider. In most cases, people referring to SaaS are referring to end-user applications as you do not have to think about how the service is maintained or how the underlying infrastructure is managed; you only need to think about how you will use that particular piece software. [16]	**البرمجيات كخدمة (نموذج حوسبة سحابية)**	**Logiciel en tant que Service**
Structured Data	Information that has a pre-defined data model or is organized in a predefined manner. [28]	**البيانات المهيكلة**	**Données Structurées**

Supply Chain	The system of organizations, people, activities, information, and resources involved in creating, building, and moving a product or service from supplier to customer.[15]	**سلسلة التوريد**	**Chaîne d'Approvisionnement** **Chaîne Logistique**
Terraform	An open-source IaC software tool for cloud services, based on declarative configuration files.[116]	**تيرافورم** **(أداة برمجية للبنية التحتية كرمز للخدمات السحابية)**	**Terraform**
Two Factors Authentication (2FA)	Cloud-based strong authentication service that enables enterprises to secure access to networks and applications while preventing access by malicious unauthorized attackers. "Multi-Factor Authentication" requires not only a password and username but also something that only that user has on them, i.e. a piece of information only they should know or have immediately to hand - such as a physical token.[4]	**المصادقة الثنائية**	**Authentification à Deux Facteurs (A2F)**
Unstructured Data	Information that either does not have a pre-defined data model or is not organized in a pre-defined manner.[28]	**بيانات غير مهيكلة**	**Données non Structurées**
Virtual Machine Escape	A cloud vulnerability that exploits a hypervisor remotely by using a vulnerability present in the hypervisor itself. Such vulnerabilities are quite rare, but they do exist. Additionally, a virtual machine can escape from the virtualized sandbox environment and gain access to the hypervisor, and consequentially all the virtual machines running on it.[15]	**الهروب الالي الافتراضي**	**Évasion de Machine Virtuelle**
Virtual Private Cloud (VPC)	A Virtual Private Cloud (VPC) is an on-demand configurable pool of shared computing resources allocated within a public Cloud environment, providing for a level of isolation between the different organizations using the resources. This network separation allows for the protection of applications and data using software defined networks, firewalls, load balancers, etc.[16]	**السحابة الافتراضية الخاصة**	**Nuage Privé Virtuel**

Cryptography

التشفير

Cryptography

التشفير

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

Aggregator	Web applications/systems which allow users to access a wider range of liquidity pools via one single platform.[108]	**مجمع**	**Agrégateur**
Algorithmic Crypto Asset	A crypto asset that can be pegged to a price level or a unit maintained through buying, selling, or exchange among assets, or some other predetermined mechanism.[112]	**أصل التشفير الحسابي**	**Actif cryptographique algorithmique**
Algorithmic Stablecoin	Algorithmic stablecoins refer to stablecoins in which there is a dynamic change in supply to maintain the peg, either through a rebasing or seigniorage mechanism. Rebasing is a mint-and-burn mechanism that distributes the change in supply proportionally across all token holders. Seigniorage is a mint-and-burn mechanism where there is an alternative token used to maintain the peg. If the price is above or below its peg, tokens will be minted (burned). Stablecoins that are partially algorithmic are also classified as algorithmic stablecoins.[163]	**عملة مستقرة خوارزمية**	**Stablecoin algorithmique**
Ansible	An infrastructure automation tool, used to implement processes for instantiating and configuring IT service components, such as VMs on an IaaS platform. Supports the consistent execution of processes defined in YAML "playbooks" at scale, across multiple targets. Because the Ansible artefacts (playbooks) are text-based, they can be stored in a source code management (SCM) system, such as GitHub. This allows for software development like processes to be applied to infrastructure automation, i.e., Infrastructure-as-code.[116]	**أنسيبل** **(أداة من أدوات أتمتة البنية التحتية)**	**Ansible**

Asset-Backed Token	A digital representation of an actual asset or revenue stream.[14] Also, A Crypto-Asset that represents an interest in a physical asset.[111]	**الرمز المدعوم بالأصول**	**Jeton Adossés à des Actifs**
Asymmetric cryptography	Asymmetric cryptography or public-key cryptography is cryptography in which a pair of keys is used to encrypt and decrypt a message so that it arrives securely. Initially, a network user receives a public and private key pair from a certificate authority. Any other user who wants to send an encrypted message can get the intended recipient's public key from a public directory. They use this key to encrypt the message, and they send it to the recipient. When the recipient gets the message, they decrypt it with their private key, which no one else should have access to. [21] Also, Cryptography that uses two separate keys to exchange data, one to encrypt or digitally sign the data and one for decrypting the data or verifying the digital signature. Also known as public key cryptography.[122]	**التشفير غير المتماثل**	**Cryptographie Asymétrique**
Automated Market Making (AMM)	A DeFi protocol allowing digital assets to be traded in a permissionless and automatic way via Liquidity Pools rather than a traditional CLOB (Closed Limit Order Book)[108]	**تكوين السوق الآلي**	**Tenue de marché automatisée**
Back Door	A back door is a means of access to a computer program that bypasses security mechanisms. A programmer may sometimes install a back door so that the program can be accessed for troubleshooting or other purposes. However, attackers often use back doors that they detect or install themselves, as part of an exploit. In some cases, a worm is designed to take advantage of a back door created by an earlier attack. For example, Nimda gained entrance through a back door left by Code Red.[21]	**الباب الخلفي**	**Porte Arrière** **Porte Dérobée**

Black Hat	Black hat is used to describe a hacker (or, if you prefer, cracker), who breaks into a computer system or network with malicious intent. Unlike a white hat hacker, the black hat hacker takes advantage of the break-in, perhaps destroying files or stealing data for some future purpose. The black hat hacker may also make the exploit known to other hackers and/or the public without notifying the victim. This gives others the opportunity to exploit the vulnerability before the organization is able to secure it. [21]	**القبعة السوداء (لوصف المخترق)**	**Chapeau Noir**
Biometrics	Measurable physical characteristics used to identify or verify an individual.[55]	**القياسات الحيوية**	**Biométrie**
BitLocker Manager	Windows BitLocker is designed to help protect Windows computers by encrypting both data and operating system files. To improve the security of BitLocker deployments and to simplify and reduce the cost of ownership, Dell provides a single, central management console that addresses many security concerns and offers an integrated approach to managing encryption across other non-BitLocker platforms, whether physical, virtual, or cloud based. BitLocker Manager supports BitLocker encryption for operating systems, fixed drives, and BitLocker to Go. BitLocker Manager enables you to seamlessly integrate BitLocker into your existing encryption needs and to manage BitLocker with the minimum effort while streamlining security and compliance. BitLocker Manager provides integrated management for key recovery, policy management and enforcement, automated TPM management, FIPS compliance, and compliance reporting.[124]	**مدير عمليات تشفير**	**Le gestionnaire BitLocker**

Blockchain token economy companies	Companies business models that entail participation or blockchain-based decentralized ecosystems A blockchain-based token economy has emerged, driven by the explosive growth in the value and variety of crypto-assets.[89]	**شركات ترميز وتشفير الأنشطة الاقتصادية**	**Entreprises de l'économie des jetons Blockchain**
Certificate	Public Key, together with additional information, laid down in the Certificate Profile, rendered unforgeable via encipherment using the Private Key of the Certificate Authority which issued.[164]	**شهادة**	**Certificat**
Certificate Authority (CA)	A certificate authority (CA) is an authority in a network that issues and manages security credentials and public keys for message encryption. As part of a public key infrastructure (PKI), a CA checks with a registration authority (RA) to verify information provided by the requestor of a digital certificate. If the RA verifies the requestor's information, the CA can then issue a certificate. [21] A part of the structure responsible for issuing and verifying electronic Certificates and Certificate Revocation Lists with its electronic signature.[164]	**المرجع المصدق (سلطة التصديق)**	**Autorité de Certification**
Commercial Grade Cryptographic Equipment	A subset of ICT equipment which contains cryptographic components.[55]	**معدات التشفير بدرجة تجارية**	**Équipement cryptographique de qualité commerciale**
Common Encryption	The Common key makes encrypted files accessible to all managed users on the device where they were created.[124]	**التشفير المشترك**	**Chiffrement courants**
Consumer guide	Specific configuration and usage guidance for products evaluated through the ASD Cryptographic Evaluation program or the High Assurance Evaluation program.[55]	**دليل المستهلك**	**Guide du consommateur**

Cryptanalysis	Studies the encrypted secret message (ciphertext) to gain as much information as possible about the original message.[53]	**تحليل الشفرات**	**Cryptanalyse**
Crypto-Assets	A type of private digital asset that depends primarily on cryptography and distributed ledger or similar technology as part of their perceived or inherent value. [5] Also, A type of private sector digital asset that depends primarily on cryptography and distributed ledger or similar technology.[111]	**الأصول المُشفرة**	**Crypto-Actifs**
Crypto Asset or Tokenized Asset	A digital representation of value, rights and obligations that are created, stored and transferred electronically, using distributed ledger technology (DLT) or similar technology.[56]	**أصل مشفر أو أصل باستخدام الترميز**	**Crypto Actif ou Jeton**
Crypto-Asset 'coin versus token'	One distinctions between a coin and token is that a coin is issued on the crypto-asset developer's platform (e.g. bitcoin on Bitcoin blockchain, ether on the Ethereum blockchain), waves on Waves, ripple on XRP whereas a token can be issued on other platform (e.g. Gemini dollar, Filecoin and Documo issued on the Ethereum blockchain). Another distinction is that coins refer to bitcoin and alt-coins, which were issued originally with a main purpose to serve as "currency," that is, with money and payments-related functions. Tokens have more functions than coins, for example, permitting the coin holders to participate in the service provided or the returns offered by the token issuer. [89]	**الأصول المشفرة "العملات مقابل الرموز المشفرة"**	**Crypto-actif « pièce contre jeton »**

Crypto asset Exchange Providers	These are firms which exchange, arrange or make arrangements (whether automated or otherwise) for the exchange of money (i.e. fiat currency) and crypto assets; or of one crypto asset for another.[156]	**مقدمو خدمات تبادل الأصول المشفرة**	**Fournisseurs d'échange des crypto-actifs**
Crypto-asset platform developer	Crypto-assets developers on own platform (e.g. Bitcoin, Ethereum).[89]	**مطوّر منصة الأصول المشفرة**	**Développeur de plateforme de crypto-actifs**
Crypto asset Service Provider	Any person whose occupation or business is the provision of one or more crypto-asset services to third parties on a professional basis. Crypto asset services include the provision of an exchange, including automated processes, enabling the exchange of crypt assets for money or for one crypto asset for another crypto asset and providing custodian services, e.g. through the provision of a custodial wallet to hold the cryptocurrencies.[146]	**مقدمو خدمات الأصول المشفرة**	**Les fournisseurs de services de crypto-actifs**
Crypto-asset trading platform	Any trading platform where Crypto-Assets can be bought and sold, regardless of legal status. [27] Or Any trading platform where Crypto-Assets can be bought and sold, regardless of the platform's legal status. [111]	**منصة تداول الأصول المشفرة**	**Plateforme de Trading de Crypto-Actifs** **Platesforme de Négociation de Crypto-Actifs**
Crypto-Asset Coin Versus Token	The difference between a coin and token is that a coin is issued on the crypto-asset developer`s platform (e.g. Bitcoin, Ethereum) whereas a token can be issued on other platform.[23]	**عملة الأصول المشفرة مقابل الرمز**	**Monnaie de Crypto-Actif contre Jeton**
Crypto Asset Custody	Refers to the secure storage of cryptographic keys that are required to unlock and move funds.[8]	**حفظ الأصول المشفرة**	**Dépositaires des Crypto-Actifs**
Crypto-Backed Stablecoin	Crypto-backed stablecoins are stablecoins in which the collateral is made up of other cryptocurrencies. This can include other types of stablecoins, Bitcoin, Ether, and non-fungible tokens (NFTs). Crypto-backed stablecoins tend to operate on-chain, where their reserves can be transparently verified by anyone, and are typically over-collateralized in order to accommodate the greater volatility of their reserves.[163]	**العملات المستقرة المدعومة بالعملات المشفرة**	**Stablecoin adossé à des crypto-monnaies**

Crypto-backed Tokens	A subset of asset-referenced tokens which reference their value in relation to other crypto assets.[148]	**الرموز المدعومة بالتشفير**	**Jetons adossés à des cryptomonnaies**
Crypto Climate Accord (CCA)	Launched in April 2021, the CCA is an open-source environmental initiative formed by organizations from the cryptocurrency, blockchain, technology and energy sectors that share a collective ambition to pursue environmental sustainability within the digital asset space.[146]	**اتفاقية المناخ للعملات المشفرة**	**Crypto Climate Accord**
Crypto-Currencies	A crypto asset used exclusively/primarily for payments.	**العملات المُشفرة**	**Cryptomonnaies** **Crypto-Monnaies**
Cryptocurrency Exchange	A cryptocurrency exchange is any system that operates on the basis of trading cryptocurrencies with other assets. Like a traditional financial exchange, the cryptocurrency exchange's core operation is to allow for the buying and selling of these digital assets, as well as others. A cryptocurrency exchange is also known as a digital currency exchange (DCE). [10]	**تبادل العملات المشفرة**	**Échange de Crypto-monnaie**
Cryptocurrency mining	Cryptocurrency mining is the competitive process that verifies and adds new transactions to the blockchain for a cryptocurrency that uses the proof of work (PoW) method. The miner that wins the competition is rewarded with some amount of the currency and/or transaction fees.[146]	**تعدين العملات المشفرة**	**L’extraction de crypto-monnaies**
Cryptography	the conversion of data into private code using encryption algorithms, typically for transmission over a public network. [5]	**التشفير**	**Cryptographie** **Chiffrement**
Cryptographic agility (or crypto agility)	The property that permits changing or upgrading cryptographic algorithms or parameters. While not specific to quantum computing, crypto agility would make defense against quantum computers easier by allowing substitution of today’s quantum-vulnerable public-key algorithms with quantum resistant algorithms. [53]	**سرعة التشفير**	**Agilité cryptographique** **crypto-agile**

Cryptographic Application Programming Interface (CAPI) or CryptoAPI	The Microsoft cryptographic application programming interface (API). An API that enables application developers to add authentication, encoding, and encryption to Windows-based applications.[54]	**واجهة برمجة تطبيقات التشفير**	**Crypto API** **Interface de programmation d'applications cryptographiques**
Cryptographic equipment	A generic term for Commercial Grade Cryptographic Equipment and High Assurance Cryptographic Equipment.[55] 118	**معدات التشفير**	**Équipement cryptographique**
Cryptographic hash	An algorithm (the hash function) which takes as input a string of any length (the message) and generates a fixed length string (the message digest or fingerprint) as output. The algorithm is designed to make it computationally infeasible to find any input which maps to a given digest, or to find two different messages that map to the same digest.[149]	**تجزئة التشفير**	**Hachage cryptographique**
Cryptographic Hash Function	A function that returns a unique fixed-length string. The returned string is unique for every unique input. Used to create a "digital ID" or "digital thumbprint" of an input string. [9]	**وظيفة تجزئة التشفير**	**Fonction de Hachage Cryptographique**
Cryptographic link	A link used in the block header to reference the previous block in order to create the append-only, sequential chain that forms a blockchain.[112]	**ارتباط التشفير**	**Lien cryptographique**
Cryptocurrency Native	A crypto native is a person or business that has its roots in decentralization, blockchain, distributed ledgers etc. at the end of the spectrum, whilst at the other it refers to those whose political philosophy is maybe libertarian and, in some cases, even peacefully anarchic. (NB There is no settled definition and meaning tends to be context specific).[148]	**العملة المشفرة الأصلية**	**La crypto-monnaie native**

Cryptographic protocol	An agreed standard for secure communication between two or more entities to provide confidentiality, integrity, authentication and non-repudiation of information. [55 118]	**بروتوكول التشفير**	**Protocole cryptographique**
Cryptographic Service Provider (CSP)	A software module that implements cryptographic functions for calling applications that generates digital signatures. Multiple CSPs may be installed. A CSP is identified by a name represented by a NULL-terminated Unicode string.[54]	**مزود خدمة التشفير**	**Fournisseur de services cryptographiques (CSP)**
Cryptographic software	Software designed to perform cryptographic functions. [55 149]	**برنامج التشفير**	**Logiciel de cryptographie**
Cryptographic system	A related set of hardware or software used for cryptographic communication, processing or storage, and the administrative framework in which it operates. [55 149]	**نظام التشفير**	**Système cryptographique**
Cryptographic Trust	Trust bestowed in a set of machines that are operating a set of cryptographic algorithms to behave as expected. This form of trust is based on mathematics and computer hardware/software engineering.[112]	**ثقة التشفير**	**Confiance dans la cryptographie**
Crypto-fiat currency	A digital currency issued and governed by national central banks.[104]	**العملة القانونية المشفرة**	**Monnaie crypto-fiduciaire**
Crypto liabilities	"crypto-liabilities" are defines as obligations that arise from the issuance of crypto-assets that create a present obligation for the issuing entity to transfer or grant access to an economic resource in digital or non-digital form. [89]	**الالتزامات المشفرة**	**Crypto-passifs**

Cryptographic protocol	An agreed standard for secure communication between two or more entities to provide confidentiality, integrity, authentication and non-repudiation of information. [55] [118]	**بروتوكول التشفير**	**Protocole cryptographique**
Cryptographic Service Provider (CSP)	A software module that implements cryptographic functions for calling applications that generates digital signatures. Multiple CSPs may be installed. A CSP is identified by a name represented by a NULL-terminated Unicode string.[54]	**مزود خدمة التشفير**	**Fournisseur de services cryptographiques (CSP)**
Cryptographic software	Software designed to perform cryptographic functions. [55] [149]	**برنامج التشفير**	**Logiciel de cryptographie**
Cryptographic system	A related set of hardware or software used for cryptographic communication, processing or storage, and the administrative framework in which it operates. [55] [149]	**نظام التشفير**	**Système cryptographique**
Cryptographic Trust	Trust bestowed in a set of machines that are operating a set of cryptographic algorithms to behave as expected. This form of trust is based on mathematics and computer hardware/software engineering.[112]	**ثقة التشفير**	**Confiance dans la cryptographie**
Crypto-fiat currency	A digital currency issued and governed by national central banks.[104]	**العملة القانونية المشفرة**	**Monnaie crypto-fiduciaire**
Digital Settlement Asset	According to the Financial Services and Markets Act, a DSA means a digital representation of value, whether or not cryptographically secured, that - (a) can be used for the settlement of payment obligations, (b) can be transferred, stored or traded electronically, and (c) uses technology supporting the recording or storage of data (which may include distributed ledger technology. A DSA is a digital asset whose primary utility is for payment and settlement. Essentially these are digital assets that are forms of money (digital money) or similar to money (cryptocurrencies). This does not mean that digital settlement assets cannot be used for other purposes, for example holding cryptocurrencies for investment purposes.[156]	**أصول التسوية الرقمية**	**Actif de règlement numérique**

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

Digital Signature Standard (DSS)	A standard describing the use of algorithms for digital signature purposes. One of the algorithms specified is DSA (Digital Signature Algorithm).[57]	**معيار التوقيع الرقمي**	**Norme de signature numérique (DSS)**
Digital Wallets	A software application or other tool which is used to control, safeguard or manage public and private cryptographic keys (or their equivalent) associated with Security Tokens.[56] Also, Meaning a payment arrangements that enable end users to securely access, manage and use a variety of payment instruments issued by one or more payment service providers via an application or a website. The electronic wallet may reside on a device owned by the holder, eg a smartphone or a personal computer, or may be remotely hosted on a server but is under the control of the holder.[162]	**حوافظ رقمية**	**Portefeuilles numériques**
Digital assets	anything that exists in a binary format and comes with the right to use, and more typically consisting of a data structure intended to describe attributes and rights associated with some entitlement.[58]	**الأصول الرقمية**	**Actifs numériques**
Digital collectibles	Digital assets that are collected by hobbyists and others for entertainment, and which are often not fungible (e.g., Crypto Kitties) (see Tokens, non-fungible).[58]	**المقتنيات الرقمية**	**Objets de collection numériques**
Digital currency	A type of currency available only in digital form, which can be fiat currency or virtual currency that acts as a substitute for fiat currency.[58]	**العملة الرقمية**	**Monnaie numérique**

Digital currency exchange	A business that allows customers to trade cryptocurrencies or digital currencies for other assets, such as conventional fiat money, or one type of cryptocurrency for another type of cryptocurrency. [58]	**صرف العملات الرقمية**	**Échange de devises numériques**
Digital/electronic wallet	An electronic device or software that allows an individual to securely store private keys and broadcast transactions across a peer-to-peer network, which can be hosted (e.g., Coinbase) or user managed (e.g., MyEtherWallet). [58]	**حافظة رقمية/ إلكترونية**	**Portefeuille numérique / électronique**
Digital Rights Management	A form of access control technology to protect and manage use of digital content or devices in accordance with the content or device provider's intentions. [61]	**إدارة الحقوق الرقمية**	**Gestion des droits numériques**
Distributed consensus	the agreed consensus, protocol or procedures for verification, confirmation and updating data stored on a DLT application by its participants.[56]	**الإجماع الموزع**	**Consensus distribué**
Distributed Denial of Service	A denial-of-service technique that uses numerous systems to perform the attack simultaneously. [61]	**رفض الخدمة الموزعة**	**Déni de service distribué**
Distinguished Encoding Rules (DER)	A method for encoding a data object based on Basic Encoding Rules (BER) encoding but with additional constraints. DER is used to encode X.509 certificates that need to be digitally signed or to have their signatures verified.[54]	**قواعد الترميز المتميزة (DER)**	**Règles de codage distinguées (DER)**
Dynamic Attack Surface	The automated, on-the-fly changes of an information system's characteristics to thwart actions of an adversary. [61]	**سطح هجوم ديناميكي**	**Surface d'attaque dynamique**

Dynamic Encryption	The sending party in a conversation can choose the encryption system at random from a set of many, secure cryptosystems, encrypt the cleartext and transmit the result together with some additional information. The receiver will be able to decrypt the received cryptogram on input the correct key. The receiver does not need to know how the encryption was performed, what is important for the receiver is to do the decryption and retrieve the message.[122]	**تشفير ديناميكي**	**Le chiffrement dynamique**
ERC20	Ethereum's token standard for fungible tokens which is used by most token projects deployed on Ethereum. [88]	**معيار الرمز المميز لأيثريوم**	**ERC20**
Electronic Codebook (ECB)	A block cipher mode that does not use feedback and encrypts each block individually. Blocks of identical plaintext, either in the same message or in a different message that is encrypted with the same key, are transformed into identical ciphertext blocks. Initialization vectors cannot be used.[54]	**سجل الترميز الالكتروني**	**Livre de codes électronique** **Electronic Codebook (ECB)**
Electronic codebook (ECB) operation	A mode of operation used with block cipher cryptographic algorithms in which plaintext or ciphertext is placed in the input to the algorithm and the result is contained in the output of the algorithm. A mode of encryption using the data encryption algorithm, in which each block of data is enciphered or deciphered without an initial chaining vector. It is used for key management functions and the encode and decode callable services. [57]	**تشغيل سجل الترميز الإلكتروني**	**Fonctionnement du livre de codes électronique**
Electronic currency	Synonymous with digital currency.[113]	**العملة الإلكترونية**	**La monnaie électronique**

Electronic Funds Transfer System (EFTS)	A computerized payment and withdrawal system used to transfer funds from one account to another and to obtain related financial data. [57]	**نظام تحويل الأموال الإلكتروني (EFTS)**	**Système de transfert électronique de fonds (EFTS)**
Encipher	To scramble data or to convert data to a secret code that masks the meaning of the data to any unauthorized recipient. Synonymous with encrypt. Contrast with decipher. [57]	**مشفر تحويل**	**Encipher**
Enciphered data	Data whose meaning is concealed from unauthorized users or observers. [57]	**معطيات التشفير**	**Données chiffrées**
Encode	To convert data by the use of a code in such a manner that reconversion to the original form is possible. In computer security, to convert plaintext into an unintelligible form by means of a code system. In ICSF, to encipher data by use of a clear key. [57]	**التشفير**	**Encoder**
Encryption algorithm	Set of mathematically expressed rules for rendering data unintelligible by executing a series of conversions controlled by a key.[122]	**خوارزمية التشفير**	**Les algorithmes d e cryptage**
Encryption at rest	Encryption at rest provides data protection for stored data (at rest). Encryption at rest is designed to prevent the attacker from accessing the unencrypted data by ensuring the data is encrypted when on disk.[122]	**التشفير في حالة عدم التشغيل**	**Le chiffrement au repos**
Encryption External Media	This service within Encryption protects removable media and external storage devices.[124]	**تشفير الوسائط الخارجية**	**Chiffrement des supports externes**
Encryption External Media Access Code	This service allows for recovery of Encryption External Media protected devices where the user forgets their password and can no longer login. Completing this process allows the user to reset the password set on the media.[124]	**تشفير رمز الوصول إلى الوسائط الخارجية**	**Chiffrement du code d'accès au support externe**

Encryption Key	One of the input parameters to an encryption algorithm. Generally speaking, an encryption algorithm takes as input a clear-text message and a key, and results in a cipher-text message. The corresponding decryption algorithm takes a cipher-text message, and the key, and results in the original clear-text message.[54] Also, A cryptographic key that has been encrypted using an approved security function with a key-encrypting key in order to disguise the value of the underlying plaintext key.[122]	**مفتاح التشفير**	**Clé de cryptage**
Encryption protocol	Preferred standards that deploy combinations of encryption algorithms.[122]	**بروتوكول التشفير**	**Le protocole de chiffrement**
Encryption sweep	The process of scanning folders to be encrypted to ensure the contained files are in the proper encryption state. Ordinary file creation and rename operations do not trigger an encryption sweep. It is important to understand when an encryption sweep may happen and what may affect the resulting sweep times, as follows: - An encryption sweep occurs upon initial receipt of a policy that has encryption enabled. This can occur immediately after activation if your policy has encryption enabled. - If the Scan Workstation on Logon policy is enabled, folders specified for encryption are swept on each user logon. - A sweep can be re-triggered under certain subsequent policy changes. Any policy change related to the definition of the encryption folders, encryption algorithms, encryption key usage (common verses user), triggers a sweep. In addition, toggling between encryption enabled and disabled triggers an encryption sweep.[124]	**عملية مسح التشفير**	**Un balayage de chiffrement**

Encryption Software	Software designed to ensure the confidentiality of data by encrypting it when at rest.[118]	**برمجيات التشفير**	**Logiciel de chiffrement**
End-to-end encryption (E2EE)	A system of communication between two end users. It is one of the most sophisticated forms of encryption technologies that disabling intermediaries in intercepting the content of communications. Other than the sender and intended receiver, no third party can intercept the content.[122]	**التشفير من طرف إلى طرف**	**Le chiffrement de bout en bout**
Entropy	In cryptographic operations, the measure of the unpredictability of a random seed value. Entropy is generally measured in "bits," where a higher number indicates that the particular event is less predictable than an event with a lower number. Entropy is used to measure the security strength of cryptographic keys.[115]	**إنتروبيا** **(أداة لقياس مستوى عشوائية الأنظمة)**	**Entropie**
Exportable form	A condition a key is in when enciphered under an exporter key-encrypting key. In this form, a key can be sent outside the system to another system. A key in exportable form cannot be used in a cryptographic function. [57]	**نموذج قابل للتصدير**	**Formulaire exportable**
Exfiltration	The unauthorized transfer of information from an information system. [61]	**التسلل**	**Exfiltration**
Exporter key-encrypting key	A key used to protect keys sent to another system. A type of transport key. [57]	**مفتاح تشفير- مفتاح المصدر**	**Clé de chiffrement** **Clé de l'exportateur**
Global Stablecoin	A stablecoin with a potential reach and use across multiple jurisdictions and which could become systemically important in and across one or many jurisdictions, including as a means of making payments.[111]	**العملة المستقرة العالمية**	**Global Stablecoin**

Hardware wallet	An electronic device capable of running software necessary to store private keys in a secure, encrypted state and structure transactions capable of being broadcast on one or more blockchain networks. Two popular examples are Ledger and Trezor. [58]	**حافظة الأجهزة**	**Portefeuille matériel**
Hash-based Message Authentication Code (HMAC)	A mechanism for message authentication using cryptographic hash functions. HMAC can be used with any iterative cryptographic hash function in combination with a secret shared key. The cryptographic strength of HMAC depends on the properties of the underlying hash function.[54]	**رمز مصادقة الرسائل المستندة إلى التجزئة**	**Code d'authentification de message basé sur le hachage**
Hash-based Message Authentication Code Algorithms	A cryptographic construction that can be used to compute Message Authentication Codes using a hash function and a secret key. [55 118]	**خوارزميات رمز مصادقة الرسائل المستندة إلى التجزئة**	**Algorithmes de code d'authentification de message basés sur le hachage**
Hash Rate	The measuring unit of the processing power on a Proof-of-Work blockchain. Hash rates give an indication of how many hashes the entire network (or a single node) is performing per second.[88]	**معدل التجزئة في التشفير**	**Taux de hachage**
High Assurance Cryptographic Equipment	Cryptographic equipment that has been designed and authorized for the protection of SECRET and TOP SECRET data.[118]	**معدات تشفير عالية الضمان**	**Équipement cryptographique à haute assurance**
HODL	Holding a crypto asset through ups, downs and times of volatility rather than selling it.[108]	**الاحتفاظ بأصل التشفير**	**HODL**
Host-based Intrusion Detection System	Software, resident on a system, which monitors system activities for malicious or unwanted behaviour.[118]	**نظام كشف التسلل المستند إلى المضيف**	**Système de détection d'intrusion basé sur l'hôte**

Information Rights Management (IRM)	A technology that provides persistent protection to digital data by using encryption, certificates, and authentication. Authorized recipients or users acquire a license to gain access to the protected files according to the rights or business rules that are set by the content owner. [54]	**إدارة حقوق المعلومات**	**Gestion des droits relatifs à l'information**
Initialization vector (IV)	Blocks that are used to mask data (plaintext) prior to encryption with a block cipher. Without the addition of an IV, identical plaintext messages would not encrypt to different ciphertext messages.[115]	**ناقلات التهيئة**	**Vecteur d'initialisation**
Intrusion Detection System	An automated system used to identify an infringement of security policy. IDS can be host-based or network-based.[55]	**نظام كشف التسلل**	**Système de détection d'intrusion**
Fungible Token	These tokens are divisible and uniform, because they don't have any specific information associated to them that would make them unique. All fungible tokens from the same blockchain are interchangeable.[30]	**الرمز القابل للاستبدال أو التبادل**	**Jeton Interchangeable**
Key exchange (v. key discovery)	In public key cryptography, key exchange is the method by which cryptographic keys are exchanged between two parties; key verification is any way that lets you match a key to a person, making sure that it is indeed that person who uses the key.[123]	**تبادل المفاتيح (مقابل اكتشاف المفتاح)**	**Échange de clé (v. découverte de clé)**
Keying material	Cryptographic keys generated or used by cryptographic equipment or software. [55]	**مواد مفتاح التشفير**	**Matériel de clé**
Key management	The use and management of cryptographic keys and associated hardware and software. It includes their generation, registration, distribution, installation, usage, protection, storage, access, recovery and destruction. [55] Also, all operations related to the management of cryptographic keys in an encrypted system, including their generation, exchange, storage, use, destruction and replacement.[123]	**ادارة مفاتيح التشفير**	**Gestion des clés**

Light Client	A node that interfaces with the network through a full node. Light clients do not verify all blocks of transactions on the blockchain themselves, but instead only verify a subset of information (block headers) provided by the full node through which they are connecting with the network. [88]	**العميل الخفيف**	**Client léger**
Liquid Staking	Protocols that issue on-chain representations of staked assets in a decentralized network. Through tokenization, liquid staking protocols allow users to get liquidity on staked assets and enable the usage of staked assets as collateral in (decentralized) financial applications. Other terms that are often used to describe liquid staking protocols are staking derivatives and programmable staking. [88]	**تسييل الحصص**	**Jalonnement liquide**
Litecoin	A crypto currency that aims to compete with fiat currencies as a means of exchange. It has no intrinsic value, asset backing or links to other projects, and is not backed by any authority such as a central bank.[113]	**ليتكوين**	**Litecoin**
Machine key	When encryption is installed on a server, the Machine key protects a server's file encryption and policy keys. The Machine Key is stored on the Dell Server. The new server exchanges certificates with the Dell Server during activation and uses the certificate for subsequent authentication events.[124]	**مفتاح الآلة**	**Clef machine**
Mandatory backdoors	Refers to methods which enable third parties to have complete visibility of databases, enabled by requiring changes in technological capabilities of data controllers. Mandatory backdoors are untargeted and compromise security for all.[122]	**الأبواب الخلفية الإلزامية**	**Portes dérobées obligatoires**

Man-in-the-middle access	Man-in-the-middle access occurs when the government intercepts communications as an outside entity, and such access is targeted.[122]	**الوصول عن طريق الوسيط**	**Man-in-the-middle access**
Mining, cryptocurrency	The process by which transactions are verified and added to the public ledger known as the blockchain, which is often the means through which new units of a virtual currency are created (e.g., Bitcoin).[58]	**التعدين، العملات المشفرة**	**Exploitation minière, crypto-monnaie**
Mining Pool	An organized collective of miners in a Proof-of-Work network who bundle their hashing rate to increase the likelihood of becoming the proposer of a block and earning the rewards.[88]	**تجمع التعدين**	**Pool de Minage**
Multi-Party Computation (MPC)	A subfield of cryptography with the goal of creating methods for parties to jointly compute a function over their inputs while keeping those inputs private.[88]	**الحوسبة متعددة الأطراف (MPC)**	**Calcul multipartite (MPC)**
Nakamoto Consensus	The consensus protocol used by Proof-of-Work blockchains like Bitcoin abiding by the longest chain rule, which states that the blockchain with the most work behind it, as measured by the collective hash rate, is the one that nodes in the network will follow.[88]	**إجماع ناكاموتو**	**Consensus de Nakamoto**
Native Liquid Staking	Tokenized stake is issued as part of the core staking protocol.[88]	**تسييل الحصص الأصلية**	**Jalonnement de liquide natif**
Non-Custodial	Describes protocols in which users remain in control of the private keys associated with their crypto assets.[88]	**غير احتجازي**	**Non-Custodial**
Non-Fungible Token	These tokens are not interchangeable within the same blockchain. They are unique and non-divisible, which enables the transfer of information and value.[30]	**رمز قابل للاستبدال أو التبادل**	**Jeton Non-Interchangeable**

Non-Native Liquid Staking	A secondary protocol, e.g. in the form of smart contracts, or on a different blockchain or platform is issuing representations of tokenized stake. [88]	**تسييل الحصص غير الأصلية**	**Jalonnement liquide non natif**
One-time pad	In cryptography, the one-time pad is an encryption algorithm with text combined with a random key or "pad" that is as long as the plaintext and used only once. Additionally, if the key is truly random, never reused, and kept secret, the one-time pad is unbreakable.[115]	**لوحة المرة الواحدة**	**One-time pad**
Padding	A collection of techniques used in cryptography to prevent an attacker from knowing the exact length of a plaintext messaging and using that predictability to break the encryption.[115]	**الحشو**	**Rembourrage**
Passive Attack	An actual assault perpetrated by an intentional threat source that attempts to learn or make use of information from a system, but does not attempt to alter the system, its resources, its data, or its operations. [61]	**هجوم سلبي**	**Attaque passive**
Penetration Testing	An evaluation methodology whereby assessors search for vulnerabilities and attempt to circumvent the security features of a network and/or information system. [61]	**اختبار الاختراق**	**Tests de pénétration**
Platform or protocol coins	The native virtual currencies transferable on a blockchain network, which exist as a function of the protocol's code base. [58]	**عملات النظام الأساسي أو البروتوكول**	**Plate-forme ou protocole des pièces de monnaie**
Pooled mining	Pooled mining pools all the resources of the clients to generate the solution to a given block. Therefore, rewards generated by that block's solution are split and distributed between the pool participants.[112]	**التعدين المجمع**	**L'exploitation minière en pool**

Pre-boot Authentication (PBA)	Pre-boot Authentication serves as an extension of the BIOS or boot firmware and guarantees a secure, tamper-proof environment external to the operating system as a trusted authentication layer. The PBA prevents anything being read from the hard disk, such as the operating system, until the user has confirmed they have the correct credentials.[124]	**المصادقة المسبقة للتمهيد**	**Authentification de pré-démarrage**
Privacy Coin	A token predicated on protecting user anonymity and limiting traceability of transactions.[112]	**عملة خاصة**	**Coin de confidentialité**
Public Key Infrastructure (PKI)	A public key infrastructure (PKI) supports the distribution and identification of public encryption keys, enabling users and computers to both securely exchange data over networks such as the Internet and verify the identity of the other party. Without PKI, sensitive information can still be encrypted (ensuring confidentiality) and exchanged, but there would be no assurance of the identity (authentication) of the other party.[21]	**البنية التحتية للمفتاح العام**	**Infrastructure à Clé Publique (ICP)**
Quantum annealing	A process for finding the global minimum of a given objective function over a given set of candidate solutions (candidate states), by a process using quantum fluctuations. It finds an absolute minimum size/length/cost/distance from within a possibly very large, but nonetheless finite set of possible solutions using quantum fluctuation-based computation instead of classical computation.[53]	**الاحصاءات الكمية**	**Recuit quantique**
Quantum computing	The use of a non-classical model of computation. Whereas traditional models of computing such as the Turing machine or Lambda calculus rely on classical representations of computational memory, a quantum computation could transform the memory into a quantum superposition of possible classical states.[53]	**الحوسبة الكمية**	**L'informatique quantique**

Quantum computer	A device that could perform such computation.[53]	**حاسوب الكم**	**Un ordinateur quantique**
Quantum entanglement	A label for the observed physical phenomenon that occurs when a pair or group of particles is generated, interact, or share spatial proximity in a way such that the quantum state of each particle of the pair or group cannot be described independently of the state of the others, even when the particles are separated by a large distance.[53]	**التشابك الكمي**	**Intrication quantique**
Quantum gate	A basic quantum circuit operating on a small number of qubits. They are the building blocks of quantum circuits, like classical logic gates are for conventional digital circuits.[53]	**بوابة الكم**	**Porte quantique**
Quantum key distribution (QKD)	A secure communication method that implements a cryptographic protocol involving components of quantum mechanics. It enables two parties to produce a shared random secret key known only to them, which can then be used to encrypt and decrypt messages.[53]	**مفتاح التوزيع الكمي**	**Distribution de clé quantique**
Ricardian contracts	A Ricardian Contract is a document that outlines the intentions and the actions that will be undertaken. The Ricardian Contract is the best effort to record the agreement, smart contract is the execution of said agreement. In addition to crypto assets, some blockchain platforms also support smart contracts. The most prominent smart contract is Ethereum.[89]	**العقود الريكاردية**	**Contrats ricardiens**
Security Token	A token intended to confer rights typically associated with a security (e.g., stock or bond), and hence, are generally treated as such by regulators. [58]	**رمز الأمان**	**Jeton de sécurité**

Self-Encrypting Drives (SED) Manager	SED Manager provides a platform for securely managing self-encrypting drives. Although SEDs provide their own encryption, they lack a platform to manage their encryption and available policies. SED Manager is a central, scalable management component, which allows you to more effectively protect and manage your data. SED Manager ensures that you can administer your enterprise more quickly and easily.[124]	**مدير محركات التشفير الذاتي**	**Gestionnaire de lecteurs à chiffrement automatique**
Server user	A virtual user account created by Encryption for the purpose of handling encryption keys and policy updates on a server operating system. This user account does not correspond to any other user account on the computer or within the domain, and it has no username and password that can be used physically. The account is assigned a unique UCID value in the Management Console.[124]	**مستخدم الخادم**	**Utilisateur du serveur**
Session Key	A session key is an encryption and decryption key that is randomly generated to ensure the security of a communication session between a user and another computer or between two computers. [21]	**مفتاح الجلسة**	**Clé de Session**
Signal protocol	Signal protocol is an open source, based on authenticated encryption system and designed to prevent third parties and the intermediary from having plaintext access to messages and calls, providing complete E2EE.[122]	**بروتوكول الإشارة**	**Protocole de signalisation**
Slashing	Destruction or retraction of crypto assets pledged as collateral in the staking process. Proof-of-Stake protocols employ differing slashing conditions and parameters depending on what kind of behavior they seek to discourage. Examples include slashing for downtime (usually low amounts) or slashing for double signing (i.e. signing two blocks at the same height, which could be seen as an attack on the network).[88]	**القطع** **الخفض**	**Slashing**

Stablecoin	Crypto asset that seeks to stabilize its price by linking its value to that of an asset or pool of assets.[7] Crypto assets designed to maintain price stability, either in relation to a pegged asset or a basket of goods ("purchasing power").[8] Also, meaning a crypto asset that aims to maintain a stable value relative to a specified asset, or a pool or basket of assets.[162] Or the Stablecoins are a set of protocols whose native token is pegged to a fiat currency, most commonly the US dollar. Stablecoin issuers may use one of several methods to maintain their peg such as 1:1 dollar-backed reserves, multi-asset treasuries, collateralized lending, or mint-and-burn mechanisms, etc. Stablecoins allow for frictionless transfer and exchange of fiat-pegged assets on the blockchain.[163]	**عملة مستقرة**	**Stablecoin**
Staking Position	Refers to tokens associated with a blockchain account that are staking on the network.[88]	**وظيفة حفظ الأصول المشفرة**	**Position de jalonnement / Position de Staking**
Staking	Staking refers to locking up crypto assets to participate in the selection mechanism for network roles (e.g. consensus nodes ("Validators") in Proof-of-Stake). Participation in staking is incentivized by redistributing collected transaction fees and/or newly issued tokens to those staking ("Staking Rewards"). Staked assets are kept as collateral that in some protocols can be retracted should malicious behavior be detected ("Slashing"). [88]	**تأمين الأصول المشفرة**	**Jalonnement** **Staking**
Staking Rewards	Earnings participants in a Proof-of-Stake network ("Stakers") receive in return for putting up their tokens as collateral. Rewards consist of transaction fees and/or newly issued tokens which are distributed to incentivize participation in the network.[88]	**مكافآت تأمين الأصول المشفرة**	**Récompenses de jalonnement** **Récompenses de staking**

Symmetric encryption	A cryptographic key that is used to perform both the cryptographic operation and its inverse, for example to encrypt and decrypt; the key is not made public.[122]	**التشفير المتماثل**	**Le cryptage symétrique**
System Data Encryption (SDE)	SDE is designed to encrypt the operating system and program files. To accomplish this purpose, SDE must be able to open its key while the operating system is booting. Its intent is to prevent alteration or offline attacks on the operating system by an attacker. SDE is not intended for user data. Common and User key encryption are intended for sensitive user data because they require a user password to unlock encryption keys. SDE policies do not encrypt the files needed by the operating system to start the boot process. SDE policies do not require pre-boot authentication or interfere with the Master Boot Record in any way. When the computer boots up, the encrypted files are available before any user logs in (to enable patch management, SMS, backup and recovery tools). Disabling SDE triggers automatic decryption of all SDE encrypted files and directories for the relevant users, regardless of other SDE policy values, such as SDE Encryption Rules.[124]	**تشفير بيانات النظام**	**Chiffrement des données système**
Threshold Signatures	A distributed multi-party computation protocol that includes distributed key generation, signing, and verification algorithms.[88]	**توقيعات العتبة**	**Signatures de seuil**
Tokenized Commercial Bank Money	A digital form of money that represents a single fiat currency and is issued by/structured as a claim on a bank, credit institution or other similarly highly regulated depository institution.[112]	**نقود البنك التجاري المشفرة**	**Monnaie bancaire commerciale tokenisée**

Total Value Locked (TVL)	The amount of assets in dollar value which are locked in a smart contract at a given decentralized protocol. [108]	**إجمالي القيمة المقفلة**	**Valeur totale verrouillée**
TradFi	Traditional, i.e. non-cryptocurrency finance. This mostly refers to finance based on fiat currency.[108]	**التمويل التقليدي غير المشفر**	**TradFi**
Trusted Platform Module (TPM)	TPM is a security chip with three major functions: secure storage, measurement, and attestation. The Encryption client uses TPM for its secure storage function. The TPM can also provide encrypted containers for the software vault.[124]	**وحدة النظام الأساسي الموثوقة**	**Le module de plateforme sécurisée**
Unbacked Crypto-Assets	Crypto-Assets that are neither tokenized traditional assets nor stablecoins. [111]	**الأصول المشفرة غير المدعومة**	**Des actifs cryptographiques non sauvegardés**
Unbonding Premium	The economic cost associated with the unbonding period taking into account opportunity costs, capital costs of hedging risks associated with the volatility of the underlying asset, and the inability to instantly liquidate assets when **trying** to exit a staking position. [88]	**قسط غير ملزم**	**Prime de déliaison**
Unicode	A character encoding standard developed by the Unicode Consortium that represents almost all of the written languages of the world. The Unicode standard provides three forms and seven schemes.[54]	**يونيكود (الترميز الموحد)**	**Unicode**
USD Coin or USDC	A USD stablecoin that is issued through the Centre Consortium (co-founded by Coinbase and Circle Internet Financial Limited, or Circle).[108]	**عملة رقمية مستقرة بالدولار الأمريكي (مدعومة بالكامل بأصول الدولار الأمريكي)**	**Pièce en USD ou USDC**
USD Tether or USDT	A USD stablecoin that is issued through the Tether organisation.[108]	**عملة رقمية مستقرة مرتبطة بالدولار الأمريكي قائمة على تقنية الأيثر**	**Attache USD ou USDT**

User Encryption	The User key makes files accessible only to the user who created them, only on the device where they were created. When running Dell Server Encryption, User encryption is converted to Common encryption. One exception is made for removable media devices; when inserted into a server with Encryption installed, files are encrypted with the User Roaming key.[124]	**تشفير المستخدم**	**Chiffrement de l'utilisateur**
Validator	Consensus nodes in a Proof-of-Stake network. The physical machines participating in the consensus process by running the protocol software and proposing blocks and verifying transactions are called validators. Validators are identified by private keys and backed by collateral in the form of the protocol's native cryptoasset, e.g. XTZ in Tezos. We distinguish between validator operators or entities, i.e. the individual or company operating the nodes and the nodes themselves.[88]	**مدقق إثبات الحصة**	**Validateur**
Virtual currency	Synonymous with crypto-currency. [113]	**العملة الافتراضية**	**Monnaie virtuelle**
Wallet Provider	A firm that offers storage services to investors in crypto assets. These may be connected online ('hot' storage) or kept offline ('cold' storage).[111]	**مزود الحافظة**	**Un fournisseur de portefeuille.**
White-box Cryptography	A method used to obfuscate a cryptographic algorithm and key with the intent that the determination of the key value is computationally complex.[115]	**تشفير الصندوق الأبيض**	**La Cryptographie en boîte blanche**
XOR obfuscation	A type of file encryption that helps protect private data by using an exclusive or bitwise operation. This is done by adding a mathematical expression that prevents a simple reverse-engineering process.[54]	**التعتيم**	**XOR obfuscation**

Cyber Security

أمن الفضاء الالكتروني

Cyber Security

أمن الفضاء الالكتروني

Terms	Definition	المصطلحات	Les Termes
Access Control	The discipline, technology, process and/or control for limiting access to an organization's applications, systems, platforms, critical assets, and facilities to authorized entities (e.g., authorized personnel, workflows, and/or data exchanges).[59]	**صلاحية الدخول**	**Contrôle d'accès**
Actionable intelligence	Information that can be acted upon to address, prevent or mitigate a cyber threat.[2]	**الذكاء العملي**	**Intelligence Exploitable**
Active Cyber Defence (ACD)	Provides tools and services that protect organizations from a range of cyber-attacks.[121]	**الدفاع النشط لأمن الفضاء الإلكتروني**	**Cyberdéfense active**
Adaptability	The property of an architecture, design, and implementation that can accommodate changes to the threat model, mission or business functions, systems, and technologies without major programmatic impacts.[119]	**القدرة على التكيف**	**Adaptabilité**

Advanced Persistent Threat (APT)	A cyber attacker or adversary that possesses sophisticated technical capabilities, expertise and resources which allow it to employ a range of tactics, techniques and procedures (e.g., cyber, physical, deception, etc.) to carry out an attack against a targeted victim. [59] Also, an adversary that possesses sophisticated levels of expertise and significant resources that allow it to create opportunities to achieve its objectives by using multiple attack vectors including, for example, cyber, physical, and deception. These objectives typically include establishing and extending footholds within the IT infrastructure of the targeted organizations for purposes of exfiltrating information, undermining or impeding critical aspects of a mission, program, or organization, or positioning itself to carry out these objectives in the future. The advanced persistent threat pursues its objectives repeatedly over an extended period; adapts to defenders' efforts to resist it; and is determined to maintain the level of interaction needed to execute its objectives.[119]	**التهديد المستمر المتقدم**	**Menace persistante avancée**
Agency governance framework	The management structure used by the agency. Cyber security management will be embedded within the overall governance framework. Governance may be further described as: the decision-making processes that define expectations, grant power, or verify performance. It consists either of a separate process or of a specific part of management or leadership processes.[60]	**إطار حوكمة الوكالة**	**Cadre de gouvernance de l'agence**
Agility	The property of a system or an infrastructure that can be reconfigured, in which resources can be reallocated, and in which components can be reused or repurposed so that cyber defenders can define, select, and tailor cyber courses of action for a broad range of disruptions or malicious cyber activities.[119]	**خفة الحركة**	**Agilité**

Application Control	An approach in which only an explicitly defined set of trusted applications are allowed to execute on systems.[118]	**التحكم في التطبيق**	**Le contrôle des applications**
Application Data Encryption	Application Data Encryption encrypts any file written by a protected application, using a category 2 override. This means that any directory that has a category 2 protection or better, or any location that has specific extensions protected with category 2 or better, cause ADE to not encrypt those files.[124]	**تشفير بيانات التطبيق**	**Le chiffrement des Données d'application**
Asset Management	Protocols that provide access to different investment strategies on a single platform with no barrier to entry.[117]	**إدارة الأصول**	**La gestion d'actifs**
Attack Vectors	Hackers use attack vectors to gain access over a network or a computer. Attacks are done to infect the system with malware or to harvest data. Common attack vectors include man-in-the-middle, drive-by, Structured Query Language (SQL) injection, and zero-day attacks. [127]	**موجهات الهجوم**	**Vecteurs d'attaque**
Authorization	The process for approving or permitting an individual, application, and/or system to do something. [59]	**تفويض**	**Autorisation**
Botnet	According to CIS, "when a collection of multiple bots is controlled by a single source, it is known as a botnet. A botnet is typically used to amplify the capabilities of its component bots and launch large-scale attacks." More information is provided from the Stop, Think, Connect campaign.[127]	**بوت نت (شبكة الروبوتات)**	**Botnet**

Bots	According to the Center for Internet Security (CIS), "bots are automated applications or scripts designed to perform repetitive tasks without requiring human input." While bots can have safe applications online, they can also be used to "maliciously to distribute spam, conduct distributed DDoS attacks, operate as malware command and control infrastructure, or flood public forums with fraudulent commentary to propagate a specific message" (per CIS). Here is a Stop, Think, Connect factsheet on bots and botnets and a factsheet from DHS about social media bots, specifically. [127]	**البوت** (برنامج حاسوبي مصمم لأداء مهام محددة بشكل آلي، مثل تصفح الإنترنت أو التفاعل مع المستخدمين أو جمع المعلومات. بعضها مفيدة مثل روبوتات الويب والبعض الآخر عبارة عن برامج ضارة تُعرف باسم (البوتات الضارة)	**Bots**
Breach	Any incident that results in unauthorized access of data, applications, services, networks, and/ or devices by bypassing their underlying security mechanisms. A security breach occurs when an individual or an application illegitimately enters a private, confidential, or unauthorized logical IT perimeter (Microsoft Digital Defense Report) .[127]	**الاختراقات أو الانتهاكات**	**Violation**
Business Email Compromise	Business email compromise (BEC) is a type of email cyber-crime in which an attacker targets a business to defraud the company. The BEC attack may use a compromised email account within the organization or an external "look-alike" account that is very similar to the organization's email addressing scheme. From there, the adversary may impersonate an executive or finance team member to submit false invoices, initiate fraudulent wire transfers or steal data.[131]	**تسوية البريد الإلكتروني للأعمال**	**La compromission des e-mails professionnels**

Business Impact Analysis (BIA)	A quantitative analysis that distinguishes critical and non-critical organizational controls, functions, processes and activities and prioritizes their impact as a result of a compromise or loss of an application, system or platform. Asset criticality and/or sensitivities are then qualitatively and/or quantitatively assessed and the acceptability of the identified risk, including recovery costs, is then determined.[59]	**تحليل أثر الأعمال**	**Analyse d'impact sur les affaires**
Censorship	Suppression of communications in any form.[127]	**الرقابة**	**La censure**
Chief Information Security Officer (CISO)	CISOs are responsible for cybersecurity strategy and are accountable for managing and monitoring the cybersecurity program.[131]	**رئيس أمن المعلومات**	**Responsable de sécurité des systèmes d'information**
Ciphertext	Data or information in its encrypted form used primarily by cryptology experts. Sometimes referred to as encrypted data (Microsoft Digital Defense Report).[127]	**النص المشفر**	**Texte chiffré**
Confidentiality	An ethical and/or legal responsibility of individuals or organizations to safeguard information entrusted to them from unauthorized access, use, disclosure, modification, loss, or theft.[152]	**سرية**	**Confidentialité**
Confidentiality Agreement (CA)	A contract signed by Employees and Approved Data User(s) that describes obligations and responsibilities regarding the maintenance, Use, access to, and Disclosure of Confidential Information.[152]	**اتفاقية السرية**	**Accord de confidentialité (AC)**
Consent (research)	An indication of agreement by an individual, or their authorized third party, to become a participant in a research project. Throughout this Policy, the term "consent" means "free (or voluntary), informed and ongoing consent.[152]	**الموافقة (البحث)**	**Consentement (recherche)**

Consent (privacy principles)	One of the ten privacy principles found in Schedule I of PIPEDA. The knowledge and consent of an individual is required for the collection, use, or disclosure of personal information, except where inappropriate.[152]	**الموافقة (مبادئ الخصوصية)**	**Consentement (principes de confidentialité)**
Containment	In the event of a Privacy Breach, the processes put in place to prevent further release(s) of information.[152]	**الاحتواء**	**Endiguement**
Content Filter	A filter that examines content to assess conformance against a security policy.[118]	**تصفية المحتوى**	**Filtre de contenu**
Contested Cyber Environment	An environment in which APT actors, competing entities, and entities with similar resource needs contend for control or use of cyber resources.[119]	**بيئة الفضاء الالكتروني المتنازع عليها**	**Environnement cyber contesté**
Continuous Monitoring Plan	A document that describes the plan for the continuous monitoring and assurance in the effectiveness of security controls for a system.[118]	**خطة المراقبة المستمرة**	**Plan de surveillance continue**
Continuous Vulnerability Management	Vulnerability Scanning is an inspection of potential points of exploit and weakness on a network or system including outdated software versions, missing patches or misconfigurations and flawed programming.[132]	**إدارة الثغرات الأمنية المستمرة**	**Gestion continue des vulnérabilités**
Control Plane	The administrative interface that allows for the management and orchestration of a system's infrastructure and applications.[118]	**مستوى التحكم**	**Un plan de contrôle**
Crimeware as a Service (CaaS)	The criminal business model of selling cyberattacks expertise to other criminals.[133]	**برامج الجريمة الإلكترونية كخدمة**	**Cybercrime-as-a-service ou Services de cybercriminalité**

Critical Infrastructure	Describes the physical and cyber systems and assets that are so vital to the United States that their incapacity or destruction would have a debilitating impact on our physical or economic security or public health or safety (DHS). According to CISA, there are 16 critical infrastructure sectors in the United States.[127]	**البنية التحتية الحيوية**	**Infrastructure critique**
Cross Domain Solution	A system capable of implementing comprehensive data flow security policies with a high level of trust between two or more differing security domains.[118]	**نظام الحل عبر النطاق (لأمن تدفق البيانات)**	**Solution inter-domaines**
Cross-Site Request Forgery (CSRF)	This occurs when an attacker submits forms to the web application in the context of another authenticated user. For example, a hacker may direct a user to a malicious URL that automatically submits a form to the web application from the user's browser. If the affected user is currently logged in to the application, the hacker can execute any action on their behalf.[130]	**تزوير الطلب عبر الموقع للتسلل لتنفيذ أي إجراء نيابة عن المستخدم**	**Contrefaçon de requête intersite**
Cross-Site Scripting (XSS)	A reflected attack that injects malicious client-side executable code into web application parameters to be returned by the application output and ultimately executed by the browser. Because it appears that the script is from a trusted source, the end-user's browser accepts it and runs the script, permitting the attacker to take actions on the application's behalf, such as accessing cookies, and session tokens as well as other sensitive data. This attack can also be used to rewrite the webpage in order to trick the user, embarrass the company or cause other issues. XSS attacks are usually ephemeral, but If the injected code is populated into a database for later use by the application, it is referred to as Persistent XSS.[130]	**هجوم البرمجة النصية عبر المواقع (XSS)**	**Script intersite**

Crypto Jacking	A type of malware attack that takes over or hijacks computer systems and uses them to "mine" for cryptocurrencies.[133]	**سرقة التشفير**	**Le cryptoJacking**
Cyber	Refers to the interconnected information infrastructure of interactions among persons, processes, data, and information and communications technologies, along with the environment and conditions that influence those interactions. [2]	**الفضاء الإلكتروني**	**Cyber**
Cyber Attack	The use of an exploit by an adversary to take advantage of a weakness(es) with the intent of achieving an adverse effect on the ICT environment. [2]	**هجوم إلكتروني**	**Cyberattaque**
Cyberconflict	Actions taken by parties to a conflict to gain advantage over their adversaries in cyberspace by using various technological tools and techniques, that can include damaging, destroying, disabling, or usurping an adversary's computer systems (cyberattack') or by obtaining information that the adversary would prefer to keep secret (cyber espionage' or 'cyber exploitation').[126]	**صراع الفضاء الإلكتروني**	**Le cyberconflit**
Cybercrime	According to Interpol, cybercrime "refers to crimes against computers and information systems, where the aim is to gain unauthorized access to a device or deny access to a legitimate user."[127]	**الجريمة الإلكترونية**	**Cybercriminalité**
Cybercrime-as-a-Service (CaaS)	According to Info Security Magazine, CaaS refers to the productizing of malware and the on-de mand purchasing and selling of cybercrime services. This means that cybercriminals do not need to create their own malicious code but can buy it online. This makes it significantly easier to access, even to a layperson. [127]	**جرائم الفضاء الالكتروني كخدمة**	**Cybercriminalité en tant que service**
Cyber diplomacy	The use of diplomatic tools and initiatives to pursue a state's national interest in cyberspace, such as establishing and fostering dialogue between state and non-state actors, developing global norms and standards of appropriate behavior in cyberspace, and pursuing policies to reduce cyber-related threats and prevent conflicts.[126]	**دبلوماسية الفضاء الإلكتروني**	**Cyberdiplomatie**

Cyber Ecosystem	The interconnected information infrastructure of an organization's enterprise that facilitates electronic data exchange, communication and interactions among authorized users, applications, systems, platforms, and processes.[59]	**النظام البيئي لأمن الفضاء الالكتروني**	**Cyberécosystème**
Cyber Event	An observable occurrence in an information system or network. [2]	**حدث الفضاء الإلكتروني**	**Événement de Cyber** **Cyber Evénement**
Cyber Exercise	A planned event during which an organization simulates a cyber disruption to develop or test capabilities such as preventing, detecting, mitigating, responding to or recovering from the disruption. [61]	**تمرين الفضاء الإلكتروني**	**Cyber-exercice**
Cyber Governance	Arrangements an organisation puts in place to establish, implement and review its approach to managing cyber risks. Cyber maturity model A mechanism to have cyber resilience controls, methods and processes assessed according to management best practice, against a clear set of external benchmarks. [2]	**حوكمة الفضاء الالكتروني**	**Cybergouvernance**
Cyber Infrastructure	The information and communications systems and services composed of all hardware and software that process, store, and communicate information, or any combination of all of these elements. ▪▪ Processing includes the creation, access, modification, and destruction of information. ▪▪ Storage includes paper, magnetic, electronic, and all other media types. ▪▪ Communications include sharing and distribution of information. [61]	**البنية التحتية لأمن الفضاء الإلكتروني**	**Cyberinfrastructure**

Cyber Insurance	According to Cisco, "cyber insurance is an insurance product designed to help businesses hedge against the potentially devastating effects of cybercrimes such as malware, ransomware, DDoS attacks, or any other method used to compromise a network and sensitive data." Demand for cyber insurance has grown rapidly in recent years.[127]	**تأمين الفضاء الإلكتروني (التأمين ضد الهجمات الإلكترونية)**	**La cyberassurance**
Cyber Harms	According to Cyber Harms: Concepts, Taxonomy and Measurement, cyber harms are damaging consequences resulting from cyber incidents, which can originate from malicious, accidental, or natural phenomena, manifesting itself within or outside of the internet. They can impact individuals, organizations, or countries. 127	**أضرار الفضاء الإلكتروني**	**Cyber-préjudices**
Cyber Hygiene	The practices and steps that users of computers and other devices take to maintain system health and improve online security. These practices are often part of a routine to ensure the safety of identity and other details that could be stolen or corrupted.[127]	**سلامة الفضاء الإلكتروني**	**Cyber Hygiène**
Cyber Maturity Model	A mechanism to have cyber resilience controls, methods and processes assessed according to management best practice, against a clear set of external benchmarks. [2]	**نموذج نضج الفضاء الالكتروني**	**Modèle de Cyber Maturité**
Cyber Resilience	A Financial Market Infrastructure's ability to anticipate, withstand, contain and rapidly recover from a cyber-attack. [2]	**متانة أمن الفضاء الالكتروني**	**Cyberrésilience Cyber-résilience**
Cyber Resilience Framework	Consists of the policies, procedures and controls a Financial Market Infrastructure has established to identify, protect, detect, respond to and recover from the plausible sources of cyber risks it faces. [2]	**إطار متانة أمن الفضاء الالكتروني**	**Cadre de Cyberrésilience**

Cyber Resilience Strategy	A Financial Market Infrastructure's high-level principles and medium-term plans to achieve its objective of managing cyber risks. [2]	**استراتيجية متانة أمن الفضاء الالكتروني**	**Stratégie de Cyberrésilience**
Cyber Resiliency	The ability to anticipate, withstand, recover from, and adapt to adverse conditions, stresses, attacks, or compromises on systems that use or are enabled by cyber resources. Cyber resiliency is intended to enable mission or business objectives that depend on cyber resources to be achieved in a contested cyber environment.[119]	**مرونة الفضاء الإلكتروني**	**Cyber-résilience**
Cyber Resiliency Concept	A concept related to the problem domain and/or solution set for cyber resiliency. Cyber resiliency concepts are represented in cyber resiliency risk models as well as by cyber resiliency constructs.[119]	**مفهوم مرونة الفضاء الإلكتروني**	**Concept de cyber-résilience**
Cyber Resiliency Construct	Element of the cyber resiliency engineering framework (i.e., a goal, objective, technique, implementation approach, or design principle). Additional constructs (e.g., sub-objectives or methods, capabilities or activities) may be used in some modelling and analytic practices.[119]	**بناء مرونة الفضاء الإلكتروني**	**Construction de cyber-résilience**
Cyber Resiliency Control	A control (i.e., a base control or a control enhancement), as defined in [SP 800-53], that applies one or more cyber resiliency techniques or approaches or that is intended to achieve one or more cyber resiliency objectives.[119]	**التحكم في مرونة الفضاء الإلكتروني**	**Contrôle de la cyber-résilience**
Cyber Resiliency Design Principle	A guideline for how to select and apply cyber resiliency analysis methods, techniques, approaches, and solutions when making architectural or design decisions. [119]	**مبدأ تصميم مرونة الفضاء الإلكتروني**	**Principe de conception de la cyber-résilience**

Cyber Resiliency Engineering Practice	A method, process, modeling technique, or analytical technique used to identify and analyze cyber resiliency solutions.[119]	**ممارسة هندسة مرونة الفضاء الإلكتروني**	**Pratique de l'ingénierie de la cyber-résilience**
Cyber Resiliency Goal	A high-level statement supporting (or focusing on) one aspect (i.e., anticipate, withstand, recover, adapt) in the definition of cyber resiliency.[119]	**هدف مرونة الفضاء الإلكتروني**	**Objectif de cyber-résilience**
Cyber Resiliency Implementation Approach	A subset of the technologies and processes of a cyber resiliency technique defined by how the capabilities are implemented or how the intended consequences are achieved.[119]	**نهج تنفيذ مرونة الفضاء الإلكتروني**	**Approche de mise en œuvre de la cyber-résilience**
Cyber Resiliency Objective	A statement of what must be performed (e.g., what a system must achieve in its operational environment and throughout its life cycle) to meet stakeholder needs for mission assurance and resilient security.[119]	**هدف مرونة الفضاء الإلكتروني**	**Objectif de la cyber-résilience**
Cyber Resiliency Solution	A combination of technologies, architectural decisions, systems engineering processes, and operational processes, procedures, or practices that solves a problem in the cyber resiliency domain. A cyber resiliency solution provides enough cyber resiliency to meet stakeholder needs and to reduce risks to mission or business capabilities in the presence of advanced persistent threats.[119]	**حل مرونة الفضاء الإلكتروني**	**Solution de cyber-résilience**
Cyber Resiliency Technique	A set or class of technologies and processes intended to achieve one or more objectives by providing capabilities to anticipate, withstand, recover from, and adapt to adverse conditions, stresses, attacks, or compromises on systems that include cyber resources. The definition or statement of a technique describes the capabilities it provides and/or the intended consequences of using the technologies or processes it includes.[119]	**تقنية مرونة الفضاء الإلكتروني**	**Technique de cyber-résilience**

Cyber Resiliency Risk Model	A risk model that explicitly represents the threats and classes of harm considered by those concerned with cyber resiliency. (This accommodates other stakeholders in addition to systems security engineers.)[119]	**نموذج مخاطر مرونة الفضاء الإلكتروني**	**Modèle de risque de cyber-résilience**
Cyber Resource	An information resource that creates, stores, processes, manages, transmits, or disposes of information in electronic form, and that can be accessed via a network or using networking methods.[119]	**موارد الفضاء الإلكتروني**	**Ressource cyber**
Cyber Risk	The combination of the probability of an event occurring within the realm of an organization's information assets, computer and communication resources and the consequences of that event for an organisation. [2]	**مخاطر أمن الفضاء الالكتروني**	**Cyberrisques** **Cyber-risques**
Cyber Risk Management	The process used by a Financial Market Infrastructure to establish an enterprise-wide framework to manage the likelihood of a cyber-attack and develop strategies to mitigate, respond to, learn from and coordinate its response to the impact of a cyber-attack. The management of a Financial Market Infrastructure's cyber risk should support the business processes and be integrated in the Financial Market Infrastructure`s overall risk management framework. [2]	**إدارة مخاطر أمن الفضاء الالكتروني**	**Gestion des Cyberrisques**
Cyber risk profile	The cyber risk actually assumed, measured at a given point in time. [2]	**بيان مخاطر أمن الفضاء الالكتروني**	**Profil de Cyberrisques**
Cyber risk tolerance	The propensity to incur cyber risk, being the level of cyber risk that Financial Market Infrastructure intends to assume in pursuing its strategic objectives. [2]	**تحمل مخاطر أمن الفضاء الالكتروني**	**Tolérance au Cyber-risque**

Cyber Security	The protection of information assets by addressing threats to information processed, stored, and transported by internetworked information systems.[33]	**أمن الفضاء الالكتروني**	**Cybersécurité**
Cyber Security architecture	Describes the structure, components and topology (connections and layout) of security controls within an enterprise's IT infrastructure Scope Note: The security architecture shows how defense-in-depth is implemented and how layers of control are linked and is essential to designing and implementing security controls in any complex environment.[32]	**هندسة أمن الفضاء الإلكتروني**	**Architecture de cybersécurité**
Cyber Security Event	An occurrence of a system, service or network state indicating a possible breach of security policy, failure of safeguards or a previously unknown situation that may be relevant to security.[118]	**فعالية أمن الفضاء الإلكتروني**	**Événement de cybersécurité**
Cybersecurity framework	The system of concepts, rules, and practices dictating the direction of policies and regulations, including the implementation of legal, technical, and political tools to align with the overall goals of a country or other entity.[133]	**إطار أمن الفضاء الإلكتروني**	**Cadre de cybersécurité**
Cybersecurity governance	The approach by which a country, organization, or some other entity monitors, evaluates, and ensures the protection of information, ICT systems and networks, and digital assets. [133]	**حوكمة أمن الفضاء الإلكتروني**	**Gouvernance de la cybersécurité**
Cyber Security Incident	An occurrence or activity of a system, service or network state indicating a possible breach of protective security policy or failure of safeguards, or a previously unknown situation that may be security relevant. Examples include: • Receiving suspicious or seemingly targeted emails with attachments or links. • Any compromise or corruption of information. • Unauthorized access or intrusion into an identity service. • Data spill. • Intentional or accidental introduction of viruses to a network. • Denial of service attacks. • Suspicious or unauthorized network activity.[18]	**حدث أمن الفضاء الالكتروني**	**Un Incident de Cybersécurité**

Cybersecurity Insurance	The insurance policies that address first- and third-party losses as a result of a computer-based attack or malfunction of an organization's information technology systems. There are three main components of cyber insurance: coverage and exclusions, security questionnaires, and rate schedules.[131]	**تأمين أمن الفضاء الالكتروني**	**Assurance Cybersécurité**
Cybersecurity measures	Implementation of techniques, methods, or policies designed to improve an entity's cybersecurity posture.[133]	**تدابير أمن الفضاء الالكتروني**	**Mesures de cybersécurité**
Cyber Security Oversight Group (CSOG)	The sector-wide forum for civil nuclear cyber security, with senior-level representation. CSOG supports greater collaboration and provides leadership on implementing the UK Civil Nuclear Cyber Security Strategy.[112]	**مجموعة مراقبة أمن الفضاء الإلكتروني**	**Groupe de surveillance de la cybersécurité (CSOG)**
Cyber Security Plan	A document that identifies and defines the cyber security requirements and associated controls necessary for meeting those requirements. [59]	**خطة أمن الفضاء الالكتروني**	**Plan de cybersécurité**
Cyber Security Policy	A set of principles, measures, and conditions that have been defined to support cyber security capabilities and planning across an organization. [59]	**سياسة أمن الفضاء الالكتروني**	**Politique de cybersécurité**
Cybersecurity Program	A documented set of your organization's information security policies, procedures, guidelines, and standards. It also includes a collection of effective security management practices and controls, such as risk assessment, awareness, and threat defence. • Create a current profile: An evaluation of your current security status. • Conduct a risk assessment. • Create a target profile (What additional controls from your "current profile" would you like to add? Who needs to be in the loop about the changes needed to reach the target profile?). • Determine, analyse, and prioritize gaps (What are the gaps between your current and target profile? What action is needed to fill those gaps?). • Bring key stakeholders to the table to confirm an analysis and implementation plan. • Implement your plan-of-action. Develop and track metrics to ensure you stay on track. [131]	**برنامج أمن الفضاء الالكتروني**	**Programme de cybersécurité**

Cyber security program funding model	It is expected that there will be capital expenditure (CAPEX) during implementation of cyber security tasks and ongoing operational expenditure (OPEX) for ongoing maintenance and support. [60]	**نموذج تمويل برنامج أمن الفضاء الإلكتروني**	**Modèle de financement du programme de cybersécurité**
Cyber Security Threat	Any circumstance or event with the potential to adversely impact organizational operations, organizational assets, individuals, other organizations, or the nation through an information system via unauthorized access, destruction, disclosure, modification of information, and/or denial of service.[120]	**تهديد أمن الفضاء الإلكتروني**	**Menace pour la cybersécurité**
Cyberspace	The interdependent network of information technology infrastructures, that includes the Internet, telecommunications networks, computer systems, and embedded processors and controllers. [61] Also, the digital space made of network infrastructure (such as servers and cables), devices (like computers and smartphones), software (both human-machine and machine-to-machine interfaces) and data carried over the network.[126]	**الفضاء الإلكتروني**	**Cyberespace**
Cyberspace Attack	Cyberspace actions that create various direct denial effects (i.e., degradation, disruption, or destruction) and manipulation that leads to denial and that is hidden or that manifests in the physical domains.[119]	**هجوم الفضاء الإلكتروني**	**Attaque du cyberespace**
Cyber Survivability	The ability of warfighter systems to prevent, mitigate, recover from and adapt to adverse cyber-events that could impact mission-related functions by applying a risk managed approach to achieve and maintain an operationally relevant risk posture throughout its life cycle.[119]	**البقاء قيد الفضاء الإلكتروني**	**Cyber-surviabilité**
Cyber threat	A circumstance or event with the potential to intentionally or unintentionally exploit one or more vulnerabilities in Financial Markets Infrastructures' systems, resulting in a loss of confidentiality, integrity or availability. [2]	**تهديد الفضاء الإلكتروني**	**Cybermenaces** **Menace Cybernétique**

Cyber Vulnerability	According to NIST's NIST's Computer Security Resource Center, a cyber vulnerability is "a weakness in an information system, system security procedures, internal controls, or implementation that could be exploited or triggered by a threat source." See CISA's overview of cyber vulnerabilities for more details.[127]	**الثغرات الأمنية للفضاء الإلكتروني**	**Vulnérabilité cyber**
Dark Web	Refers to websites on a Dark Net. The dark web includes pages on servers that cannot be accessed by a search engine (or indeed, a user) without an appropriately permissioned account. Large-scale illegal activities take place on the dark web.[127]	**الويب المظلم**	**Web sombre**
Data Breach	An unauthorized access and retrieval of sensitive information by an individual, group, or software system. It is a cybersecurity mishap which happens when data, intentionally or unintentionally, falls into the wrong hands without the knowledge of the user or owner. [10]	**خرق البيانات**	**Violation de Données**
Data Loss	Also known as data breach, this can be one of the most damaging cyber-attacks, depending on the importance of your data. Your organization's election information, financial data, and PII (personally identifiable information) may be at risk of being exposed or used maliciously.[131]	**فقدان البيانات**	**Perte de données**
Data Spill	The accidental or deliberate exposure of data into an uncontrolled or unauthorized environment, or to people without a need-to-know.[118]	**تسرب البيانات**	**Fuite de données**
Declassification	A process whereby requirements for the protection of data are removed and an administrative decision is made to formally authorize its release into the public domain.[118]	**رفع السرية**	**Déclassement**

Deep Web	The deep web is the vast amount of web content on the internet that is available to the general public, but it is harder to find unless you have the exact URL (not indexed for search engines like Google). Examples of deep web sites include sites only accessible by password or gateway software.[127]	**الويب العميق**	**Web profond**
Defence in Depth	The security controls deployed throughout the various layers of the network to provide for resiliency in the event of the failure or the exploitation of a vulnerability of another control (may also be referred to as "layered protection"). [2]	**الدفاع في العمق**	**Défense en Profondeur**
Denial of Service (DoS)	System security breach in which network services become unavailable to users.[50]	**رفض الخدمة**	**Déni de service**
Denial of Service (DoS) attack	Any attempt to deny valid users access to network or server resources by using up all the resources of the network element or server. Typically, an attacker sends a flood of information to overwhelm a service system's resources, causing the server to ignore valid service requests. [50]	**هجوم رفض الخدمة**	**Attaque par déni de service**
Design Basis Threat (DBT)	A profile developed by BEIS describing the capabilities of potential insider and external adversaries who might attempt unauthorized removal of nuclear and other radioactive material or sabotage.[121]	**تهديد أساس التصميم**	**Menace de base de la conception**
Destructive	In this attack, adversaries such as malicious insiders and hacktivists deliver destructive attacks designed to harm an organization by damaging its IT infrastructure or data. A destructive attack could be as simple as deleting data or wiping all the software off a computer.[131]	**الهجوم المدمر**	**Destructeur**

Detection	Development and implementation of the appropriate activities in order to identify the occurrence of a cyber event. [2]	**اكتشاف التهديد**	**Détection de Cyberattaques**
Device Access Control Software	Software that can be used on a system to restrict access to communications ports. Device access control software can block all access to a communications port or allow access based on device types, manufacturer's identification or even unique device identifiers.[118]	**برنامج التحكم في الوصول إلى الجهاز**	**Logiciel de contrôle d'accès aux appareils**
Digital Preservation	The coordinated and ongoing set of processes and activities that ensure long-term, error-free storage of digital information, with means for retrieval and interpretation, for the entire time span the information is required.[118]	**الحفظ الرقمي**	**Préservation numérique**
Digital Surveillance/ Surveillance Technology	Surveillance technology refers to the use of digital technology to monitor the behaviour or movement of people in public and private places. Governments, private companies, and other organizations can use it to target, intimidate, or otherwise influence individuals or groups.[127]	**تكنولوجيا المراقبة / المراقبة الرقمية**	**Surveillance numérique/ technologie de surveillance**
Disruption	A disruption is an event affecting an organization's ability to perform its critical operations. [2]	**الإخلال بالأمن الالكتروني**	**Perturbation**
Disruptive	This type of attack is designed to disrupt or impair your organization's ability to function properly. Examples of this type of attack include ransomware and Distributed Denial of Service (DDoS). This type of attack can last days or weeks. In the case of a disruptive ransomware attack, an unprepared organization may find themselves with no choice but to pay the ransom.[131]	**الهجوم التخريبي**	**Perturbateur**

Distributed Denial-of-Service (DDoS)	A distributed denial-of-service (DDoS) attack is one in which a multitude of compromised systems attack a single target, thereby causing denial of service for users of the targeted system. The flood of incoming messages to the target system essentially forces it to shut down, thereby denying service to the system to legitimate users. [21] Also, According to Cloudflare, a DDoS attack "is a malicious attempt to disrupt normal traffic of a tar geted server, service, or network by overwhelming the target or its surrounding infrastructure with a flood of internet traffic. DDoS attacks achieve effectiveness by utilizing multiple compromised computer systems as sources of attack traffic."[127]	**هجوم رفض الخدمة الموزع**	**Attaque de Déni de Service Distribuée**
Distributed Reflection Denial of Service (DRDOS, DrDos, DR-DOS, DR DOS)	A "Distributed Reflection Denial of Service" attack as denial of service attacks performed using vulnerable victim machines discovered by a hacker to perform a DDOS attack on a target. Systems vulnerable to NTP-based amplification attacks, for example, could unknowingly be used in such an attack, and, as a result, could placed on an internet blacklist.[133]	**هجوم رفض الانعكاس الموزع للخدمة**	**Déni de service par réflexion distribuée**
Domain Name Server (DNS)	Translates domain names, such as raxis.com, to the IP addresses where the systems actually run. Browsers use these directories to load internet resources. The internet uses openly accessible DNS servers, but companies also often create their own DNS servers for internal resources, and the information stored in them can be very useful for hackers. For example, a hacker who has gained access to an internal network could use a DNS server to discover the subnet(s) where servers are located in order to attempt server attacks on them or in order to discover what types of devices are running on the subnet where they have gained access.[130]	**خادم اسم المجال**	**Serveur de noms de domaine**

Domain Name System (DNS) Poisoning	A type of cyberattack that involves compromised domain names, allowing attackers to trick users into visiting arbitrary hosts defined by them in lieu of their intended destinations, effectively redirecting traffic. See Domain Name System.[133]	**تسمم نظام أسماء النطاقات (DNS)**	**Empoisonnement du système de noms de domaine** **L'empoisonnement DNS**
DNS Amplification Attack	A distributed denial-of-service (DDoS) attack where an attacker uses responses from open DNS resolvers to overwhelm a server or network with an amplified amount of traffic in order to crash the targeted systems or make them inaccessible. [130]	**هجوم تضخيم نظام اسم النطاق**	**Attaque par amplification DNS**
Doxing	The act of gathering, by licit or illicit means, and posting on the internet PII and other sensitive information about an individual, including for example, addresses, dates of birth, social security numbers, telephone numbers, e-mail addresses, credit information, employers, and details regarding the individual's family members. [127]	**دوكسينج**	**Doxage**
Ecosystem	A system or group of interconnected elements formed linkages and dependencies. For a Financial Market Infrastructure, this may include participants, linked Financial Market Infrastructure, service providers, vendors and vendor products. [2]	**النظام البيئي**	**Écosystème**
Egress Filtering	Egress filtering is used to restrict and monitor outbound traffic from one network to another. A hacker, or even a disgruntled employee, can leverage a lack of egress filtering to exfiltrate sensitive data from an organization's network. Organizations should set up an egress policy that denies all traffic by default and only allows approved traffic to trusted destinations. Only traffic necessary for business reasons should be allowed out while all other traffic is denied. [130]	**تصفية الخروج**	**Filtrage de sortie**

Encapsulating Security Payload	A protocol used for encryption and authentication in IPsec.[118]	**تغليف الحمولة الأمنية**	**Encapsulation de la charge utile de sécurité**
Endpoint Security	A holistic approach to protecting your organization's end-user devices, such as laptops, desktops, and smartphones, whether on the network or by accessing it remotely. Endpoint security leverages controls such as anti-malware software, web filtering, and host-based firewalls to reduce the risk that end-user devices will be entry points for security threats.[131]	**أمن نقطة النهاية**	**Sécurité des terminaux**
End-to-End-Encryption	A system of communication where only the communicating users can read the messages. Only the sender and receiver will know the content of an SMS, and nobody in between can see the text. All messages sent via Spryng's Gateway are End-to-end- encrypted.[51]	**التشفير من طرف إلى طرف**	**Chiffrement de bout en bout**
Ethical Hacking	Ethical hacking is any authorized attempt to hack an agreed upon scope. Ethical hacking encompasses pen tests to red team tests and anything in between with a goal of discovering security vulnerabilities so that they can be corrected. [130]	**القرصنة الأخلاقية**	**Piratage éthique**
Extensible Authentication Protocol (EAP)	The "Extensible Authentication Protocol" (EAP) passes authentication information between Wi-Fi workstations and authentication servers. Many variations of EAP exist to accommodate specific authentication standards.[130]	**بروتوكول المصادقة القابل للتوسيع**	**Protocole d'authentification extensible**
Financial Market Infrastructure (FMI)	A multilateral system among participating institutions, including the operator of the system, used for the purposes of clearing, settling or recording payments, securities, derivatives or other financial transactions. [2]	**البنية التحتية للأسواق المالية**	**Infrastructure des Marchés Financiers**

Forensic Investigation	The application of investigative and analytical techniques to gather and preserve evidence from a digital device impacted by a cyber-attack. [2]	**تحقيق الأمن الالكتروني**	**Enquête judiciaire**
Forensic Readiness	The ability of a Financial Market Infrastructure to maximize the use of digital evidence to identify the nature of a cyber-attack. [2]	**استعداد الأمن الالكتروني**	**Préparation**
Fuzzing	Fuzzing (or fuzz testing) is a method used to discover errors or potential security vulnerabilities in software.[118]	**التشويش**	**Fuzzing**
Gray Hat	Gray hat describes a cracker (or, if you prefer, hacker) who exploits a security weakness in a computer system or product in order to bring the weakness to the attention of the owners. Unlike a black hat, a gray hat acts without malicious intent. The goal of a gray hat is to improve system and network security. However, by publicizing a vulnerability, the gray hat may give other crackers the opportunity to exploit it. This differs from the white hat who alerts system owners and vendors of a vulnerability without actually exploiting it in public.[21]	**القبعة رمادية**	**Chapeau Gris**
High-Value Asset	Information or an information system that is so critical to an organization that the loss or corruption of this information or loss of access to the system would have serious impacts on the organization's ability to perform its mission or conduct business.[119]	**الأصول عالية القيمة**	**Actif de grande valeur**
Human Error/ Confiscation	Revelation of sensitive material online (social media, forwarded emails) or through confiscation of devices. [127]	**المصادرة / الخطأ البشري**	**Erreur humaine/ Confiscation**

Identification	To develop the organizational understanding required to manage cyber risk to systems, assets, data and capabilities. [2]	**الهوية**	**Identification**
Incident Management	The management and coordination of activities associated with an actual or potential occurrence of an event that may result in adverse consequences to information or information systems. [61]	**إدارة الحوادث**	**Gestion des incidents**
Incident Response	Cybersecurity work where a person: Responds to crisis or urgent situations within the pertinent domain to mitigate immediate and potential threats; uses mitigation, preparedness, and response and recovery approaches, as needed, to maximize survival of life, preservation of property, and information security; and investigates and analyzes all relevant response activities. [61]	**الاستجابة للحادث**	**Réponse aux incidents**
Incident Response Plan	A document that describes the plan for responding to cyber security incidents.[118]	**خطة الاستجابة للحوادث**	**Plan de réponse aux incidents**
Independent Security Assessment (ISA)	The ISA is a technical analysis of identified controls designed to measure cybersecurity maturity. Areas within the current ISA include host vulnerability assessments, firewall analysis, host hardening analysis, phishing susceptibility, network penetration testing, websites, web applications, and snapshot analysis of network traffic for signs of threat actor compromise.[132]	**التقييم الأمني المستقل (ISA)**	**Évaluation indépendante de la sécurité**
Information Asset	Any piece of data, device or other component of the environment that supports information-related activities. Information assets include data, hardware and software. Information assets are not limited to those that are owned by the entity. They also include those that are rented or leased, and those that are used by service providers to deliver their services. [2]	**أصول المعلومات**	**Actif d'Informations**

Information Sharing and Analysis Center (ISAC)	An institution that supports the gathering, analysis and sharing of cyber threat information. [59]	**مركز تبادل وتحليل المعلومات**	**Centre de partage et d'analyse d'information**
Insecure Direct Object Reference (IDOR)	This is an access control vulnerability that occurs when a website uses user-supplied input to access objects directly. When database objects are referenced, this could allow a hacker to gain access to unintended. This is an access control vulnerability that occurs when a website uses user supplied input to access objects directly. When database objects are referenced, this could allow a hacker to gain access to unintended records through horizontal or vertical privilege escalation. When static files are referenced, a hacker may be able to change the filename to view other, possibly sensitive, files stored in the system. This vulnerability was #4 on the 2007 OWASP Top Ten.[130]	**مرجع الكائن المباشر غير الآمن**	**Référence directe d'objet non sécurisée**
Insecure Mobile Communications	Taps or intercepts of calls, texts, and files sent from a cellular phone.[127]	**اتصالات الهاتف المحمول غير الآمنة**	**Communications mobiles non sécurisées**
Insecure Files/Data	Files or data that can be stolen through online or physical action. [127]	**الملفات / البيانات غير الآمنة**	**Fichiers/données non sécurisés**
Insider Threat	A person or group of persons within an organization who pose a potential risk through knowingly or unknowingly violating security policies. [127]	**التهديد الداخلي**	**Menace interne**
Insider Threat Detection	A coordinated collection of security capabilities designed to detect the unauthorized disclosure of sensitive information by an entity with authorized access.[132]	**كشف التهديدات الداخلية**	**Détection des menaces internes**
Integrity	With reference to information, an information system or a component of a system, the property of not having been modified or destroyed in an unauthorized manner. [2]	**سلامة المعلومات**	**Intégrité**

International Data Encryption Algorithm IDEA	One of the methods at the heart of Pretty Good Privacy (PGP), it uses a 128-bit key. IDEA is patented by Ascom Tech AG and is popular in Europe.[50]	**خوارزمية تشفير البيانات الدولية**	**Algorithme international de cryptage des données (IDÉE)**
Intelligent Platform Management Interface (IPMI)	The "Intelligent Platform Management Interface" (IPMI) is an open interface meant to allow the management and monitoring of server systems over a network. iDRAC (Integrated Dell Remote Access), iLO (HP's Integrated Lights Out), ILOM (Oracle's Integrated Lights Out Manager), and IMM (IBM's Integrated Management Module) are vendor-specific offerings that are compliant with the IPMI standard. The IPMI network protocol runs on port 623 (UDP and sometimes TCP). The authentication process for IPMI version 2.0 mandates that the server send a salted SHA1 or MD5 hash of the requested user's password to the client prior to the client authenticating. This password hash can be cracked using an offline brute-force or dictionary attack. Since this issue is a key part of the IPMI specification, there is no easy path to fix the problem, short of isolating all affected systems into a separate network or removing the services. Disabling IPMI, or at least restricting access, can help remediate the vulnerability.[130]	**الواجهة الذكية لإدارة النظام الأساسي**	**Interface de gestion de plateforme intelligente**
Interactive Authentication	Authentication that involves the interaction of a person with a system.[118]	**المصادقة التفاعلية**	**Authentification interactive**
Internet Protocol Security	A suite of protocols for secure communications through authentication or encryption of Internet Protocol (IP) packets as well as including protocols for cryptographic key establishment.[118]	**أمن بروتوكول الإنترنت**	**Sécurité du protocole Internet**

Intrusion Detection System	An automated system used to identify an infringement of security policy. IDS can be host-based, or network based.[118] Also, A security service that monitors and analyses network or system events for the purpose of finding and providing real-time or near real-time warning of attempts to access system resources in an unauthorized manner.[154]	**نظام كشف التسلل**	**Système de détection d'intrusion**
Intrusion Prevention System	Software that has all the capabilities of an intrusion detection system and can also attempt to stop possible incidents.[154]	**نظام منع الاختراق**	**Système de prévention des intrusions**
Kill Chain	Developed by Lockheed Martin, the Cyber Kill Chain is a framework to identify and prevent cyber intrusions. The seven-step model identifies what the adversaries must complete in order to achieve their objective so as to strengthen a cyber analyst's understanding of an adversary's tactics, techniques, and procedures. [127]	**سلسلة القتل** **(إطار عمل لتحديد ومنع اختراقات أمن الفضاء الإلكتروني)**	**Kill Chain** **Chaîne de frappe**
Lack of Privacy or Anonymity	The inability to keep online activities or identity from being revealed to others. 127	**الافتقار إلى الخصوصية أو إخفاء الهوية**	**Absence de confidentialité ou d'anonymat**
Layered protection	As relying on any single defence against a cyber threat may be inadequate, a Financial Market Infrastructure can use a series of different defences to cover the gaps in and reinforce other protective measures. For example, the use of firewalls, intrusion detection systems, malware scanners, integrity auditing procedures and local storage encryption tools can serve to protect information assets in a complementary and mutually reinforcing manner. May also be referred to as "defence in depth". [2]	**طبقات الحماية**	**Protection Multicouche**

Malware	Malicious software used to disrupt the normal operation of an information system in a manner that adversely impacts its confidentiality, availability or integrity. [2]	**البرمجيات الخبيثة**	**Logiciel Malveillant** **Malware**
Malware Information Sharing Platform (MISP)	A threat information sharing platform (e.g. threat intelligence, threat actor information).[121]	**منصة تبادل معلومات البرمجيات الخبيثة**	**Plate-forme de partage d'informations sur les logiciels malveillants**
Malicious actor	A catch-all term for any entity, from nation-state backed groups to rogue individuals, that aims to infiltrate or attack another entity's ICT assets for their own ends. Also called bad actor or threat actor.[133]	**الفاعل الخبيث**	**Acteur malveillant**
Malicious Cyber Actor	An individual or group of people who seek to exploit computer systems to steal, destroy, or degrade an organization's information. Actors may be individual computer hackers, part of an organized criminal group, or state sponsored.[129]	**الفاعل الخبيث للفضاء الإلكتروني**	**Cyberacteur malveillant**
Man-in-the-Middle Attack	In computer security, MITM is an attack where the attacker secretly relays and possibly alters the communications between two parties who believe that they are directly communicating with each other.[123]	**هجوم وسيط**	**Attaque de l'Intercepteur**
Managed Service Providers (MSPs)	Third party companies that provide services such as networks, applications, infrastructure and security to support an organization in managing its infrastructure and services.[121]	**مزودو الخدمة المدارة**	**Fournisseurs de services gérés**
Metadata	Descriptive data about the content and context used to identify data.[118]	**ميتادانا**	**Metadata**

Mitigation	A decision, action, or practice intended to reduce the level of risk associated with one or more threat events, threat scenarios, or vulnerabilities.[119]	**التخفيف**	**Atténuation**
MITRE ATT&CK	An open-source framework developed by MITRE taxonomizing tactics, techniques, and procedures used by threat actors when conducting cyber-attacks.[120]	**قاعدة مايتر اتاك المعرفية** (إطار ومجموعة من مصفوفات البيانات وأداة تقييم طورتها شركة مايتر لمساعدة المؤسسات على فهم استعدادها الأمني واكتشاف نقاط الضعف في دفاعاتها)	**MITRE ATT&CK**
Multifactor Authentication (MFA)	The required application of two or more factors that a user must employ to authenticate to an application, system or platform. Applicable factors can include A) something you know (e.g., a unique password); B) something you have (e.g., an identification device); C) something you are (e.g., biometric, such as a fingerprint); or D) you are where you say you are (e.g., a GPS token or device). [59]	**مصادقة متعددة العوامل**	**Authentification multifacteur**
Need-to-Know	The principle of restricting an individual's access to only the data they require to fulfil the duties of their role.[118]	**مبدأ الحاجة إلى المعرفة**	**Dois savoir**
Network Basic Input / Output System (NetBIOS)	A broadcast name resolution protocol that is used by NBNS, allows applications on different computers to communicate within the same local area network (LAN). On modern systems, NetBIOS should be disabled in favour of DNS services. Broadcast name resolution poisoning attacks can be performed against systems that have NetBIOS enabled.[130]	**نظام الإدخال / الإخراج الأساسي للشبكة**	**Système d'entrée/sortie de base réseau**

Network Threat Detection	Effective monitoring and analyzing of network or system events to find, and provide real-time or near real-time warning of, attempts to access-system resources in an unauthorized manner.[132]	**كشف تهديدات الشبكة**	**Détection des menaces sur le réseau**
Network Threat Protection	Effective protection against network security threats attempting to harm organizational assets and thwarting attempts to proliferate on an organization's network.[132]	**الحماية من تهديدات الشبكة**	**Protection contre les menaces réseau**
Non-Adversarial Threat	A threat associated with accident or human error, structural failure, or environmental causes.[119]	**تهديد غير عدائي**	**Menace non contradictoire**
Non-Interactive Authentication	Authentication between systems or services that does not involve the interaction of a person.[118]	**المصادقة غير التفاعلية**	**Authentification non interactive**
Non-repudiation	Assurance that someone cannot deny the validity of a particular operation: in cryptography, the concept refers to a service that is able to provide proof of the origin of data as well as their integrity.[123]	**عدم التنصل**	**Non-répudiation**
Norms for responsible state behavior in cyberspace	Norms for responsible state behavior in cyberspace 11 voluntary, non-binding norms for the responsible behavior of states in cyberspace aimed at promoting an open, secure, stable, accessible and peaceful information and communications technology (ICT) environment. The norms were first agreed upon by the UN General Assembly's First Committee Group of Governmental Experts (UN GGE) on information security in 2015 and endorsed by all countries in UN General Assembly Resolution 70/237 as part of the UN Framework of Responsible State Behaviour in Cyberspace.[126]	**معايير سلوك الدولة المسؤول في الفضاء الإلكتروني**	**Normes pour un comportement responsable des États dans le cyberespace**

Off-the-Record Messaging (OTR)	A cryptographic protocol that provides encryption for instant messaging conversations. In addition to authentication and encryption, OTR provides forward secrecy. Version 4 of the protocol (OTRv4) is currently being designed by a team led by Sofía Celi and reviewed by Nik Unger and Ian Goldberg.[123]	**المراسلة غير القابلة للحفظ**	**Messagerie confidentielle**
One-Time-Password	OTP, also one-time PIN or dynamic password is a password that is valid for only one login session or transaction, on a computer system or other digital device. OTPs avoid several shortcomings that are associated with traditional (static) password-based authentication; one implementation is two-factor authentication. OTPs can safely be sent in an SMS via Spryng's systems and will be delivered within seconds.[51]	**كلمة السر لمرة واحدة**	**Mot de passe à usage unique**
Open Mail Relay	An SMTP server that is configured to allow unauthenticated relay of emails allows open relay. This is dangerous because a hacker who gains access to the mail server can send email messages, such as spam or phishing emails, from the domain to external email addresses.[130]	**الترحيل المفتوح للبريد الإلكتروني**	**Ouvrir le relais de messagerie**
Open Redirection	Open redirection vulnerabilities occur when an application allows parameter values within a URL GET request to include values that will redirect a user to a different site without validating the redirection target. Redirection functions should be removed from applications if possible, or a server-side list of allowed redirect URLs should be used so that the redirection target is set using an index to an item in the list instead of a URL. While this attack doesn't affect the site itself, the negative impact on users could affect user's trust. [130]	**إعادة التوجيه المفتوحة**	**Redirection ouverte**

Open-Source Intelligence (OSINT)	Relevant information derived from the systematic collection, processing, and analysis of publicly available information in response to known or anticipated intelligence requirements.[120]	**الذكاء مفتوح المصدر**	**Intelligence Open Source**
Operational Resilience	The ability of a Financial Market Infrastructure to: (i) maintain essential operational capabilities under adverse conditions or stress, even if in a degraded or debilitated state; and (ii) recover to effective operational capability in a time frame consistent with the provision of critical economic services. [2]	**المتانة التشغيلية**	**Résilience Opérationnelle**
Operational Technology (OT)	Technology that interfaces with the physical world and includes Industrial Control Systems (ICS), Supervisory Control and Data Acquisition (SCADA) and Distributed Control Systems (DCS). [121]	**تكنولوجيا التشغيل**	**Technologie opérationnelle**
Out of band (data)	The data transferred through a stream that is independent from the main data stream (in band'). An out-of-band data mechanism provides a conceptually independent channel, which allows any data sent via that mechanism to be kept separate from in-band data.[123]	**خارج النطاق (البيانات)**	**Hors bande (données)**
Paris Call for Trust and Security in Cyberspace	A non-binding declaration launched in 2018 during the Internet Governance Forum held at United Nations Educational, Scientific and Cultural Organization (UNESCO) and the Paris Peace Forum. The agreement calls for states, the private sector, and organizations in civil society to work together to promote peace and security in cyberspace, fight disinformation and address new threats that put citizens and infrastructure in danger. The Paris Call is based around a set of nine principles to secure cyberspace. It has been endorsed by 79 states, 35 public authorities and local governments, 391 organizations and members of civil society, as well as 706 companies and private sector entities as of November 2021.[126]	**نداء باريس للثقة والأمن في الفضاء الإلكتروني**	**Appel de Paris pour la confiance et la sécurité dans le cyberespace**

Passphrase	A sequence of words used for authentication.[118]	**عبارة المرور**	**Mot de passe**
Passphrase Complexity	The use of at least three of the following character sets in passphrases: lower-case alphabetical characters (a-z), upper-case alphabetical characters (A-Z), numeric characters (0-9) or special characters.[118]	**درجة تعقيد عبارة المرور**	**Complexité de la phrase de passe**
Path Traversal / Directory Traversal	Also known as a dot-dot-slash attack, directory climbing, and backtracking. This attack attempts to access directories and files that are stored outside of the web root folder that are not meant to be available to website users. Variables that reference files and directories using absolute file paths or using "dot-dot-slash" (... /) sequences may be susceptible to this attack. A hacker would inject the dot-dot-slash values, which backtrack one directory each, at the start of the input string and reference common sensitive directories and filenames at the end of the string in an effort to make the code backtrack out of the web root and to follow a different path.[130]	**اجتياز المسار / اجتياز الدليل**	**Traversée de chemin / Traversée de répertoire**
Penetration Test	A penetration test is designed to exercise real-world scenarios in an attempt to achieve a specific goal, such as compromising critical systems or data.[118]	**اختبار الاختراق**	**Test de pénétration**
Personal Identifiable Information (PII)	Applies to any data that could be used to identify a person either directly or indirectly. This includes Social Security number, name, address, phone number and email, as well as data that could be grouped together to identify a person, for example, birthdate, gender, race, and geographic indicators. PII should be considered sensitive data and carefully safeguarded.[130]	**معلومات التعريف الشخصية**	**Informations personnelles identifiables**

Phishing	A digital form of social engineering to deceive individuals into providing sensitive information. [59]	**التص**	**Phishing** **Hameçonnage**
Privacy Breach	Occurs when there is an unauthorized collection, use, disclosure, retention, or destruction of personal information, including personal health information that has been stolen, lost, or disposed of, except as permitted by the Act. Such activity is unauthorized if it occurs in contravention of applicable privacy legislation or other applicable legislation.[152]	**خرق الخصوصية**	**Violation de la vie privée**
Privacy Impact Assessment (PIA)	A policy process for identifying, assessing, and mitigating privacy risks. Government institutions are required to develop and maintain privacy impact assessments for all new or modified programs and activities that involve the use of Personal Information for an administrative purpose.[152]	**تقييم تأثير الخصوصية**	**Évaluation des facteurs relatifs à la vie privée**
Protection	Development and implementation of appropriate safeguards, controls and measures to enable reliable delivery of critical infrastructure services. [2]	**الحماية**	**La Protection**
Ransomware	A form of malware designed to deny access to a computer system or data until ransom is paid. A user of a system infected with ransomware is usually confronted with an extortion message (in many cases a windows popup) asking the victim to pay a ransom fee to the threat actor (usually in cryptocurrency) in order to regain access to their system and data.[120]	**برامج الفدية**	**Ransomware**
Recover	To restore any capabilities or services that have been impaired due to a cyber event. [2]	**الاستعادة**	**Récupérer**
Red Team	An independent group that challenges the cyber resilience of an organization to test its defences and improve its effectiveness. A red team views the cyber resilience of a Financial Market Infrastructure from an adversary's perspective. [2]	**الفريق الأحمر** **(فريق اختبار متانة الأمن الألكتروني)**	**Équipe Rouge**

Releasable to Data	Data not to be passed to, or accessed by, foreign nationals beyond those belonging to specific nations which the data has been authorized for release to.[118]	**قابلية تحرير البيانات**	**Possibilité de diffusion des données**
Reliability	The ability of a system or component to function under stated conditions for a specified period of time.[119]	**الموثوقية**	**Fiabilité**
Resiliency	The extent to which software can maintain normal operations amid adverse conditions, including the ability of software to recover from a fault or an attack.[115]	**المرونة**	**Élasticité**
Resilience by design	The embedding of security in technology and system development from the earliest stages of conceptualization and design. [2]	**متانة الأمن الإلكتروني من خلال التصميم**	**Cyberrésilience par Design**
Respond	Of Financial Market Infrastructure, to develop and implement appropriate activities to be able to take action when it detects a cyber event. [2]	**الاستجابة**	**Répondre**
Resume	To recommence functions following a cyber incident. Financial Market Infrastructure should resume critical services as soon as it is safe and practicable to do so without causing unnecessary risk to the wider sector or further detriment to financial stability. The plan of action should incorporate the use of a secondary site and be designed to ensure that critical ICT systems can resume operations within two hours following a disruptive event. [2]	**استئناف الخدمات الحيوية الالكترونية**	**Résumé**
Risk Analysis	Process to comprehend the nature of risk and to determine the level of risk.[119]	**تحليل المخاطر**	**Analyse de risque**
Risk-Adaptive Access Control	Access privileges are granted based on a combination of a user's identity, mission need, and the level of security risk that exists between the system being accessed and a user. RAdAC will use security metrics, such as the strength of the authentication method, the level of assurance of the session connection between the system and a user, and the physical location of a user, to make its risk determination.[119]	**التحكم في الوصول المتكيف مع المخاطر**	**Contrôle d'accès adapté aux risques**

Risk Model	A key component of a risk assessment methodology (in addition to assessment approach and analysis approach) that defines key terms and assessable risk factors.[119]	**نموذج المخاطر**	**Modèle de risque**
Risk Response	Accepting, avoiding, mitigating, sharing, or transferring risk to organizational operations (i.e., mission, functions, image, or reputation), organizational assets, individuals, other organizations, or the Nation.[119]	**الاستجابة للمخاطر**	**Réponse au risque**
Roll	The act of changing a discretionary data element (such as a cryptographic key) at a predefined period or event of obsolescence.[115]	**لفافة**	**Rouleau**
Rootkit	A rootkit is a piece of software that can be installed and hidden on your computer without your knowledge. [127]	**برامج روتكيت** (نوع من البرمجيات الخبيثة تمكن المخترقين من الوصول إلى البيانات والتسلل إليها من الأجهزة دون أن يتم اكتشافهم)	**Rootkit**
Secure Shell	A network protocol that can be used to securely log into, execute commands on, and transfer files between remote workstations and servers.[128]	**بروتوكول النقل الآمن**	**Shell sécurisé** **Coque sécurisée**
Security Assessment Principles (SyAPs)	A framework developed and used by the ONR to guide regulatory judgements and recommendations when undertaking assessments of duty holders' security submissions, such as site security plans and transport security statements.[123]	**مبادئ تقييم الأمان**	**Principes d'évaluation de la sécurité**
Security Operations Center (SOC)	A function or service responsible for monitoring, detecting and isolating incidents. [2] Also, the Security operations centers house cybersecurity operations teams that detect threats, share intelligence, and coordinate response activities. California has established a constellation of security operations centers to protect California's Executive Branch.[132]	**مركز العمليات الأمنية**	**Centre des Opérations de Sécurité**

Secure Sockets Layer (SSL)	Uses a combination of public-key and symmetric-key encryption to secure a connection between two machines, typically a Web or mail server and a client machine, communicating over the Internet or an internal network. [21]	**طبقة الوصلات الآمنة**	**Protocole Sécurisé de Cryptage** **Secure Sockets Layer**
Security vs Usability	A widely discussed hypothesis according to which it is extremely hard to design truly secure communication systems and still keep them user-friendly.[123]	**الأمان مقابل سهولة الاستخدام**	**Sécurité vs convivialité**
Session Fixation	Websites that require authentication often create a session ID to identify a user and the access they should have as they move throughout the site after logging in. If a web application reuses session IDs for more than one login or does not invalidate them after a user logs off (or after a period of inactivity), a hacker who gained access to the session ID could access web pages within the authenticated part of the application using the session ID.[130]	**تثبيت الجلسة**	**Fixation de session**
Session Hijacking	A session hijacking attack steals an established session between a client and web server after the user logs in or predicts what a session token will be based on easily guessed rules used in creating the token. A hacker could steal the session token using session sniffing, a cross-site scripting attack (XSS), or a man-in-the-middle (MiTM) attack. Using this session token, the hacker could access pages within the authenticated portion of the web application and view the same information as the user whose session token is being used.[130]	**هجوم اختطاف الجلسة** **أو** **الإستحواذ على الجلسة**	**Détournement de session**
Session Token	An encrypted, unique string that identifies an authorized and authenticated session. Once a user has successfully logged in, the session token, also known as a session ID, is the temporary, secret code that tells the application what the user is allowed to view and edit within the app.[130]	**رمز الجلسة**	**Jeton de session**

Situational Awareness	The ability to identify, process and comprehend the critical elements of information through a cyber threat intelligence process that provides a level of understanding that is relevant to act upon to mitigate the impact of a potentially harmful event. [2]	**الوعي بالحالة**	**Conscience de la Situation**
Smishing	The fraudulent practice of sending text messages purporting to be from reputable companies in order to induce individuals to reveal personal information, such as passwords or credit card numbers. Spryng has various mechanisms in place to prevent imposters from using our systems and endangering our clients or their customers. [51]	**الرسائل الاحتيالية**	**Smishing**
Spear Phishing	Phishing (see definition above), but personalized and directed at an individual, usually a senior person in the organization. [59]	**التصيد بالرمح** **(طريقة للتصيد الاحتيالي للبيانات)**	**Spear Phishing** **Harponnage**
Spoofing	An attack by which a malicious actor impersonates as a trusted actor by using a trusted IP address to hide the malicious IP address. An attacker might do this to attack a network host, spread malware, steal information, or other actions that require bypassing access controls. [59]	**الانتحال**	**Spoofing**
Strategic Threat Intelligence	The level of threat intelligence focused on objectives, motivations, and intents of cyber threat actors. It aims at examining attributions to cyber threat actors, investigating real motivations and links between cyber events, and understanding complex systems, dynamics and trends. Geopolitical, sectorial and context analysis is a fundamental tool. [120]	**ذكاء التهديد الاستراتيجي**	**Renseignements sur les menaces stratégiques**

Threat	A circumstance or event that has or indicates the potential to exploit vulnerabilities and to adversely impact (create adverse consequences for) organizational operations, organizational assets (including information and information systems), individuals, other organizations or society in general. [2]	**التهديدات الإلكترونية**	**Menace**
Threat Actor	Individuals, groups, organizations, or states that seek to exploit the organization's dependence on cyber resources (i.e., information in electronic form, information and communications technologies, and the communications and information-handling capabilities provided by those technologies). [120]	**الجهة التهديد الفاعلة**	**Acteur de la menace**
Threat Actor (Intent)	The desire of a threat actor to target a particular entity. Threat actors are usually rational actors operating with a clear purpose (e.g. espionage, data theft/exfiltration, extortion, destruction, disruption, supply chain compromise).[120]	**الجهة التهديد الفاعلة (القصد)**	**Acteur de la menace (Intention)**
Threat Actor (Origin)	Country from which the threat actor launches its attacks. The origin of a threat actor cannot always be determined with sufficient precision because they tend to cover their tracks.[120]	**الجهة التهديد الفاعلة (الأصل)**	**Acteur menaçant (Origine)**
Threat Actor (Resources)	Resources measure the scope, intensity, sustainability, and diversity of the total set of actions that a threat actor can take.[120]	**الجهة التهديد الفاعلة (الموارد)**	**Acteur de la menace (Ressources)**
Threat Actor (Skill)	The extent to which a threat actor is able to leverage technical means (e.g. create custom malware) and operates with awareness, intelligence, learning potential, problem solving, decision-making coherence, and operational experience.[120]	**الجهة التهديد الفاعلة (المهارة)**	**Acteur de menace (compétence)**

Threat Actor (Target)	The choices that actors make in terms of the target(s) of their attacks. A threat actor selects a target based on location, sector, and the types of information processed and attack surface available. The geopolitical landscape plays a key role in the targeting pattern of nation-state actors.[120]	**الجهة التهديد الفاعلة (الهدف)**	**Menace (Cible)**
Threat Actor (Type)	Grouping of threat actors who share similar characteristics, such as similar intents and motivations, and operate in similar ways.[120]	**الجهة التهديد الفاعلة (النوع)**	**Menace Acteur (Type)**
Threat and Vulnerability Management	A structured approach for estimating and assessing threats and vulnerabilities and establishing actions, plans or procedures to mitigate the consequences of those threats and vulnerabilities. This approach should incorporate the organization's risk assessments and risk mitigation plans.[59]	**إدارة التهديدات والضعف**	**Gestion des menaces et des vulnérabilités**
Threat Intelligence	Threat intelligence is evidence-based knowledge, including context, mechanisms, indicators, implications and actionable advice, about an existing or emerging menace or hazard to assets that can be used to inform decisions regarding the subject's response to that menace or hazard.[2]	**معلومات التهديدات الالكترونية**	**Renseignements sur les Menaces**
Threat Intelligence Platform	Automated mechanism to aggregate, transform, analyze, interpret, or enrich threat information to provide the necessary context for decision-making processes.[132]	**منصة استخبارات التهديدات**	**Plateforme de renseignements sur les menaces**
Threat Intelligence Requirement	Threat intelligence requirements guide the intelligence production effort efficiently and establish what intelligence should be produced to meet the security objectives of an Organization.[120]	**متطلبات ذكاء التهديد**	**Exigence en matière de renseignements sur les menaces**

Threat Landscape	A collection of threats in a particular domain or context, with information on identified vulnerable assets, threats, risks, threat actors and observed trends.[120]	**مشهد التهديد**	**Paysage de menaces**
Threat Variant	New or modified strains of an existing virus or malware program; malware family.[127]	**متغير التهديد**	**Variante de menace**
Transport Layer Security (TLS)	Cryptographic protocol designed to provide communications security over a computer network. TLS aims primarily to provide data integrity and privacy between two or more communicating computer applications.[123]	**أمان طبقة النقل**	**Sécurité de la couche de transport**
Trojan (or Trojan Horse)	According to Norton, a Trojan "is a type of malicious code or software that looks legitimate but can take control of your computer. A Trojan is designed to damage, disrupt, steal, or in general inflict some other harmful action on your data or network."[127]	**طروادة (أو حصان طروادة)** **(نوع من البرمجيات الخبيثة)**	**Troie (ou cheval de Troie)**
Vector (Attack)	General approach for achieving an impact, taking advantage of the exposure of a type of, or a region in, an attack surface.[120]	**ناقلات (الهجوم)**	**Vecteur (attaque)**
Vishing	An attack in which a scammer solicits private information via social engineering over the telephone. Victims are encouraged to share usernames, confidential passwords, private financial account information or credit card numbers. [59]	**التصيد**	**Vishing** **Hameçonnage vocal ou VoIP**
Vulnerability	A weakness, susceptibility or flaw in a system that an attacker can access and exploit to compromise system security. Vulnerability arises from the confluence of three elements: the presence of a susceptibility or flaw in a system; an attacker's access to that flaw; and an attacker's capability to exploit the flaw.[2]	**نقاط الضعف**	**Vulnérabilité**

Vulnerability Assessment	Systematic examination of an information system and its controls and processes, to determine the adequacy of security measures, identify security deficiencies, provide data from which to predict the effectiveness of proposed security measures and confirm the adequacy of such measures after implementation. Source: Adapted from NIST/FSB Cyber Lexicon. [2]	**تقييم نقاط الضعف**	**Évaluation de la Vulnérabilité**
Watering Hole Attacks	A watering hole attack "works by identifying a website that's frequented by users within a targeted organization, or even an entire sector, such as defense, government, or health care. That website is then compromised to enable the distribution of malware."[127]	**هجوم الحُفر المائية**	**Attaques de point d'eau**
Zero Trust Architecture	A security model, a set of system design principles, and a coordinated cybersecurity and system management strategy based on an acknowledgement that threats exist both inside and outside traditional network boundaries. The zero trust security model eliminates implicit trust in any one element, component, node, or service and instead requires continuous verification of the operational picture via real-time information from multiple sources to determine access and other system responses.[119]	**هندسة الثقة الصفرية**	**Architecture confiance zéro**

Data Protection

حماية البيانات

Data Protection

حماية البيانات

Terms	Definition	المصطلحات	Les Termes
Access codes	Means any one or more of your Password, Mobile passcode, Security Code and any other code we provide to you (or permit you to choose) from time to time, that enables you to gain access to or use Online Banking and which you are required to keep secret.[141]	**رموز الوصول**	**Codes d'accès**
Accessibility	It represents the degree to which a system, device, service, or environment is available to as many people as possible. [65] Accessibility can be viewed as the "ability to access" and benefit from some system or entity. [65]	**إمكانية الوصول**	**Accessibilité**
Accountable material	Accountable material requires the strictest control over its access and movement. Accountable material includes TOP SECRET data, some types of caveated data and any data designated as accountable material by its originator.[149]	**المواد الخاضعة للمساءلة**	**Matériaux responsables**
Accountability	There's a great deal of responsibility that Data Controllers have to bear in the GDPR Era but one of them tops it all - ensuring compliance. Controllers must be able to demonstrate the steps they take to abide by GDPR before taking up any business.[29]	**المسؤولية**	**Responsabilité**
Account Enumeration	The process of identifying valid usernames, allowing a malicious actor to build a list of valid users for brute-force attacks. This can be done in many ways, including eliciting success and error messages on login and "forgot password" web pages.[130]	**تعداد الحساب**	**Énumération de compte**

Account Servicing Payment Services Provider ('ASPSP')	Means the entity that provides a payment account for the PSU, and which permit payments initiated by TPPs and/or make the PSU's account transaction data available to TPPs.[64]	**مقدم خدمات الدفع لخدمة الحساب**	**Prestataire de service de paiement gestionnaire de compte**
Accredited Data Recipient	Is as defined in the Competition and Consumer Act 2010.[141]	**مستلم البيانات المعتمد**	**Destinataire de données accrédité**
Age of digital consent	The term commonly used to describe the minimum age in each EEA Member State at which online service providers can rely on a child's own consent to process their personal data in the context of using an online service, without needing the consent of their parent or guardian.[134]	**سن الموافقة الرقمية**	**Âge du consentement numérique**
Age Verification	The age requirement at which data subjects can lawfully give consent introduces a need to verify children's ages. Rules for the language used in consent requests which are targeted at children, and the way online services obtain children's consent, is regulated. Under the GDPR changes, the default age at which a person is no longer considered a child is 16. However, member states can adjust that limit between 13 and 16. Data controllers need to know the age of consent in every member state and cannot seek consent from anyone under that age. Consent must be obtained from a person holding "parental responsibility". Reasonable efforts are required to verify that the person providing that consent is indeed a parental figure. See Parental Consent.[34]	**التحقق من العمر**	**Vérification de l'âge**

Aggregate data	Accumulated data acquired by combining individual-level data. It refers to data that is (1) collected from multiple sources and/or on multiple measures, variables, or individuals and (2) compiled into data summaries or summary reports, typically for the purposes of public reporting or statistical analysis.[135]	**تجميع البيانات**	**Aggregate data**
Aggregating Data	The act of combining individual Data Sets to statistically analyze data trends, while protecting individual privacy, by using groups of individuals with similar characteristics rather than isolating one individual at a time.[152]	**جمع البيانات**	**Aggregating Data**
Anonymous Data	Data from which no individuals can be identified, and which is therefore outside the scope of GDPR.[34] Also, Data Sets that in no way indicate to whom the data belongs. Replacing usernames with unique identification numbers does not make the Data Set anonymous, even if identification seems impractical.[152]	**بيانات مجهولة المصدر**	**Anonymous Data**
Anonymization	The process of turning personal data into a form which does not identify individuals and where identification is not likely to take place. This allows for a much wider use of the personal data.[62]	**إخفاء الهوية**	**Anonymization**
Anti-Malware Protection	The automated technical capability to detect and block malicious activity from trusted and untrusted applications, and dynamically respond to security incidents and alerts.[132]	**الحماية من البرامج الضارة**	**Anti-Malware Protection**
Anti-Phishing Program	A collection of security controls, including technological capabilities to detect and prevent email-based phishing attacks, as well as the process of training employees to identify and deal with potential phishing email threats.[132]	**برنامج مكافحة التصيد**	**Programme Anti-Phishing**

Anomaly Detection	The identification of observations, events or data points that deviate from what is usual, standard, or expected, making them inconsistent with the rest of data.[154]	**كشف الشذوذ** (هو عملية تحديد الأنماط أو الأحداث غير العادية أو غير المتوقعة في مجموعة من البيانات)	**Détection d' anomalie**
Applications and Business Service Viewpoint	It focuses on the explain and justifying the role of applications and services with the user/tenant organization as well with the impact on the infrastructure.[65]	**التطبيقات ووجهة نظر خدمة الأعمال**	**Point de vue des applications et des services aux entreprises**
Authentication Bypass	This is a condition where the verification process systems use to manage access to privileged functions is bypassed to access the privileged logic or data that it was intended to protect. This condition can occur for a number of reasons, including but not limited to, exploitation of a vulnerability, access to privileged processes through exposed services, and back doors or other side input channels left over from the development process.[130]	**تجاوز المصادقة**	**Contournement de l'authentification**
Authentication Header	A protocol used in Internet Protocol Security (IPsec) that provides data integrity and data origin authenticity but not confidentiality.[118]	**رأس المصادقة**	**En-tête d'authentification**
Automated Data	Information processed by any type of computer or other equipment that operates automatically. [24]	**البيانات الآلية**	**Données Automatisée**
Automatic decision-making	Making a decision solely by automated means without any human involvement. [62]	**اتخاذ القرار بشكل تلقائي**	**Prise de décision automatique**

Automated decision-making	The process of making a decision about an individual based on their personal data by automated means, i.e. using software configured to analyse the personal data provided and follow set rules to reach decisions without human involvement.[134]	**اتخاذ القرار آلي** **(اتخاذ القرار بوسائل آلية فقط دون أي تدخل بشري)**	**Automated decision-making**
Authorizing Officer	An executive with the authority to formally accept the security risks associated with the operation of a system and to authorized it to operate.[118]	**مسؤول التفويض**	**Authorizing Officer**
Basic Authentication	An insecure authentication built into the HTTP protocol in which the client sends HTTP requests with the Authorization header that contains the word “Basic” word followed by a space and a base64-encoded string username: password.[130]	**المصادقة الأساسية**	**Basic Authentication**
Binding Corporate Rules (BCRS)	A set of binding rules designed to allow multinational companies and organizations to transfer personal data from the EU to the organization's affiliates based outside the EU but within the organization. BCRs must demonstrate adequate safeguards and be authorized by the appropriate lead authority in the EU to vouch for data protection compliance. [34]	**قواعد الشركات الملزمة**	**Binding Corporate Rules (BCRS)**
Biometric Data	Any data created during a biometric process. This includes physical samples, fingerprints as well as verification and identification data. [34]	**البيانات الحيوية**	**Biometric Data**
Breach	A breach of security leading to the accidental or unlawful loss, destruction, unauthorized disclosure of, or access to, personal data. [34]	**خرق أمني**	**Breach**
Breach Notification	Organizations are required to report data breaches to the ICO within 72 hours of the breach and/or the organization becoming aware of the breach. In the case of Data Subjects being caused potential harm by the breach, they must also be notified. [34]	**إشعار بالخرق الأمني**	**Breach Notification**

Broadcast Name Resolution	These attacks listen for NetBIOS, LLMNR, or MDNS broadcast requests, which are generated when a host is attempting to resolve a hostname not within DNS. A hacker may then respond to the host and request that the host authenticate back to the hacker's host, allowing the hacker to capture Windows authentication traffic and perform offline dictionary-based password cracking attempts or conduct SMB Relay attacks. [130]	**هجمات حل اسم البث**	**Résolution de noms par diffusion**
Broken Access Control	Refers to any way in which a user can access portions of a web application that should not be available to them. One example occurs when a hacker who knows the URL for an admin function can enter the URL in a browser directly and access the page without logging in. Another example is when user input is not sanitized, allowing a hacker to perform a SQL injection attack to view, edit, or delete data. [130]	**التحكم في الوصول المكسور**	**Contrôle d'accès cassé**
Broken Authentication	Refers to any application flaw that allows unintended access to the application. Examples include default and weak passwords that are easy to guess or could be victims of automated or manual brute-force and dictionary attacks. Session attacks, such as session hijacking, are also included because a successful attack provides a hacker with access to the application as the owner of the stolen session. [130]	**المصادقة المكسورة**	**Authentification brisée**
Caveat	A marking that indicates that the data has special requirements in addition to those indicated by its classification. This term covers codewords, source codewords, reliability indicators and special-handling caveats.[118]	**تنبيه خارجي**	**Mise en garde**

Classified Data	Data that would cause damage, serious damage or exceptionally grave damage to the national interest, organisations or individuals if compromised (i.e. data assessed as PROTECTED, SECRET or TOP SECRET).[118]	**البيانات المصنفة**	**Données classifiées**
Cloud Operator	An entity that is responsible for making applications available to users. It can be public or private. [65]	**مشغل السحابة**	**Opérateur Cloud**
Co-located Data Center	A colocation centre (CoLo)…is a type of data centre where equipment, space, and bandwidth are available for rental to retail customers. Colocation facilities provide space, power, cooling, and physical security for the server, storage, and networking equipment of other firms and also connect them to a variety of telecommunications and network service providers with a minimum of cost and complexity.[116]	**مركز البيانات المشترك**	**Centre de données colocalisée**
Confidential Data	A form of sensitive data that explicitly requires protection from unauthorized disclosure. Examples of confidential data include cardholder data (CHD), sensitive authentication data (SAD), and private cryptographic keys. See Sensitive Data.[115]	**البيانات السرية**	**Données confidentielles**
Confidentiality	The assurance that data is disclosed only to authorized entities.[118]	**الخصوصية**	**Confidentialité**
Connection Forwarding	The use of network address translation to allow a port on a node inside a network to be accessed from outside the network. Alternatively, using a Secure Shell server to forward a Transmission Control Protocol connection to an arbitrary port on the local host.[118]	**إعادة توجيه الاتصال**	**Redirection de Connexion**

Consent	Freely given, specific, informed and unambiguous consent given by the data subject either by statement or clear affirmative action which signifies agreement to the subject's personal data being processed. [34] Also, the consent is any freely given, specific and informed indication of an agreement by the data subject to the processing of their personal data.[135]	**الموافقة المسبقة**	**Consentement**
Content filter	A filter that examines content to assess conformance against a security policy.[149]	**تصفية المحتوى**	**Filtre de contenu**
Content Security Policy Header (CSP)	This is an HTTP Response header that specifies which dynamic resources, such as JavaScript and CSS, are allowed to load from the website. It protects against cross-site scripting (XSS) attacks, and later version also protect against clickjacking and other attacks. Common ways that this header is include restricting inline scripts (such as malicious injected scripts), restricting remote scripts with "src" pointing to an external site, and restricting insecure JavaScript methods such as "eval." The "frame-ancestors" CSP directive blocks clickjacking attacks.[130]	**رأس سياسة أمان المحتوى**	**En-tête de la politique de sécurité du contenu**
Critical Assets	Collective term to describe any software element that if exposed, misused, altered, or disabled could impair the software's ability to function properly or meet its security objectives. Sensitive data, sensitive functions, and sensitive resources are also considered critical assets.[115]	**الأصول الحرجة**	**Actifs critiques**
Cross-border data flows	The movement of data across international borders, usually at the business-to-business level.[136]	**تدفقات البيانات عبر الحدود**	**Flux de données transfrontaliers**

Cross border Data Transfer	The transfer of personal data to another country or jurisdiction. Data protection laws often require controllers to satisfy special requirements when transferring personal data cross-border.[158]	**نقل البيانات عبر الحدود**	**Transfert de données transfrontalier**
Cross-Border Processing	The processing of data by a Controller or Processor who operates in more than one EU member state, or the processing of data in one EU member state of subject's resident in one or more member state. [34]	**معالجة البيانات عبر الحدود**	**Traitement Transfrontalier**
Cross Domain Solution	A system capable of implementing comprehensive data flow security policies with a high level of trust between two or more differing security domains.[149]	**حل عبر النطاق**	**Solution inter-domaines**
Data Access Audits	Observation of a database so as to be aware of database User activity to ensure compliance with appropriate use and access permissions granted.[152]	**عمليات تدقيق الوصول إلى البيانات**	**Audits d'accès aux données**
Data Access Audit Reporting	Documented coverage of the activities of data access identified in Data Access Audits.[152]	**تقارير تدقيق الوصول إلى البيانات**	**Rapports d'audit d'accès aux données**
Data Access Incidents and Actions	Identified and recorded activities that do not conform to the appropriate Use and access permissions granted, such as activities identified as anomalies to the regular data access patterns.[152]	**حوادث الوصول إلى البيانات والإجراءات**	**Incidents et actions d'accès aux données**
Data Access Request	A form filled out by a researcher that describes their research project, lists members of their research team, and identifies the Data Sets and variables needed to perform the research.[152]	**طلب الوصول إلى البيانات**	**Demande d'accès aux données**
Data asset	A body of data or information, defined and managed as a single unit so it can be understood, shared, protected and exploited efficiently.[63]	**أصل البيانات**	**Actif de données**

Data asset registry	A data asset registry provides a summary of the key datasets being generated and managed by different actors in a context. [63]	**تسجيل أصول البيانات**	**Registre des actifs de données**
Data 'asymmetry '	The term data asymmetry refers to any situation where there is a disparity in access to data between different groups or parties.[158]	**"عدم تناسق" البيانات**	**Data 'asymmetry '**
Data Augmentation	A set of techniques to artificially increase the amount of data by generating new data points from existing data. This includes making small changes to data or using deep learning models to generate new data points.[158]	**زيادة البيانات**	**Data Augmentation**
Data Bias	Data bias in machine learning is a type of error in which certain elements of a dataset are more heavily weighted and/or represented than others. A biased dataset does not accurately represent a model's use case, resulting in skewed outcomes, low accuracy levels, and analytical errors.[158]	**تحيز البيانات**	**Data Bias**
Data 'blindness' - 'blur'	One main challenge with data in the MENA region is the inaccuracies that end up clouding out realities on the ground. One source of inaccuracy is data blindness, which occurs when an abundance of aggregated, unstructured data prevents the user from extracting the information needed to make decisions.[158]	**"عمى - طمس" البيانات**	**Data 'blindness' - 'blur'**
Data Breach	The intentional or unintentional release of sensitive or private information into an unsecure environment.[129]	**خرق البيانات**	**Data Breach**
Data cleaning	The process of detecting and correcting (or removing) corrupt or inaccurate records from a record set, table, or database and refers to identifying incomplete, incorrect, inaccurate or irrelevant parts of the data and then replacing, modifying, or deleting the dirty or coarse data.[135]	**تنقية (تصفية) البيانات**	**Data cleaning**

Data consumer	A person or organization that uses data to make decisions, take actions, or increase awareness.[135]	**مستهلك البيانات**	**Consommateur de données**
Data Controller	Any person or organization) the legal entity or individua)that determines the purposes, conditions and methodology for the processing of personal data. [34] Also, as defined in the GDPR, the natural or legal person, public authority, agency or other body which, alone or jointly with others, determines the purposes and means of the processing of personal data. [136]	**متحكم بيانات (مراقب البيانات)**	**Responsable du Traitement**
Data ecosystem	The data ecosystem includes the public, private, and civil data communities as well as different kinds of data, law and legislative frameworks, technologies, platforms, and tools. The environment in which data is governed, used, and reused, is shaped by the complex interaction of these different data communities, infrastructure, or political and legislative frameworks.[158]	**النظام البيئي للبيانات**	**Écosystème de données**
Data Ecosystem Map	A data ecosystem map provides a summary of major data management activities, including the scale, scope, and types of data being processed, stakeholders involved, data flows between different actors, and processes and platforms in use. [63]	**خريطة النظام البيئي للبيانات**	**Carte de l'écosystème de données**
Data Erasure	Also known as the Right to be Forgotten. The right to have the Data Controller erase the personal data, stop publishing the data and cease processing the data. [34]	**محو البيانات**	**Effacement de Données**
Dataflow	Dataflow is the movement of data through a system comprised of software, hardware or a combination of both. Dataflow is often defined using a model or diagram in which the entire process of data movement is mapped as it passes from one component to the next within a program or a system, taking into consideration how it changes form during the process.[158]	**تدفق البيانات**	**Flux de données**

Data for development	The use of different types of data (e.g. geo-spatial data, environmental data, economic data, administrative data, agriculture surveys, household surveys. etc) from different data sources (e.g. data from the public sector, private sector, civil society, etc.) to enhance progress towards achieving the objectives of sustainable development.[158]	**البيانات للتطوير**	**Les données pour le développement**
Data impact assessment	A data impact assessment is a generic term to refer to a variety of tools that are used to determine the positive and negative consequences of a data management activity. These include commonly used - and sometimes legally required - tools such as Data Protection Impact Assessments and Privacy Impact Assessments. [63]	**تقييم أثر البيانات**	**Évaluation d'impact des données**
Data inaccuracy	Data inaccuracy is defined as "incorrect or imprecise data." It can be caused by human error, incorrect assumptions, poorly calibrated equipment, or bad luck. Whatever the cause, inaccuracies can lead to wrong decisions being made, which can have serious consequences.[158]	**عدم دقة البيانات**	**Inexactitude des données**
Data incidents	Events involving data management, such as the loss, destruction, alteration, acquisition, or disclosure of data and information, caused by accidental or intentional, unlawful or otherwise unauthorized purposes that have caused harm or have the potential to cause harm.[135]	**حوادث البيانات**	**Incidents liés aux données**
Data Integrity	The property that data has not been altered in an unauthorized manner. Data integrity covers data in storage, during processing, and while in transit.[154]	**تكامل البيانات**	**Intégrité des données**
Data Integrity Attacks	An integrity attack targets the integrity of an ML model's output, resulting in incorrect predictions performed by an ML model.[154]	**هجمات سلامة البيانات**	**Attaques contre l'intégrité des données**

Data in transit	Data that is being communicated across a communication medium.[149]	**البيانات قيد النقل**	**Données en transit**
Data justice	Data justice is preoccupied with the social justice implications of our growing reliance on data driven technologies. The concept draws from long-standing concerns with the social justice implications of information and communication systems. Building on these insights, data justice has predominantly emerged in the dual context of the growing focus on big data, machine learning, and artificial intelligence, and the limitations in how such developments have been framed and approached in relation to broader social justice agendas.[158]	**عدالة البيانات**	**Justice des données**
Data Lifecycle	All stages of data existence, from its creation and collection through to its access and Use. This includes its retention (storage), Dissemination (how it might be distributed), and final disposition (e.g., Archiving, secure destruction).[152.]	**دورة حياة البيانات**	**Cycle de vie des données**
Data localization	Data localization is the practice of keeping data within the region it originated from. For example, if an organization collects data in the UK, they store it in the UK rather than transferring it to another country for processing.[158]	**توطين البيانات**	**Localisation des données**
Data management	The data management cycle consists of the following steps: planning, collecting and receiving, storing, cleaning, transfer, analysis, communicating and disseminating, feedback and evaluation, and retention and destruction.[135]	**إدارة البيانات**	**Gestion des données**
Data Matching	The creation of identifying information by combining identifying information or de-identified personal health information, or other information from two or more two or more electronic data bases or two or more electronic records.[152]	**مطابقة البيانات**	**Correspondance des données**

Data minimization	The objective of ensuring that only the minimum amount of data is processed to achieve the objective and purposes for which the data were collected.[135]	**تصغير البيانات**	**Minimisation des données**
Data Platform	Comprehensive repository that holds Pseudonymous Administrative Data available by Data Access Request.[152]	**منصة البيانات**	**Plateforme de données**
Data Portability	The right to allow individuals to obtain and reuse their personal data for their own purposes across different services so they can move, copy or transfer the data easily in a safe and secure way. [34] Also, means the ability to port data from one system to another.[136]	**قابلية نقل البيانات**	**Portabilité des Données**
Data Privacy Impact Assessment (DPIA)	A methodology or tool used to identify and reduce the privacy risks of individuals when planning projects or policies to protect the data. [34]	**تقييم أثر خصوصية البيانات**	**Évaluation de l'Impact de la Confidentialité des Données.**
Data Processing	Any operation or set of operations that is performed on personal data or on sets of personal data, whether or not by automated means, such as collection, recording, organization, structuring, storage, adaptation or alteration, retrieval, consultation, use, disclosure by transmission, dissemination or otherwise making available, alignment or combination, restriction, erasure or destruction.[136]	**معالجة البيانات**	**Traitement de l'information**
Data Processor	Any person or organization [the entity or individual] that processes data on behalf of the Data Controller. Processing is defined very widely and includes collection, storage, use, recording, disclosure or manipulation of data whether or not by automated means. [34]	**معالج البيانات**	**Traitement de Données**

Data Protection	The tools and techniques used to ensure data is not lost or corrupted. When selecting a cloud service provider (CSP), consider their services or protocols for backup, recovery, business continuity, and disaster recovery. [15]	**حماية البيانات**	**Protection des Données**
Data Protection Act (DPA)	The Data Protection Act 2018 was introduced in the UK to give effect to GDPR. [34]	**قانون حماية البيانات**	**Loi sur la Protection des Données**
Data Protection and Privacy Laws	Laws that govern the collection and processing of personal data and personally identifiable information and that vary from territory to territory. These differences can act as both a hard and soft barrier to the movement of data across borders and can cover personal and/or non-personal data.[136]	**قوانين حماية البيانات والخصوصية**	**Lois sur la protection des données et la vie privée**
Data Protection Authority (DPA)	Means the independent public authority supervising compliance with privacy and data protection legislation. [64]	**سلطة حماية البيانات**	**Autorité de Protection des Données**
Data Protection Impact Assessment (DPIA)	A tool and process for assessing the protection impacts on data subjects in processing their personal data and for identifying remedial actions as necessary in order to avoid or minimize such impacts. [63 135]	**تقييم أثر حماية البيانات**	**Analyse d'impact sur la protection des données (AIPD)**
Data Protection Officer (DPO)	The role in an organization which has responsibility for ensuring that individual's personal data is protected under data protection legislation and that the organization is compliant with the legislation. [34]	**مسؤول حماية البيانات**	**Responsable de la Protection des Données** **Le Délégué à la Protection des Données (DPD**
Data Provenance	Identifies the origin of the data processor and data owner and documents a record of the history of the data since collection.[136]	**مصدر البيانات**	**Origine des données**

Data provider	A person or organization that shares data directly or on behalf of another entity.[135]	**مزود البيانات**	**Fournisseur de données**
Data sensitivity	Classification of data based on the likelihood and severity of potential harm that may materialize as a result of its exposure in a particular context. [63]	**حساسية البيانات**	**Sensibilité des données**
Data Sovereignty	The concept that information which has been converted and stored in binary digital form is subject to the laws of the country in which it is located. [34]	**سيادة البيانات**	**Souveraineté des Données**
Digital transformation	a process that aims to improve an entity by triggering significant changes to its properties through combinations of information, computing, communication, and connectivity technologies. [158]	**التحول الرقمي**	**Transformation numérique**
Data quality	A set of characteristics that make the data fit for the purpose for which it is processed. Data quality includes components such as accuracy, relevance, sufficiency, integrity, completeness, usability, validity, coherence, punctuality, accessibility, comparability, and timeliness.[135]	**جودة البيانات**	**Qualité des données**
Data responsibility	A set of principles, processes and tools that support the safe, ethical and effective management of data in humanitarian response.[135]	**مسؤولية البيانات**	**Responsabilité des données**
Data Retention and Destruction Schedules	Schedules that specify the beginning and end dates for the retention of the data inclusive of any requirements from the owner of the data or specified in any Data Sharing Agreements.[152]	**جداول الاحتفاظ وتدمير البيانات**	**Calendriers de conservation et de destruction des données**

Data revolution	The transformative actions needed to bring data production and usage in line with the demands of the global development agenda. This involves improvements in how data is used, produced, collected, and disseminated; as well as efforts to cultivate data literacy; promote data transparency and accountability; and develop ways to measure progress towards these objectives.[158]	**ثورة البيانات**	**Révolution des données**
Data Sharing Agreement (DSA)	Agreement that establishes the terms and conditions that govern the sharing of personal data or sensitive non-personal data. It is primarily used for data sharing between two parties and typically established at the country level.[135]	**اتفاقية مشاركة البيانات**	**Accord de partage de données**
Data Sharing Agreement (DSA)	A formal contract used for the transfer of data that has been developed by a non-profit, government, private industry, or an academic body where the data are non-public or otherwise restricted in use. A DSA clearly documents the parameters of the data to be transferred, data usage and access, defined Data Retention times, and final disposition. This agreement serves two purposes: to protect the owner of the data, ensuring that the data will not be misused; and, to prevent any miscommunication between the provider of the data and the NBIRDT by making certain that any questions about Data Transfer, Use, access, retention, and disposition are discussed before the data is shared.[152]	**اتفاقية مشاركة البيانات**	**Accord de partage de données**
Data scraping	Data scraping, also known as web scraping, is the process of importing information from a website into a spreadsheet or local file saved on your computer. It's one of the most efficient ways to get data from the web, and in some cases to channel that data to another website.[158]	**تجريف البيانات** **(كشط البيانات)**	**Grattage de données**

Data source	The original collector of the data concerned.[135]	**مصدر البيانات**	**Source de données**
Data standardization	Data standardization is the critical process of bringing data into a common format that allows for collaborative research, large-scale analytics, and sharing of sophisticated tools and methodologies.[158]	**توحيد البيانات**	**Standardisation des données**
Data Steward	Data stewards are responsible for data definition (i.e., defining the characteristics of the elements in a database) and access authorization, particularly data access and disclosure to third parties.[152]	**مضيف البيانات**	**Gestionnaire de données**
Data trust	An entity or group of entities that is entrusted to manage a specific data ecosystem or data value chain.[136]	**الثقة في البيانات**	**Confiance des données**
Data subject	As defined in the GDPR, an identified or identifiable natural person; an identifiable natural person is one who can be identified, directly or indirectly, in particular by reference to an identifier such as a name, an identification number, location data, an online identifier or to one or more factors specific to the physical, physiological, genetic, mental, economic, cultural or social identity of that natural person.[136]	**موضوع البيانات**	**Personne concernée**
Data traffic	Network traffic is the amount of data moving across a computer network at any given time. Network traffic, also called data traffic, is broken down into data packets and sent over a network before being reassembled by the receiving device or computer.[158]	**حركة مرور البيانات**	**Trafic de données**
Data transfer	The act of transferring data or making it accessible to a partner using any means, such as in hard copy, electronic means or the internet.[135]	**نقل البيانات**	**Transfert des données**

Data trust	An entity or group of entities that is entrusted to manage a specific data ecosystem or data value chain.[136]	**ثقة البيانات**	**Data trust**
Data Value Chain	The Data Value Chain framework helps technical practitioners understand how interoperability adds value to data on the data value chain. The data value chain describes four major stages: collection, publication, uptake and impact. It is essential to reference interoperability at each stage, starting from when the handshake happens between systems, to either consume or deliver data in the value chain. For example, it will define classifications and standards to be followed while collecting and storing the data. Importantly, it describes how downstream systems should use the data. The interoperability checklist must also reflect the organizational practices and data management plans that cover the entire data value chain.[136]	**سلسلة قيمة البيانات**	**Data Value Chain**
Declassification	A process whereby requirements for the protection of data are removed and an administrative decision is made to formally authorize its release into the public domain.[149]	**رفع السرية**	**Declassification**
Democratization of data	Making proprietary banking information available to any entity with the owner's permission to access it.[140]	**إضفاء الطابع الديمقراطي على البيانات**	**Democratization of data**
Designate	Person or persons authorized by a Custodian or Public Body to see the data as set out in the Information Management Agreement.[152]	**المعين (شخص مخول للدخول إلى البيانات)**	**Designate**
Digital gender divides	The digital divide is the difference between groups with access to technology and the internet and groups without. Girls and women often have less access to technology compared to their male counterparts, owing to different factors including financial barriers, social stigma, and gender norms.[158]	**الفجوات الرقمية بين الجنسين**	**Fractures numériques entre les sexes**

Digital inclusion	The ability of individuals and groups to access and use information and communications technologies.[158]	**الشمول الرقمي**	**Inclusion numérique**
Digital literacy	An individual's ability to search, find, evaluate, and compose clear information through typing, writing, tapping, and by using other mediums (e.g., multimedia videos, video calling, and messaging) on various digital platforms, which requires a basic level of computer competency.[158]	**محو الأمية الرقمية**	**Alphabétisation numérique**
Digital platforms	A digital platform is the online infrastructure within which transactions and exchanges between users occur. In business enterprise terms, a digital platform can be thought of as the space where exchanges of information, goods, or services occur between producers and consumers, as well as the community that interacts within said platform. [158]	**المنصات الرقمية**	**Plateformes numériques**
Digital preservation	The coordinated and ongoing set of processes and activities that ensure long-term, error-free storage of digital information, with means for retrieval and interpretation, for the entire time span the information is required.[149]	**الحفظ الرقمي**	**Préservation numérique**
Digital rights	Digital rights refers to the relationship between copyrighted digital works (such as film, music and art) and user permissions and rights related to computers, networks and electronic devices. Digital rights also refers to the access and control of digital information. [158]	**الحقوق الرقمية**	**Droits numériques**
Disclosure	The sharing or releasing of any data, regardless of type or format (written, verbal, online) from the secure custody whether authorized under legislation and or agreements or unauthorized such as unvetted data results, loss, or theft.[152]	**إفشاء**	**Divulgation**

Edge Computing	Various form of data and network layer analytics will be required to support use-cases requiring real-time decision making and management of data flow in intelligent fashion. This study may help in envisioning the requirements in the area of edge computing and analytics. Edge Computing may be at Mobile edge in the form of Mobile Edge Computing either at RAN or Fronthaul or mid-haul or backhaul or at the edge of enterprise/customer network. Edge computing nodes come with its own capabilities required to store processing data, compute or execute some algorithm and communication setup to interact with rest of the network. [65]	**حوسبة الحافة**	**Edge Computing**
Edge Interworking	Edge interworking refers to Edge to Edge communication between communication service provider networks or between Industry vertical solution and communication service provider networks. [65]	**حافة العمل البيني**	**Bord d'interfonctionnement**
Encrypted Data	Data that is secure as protected by translating the data into another form that can only be read by those with authorized access through a key or password. [34]	**البيانات المشفرة**	**Données Chiffrées** **Données Cryptées**
Encryption	The process of converting information or data into code in order to prevent unauthorized access. Encrypting data allows users to protect information by using cryptography or other mathematical models to scramble it in such a way that only parties who have access to the key can use the data (in this case cryptocurrency funds).[156]	**التشفير**	**Chiffrement**

Enforcement Notice	A Notice served by the Information Commissioner requiring us to take (or refrain from taking) specific action regarding our data processing activities, in order to comply with the Act.[24]	**إشعار الإنفاذ**	**Avis d'Exécution**
e-Privacy Directive	Directive 2002/58/EC of the European Parliament and of the Council of 12 July 2002 concerning the processing of personal data and the protection of privacy in the electronic communications sector (Directive on privacy and electronic communications).[136].	**توجيهات الخصوصية الإلكترونية**	**Directive ePrivacy**
Escort	A person who ensures that when maintenance or repairs are undertaken to ICT equipment that uncleared personnel are not exposed to data they are not authorized to access.[149]	**المرافقة**	**Escorte**
Exfiltration	Where an actor has unauthorized access to private organizational data (for example, legitimate credentials or intellectual property), and copies it from a system.[129]	**التسلل**	**Exfiltration**
Fair Processing Notice (FPN)	Fair processing notices are the "small print" that appear on forms, which are sometimes called privacy statements or collection texts. They are used to inform the person from whom personal data are being collected, the data subject, how their data will be processed.[44]	**إشعار المعالجة العادلة**	**Traitement Loyal des Données**
File Transfer Protocol (FTP)	Allows users to transfer files from computer to computer over the internet. It's an insecure service that sends data in cleartext without encryption. SFTP or FTPS are secure alternative to FTP.[130]	**بروتوكول نقل الملفات**	**Protocole de transfert de fichiers**

General Data Protection Regulation (GDPR)	It came into force on 25th May 2018. The GDPR further harmonizes data protection rules across EU member states. It applies to data processing carried out by individuals and organizations operating within the EU, but also applies to organizations outside the EU that offer goods and services to EU citizens. The GDPR significantly enhances the rights of data subjects in the processing of their personal data. [34]	**اللائحة العامة لحماية البيانات / الاتحاد الأوربي**	**Règlement Général sur la Protection des Données (RGPD) - Union Européenne**
Harm	Negative implications of a data processing initiative on the rights of a data subject, or a group of data subjects, including but not limited to physical and psychological harm, discrimination and denial of access to services.[135]	**الضرر (التلف)**	**Préjudice**
Human-centricity	Putting people's wants and needs at the forefront of process and systemic decision-making.[136]	**محورية الإنسان** **(التركيز على الإنسان في عمليات صنع القرار)**	**Centré sur l'humain**
Infrastructure information Viewpoint	It focuses on models and frameworks to present the information requirements and control information of a system. It would show how information is partitioned across logical boundaries and the required quality attributes of information. [65]	**وجهة نظر معلومات البنية التحتية**	**Point de vue d'informations sur l'infrastructure**
Genetic Data	Data that is unique concerning the characteristics of an individual which are inherited or acquired. See Biometric Data. [34]	**البيانات الوراثية**	**Données Génétiques**
Grounds for Processing	An organization's lawful basis for processing personal data - consent; contractual; legal basis; vital interests; public interest; legitimate interests. [34]	**أسباب المعالجة**	**Motif de Traitement**

Information Commissioners Office (ICO)	The UK's independent authority set up to uphold information rights in the public interest, promoting openness by public bodies and data privacy for individuals. [34]	**مكتب مفوضي المعلومات (ICO)**	**Bureau du Commissariat à l'Information**
Lawful Basis of Data Processing	It is the need to have a valid lawful reason to process personal data. This could be consent, a legitimate interest or contractual necessity. [29]	**الأساس القانوني لمعالجة البيانات**	**Base Légale du Traitement des Données**
Legitimate Interest	It is a valid alternative to consent as a lawful basis for processing– but not for special categories of data. It will not be valid if it harms the rights, interests or freedoms of the individual. Records of your legitimate interest should be documented. [29]	**المصلحة المشروعة**	**Intérêt Légitime**
Metaverse	A virtual reality space in which users can interact with a computer-generated environment and other users.[136] A loose network of virtual worlds with social connections and interactions as a primary function. Based on blockchain technology, it encompasses virtual worlds and augmented reality. Metaverse includes gaming realms, GameFi, and virtual worlds. Virtual Worlds must maintain a decentralized marketplace and offer the ability to tokenize and trade digital assets within the metaverse.[163]	**ميتافيرس (عالم افتراضي ضخم متصل، يتفاعل فيه الأشخاص في إطار بيئة افتراضية بالكامل)**	**Metaverse**
Metaverse Platform	Online stores or developer products hosting a range of games, wherein a native token is compatible across the platform. Metaverse Platform also includes marketplaces that allow for trading of virtual assets, such as NFTs, in-game items and land.[163]	**منصة ميتافيرس**	**Plateforme Métaverse**
Microdata	Observation data on the characteristics of statistical units of a population, such as individuals, households, or establishments, gathered through exercises such as household surveys, needs assessment or monitoring activities.[135]	**البيانات الجزئية**	**Microdonnées**

Mobile Edge Computing Server	MEC has been a terminology mainly in the context of 5G where local computing and storage capabilities can be embedded at the mobile network edge in order to provide low latency data/computing services to locally attached end users. It can be envisaged that in future emerging space and terrestrial networks, LEO satellites can also become MEC servers in constellation in the space once equipped with computing and data storage capabilities. [65]	**خادم الحوسبة المتنقلة**	**Serveur informatique de périphérie mobile**
Non-personal data	Any information which does not relate to a data subject. Non-personal data can be categorized in terms of origin, namely: data that has never related to a data subject, such as data about the context in which a response is taking place and data about humanitarian response actors and their activities; or data that was initially personal data but later made anonymous, such as data about the people affected by the humanitarian situation and their needs, the threats and vulnerabilities they face, and their capacities. Non-personal data includes Demographically Identifiable Information (DII) i.e., data that enables the identification of groups of individuals by demographically defining factors, such as ethnicity, gender, age, occupation, religion, or location.[135]	**البيانات غير الشخصية**	**Données non personnelles**
Nutrition Label	Similar to a Software Bill of Materials (SBOM), a nutrition label for an AI system would clearly document what data was used to train a model, where it came from, and how any data submitted to the model will be incorporated. Attributes of a nutrition label could include data quality score, personally identifiable information score, and toxicity score.[154]	**ملصق التغذية**	**Étiquette nutritionnelle**

Open Data	Data that is freely available to the public and published in a way in which anyone can use, share, and manipulate for any purpose without restriction.[152]	**البيانات المفتوحة**	**Données ouvertes**
Parental Consent	Consent from a person holding parental authority over children under 16 (age varies across member states). It is the responsibility of the Data Controller to set up the verification procedures that guarantee the age of the child and the authenticity of the Parental Consent. See Age Verification. [34]	**موافقة ولي الأمر**	**Consentement Parental**
Personal Data Breach	Means a breach of security leading to the accidental or unlawful destruction, loss, alteration, unauthorized disclosure of, or access to, Personal Information transmitted, stored or otherwise processed. [64]	**خرق البيانات الشخصية**	**Violation de Données Personnelles**
Privacy by Design	The principle of the inclusion of data protection from the onset of the designing and planning of systems, rather than as a later addition (also Privacy by Default). [34]	**الخصوصية من خلال التصميم**	**Protection des données dès la Conception (Privacy by Design)**
Privacy Impact Assessment (PIA)	The GDPR imposes a new obligation on data controllers and data processors to conduct a Data Protection Impact Assessment (also known as a privacy impact assessment, or PIA) before undertaking any processing that presents a specific privacy risk by virtue of its nature, scope, or purposes.[19]	**تقييم أثر الخصوصية**	**Évaluation de l'Impact de la Confidentialité**
Privacy Notice	A notice informing Data Subjects how their personal information is going to be used and their rights when their data is provided, collected and processed. [34]	**إشعار الخصوصية**	**Déclaration de Confidentialité** **Politique de Confidentialité** **Avis de Confidentialité**
Profiling	Automated processing of personal data to evaluate certain things about an individual. [62]	**التنميط**	**Profilage** **Profiling**

Prompt	Natural language text describing the task that an AI should perform. Signature-based Detection - Detection method which involves scanning software programs running on a computer system and looking for certain patterns (i.e., unique signatures, digital footprint) of computer malware or viruses by comparing to a large database of known signatures.[154]	**المطالبة**	**Prompt**
Pseudonymisation	A process undertaken to ensure that no personal data can be attributed to an individual data subject without the use of additional information. A procedure by which the most identifying fields within a data record/ database are replaced by one or more artificial identifiers, or pseudonyms. GDPR explicitly encourages organizations to consider pseudonymization as a security measure provided the "key" that enables re-identification is kept separate and secure. [34]	**التسميه المستعارة (إخفاء الأسماء)**	**Pseudonymisation**
Recipient	Person to whom the personal data are disclosed in the course of processing. [34]	**المتلقي**	**Destinataire**
Rectification	The right for Data Subjects to have inaccurate personal information corrected. [34]	**التصحيح**	**Rectification**
Re-identification	A process by which de-identified (anonymized) data can be traced back or linked to an individual(s) or group(s) of individuals through reasonably available means at the time of data re-identification. [63]	**إعادة تحديد الهوية**	**Ré-identification**
Relevant Filing System	Any set of information relating to individuals which is structured either by reference to individuals or by reference to criteria relating to individuals in such a way that specific information relating to a particular individual is readily accessible even where processing does not take place automatically. This would include any paper files relating to an individual student or member of staff. [24]	**نظام الملفات ذات الصلة**	**Système de Fichiers Associé**

Right to Be Forgotten	Also known as Data Erasure. See Data Erasure.	**الحق في النسيان**	**Droit à l'Oubli**
Right to Access	Also known as Subject Access Right. See Subject Access Right.	**الحق في الوصول**	**Droit d'Accéder** **Droit d'Avoir Accès**
Risk mitigation	A process for applying specific measures to prevent and/or minimize the likelihood of likely risks related to the processing of data and prevent occurrence of harms or otherwise minimize their magnitude and severity.[135]	**تخفيف المخاطر**	**Atténuation des risques**
Safe Harbour	A Safe harbour is a list of countries that have an adequate level of security standards in terms of processing and handling personal information and acceptable to the European Union. The term originated during an agreement between EU and US department of commerce to maintain adequate level of data security. [29]	**الملاذ الآمن**	**Sphère de Sécurité** **La Zone Sûre**
Secondary data	Data that was originally collected for a specific research purpose or alternatively for no specific research purpose (e.g., national census), and is now used by other researchers for a different purpose.[135]	**البيانات الثانوية**	**Données secondaires**
Standard Contractual Clauses	The SCCs or "model clauses" are standardized contract language (approved by the European Commission) and one method of permission for controllers/processors to send personal data to third countries.[42]	**البنود التعاقدية المعيارية**	**Clauses Contractuelles Standard**
Statistical Disclosure Control	Technique used in statistics to assess and lower the risk of a person or organization being re-identified from the results of an analysis of survey or administrative data, or in the release of microdata.[135]	**مراقبة الإفصاح الإحصائي**	**Contrôle de la divulgation statistique**

Securely Delete	Data destroyed in such a manner that reconstruction is not reasonably foreseeable in the circumstances.[152]	**حذف بأمان**	**Supprimer en toute sécurité**
Securely Destroyed	Data that are destroyed in such a manner that reconstruction is not reasonably foreseeable in the circumstances.[152]	**تدمير آمن**	**Détruit en toute sécurité**
Security risk	Any event that could result in the compromise, loss of integrity or unavailability of data or resources, or deliberate harm to people measured in terms of its likelihood and consequences.[128]	**خطر أمني**	**Risque de sécurité**
Security vulnerability	A weakness in a system's security requirements, design, implementation or operation that could be accidentally.[128]	**ثغرة أمنية**	**Faille de sécurité**
Sensitive data	Data classified as sensitive based on the likelihood and severity of potential harm that may materialize as a result of its exposure in a particular context. Both personal and non-personal data can be sensitive. Many organizations have specific classification systems regarding what constitutes sensitive data in order to facilitate data management practices. [63]	**بيانات حساسة**	**Données sensibles**
Sensitive Functions	Any software functionality that alters other software functionality or configuration, processes sensitive data, provides security features, or interacts with sensitive resources. Examples of sensitive functions include authentication functions, cryptographic functions, communication protocols, processing daemons, etc.[115]	**الوظائف الحساسة**	**Fonctions sensibles**
Sensitive Personal Data	Personal Data that is of a private nature and includes racial origin, sexual life, political or religious views and affiliations, and physical or mental health. [34]	**بيانات شخصية حساسة**	**Données Personnelles Sensibles** **Données Personnelles Confidentielles**

Sensitive Production Data	Sensitive data that is owned and/or generated by an entity other than a software vendor. Sensitive production data is typically obtained from software that has been deployed into a production environment owned and/or managed by another entity, such as a software vendor's customers, partners, or other stakeholders.[115]	**بيانات الإنتاج الحساسة**	**Données sensibles de production**
Sensitive resources	External resources upon which software relies to provide security features or process sensitive data. Sensitive resources are often provided by or shared with the underlying platform, operating environment, or other applications that coexist within or outside the software's operating environment. Examples of sensitive resources include shared files, registry keys, environmental settings, communication channels, cache, shared libraries, system interfaces, web services, etc. In many cases, sensitive resources may also constitute "sensitive data" and may require protection from unauthorized disclosure or modification.[115]	**الموارد الحساسة**	**Ressources sensibles**
Software Security Assurance Processes	A method for determining a level of confidence that the security functions of software work as intended and are free of vulnerabilities that may have been included in the software.[115]	**عمليات ضمان أمن البرمجيات**	**Processus d'assurance de la sécurité des logiciels**
Software Security Controls	Security features and functionality built into software or the software's operating environment to protect against software threats and attacks.[115]	**ضوابط أمان البرمجيات**	**Contrôles de sécurité logiciel**
Subject Access Request	A written or electronic request by an individual to an organization asking for access to information about the individual held by the organization. [34]	**طلب الوصول للموضوع**	**Demande d'Accès aux Données**

Subject Access Right	Also known as the Right to Access, it entitles the Data Subject to have access to and information about the personal data that a Controller holds. Application is by a Subject Access Request that is free of charge. [34]	**حق الوصول للموضوع**	**Droit d'Accès au Sujet**
Supervisory Authority	The lead authority in the EU member state that manages data protection compliance. [34]	**الهيئة الإشرافية**	**L'Autorité de Contrôle**
Suspected Breach	An unconfirmed occurrence of an unauthorized collection, use, disclosure, retention, or destruction of personal information.[152]	**الانتهاك المشتبه به**	**Violation suspectée**
Third Party	Any person other than the Data Subject, Data Controller or Data Processor. [34]	**الطرف الثالث**	**Tiers**
Third Party Provider ('TPP')	Means the legal or natural person that provides account initiation services or payment initiation services to a PSU. [64]	**مزود الطرف الثالث**	**Fournisseur tiers** **Prestataire tiers**
Transient Sensitive Data	Sensitive data that is created within an application session. At the end of the session, it is intended to be securely deleted or reset back to its default values or settings and not stored.[115]	**بيانات حساسة عابرة**	**Données sensibles transitoires**
User experience (UX) design	The design process through which people experience the technology they interact with.[136]	**تصميم تجربة المستخدم**	**Conception de l'expérience utilisateur**
User Managed Access (UMA)	A standard protocol adopted in 2015 and designed to give an individual data subject, a unified control point for authorizing access to their personal data, content, and services, no matter where that data is stored. [34]	**الوصول المُدار بواسطة المستخدم**	**Accès Géré par l'Utilisateur**

Virtual World	Open-sourced virtual worlds that do not have a set narrative, but rather focus on social interactions via avatars. Virtual worlds feature marketplaces for decentralized trading of scarce land and other digital assets such as clothing and accessories. In virtual worlds, identity and player-owned assets are secured and verified through public key cryptography. These assets may be compatible across various open virtual worlds and can be traded on secondary marketplaces. Virtual worlds allow creators and builders to design their own experiences and games within the metaverse.[163]	**العالم الافتراضي**	**Monde virtuel**
Web 3.0 or Web 3	The third generation of the internet, which is decentralized in nature and enabled by distributed ledger technologies.[136]	**ويب 3** **الجيل الثالث من الإنترنت**	**Web 3.0 ou Web 3**
Zero Knowledge Proof (ZKP)	A digital method that allows one person, known as the prover, to assure another person, called the verifier, that they possess certain information without revealing the specifics of that information.[144]	**إثبات المعرفة الصفرية**	**Zero Knowledge Proof (ZKP)** **Preuve à divulgation nulle de connaissance**
Zero Knowledge Rollups	Zero-Knowledge Rollups use a cryptographic technique called zero-knowledge proofs to bundle multiple transactions into a single transaction without revealing any details about the individual transactions. This approach offers greater security, privacy, and faster transaction finalization times. ZK-Rollups are well suited for privacy-focused applications, especially in decentralized finance (DeFi).[144]	**مجموعات المعرفة الصفرية**	**Zero-knowledge rollups, or zk-rollups**

Digital ID

الهوية الرقمية

Digital ID

الهوية الرقمية

Terms	Definition	المصطلحات	Les Termes
Access consent	Represents a Consent that an end-user has granted to Data Consumer to use for 1) new processing locally or 2) access the data in Data Provider.[69]	**الموافقة على الوصول**	**Consentement d'accès**
Access Gateway	API Gateway component that is used to protect access to the Data Provider APIs. Responsible for authenticating and authorizing the incoming requests with the Access consent information received in Authorization HTTP header. [69]	**بوابة الوصول**	**Passerelle d'accès**
Access token	Temporary credential issued by Identity Provider to perform operations against Resource Servers on behalf of Resource Owner and with the consent of the Resource Owner. Access token is always tied to a particular client application, it has limited Scope and lifetime. Access tokens are not intended to carry information about the end-user. [69]	**رمز وصول**	**Jeton d'accès**
(ACR) claim, (ACR) values	Authentication Context Class Reference, result claim and request parameter used in OpenID Connect authentication requests. values are set of arbitrary values that the Client and IdP agreed upon to communicate the level of authentication that happened. This is to give the client a level of confidence on the quality of the authentication (LoA) that took place. [69]	**المطالبة بمرجع فئة سياق المصادقة**	**Référence de modèle de contexte d'authentification**
Access consent	Represents a Consent that an end-user has granted to Data Consumer to use for 1) new processing locally or 2) access the data in Data Provider.[69]	**الموافقة على الوصول**	**Consentement d'accès**

Accredited Participant	An entity that is accredited in accordance with the TDIF to be a part of the system as an attribute service provider, identity provider, credential service provider or identity exchange (as applicable), is listed by the Oversight Authority on a register, and performs the role for which it has been accredited in connection with the system.[67]	**مشارك معتمد**	**Participant Accrédité**
Allowed identity correlation	A use case in MyDataShare ecosystem that allows using a shared, public identifier for the end-user among the federation entities. In this ID configuration the Gluu INUM claim with public subject id is provided back on the Identity token the authentication requester receives. [69]	**الارتباط المسموح به بالهوية**	**Corrélation d'identité autorisée**
Artificial Intelligence Assurance	The defensive science of protecting AI applications from attack or malfunction.[68]	**ضمان الذكاء الاصطناعي**	**Assurance de l'intelligence artificielle**
Artificial Intelligence Digital Ecosystem	A technology stack driving the development, testing, fielding, and continuous update of AI-powered applications. The ecosystem is managed as a multilayer collection of shared AI essential building blocks (e.g., data, algorithms, tools, and trained AI models) accessed through common interfaces.[68]	**النظام البيئي الرقمي للذكاء الاصطناعي**	**Écosystème numérique d'intelligence artificielle**
Artificial General Intelligence (AGI)	A phrase that has been used to capture the possibility of developing more general AI capabilities, in distinction to the typically narrow capabilities of AI systems that have been developed to date. Some use the term to refer to the prospect of achieving more human-like intelligence, developing AI systems with the ability to perform many of the intellectual tasks that humans are capable of doing, or developing systems that might employ a wide range of skills across multiple domains of expertise.[68]	**الذكاء الاصطناعي العام**	**Intelligence (IA) artificielle générale**

Artificial Intelligence Governance	The actions to ensure stakeholder needs, conditions, and options are evaluated to determine balanced, agreed-upon enterprise objectives; setting direction through prioritization and decision-making; and monitoring performance and compliance against agreed-upon directions and objectives. AI governance may include policies on the nature of AI applications developed and deployed versus those limited or withheld.[68]	**حوكمة الذكاء الاصطناعي**	**Artificial Intelligence Governance**
Artificial Intelligence Lifecycle	The steps for managing the lifespan of an AI system: 1) Specify the system's objective. 2) Build a model. 3) Test the AI system. 4) Deploy and maintain the AI system. 5) Engage in a feedback loop with continuous training and updates.[68]	**دورة حياة الذكاء الاصطناعي**	**Artificial Intelligence Lifecycle**
Artificial Intelligence Stack	AI can be envisioned as a stack of interrelated elements: talent, data, hardware, algorithms, applications, and integration.[68]	**حزم الذكاء الاصطناعي**	**Artificial Intelligence Stack**
Assured identity	A claimed identity that has been subject to an identity proofing process and is thus linked to a person with a defined level of confidence that it is the person's real identity. [70]	**هوية مؤكدة**	**Assured identity**
Attribute	An item of information or data associated with an individual. Examples of Attributes include information such as name, address, date of birth, email address and mobile phone number. [67]	**السمة**	**Attribute**
Attribute service provider	An entity that has been accredited in accordance with the TDIF as an attribute service provider and that verifies specific Attributes relating to entitlements, qualifications or characteristics of an individual (for example, this Joe Bloggs is authorized to act on behalf of business XYZ in a particular capacity). [67]	**مزود خدمة السمات**	**Attribute service provider**

Authentication	Establishes that the claimant who asserts his or her identity is the same person whose identity was obtained, verified, and credentialed during on-boarding. [25] Unique identification of a person by checking his/her alleged identity.[164]	**المصادقة**	**Authentification**
Authentication Assurance Level (AAL)	Intended to provide some confidence in the authentication provided by the identity provider. [69]	**مستوى ضمان المصادقة**	**Niveau d'assurance d'authentification**
Authentication Certificate	Certificate is intended for Authentication.[164]	**شهادة المصادقة**	**Certificat d'authentification**
Authenticator	Something the claimant possess and controls that is used to authenticate (confirm) that the claimant is the individual to whom a credential was issued, and therefore (depending on the strength of the authentication component of the digital ID system) is (to varying degrees of likelihood, specified by the authentication assurance level) the actual subscriber and account holder. [25]	**المصدق**	**Authentificateur**
Biometric matching	The process of automated identification of an individual in the system using their Biometric Information. [67]	**المطابقة الحيوية**	**Correspondance biométrique**
Biometric Verification Provider	An organization who offers eMRTD reading and validation services, service for Automated Biometric Identity Verification and liveness detection of Subscriber during remote onboarding process for Q Smart-ID.[164]	**مزود التحقق البيومتري**	**Fournisseur de vérification biométrique**
Credentials	A user's authentication information used to verify identity - typically a password, token, or certificate.[129]	**أوراق اعتماد**	**Credentials**

Claimant	A person who seeks to prove his/her identity and obtain the rights associated with that identity (e.g., to open or access a financial account). A Claimant can also be described as a Subscriber who asserts ownership of an identity to a Relying Party (RP) and seeks to have it verified, using authentication protocols. [25]	**المدعي**	**Demandeur**
Computational Thinking	The thought processes involved in formulating problems so their solutions can be represented as computational steps and algorithms. [68]	**التفكير الحاسوبي**	**Pensée informatique**
Computer Vision	The digital process of perceiving and learning visual tasks in order to interpret and understand the world through cameras and sensors. [68]	**الرؤية الحاسوبية**	**Vision par ordinateur**
Consent	Provides the legal basis for the processing of the Personally Identifiable Information of the individual. Consent must be freely given, specific, informed and unambiguous. [69]	**الموافقة**	**Consentement**
Consent introspection	A service request to validate a given Access consent at MyDataShare Operator Platform. Received typically from a Data Provider (but also by Data Consumers in applicable case). [69]	**الموافقة على الاستبطان**	**Introspection du consentement**
Consent introspection endpoint	API endpoint for incoming Consent Introspection requests at MyDataShare Operator Platform. Requires Access token with Scope consent introspection. [69]	**نقطة نهاية الموافقة على الاستبطان**	**Consentement point final d'introspection**
Consent receipt	A machine-readable and human-readable artifact of the fact that Individual has given consent to data processing. An approved Consent request can result in delivery of a Consent receipt. [69]	**إيصال الموافقة**	**Récépissé de consentement**

Consent request	A Data Consumer initiated service request to initiate consent notice & acquisition process with an end-user. Request is managed via MyDataShare Operator Platform and the applicable Wallet application. [69]	**طلب المواف**	**Demande de consentement**
Consent request endpoint	API endpoint for incoming Consent requests at MyDataShare Operator Platform. Requires Access token with Scope consent request. [69]	**نقطة نهاية طلب الموافقة**	**Point final de demande de consentement**
Continuous Authentication	A dynamic form of authentication. It can leverage biomechanical biometrics, behavioural biometric patterns, and/or dynamic Transaction Risk Analysis to focus on ensuring that certain data points collected throughout the course of an online interaction with an individual (such as geolocation, MAC and IP addresses, typing cadence and mobile device angle) match "what should be expected" during the entire session. [25]	**المصادقة المستمرة**	**Authentification Continue**
Credential	The technology used to authenticate an individual's identity. A Credential may incorporate a password, cryptographic key or other form of access restriction. Credential service provider. An entity that has been accredited in accordance with the TDIF as a credential service provider and that generates, binds and distributes Credentials to Users or binds and manages Credentials generated by Users themselves. [67]	**الاعتماد**	**Credential**
Credential Service Provider (CSP)	Entity that issues and/or registers authenticators and corresponding electronic credentials (binding the authenticators to the verified identity) to subscribers. The CSP is responsible for maintaining the subscriber's identity credential and all associated enrolment data throughout the credential's lifecycle and for providing information on the credential's status to verifiers. [25]	**مزود خدمة اعتماد الهوية**	**Fournisseur de Services Justificatifs d'Identité**

Data access log	A human-readable history of end-user related data access events collected via reporting entities such as AGW, Wallet and CMS. This data is served to End-users via MyDataShare Wallet. [69]	**سجل الوصول إلى البيانات**	**Journal d'accès aux données**
Data Architecture	The structure of an organization's logical and physical data assets and data management resources. [68]	**هندسة البيانات**	**Architecture de données**
De-anonymization	Matching anonymous data (also known as de-identified data) with publicly available information, or auxiliary data, in order to discover the individual to whom the data belong. [68]	**إزالة إخفاء الهوية**	**Désanonymisation**
Decentralized Identifier (DID)	A type of identifier intended for verifiable digital identity that is "self-sovereign", i.e., fully under the control of the identity owner and not dependent on a centralised registry, identity provider or certificate authority.[66] Also, A globally unique identifier developed specifically for decentralized systems as defined by the W3C DID Specification. DIDs enable interoperable decentralized Self Sovereign Identity management. A DID is associated with exactly one DID Document.[112]	**المعرف اللامركزي**	**Identifiant décentralisé**
Decentralized Identifier (DID) Document	Contains a set of key descriptions, which are machine-readable descriptions of the Identity Owner's public keys, and a set of service endpoints, which are resource pointers necessary to initiate trusted interactions with the Identity Owner. [66]	**وثيقة المعرف اللامركزي**	**Document d'identification décentralisé**
Deployed AI	AI that has been fielded for its intended purpose within its relevant operational environment. [68]	**الذكاء الاصطناعي المنتشر**	**Intelligence Artificielle déployée**
De-duplication	The process of resolving identity evidence and attributes to a single unique identity within a given population or context(s). [25]	**إزالة الازدواجية**	**Déduplication**

Digital Ecosystem	The stakeholders, systems, tools, and enabling environments that together empower people and communities to use digital technology to gain access to services, engage with each other, and pursue missional opportunities. [68]	**النظام البيئي الرقمي**	**Écosystème numérique**
Digital financial inclusion or fintech-enabled financial inclusion	We use the two terms interchangeably in the paper. Digital access to and usage of formal financial services, such as through mobile phone (both smart and non-smart phones) and computers (to access the internet). This concept includes services provided by fintech companies and financial institutions.[71]	**الشمول المالي الرقمي أو الشمول المالي الممكّن من التقنيات المالية الحديثة**	**Inclusion financière numérique**
Digital Identity	A set of the attributes about a person that uniquely describes the person engaged in an online transaction under the Trust Framework identity eco-system. [18] Also, The network or Internet equivalent to the real identity of a person or entity (like a business or government agency). Advocates of blockchain-based digital identity is to return ownership and control of personal information to the individuals. In any given transaction, personal information is not disclosed, but rather the information required by one party is verified by the digital identity application.[103]	**الهوية الرقمية**	**Identité Numérique**
Digital Identity System	The system for identity management transactions which is the subject of this Consultation Paper and the Legislation. [67]	**نظام الهوية الرقمية**	**Système d'identité numérique**
Digital Identity Systems	For the purposes of this Guidance, are systems that cover the process of identity proofing/enrolment and authentication. Identity proofing and enrolment can be either digital or physical (documentary), or a combination, but binding, credentialing, authentication, and portability/federation must be digital. [25]	**أنظمة الهوية الرقمية**	**Systèmes d'Identités Numériques**

Digital Identity Assurance Frameworks and Technical Standards	A set of open sources, consensus-driven assurance frameworks and technical standards for digital ID systems that have been developed in several jurisdictions and also by international organizations and industry bodies See Appendix D: Digital ID assurance framework and technical standard setting bodies. See for example NIST standards and eIDAS Regulation at Appendix E: Overview of US and EU digital ID assurance frameworks and technical standards. [25]	**أطر ضمان الهوية الرقمية والمعايير الفنية**	**Cadres d'Assurance de l'Identité Numérique et Normes Techniques**
Digital Identity system	The system for identity management transactions which is the subject of this Consultation Paper and the Legislation. [67]	**نظام الهوية الرقمية**	**Système d'identité numérique**
Digital Infrastructure	The foundational components that enable digital technologies and services. Examples of digital infrastructure include fiber-optic cables, cell towers, satellites, data centers, software platforms, and end-user devices. [68]	**البنية التحتية الرقمية**	**Infrastructure numérique**
Digital Signature - Multi-signature	In order to increase security, multisig addresses require more than one digital signature (and therefore multiple keys) to sign a transaction or message.[103]	**التوقيع الرقمي - التوقيع المتعدد**	**Signature numérique - multi-signature**
Digital Signature - Ring	A digital signature that can be performed by any of a group of people that each have keys. A property of a ring signature is that it is impossible to determine which of the group signed the transaction.[103]	**التوقيع الرقمي - الدائري**	**Signature numérique - Anneau**
Direct introspection	A mechanism where Data Provider validates the requests from Data Consumers directly against MyDataShare Operator Platform APIs (no Access Gateway in middle). [69]	**الاستبطان المباشر**	**Introspection directe**

Digital lending/credit	Credit activity that involves the extension of funds through digital means—via mobile phone or online. Digital lending can be extended through marketplace lending, peer-to-peer lending, e-commerce lending, online lending by banks, and mobile lending. Digital credit models typically make extensive used of digital data collection. [71]	**الإقراض / الائتمان الرقمي**	**Prêt/crédit numérique**
Edge-to-Edge Connection	A Connection that forms and/or communicates directly between two Edge Agents.[112]	**اتصال من الحافة إلى الحافة**	**Connexion bord à bord**
e-IDAS Regulation	(EU) N°910/2014 on electronic identification and trust services for electronic transactions in the internal market. [25] Regulation (EU) No 910/2014 of the European Parliament and of the Council of 23 July 2014 on electronic identification and trust services for electronic transactions in the internal market and repealing Directive 1999/93/EC.[164]	**اللائحة التنظيمية للاتحاد الأوروبي لتحديد الهوية الإلكترونية وخدمات الثقة للمعاملات الإلكترونية**	**Règlement eIDAS**
Electronic Identity Verification (eIDV)	The use of public and private databases to quickly confirm whether an individual is who they claim to be. eIDV uses personal information such as name, date of birth, Social Security number and address. The result of trying to confirm an individual's identity could be a match, non-match, or partial match. [10]	**التحقق من الهوية الإلكترونية**	**Validation électronique de l'identité**
Enrolment	The process by which an IDSP registers (enrolls) an identity-proofed applicant as a 'subscriber' and establishes their identity account. This process authoritatively binds the subscriber's unique verified identity (i.e., the subscriber's attributes/identifiers) to one or more authenticators possessed and controlled by the subscriber, using an appropriate binding protocol. The process of binding the subscriber's identity to authenticator(s) is also referred to as 'credentialing'. [25]	**التسجيل**	**Inscription**

E-Service Provider	A third party, which uses services provided by the Smart-ID System to authenticate Subscribers and to allow Subscribers to electronically sign documents or transactions.[164]	**مزود الخدمة الإلكترونية**	**Prestataire de service électronique**
General-Purpose Identity Systems (or Foundational Identity Systems)	Typically provide documentary and/or digital credentials that are widely recognized and accepted by government agencies and private sector service providers as proof of official identity for a variety of purposes (for example, national ID systems and civil registration). [25]	**أنظمة الهوية ذات الأغراض العامة** **(أو أنظمة الهوية التأسيسية)**	**Systèmes d'Identité à Usage Général ou Systèmes d'Identité Fondamentaux**
High-Performance Computing (HPC)	Developing, deploying, and operating very high-capacity computers (along with the requisite software, hardware, facilities, and underpinning infrastructure) to advance the computational upper limits of resolution, dimensionality, and complexity. [68]	**الحوسبة عالية الأداء**	**Calcul haute performance**
Homomorphic Encryption	A technique that allows computation to be performed directly on encrypted data without requiring access to a secret key. The result of such a computation remains in encrypted form and can at a later point be revealed by the owner of the secret key. [68]	**التشفير المتجانس**	**Cryptage homomorphe**
Human-Machine Teaming (or Human-AI Teaming)	The ability of humans and AI systems to work together to undertake complex, evolving tasks in a variety of environments with seamless handoff both ways between human and AI team members. Areas of effort include developing effective policies for controlling human and machine initiatives, computing methods that ideally complement people, methods that optimize goals of teamwork, and designs that enhance human-AI interaction. [68]	**فريق الإنسان والآلة** أو (فريق الإنسان والذكاء الاصطناعي) (يقصد بها التعاون بين الإنسان والآلة (أو التعاون بين الإنسان والذكاء الاصطناعي)	**Equipe Homme-Machine**

Identification Assurance Level (IAL)	Confidence level related to end-user identity proofing process. [69]	**مستوى ضمان تحديد الهوية**	**Niveau d'assurance d'identification**
Identifier	Something that enables an individual, entity, process or thing to be discovered and identified in a given context. The Decentralized Identifier or DID is the building block of SSI. In the context of this document, we refer to DIDs when speaking about identifiers. [66]	**المعرف**	**Identifiant**
Identity and Access Management (IAM)	IAM is the means to control access to IT resources so that only those explicitly authorized to access given resources can do so. IAM is an essential foundation to a secure multi cloud environment.[116]	**إدارة الهوية والوصول**	**Gestion des identités et des accès**
Identity crime	Activities or offences in which a perpetrator uses a fabricated, manipulated, stolen or otherwise fraudulently assumed identity to facilitate the commission of crime. [70]	**جريمة الهوية**	**Crime d'identité**
Identity Data	The set of data associated with an Identity that permits identification of the underlying Entity.[112]	**بيانات الهوية**	**Données d'identité**
Identity exchange	An entity that has been accredited in accordance with the TDIF as an identity exchange and that conveys, manages and coordinates the flow of Attributes and assertions between Accredited Participants and relying parties. [67]	**تبادل الهوية**	**Échange d'identité**
Identity fraud	The gaining of money, goods, services or other benefits or the avoidance of obligations through the use of a fabricated, manipulated, stolen or otherwise fraudulently assumed identity. [70]	**تزوير الهوية**	**Fraude à l'identité**

Identity Holder	An individual or organization that controls the private keys associated with a given DID. While all types of entities, including natural persons, processes, organizations, smart agents, and things (e.g., IoT devices, machines, etc.) may have DIDs that identify them, the private keys associated with a DID will still be controlled by an individual or organization. [66]	**حامل الهوية**	**Titulaire d'identité**
Identity lifecycle	Management refers to the actions that should be taken in response to events that can occur over the identity lifecycle and affect the use, security and trustworthiness of authenticators, for example, loss, theft, unauthorized duplication, expiration, and revocation of authenticators and/or credentials. [25]	**دورة حياة الهوية**	**Cycle de Vie d'Identité**
Identity Lifecycle Management	The collection of technologies and practices that provisions and deprovisions users to appropriate levels of access to organizational resources.[132]	**إدارة دورة حياة الهوية**	**Gestion du cycle de vie des identités**
Identity linking	Linking the digital identifiers of an identity in multiple federated identity providers to a digital identifier of the same identity in the MyDataShare ID identity provider. [69]	**ربط الهوية**	**Liaison d'identité**
Identity non-correlation	A use case in MyDataShare ecosystem that uses only MyDataShare ID -stored pairwise identifiers of the end-user among the peer entities. The authentication requester only receives the end-user's pairwise identifier, so that doesn't allow correlation in context. [69]	**عدم ارتباط الهوية**	**Non-corrélation identitaire**
Identity Proofing	Answers the question, "Who are you?" and refers to the process by which an identity service provider (IDSP) collects, validates and verifies information about a person and resolves it to a unique individual within a given population or context. It involves three actions: (1) collection/resolution, (2) validation, and (3) verification. [25]	**إثبات الهوية**	**Preuve d'Identité**

Identity Provider (IDP)	Identity Provider solution that is used to offer Identity Provisioning and Access Management services.[69] An organization who is providing electronic identification means under electronic identification scheme and who is responsible for creating electronic identities which are used for issuing Q Smart-ID Certificates. Identity Provider has been verified by Smart-ID Provider to follow the Requirements for Identity Providers for qualified certificates.[164]	**مزود الهوية**	**Fournisseur d'identité**
Identity Service Provider (IDSP)	Generic umbrella term that refers to all of the various types of entities involved in providing and operating the processes and components of a digital ID system or solution. IDSPs provide digital ID solutions to users and relying parties. A single entity can undertake the functional roles of one or more IDSPs - see Appendix A: Description of a Basic Digital Identity System and its Participants for a summary of all the relevant entities including - identity provider, credential service provider (CSP), registration authority (RA) (or identity manager), verifier, user/Individual, applicant, subscriber, claimant, relying party and Trust Framework Provider / Trust Authority.[25]	**مزود خدمة الهوية (IDSP)**	**Fournisseur de Service d'Identité**
Identity theft	The fraudulent use of a person's identity (or a significant part thereof) without consent, whether the person is living or deceased.[70]	**سرقة الهوية**	**Vol d'identité**
Identity token	A security token granted by the OpenID Provider that contains information about an End-user. This information tells your client application that the user is authenticated and can also give you additional information like their username or locale.[69]	**رمز الهوية**	**Jeton d'identification**

Face Verification Service	The national online system which enables a facial image associated with an individual to be compared against another image of the same individual held in government records (such as documents) of that individual, to help verify the identity of that individual. [67]	**خدمة التحقق من الوجه**	**Service de vérification faciale**
Legal Identity	A set of Attributes sufficient to identify an Identity Owner for the purpose of legal accountability in at least one Jurisdiction. A Legal Identity may be established by one or more valid Credentials from Issuers that are trusted to provide the necessary Attributes.[112]	**الهوية القانونية**	**Identité légale**
Legislation	The proposed legislation for the Digital Identity system including primary and secondary legislation. [67]	**تشريع**	**Législation**
Level of assurance (or confidence)	The degree of confidence in a person's claimed identity at application (i.e. through identity proofing) or at authentication. [70]	**مستوى الضمان (أو الثقة)**	**Niveau d'assurance ou de confidence**
Marketplace lending	Lending via digital platforms which directly connects lenders to borrowers. [71]	**الإقراض من السوق**	**Prêt du marché**
Multi-Party Federated Learning	An ML setting where many clients (e.g., mobile devices or whole organizations) collaboratively train a model under the orchestration of a central server (e.g., service provider) while keeping the training data decentralized. It can mitigate many of the systemic privacy risks and costs resulting from traditional, centralized ML and data science approaches. However, it does introduce new attack vectors that must be addressed. [68]	**التعلم الموحد متعدد الأطراف**	**Apprentissage fédéré multipartite**

Multi-signature Wallet (Multi-Sig)	A type of wallet where more than one private key is needed to authorize a transaction.[144]	**المحفظة متعددة التوقيع**	**Portefeuille multi-signatures**
MyDataShare ID	OpenID Connect compliant Identity Provider that is used to offer Access Management services to protect access to Wallet application and MyDataShare Operator Platform's APIs. In case of Single sign-on use of MyDataShare ID by the relying party, it protects access to its resources/services too. [69]	**مُعرف مشاركة بياناتي**	**Mon identifiant de données partagés** **Identifiant MyDataShare**
MyDataShare Operator Platform, MOP	MyDataShare Operator ties together end-users, Data Providers and Data Consumers by offering Data Consumers the ability to enter into Contracts with, and/or request Consents from End-users. [69]	**مشغل منصة مشاركة بياناتي (مشغل منصة ماي داتا شير)**	**Opérateur du plateforme mon identifiant de données partagés** **MyDataShare**
MyDataShare Wallet	End-user web application that gives end-users the possibility to manage Consent requests, Consents and other data processing information related to MyDataShare Operator Platform. [69]	**حافظة مشاركة بياناتي**	**Portefeuille de partage de mes données** **Portefeuille MyDataShare**
Natural Language Processing (NLP)	The ability of a machine to process, analyze, and mimic human language, either spoken or written. [68]	**معالجة اللغة الطبيعية**	**Traitement du langage naturel**
Natural Language Understanding	The ability of a machine to represent and act on the meaning that a language expresses utilizing language semantically rather than statistically. [68]	**فهم اللغة الطبيعية**	**Compréhension du langage naturel**
Neuromorphic Computing	Computing that mimics the human brain or neural network. [68]	**الحوسبة العصبية**	**Calcul neuromorphique**
Official Identity	For the purposes of this Guidance, is the specification of a unique natural person that (1) is based on characteristics (identifiers or attributes) of the person that establish a person's uniqueness in the population or particular context(s), and (2) is recognized by the state for regulatory and other official purposes. [25]	**الهوية الرسمية**	**Identité Officielle**

One Shot (or Few Shot) Learning	An approach to machine learning that leverages existing knowledge to enable learning in some applications (e.g., object recognition) on a few non-repeated examples, with the system rapidly learning similarities and dissimilarities between the training examples. [68]	**التعلم بخطوة واحدة (أو ببضع خطوات)**	**Apprentissage one-shot (ou Few-shot learning)** **Apprentissage à partir de quelques exemples ou d'un seul exemple**
Participant	The Oversight Authority and each attribute service provider, credential service provider, identity exchange, identity provider and relying party. [67]	**مشارك**	**Participant**
Platform Environment	Provides an application developer or user secured access to resources and tools (e.g., workflows, data, software tools, storage, and compute) on which applications can be developed or run. [68]	**بيئة المنصة**	**Environnement plate-forme**
Peer Decentralized Identifier (DID)	A DID created only for use within a pairwise connection. Private, not resolvable through a DID Registry. [69]	**معرف لامركزي للأقران**	**Identifiant pair décentralisé**
Permission token	A MyDataShare issued token similar to Consent token but generalised to cover also other legal processing bases (including consent). Permission token is validated against the Consent introspection endpoint. [69]	**رمز الإذن أو التصريح**	**Jeton d'autorisation**
Phishing **(also referred to as man-in-the-middle or credential interception)**	A fraudulent attempt to gather credentials from unknowing victims using deceptive emails and websites. For example, a criminal attempt to trick its victim into supplying names, passwords, government ID numbers or credentials to a seemingly trustworthy source. [25]	**التصيد الاحتيالي**	**Hameçonnage ou Phishing** **(Aussi Appelé Interception de l'Homme au Milieu ou des Titres de Compétences)**

Portability / Interoperability	Portable identity means that an individual's digital ID credentials can be used to prove official identity for new customer relationships at unrelated private sector or government entities, without their having to obtain and verify personally identifiable information (PII) and conduct customer identification/verification each time. Portability requires developing interoperable digital identification products, systems, and processes. Portability/interoperability can be supported by different digital ID architecture and protocols. [25]	**قابلية النقل / التشغيل البيني**	**Interopérabilité / Portabilité**
Progressive Identity	Official identity that can change over time as the identified individual develops a progressively more robust digital footprint that provides an increasing number of attributes and/or authenticators that can be verified against an increasing number and range of sources. [25]	**الهوية التقدمية**	**Identité progressive**
Public-key encryption **(Used in Public Key Infrastructure (PKI) Certificates)**	Where a pair of keys are generated for an entity—a person, system, or device—and that entity holds the private key securely, while freely distributing the public key to other entities. Anyone with the public key can then use it to encrypt a message to send to the private key holder, knowing that only they will be able to open it. [25]	**تشفير المفتاح العام** **(المستخدم في شهادات البنية التحتية للمفتاح العام)**	**Chiffrement à Clé Publique** **(Utilisé dans les Certificats d'Infrastructure à Clé Publique)**
Registration Authority	Entity that is responsible for identification and Authentication of Subjects of Certificates. Additionally, the Registration Authority may accept Certificate applications and Certificate revocation applications, check the applications and/or forward the applications to the Certificate Authority. [164]	**سلطة التسجيل**	**Autorité d'enregistrement**

Reinforcement Learning	A method of training algorithms to make suitable actions bymaximizing rewarded behavior over the course of its actions. This type of learning can take place in simulated environments, such as game-playing, which reduces the need for real-world data. [68]	**تعزيز التعلم**	**Apprentissage par renforcement**
Relying party	An entity listed by the Oversight Authority on a register as a relying party and that relies on verified Attributes or assertions provided by identity providers and attribute service providers to enable the provision of access to a digital service to a User. [67] Entity that relies on the information contained within a Certificate.[164]	**الطرف المعول** **الطرف المعتمد**	**Partie de confiance**
Reliable AI	An AI system that performs in its intended manner within the intended domain of use. [68]	**ذكاء اصطناعي موثوق**	**Intelligence artificielle fiable**
Responsible AI	An AI system that aligns development and behavior to goals and values. This includes developing and fielding AI technology in a manner that is consistent with democratic values. [68]	**ذكاء اصطناعي مسؤول**	**Intelligence Artificielle Responsable**
Robust AI	An AI system that is resilient in real-world settings, such as an object-recognition application that is robust to significant changes in lighting. The phrase also refers to resilience when it comes to adversarial attacks on AI components. [68]	**ذكاء اصطناعي قوي**	**Intelligence artificielle robuste**
Self-Sovereign Identity	A model of digital identity where individuals and entities alike are uniquely in full control over central aspects of their digital identity, including their underlying encryption keys, creation, registration, and use of their decentralised identifiers or DIDs, and control over how their credentials and related personal data is shared and used. [66]	**الهوية الذاتية**	**Identité auto-souveraine**

Self-Supervised Machine Learning	A collection of machine learning techniques that are used to train models or learn embedded representations without reliance on costly labeled data; rather, an approach is to withhold part of each data sample and require the algorithm to learn to predict the missing piece.65 Self-supervision has been used to train some of the largest language models built to date by training on large amounts of natural language data. [68]	**تعلم الآلة الخاضع للإشراف الذاتي**	**Apprentissage automatique auto-supervisé**
Semi-Supervised Machine Learning	A process for training an algorithm on a combination of labeled and unlabeled data. Typically, this combination will contain a very small amount of labeled data and a very large amount of unlabeled data. One approach is to use the costly, smaller amount of labeled data to bootstrap a classification model, use that model to generate predicted labels across the larger, unlabeled data, and then use the outcome to retrain/refine the model and iterate until class label assignments stabilize. [68]	**تعلم الآلة شبه الخاضع للإشراف**	**Apprentissage automatique semi-supervisé**
Secondary Subscriber Authentication Provider	An organization, which facilitates or performs Secondary Subscriber Authentication during enrolment process for assurance of Subscriber awareness. Secondary Subscriber Authentication Provider is responsible for delivering authentication messages to Subscriber or for performing Secondary Subscriber Authentication with electronic identification mean. Secondary Subscriber Authentication Provider has been verified by Smart-ID Provider to follow the Requirements for Secondary Subscriber Authentication Providers.[164]	**مزود مصادقة الُمشترَك الثانوي**	**Fournisseur d'authentification d'abonné secondaire**
Single sign-on (SSO)	An access control property of a system where a single authentication provides access to multiple services, by passing the authentication token seamlessly to configured services. [69]	**الدخول الموحّد**	**Authentification unique**

Smart-ID	Smart-ID is the new generation electronic ID which provides the Subscriber with means for Electronic Authentication and Electronic Signature.[164]	**الهوية الذكية**	**Smart-ID**
Smart-ID Account	Subscriber has to register a Smart-ID Account to use services provided by the Smart-ID System. Smart-ID Account binds Smart-ID App instance to a Subscriber's identity in the Smart-ID System. In the course of Smart-ID Account creation and registration, the identity of the Smart-ID Account owner (Subscriber) is proofed by a Registration Authority and the relation between the identity and a key pair is certified by a Certificate Authority. Smart-ID Account has an Advanced or Qualified Electronic Signature key and an authentication key.[164]	**حساب الهوية الذكية**	**Compte Smart-ID**
Smart-ID App	A technical component of the Smart-ID system. A Smart-ID App instance installed on a Subscriber's Mobile Device that provides access to qualified Smart-ID service. Smart-ID App may have a companion app that facilitates specific user interactions with Smart-ID App. Companion app is installed on smart device that is securely linked with Subscriber's Mobile Device.[164]	**تطبيق الهوية الذكية**	**Smart-ID App**
Smart-ID Portal	The interaction point with the Smart-ID System for the Subscriber that is accessible via a web browser. The Portal provides access to Smart-ID Account registration and management functionality.[164]	**منصة الهوية الذكية**	**Portail Smart-ID**
Smart-ID System	A technical and organizational environment which enables Electronic Authentication and Electronic Signatures in an electronic environment. The Smart-ID system provides services that allow Subscribers (account owners) to authenticate themselves to services, to give Electronic Signatures, and to manage their Smart-ID accounts. [164]	**نظام الهوية الذكية**	**Système Smart-ID**

Social (Digital) Footprint	The trail of information recorded in information systems or other types of evidence (such as testimonial from a referee) as a result of normal social, living and employment activities during a person's lifetime. An online social footprint (or 'digital footprint') refers to the trail, traces or 'footprints' that people leave behind online.[70]	**البصمة الاجتماعية (الرقمية)**	**Empreinte sociale (numérique)**
Supervised Machine Learning	A process for training algorithms by example. The training data consists of inputs paired with the correct outputs. During training, the algorithm will search for patterns in the data that correlate with the desired outputs and learn to predict the correct output for newly presented input data over iterative training and model updates. [68]	**تعلم الآلة الخاضع للإشراف**	**Apprentissage automatique Supervisé**
Synthetic Identities	Developed by criminals by combining real (usually stolen) and fake information to create a new (synthetic) identity, which can be used to open fraudulent accounts and make fraudulent purchases. Unlike impersonation, the criminal is pretending to be someone who does not exist in the real world rather than impersonating an existing identity. [25]	**الهويات التركيبية** **الهويات الاصطناعية**	**Identités Synthétiques**
Traceability	A characteristic of an AI system enabling a person to understand the technology, development processes, and operational capabilities (e.g., with transparent and auditable methodologies along with documented data sources and design procedures). [68]	**إمكانية التتبع**	**Traçabilité**
Token endpoint	API endpoint in MyDataShare ID that issues access tokens. [69]	**نقطة نهاية الرمز**	**Point de terminaison de jeton**

Trusted Client	A client that has been registered and issued valid credentials to access the MyDataShare ecosystem's APIs. [69]	**عميل موثوق به**	**Client de confiance**
Trusted Digital Identity Framework or TDIF	The documents which set out the requirements for accreditation of entities in connection with the system. [67]	**إطار عمل الهوية الرقمية الموثوق به**	**Cadre d'identité numérique de confiance**
Unsupervised Machine Learning	A process for training a model in which the model learns from the data itself without any data labels. Two common approaches are clustering (in which inherent groupings are discovered) and association (in which rules that describe large portions of the data are discovered). [68]	**تعلم الآلة غير الخاضع للإشراف**	**Apprentissage non-supervisé** **Unsupervised Machine Learning**
Validation (identity)	Part of identity proofing and involves determining that the evidence is genuine (not counterfeit or misappropriated) and the information the evidence contains is accurate by checking the identity information/evidence against an acceptable (authoritative/reliable) source to establish that the information matches reliable, independent source data/records. [25]	**المصادقة**	**Validation**
Verification	Part of identity proofing and involves confirming that the validated identity relates to the individual (applicant) being identity proofed.[25]	**التحقق**	**Vérification**

InsurTech

التأمين باستخدام التقنيات الحديثة

InsurTech

التأمين باستخدام التقنيات الحديثة

Terms	Definition	المصطلحات	Les Termes
Accumulation	Accumulation describes several risks insured or reinsured by the same insurance company that could be affected by one loss event simultaneously.[75]	**التراكم**	**Accumulation**
Actuarial Best Estimate	The probability-weighted average of all future claims and cost scenarios, which is calculated using historical data, actuarial methods and judgements.[137]	**أفضل تقدير اكتواري**	**Actuarielles de meilleure estimation**
Actuarial reserves	Technical provisions calculated according to actuarial methods which provides the future cover for the policy holder in terms of life insurance, health insurance and personal accident insurance. It corresponds to the difference of cash value of the future liabilities minus the cash value of future premiums. [75]	**الاحتياطيات الاكتوارية**	**Réserves actuarielles**
Adjuster	A person appointed by an insurance company to investigate claims and recommend settlement amounts. [36]	**المُقَيِّم**	**Ajusteur**
Agent (Independent Retail Insurance Agent)	A distribution partner who recommends and markets insurance to individuals and businesses usually represents several insurance companies. Insurance companies pay agents for business production.[76]	**وكيل (وكيل تأمين التجزئة المستقل)**	**Agent (agent d'assurance indépendant au détail)**
Allocated loss expenses	Defense, litigation, and medical cost containment expense, whether internal or external. [76]	**مصاريف الخسارة المخصصة**	**Provisions pour pertes et frais de règlement des sinistres**

Asset Vault	Enables consumers to catalogue all of their assets in a secure online register and better understand their total value. The firm also works with insurance providers to protect the consumer and their assets with appropriate insurance products. [35]	**خزنة الأصول**	**Voûte d'actifs**
Assumed business	A transaction concluded between two insurance companies. It is synonymous with the forwarding of part of the loss distribution assumed from the policy holder from the direct insurance company to a reinsurance company. [75]	**الأعمال المفترضة**	**Entreprise assumée**
Audit Premium	Premiums based on data from an insured's records, such as payroll data. Insured's records are subject to periodic audit for purposes of verifying premium amounts. [76]	**قسط التدقيق**	**Prime d'audit**
Binder	An authority given by an insurer to an intermediary to accept risks or settle claims. A person who acts under a binder is said to have a binding authority. [36]	**الموثق**	**Liant**
Blink	An insurance product with an automated claims process that allows travelers to instantly book a new ticket on their mobile device in the event of a flight cancellation. [35]	**منتج تأمين آلي المطالبة**	**Cligner**
Book value per common share	An expression of the value of an entity per outstanding common share, which is calculated by dividing common stockholders' equity by the number of common shares outstanding as of a specified date. This metric is used by both investors and us in evaluating the financial strength of our company. [76]	**القيمة الدفترية لكل سهم عادي**	**Valeur comptable par action ordinaire**
Bordereau	A summary of underwriting information or claims data. Bordereaux may be exchanged between an insurer and a reinsurer or between an intermediary and an insurer. [36]	**حدود التأمين**	**Bordereau**

Business	Means the business of the Group. Blueprint` is the programme of transformation that seeks to build the pre-eminent pure-play digital insurer in the UK market.[137]	**الأعمال**	**Entreprise**
Blueprint	The programme of transformation that seeks to build the pre-eminent pure-play digital insurer in the UK market.[137]	**المخطط**	**Blueprint**
Brilliant Basics	A short-term initiative that is focused on best practice improvement and driving efficiencies across the business.[137]	**أساسيات بريليانت**	**Brilliant Basics**
Cancellation rate	The cancellation rate is the volume-weighted proportion of cancelled contracts to recently concluded contracts or existing contracts. Insofar as payable premiums develop in damage and personal accident insurance, which can still be dropped due to an end or reduction in insurance risk, cancellation reserves were developed for this scenario. [75]	**معدل الإلغاء**	**Taux d'annulation**
Claims incurred, net of reinsurance	The cost of claims incurred in the period, less any recoveries from reinsurers. It includes claims payments and movements in claims reserves.[137]	**المطالبات المتكبدة ، صافي إعادة التأمين**	**Sinistres survenus, nets de réassurance**
Claims reserves	The Group's estimate of the final cost of claims and related expenses less claims paid to date which the Group will need to pay for claims relating to earned business.[137]	**المطالبات الاحتياطية**	**Provisions pour sinistres**
ClimateWise	Part of the University of Cambridge Centre for Sustainable Finance, a global network of leading insurance industry and related organizations committed to responding to the risks and opportunities of climate change.[137]	**شبكة كلايمت وايز**	**ClimateWise**

Combined Ratio	Percentage relationship of the total of expenditure for insurance claims plus expenditure on insurance operations to earned premiums - all net. This is equivalent to the total of the loss and expense ratio. This is an important indicator when considering the profitability of a policy, a sub portfolio or a complete insurance portfolio. If this figure exceeds 100%, it results in a technical loss for the transaction in question. [75]	**النسبة المجمعة**	**Ratio combiné**
Commission	Reimbursement paid by the insurance company to representatives, brokers or other intermediaries for their costs relating to the conclusion and administration of insurance policies. [75]	**عمولة**	**Commission**
Commutation	An agreement between the Group and a reinsurer that provides for the valuation and complete discharge of all obligations between the parties under a particular reinsurance contract.[137]	**التبديل**	**Commutation**
Complaints	Means the number of complaints as a percentage of the Group's core Motor and Home insurance customer base.[137]	**الشكاوى**	**Plaintes**
Composite insurer	Insurance companies which unlike single branch companies (such a life insurance companies) run several lines of insurance. [75]	**شركة التأمين المركبة**	**Assureur composite**
Credit Risk	Risk that a financially obligated party will default on any type of debt by failing to make payment obligations. Examples include: (i) a bond issuer does not make a payment on a coupon or principal payment when due; or (ii) a reinsurer does not pay policy obligations. [76] The risk that a counterparty, whether a participant or other entity, will be unable to meet fully its financial obligations when due, or at any time in the future.[162]	**مخاطر الائتمان**	**Risque de crédit**

Credit Spread	Represents the risk premium required by market participants for a given credit quality and debt issuer. Spread is the difference between the yield on a particular debt instrument and the yield of a similar maturity U.S. Treasury debt security. Changes in credit spreads may arise from changes in economic conditions and perceived risk of default or downgrade of individual debt issuers. [76]	**هامش الائتمان**	**Écart de crédit**
Customers	Another term for policyholders; individuals or entities that purchase our insurance products or services. [76]	**عملاء**	**Clients**
Deposit receivables and liabilities	Security payments to cover actuarial liabilities between direct insurers and reinsurers. In this case the retaining company reports deposit liabilities and the ceding company reports deposit receivables. [75]	**ودائع الذمم والالتزامات**	**Créances dépôts et dettes**
Derivative financial instruments	Financial instrument whose value rises or falls if a basic variable (a certain interest rate, security price, exchange rate or price index etc.) changes. Derivatives include futures, forwards, swaps and options in particular. [75]	**الأدوات المالية المشتقة**	**Instruments financiers dérivés**
Digital contact share	The number of digital contacts for sales and service enquiries is divided by the total number of inbound contacts. Digital includes Live Chat, Chatbot, FAQs, emails, transacting in the online Portal and social media. Digital contact is a key measure of progress in serving customers in a seamless automated way.[137]	**مشاركة جهات الاتصال الرقمية**	**Partage de contacts numériques**
Diluted Weighted Average Common Shares Outstanding	Represents weighted-average common shares outstanding adjusted for the impact of any dilutive common stock equivalents. [76]	**متوسط مرجح مخفف للأسهم المشتركة القائمة**	**Moyen pondéré dilué d'actions ordinaires en circulation**
Discounted cash flow method (DCF)	The Discounted cash flow method builds on the mathematical concept of discounting future cash flows for calculating capital value. [75]	**طريقة التدفق النقدي المخصوم**	**flux de trésorerie actualisés**

Dispute resolution process	A system to resolve Complaints All AFSL holders are required to have a dispute resolution process.[36]	**عملية حل النزاعات**	**Processus de Règlement des Différends**
Distribution Agreement / Authorized Representative Agreement	A contract regulating the sale and promotion of insurance products. A distribution agreement may also include an appointment of the distributor as an Insurance Distributor or Authorized Representative.[36]	**اتفاقية التوزيع / اتفاقية الممثل المعتمد**	**Entente de Distribution/** **Entente de Représentant Autorisé**
Distribution Partners	Insurance consultants that we partner with in selling our insurance products and services. Independent retail insurance agents are our distribution partners for standard market business and wholesale general agents are our distribution partners for E&S market business. [76]	**شركاء التوزيع**	**Partenaires de distribution**
Duration	The duration describes the average term of an interest-sensitive capital investment or of a portfolio. It is a risk measurement for their sensitivity with respect to interest rate changes. [75]	**المدة**	**Durée**
Earned Premiums	Portion of a premium that is recognized as income based on the expired portion of the policy period. [76]	**الأقساط المكتسبة**	**Primes acquises**
Effective Duration	Expressed in years, provides an approximate measure of the portfolio's price sensitivity to a change in interest rates, taking into consideration how the change in interest rates may impact the timing of expected cash flows. [76]	**المدة الفعالة**	**Durée effective**
Endorsement	A document which varies the terms of a policy.[36]	**التأييد**	**Endorsement/ Approbation**
Equalisation provision	Provision to compensate for fluctuations in the course of a claim. In years with relatively low or relatively high claims, funds are allocated to or withdrawn from the equalization provision. [75]	**مخصص التسوية**	**Provision d'égalisation**
Equity ratio	Equity ratio in relation to net premium. [75]	**نسبة حقوق الملكية**	**Ratio de fonds propres**
Etherisc	Uses smart contracts on a blockchain to provide fully automated decentralized flight insurance. [35]	**اثيرسك**	**Etherisc**

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

FloodFlash	Provides event-based flood insurance, even in high-risk areas. Customers receive a pre-agreed settlement as soon as the company's sensor detects that flood waters have exceeded a certain depth.[35]	**التأمين ضد الفيضانات**	**Flash d'Inondation**
For own account	The respective technical items or the ratio after deduction of the business ceded to reinsurers 'Gross/Net.[75]	**للحساب الخاص**	**Pour compte propre**
Frequency	A measure of the rate at which claims occur that is generally calculated by dividing the number of claims by a measure of exposure, such as earned premium or earned exposure units.[76]	**التكرار**	**Fréquence**
Gross earned premium	The total premium earned during the period on premiums. underwritten in the current and previous underwriting years.[137]	**إجمالي الأقساط المكتسبة**	**Prime acquise brute**
Gross written premiums	The total premiums relating to policies that began during the period.[137]	**إجمالي الأقساط المكتوبة**	**Primes émises brutes**
Guaranteed funds	The total of shareholders' equity, technical provisions and the equalization provision. This is the maximum amount available to offset liabilities.[75]	**الأموال المضمونة**	**Fonds de Garantie**
Hedging transaction	To hedge against (exchange rate) fluctuations special financial contracts are used, particularly derivative financial instruments. Hedging transactions thus balance the underlying transaction risks which could occur in the event of an unfavorable rate or price development.[75]	**معاملة التحوط**	**Opération de couverture**
Hull-White model	The Hull-White model is a mathematical model used to value interest derivatives, which was published by John C. Hull and Alan White.[75]	**نموذج هال وايت** **(نموذج رياضي يستخدم لتقييم مشتقات الفائدة)**	**Modèle Coque-Blanc**
Incurred but not reported	are part of the Group's claims reserves, set aside to cover claims from.[137]	**تقدير الحوادث التي تم تكبدها ولم يبلغ عنها**	**Encouru mais non déclaré**

IBNR	accidents that have occurred but not been reported to the Group or that have been reported but where the ultimate cost of settling those claims is still uncertain. IBNR is an actuarial estimate.[137]	**تقدير للحوادث**	**IBNR**
Incurred But Not Reported (IBNR) Reserves	Reserves for estimated losses that have been incurred by insureds but not yet reported plus provisions for future emergence on known claims and reopened claims.[76]	**الاحتياطيات المتكبدة وغير المبلغ عنها**	**Réserves engagées mais non déclarées**
Indemnity	The principle according to which a person who has suffered a loss is restored (so far as possible) to the same financial position that he was in immediately prior to the loss, subject in the case of insurance to any contractual limitation as to the amount payable (the loss may be greater than the policy limit). The application of this principle is called indemnification. Most contracts of insurance are contracts of indemnity. Life insurances and personal accident insurances are not contracting of indemnity as the payments due under those contracts for loss of life or bodily injury are not based on the principle of indemnity.[74]	**التعويض**	**Indemnité**
In-force policies ('IFPs')	Means the number of live insurance policies at any point of time.[137]	**السياسات السارية**	**Polices en vigueur**
Insurance	DeFi Insurance protocols enable users to hedge risk within a decentralized governance framework by purchasing insurance through a staking protocol that can match lost funds in case of a claim.[163]	**التأمين**	**Assurance**
Insurance Provision	Usually relates to the proportion of net written premiums relating to periods of risk after the accounting date, which are deferred to subsequent accounting periods, as well as the gross claims outstanding.[74]	**توفير التأمين**	**Provision d'assurance**

Insurance Risk	Uncertainty over the likelihood of an insured event occurring, the quantum of the claim or the time when claims payments will fall due. [74]	**مخاطر التأمين**	**Risque d'assurance**
Interest Rate Risk	Exposure to interest rate risk relates primarily to market price and cash flow variability associated with changes in interest rates. A rise in interest rates may decrease the fair value of our existing fixed income security investments and declines in interest rates may result in an increase in the fair value of our existing fixed income security investments. [76]	**مخاطر معدل الفائدة**	**Risque de taux d'intérêt**
Interoperability	The ability of different systems to connect and communicate in a coordinated way.[144]	**التوافقية**	**Interopérabilité**
Layer	Section of cover in a non-proportional reinsurance programme in which total coverage is divided into number of consecutive layers. Individual layers may be placed with different insurers. [74]	**الطبقة**	**Couche**
Liability Adequacy Test (LAT)	A test that needs to be performed by an insurer to determine whether its recognized insurance liabilities are adequate, using current estimates of future cash flows under its insurance contracts (as per the Sri Lanka Accounting Standards). [74]	**اختبار كفاية الإلتزامات**	**Test de suffisance du passif**
Liquidity Spread	Represents the risk premium that flows to a market participant willing to provide liquidity to another market participant that is demanding it. The spread is the difference between the price a seller is willing to accept to sell the asset and the price the buyer is willing to pay for the asset. [76]	**فرق السيولة**	**Écart de liquidité**
Loss Adjuster	A person who is appointed to investigate the circumstances of a claim under an insurance policy and to advise on the amount that is payable to the policyholder in order to settle that claim. [74]	**ضابط الفقد**	**Loss Adjuster**

Loss Development Factors (LDF)	There is a general upward trend in claim totals after the initial reporting period called 'loss development'. A common method of adjusting losses for the growth in claims and "Incurred But Not Reported" (IBNR) losses is to apply loss development factors. [74]	**عوامل تطور الخسارة**	**Facteurs de développement de perte**
Loss Expenses	Expenses incurred in the process of evaluating, defending, and paying claims. [76]	**مصاريف الخسارة**	**Frais de sinistre**
Loss Expense Reserves	Amount of money an insurer expects to pay for claim obligations and related expenses resulting from losses that have occurred and are covered by insurance policies it has sold. [76]	**احتياطي نفقات الخسارة**	**Provisions pour pertes**
Loss portfolio transfer combined with adverse development cover ('LPT')	A reinsurance contract or agreement in which an insurer cedes policies to a reinsurer and includes reinsurance should any deterioration be seen in the amounts ceded. In an LPT, a reinsurer assumes and accepts an insurer's existing open and future claim liabilities.[137]	**تحويل محفظة الخسارة مصحوبًا بغطاء التطوير العكسي**	**Transfert de portefeuille de pertes (LPT) combiné à une couverture de développement défavorable**
Loss ratio	Percentage ratio of the expenditure on claims to earned premiums. Net return on capital investments Total earnings less total expenditure for capital investments in relation to the mean asset value of the capital investments as at 01 January and 31 December of the respective fiscal year. [75]	**نسبة الخسارة**	**Taux de perte** **Taux de sinistralité**
Meet Mia	Chatbot on Facebook Messenger that allows customers to buy and manage travel insurance. Policies are written in plain English and customers can ask the chatbot what they are covered for. Group discounts and automated claims handling will also be available. [35]	**المحاور الرقمي "قابل مايا"**	**Rencontre Mia**
Misrepresentation	Incorrect information given to an insurer if fraudulent, an insurer may be able to treat the policy as if it never existed. [36]	**التزييف**	**Fausse Déclaration**

Net Expense Ratio	Expenses associated with running an insurance business, such as commission, professional fees and other administrative costs, expressed as a percentage of net earned premiums.[74]	**نسبة المصاريف الصافية**	**Ratio des dépenses nettes**
New portfolio	Insurance companies have been organizing all their insurance contracts into old and new portfolios since the insurance industry was deregulated in 1994. The new portfolio comprises contracts concluded since the deregulation.[75]	**حافظة جديدة**	**Nouveau portefeuille**
Net return - three-year average	Total earnings less total expenditure for capital investments in relation to the mean asset value of the capital investments as at 01 January and 31 December of the respective fiscal year, calculated over a period of three years.[75]	**صافي العائد - متوسط ثلاث سنوات**	**Rendement net - moyenne sur trois ans**
Net revenue	Includes net earned premiums, income from instalments, net investment return and other income. This measure shows the total income retained by the Group having ceded premium to reinsurance partners.[137]	**صافي الإيرادات**	**Revenu net**
Old portfolio	Insurance companies have been organizing all their insurance contracts into old and new portfolios since the insurance industry was deregulated in 1994. The old portfolio comprises the contracts closed prior to deregulation.[75]	**الحافظة القديمة**	**Ancien portefeuille**
ORSA	Refers to the Own Risk and Solvency Assessment that aims to assess the overall solvency needs of an insurance company.[137]	**أورسا (نموذج لتقييم المخاطر)**	**ORSA**
Peer-to-peer (P2P) insurance	A risk- sharing network in which a group of individuals pool their premiums together to insure against a risk.[79]	**تأمين نظير إلى نظير** **(تأمين الند للند)**	**Assurance peer-to-peer** **Assurance entre pairs**

Periodic Payment Orders (PPOs)	Claims payments used to settle large personal injury claims. In addition to providing a lump sum, PPOs provide regular, index-linked payments for some or all of the future financial loss suffered.[137]	**أوامر الدفع الدورية**	**Ordres de Paiement Périodiques**
Premium	The payment a policyholder makes in return for insurance cover. Usually paid annually. [74]	**قسط تأمين**	**Prime**
Premium Liability	The amount required to be held in respect of the unexpired period of exposure and considers the unearned premium reserves held and estimate of unexpired risk reserves. [74]	**مسؤولية قسط تأمين**	**Prime de responsabilité**
Premiums Written	Premiums for all policies sold during a specific accounting period. [76]	**أقساط مكتوبة**	**Primes émises**
Production	Production is classified as the new customers' monthly premium rate and the higher monthly premium rate for contracts of pre-existing customers for adding more tariffs, supplementary insurance and tariff change, including any risk premiums. [75]	**إنتاج**	**Production**
Profit margin	The Group's trading profit as a percentage of net revenue. This ratio gives a measure of the underlying profitability of the Group. Given the Group's multiple income streams, this is deemed to be a more relevant measure of trading performance than traditional underwriting metrics such as combined ratio.[137]	**هامش الربح**	**Marge bénéficiaire**
Projected Unit Credit (PUC) method	The Projected Unit Credit method is an actuarial valuation procedure for obligations arising from company pension plan. [75]	**طريقة تقدير وحدة الائتمان المتوقعة**	**Méthode des unités de crédit projetées**

Proposal form	A form prepared by an insurer which asks questions of the insured to determine whether cover can be offered. [36]	**نموذج طلب التمويل**	**Proposal form**
Provision for Outstanding Claims	Provision for the liabilities arising from insurance claims which had already occurred on the balance sheet date, but which had not been reported or could not be fully processed. [75]	**مخصص المطالبات تحت التسوية**	**Provision for Outstanding Claims**
Provision for Premium Funds	Provision for obligations for premium funds to policy holders not yet due as at the balance sheet date which is separated by 'composite insurers into performance based and non-performance based; the approach is the result of supervisory or contractual regulations.[75]	**توفير الأموال المتميزة**	**Provision for Premium Funds**
Provision of Risk Margin for Adverse Deviation (PRAD)	The provision of risk margin for adverse deviation that relates to the inherent uncertainty in the central estimate value of both the premium and claim liabilities at a 75% level of sufficiency. [74]	**توفير هامش المخاطرة للانحراف العكسي**	**Provision of Risk Margin for Adverse Deviation (PRAD)**
Prudent Person Principle	Is a Solvency II rule requiring insurers to only make investments that a 'prudent person' would make. It does not require that those charged with governance should always makes correct decisions but requires them to make decisions that would be generally accepted as sound by an average person and such decisions should be made as if they were managing their own affairs.[137]	**مبدأ الشخص الحكيم** **(قاعدة من قواعد الملاءة المالية)**	**Prudent Person Principle**
Quota share (QS)	Is a pro-rata reinsurance contract in which the insurer and reinsurer share premiums and losses according to a fixed percentage.[137]	**حصة الحصص**	**Quota share (QS)**
Rating	Standardized assessment of the creditworthiness of debt securities and companies by specialized, independent rating agencies. [75]	**تقييم**	**Rating**
Referrals to the Financial Ombudsman (% of policies)	Is the number of complaints referred to the Financial Ombudsman divided by in-force policies.[137]	**الإحالات لمحقق الشكاوى المالية (% من وثائق التأمين)**	**Renvois au médiateur financier (% des contrats)**

Reinsurer	Insurance company that assumes the risks of other insurance companies and does not itself have any direct contractual relations with the policy holder. [75]	**معيد التأمين**	**Réassureur**
Reinsurance	A form of insurance bought by insurance companies to protect themselves from the risk of large losses. One insurer pays to place part of an insured risk or an entire book of business with one or more other insurance companies, known as the reinsurers. [74] Also, It's an arrangement whereby the Group transfers part of the accepted insurance risk to a panel of insurers. This allows the Group to mitigate its risk of losses from claims.[137]	**إعادة التأمين**	**Réassurance**
Reinsurance Inwards	The acceptance of risks under a contract of reinsurance. [74]	**إعادة التأمين للداخل**	**Réassurance vers l'intérieur**
Reinsurance Outwards	The placing of risks under a contract of reinsurance. [74]	**إعادة التأمين للخارج**	**Réassurance vers l'extérieur**
Reinsurance Premium	The premium payable to the reinsurer. Reinsurance is an arrangement whereby one party (the reinsurer), in consideration for a premium, agrees to indemnify another party (the cedent) against part or all of the liability assumed by the cedent under a policy or policies of insurance. [74]	**قسط إعادة التأمين**	**Prime de réassurance**
Reinsurance Profit Commission	Commission received or receivable by the cedent (reinsured) from the reinsurer based on the net profit (as defined in the treaty) made by the reinsurer on the reinsurance treaty. [74]	**عمولة أرباح إعادة التأمين**	**Commission sur les bénéfices de réassurance**
Risk Based Capital	Capital to be allocated by a company to cover risks arising from the nature of its business and the markets in which it operates, based on an assessment of those risks and the likelihood of adverse developments. [74]	**رأس المال القائم على المخاطر**	**Capital basé sur le risque**

Related Party	A related party is a person or an entity that is related to the reporting entity: - A person or a close member of that person's family is related to a reporting entity if that person has control, joint control, or significant influence over the entity or is a member of its key management personnel. - An entity is related to a Reporting entity if, among other circumstances, it is a parent, subsidiary, fellow subsidiary, associate, or joint venture of the reporting entity, or it is controlled, jointly controlled, or significantly influenced or managed by a person who is a related party. [74]	**الأطراف ذات العلاقة**	**Partie liée**
Relational Net Promoter Score	Is a measure of overall customer sentiment and engagement with the Group. It is calculated by asking for a random, representative sample of our customers how likely they are to recommend the Group to others on a scale of 0-10. A decision to move to Relational NPS took place for 2021. There is therefore no comparator for 2020. [137]	**صافي نقاط الترويج العلائقي**	**Score de promoteur net relationnel**
Retention rate	Is the percentage of customers who choose to renew their policy with the Group and is a key measure of customer loyalty and underpins customer growth.[137]	**معدل الاستبقاء**	**Taux de rétention**
Renewal Pure Price	Estimated average premium change on renewal policies (excludes all significant exposure changes). [76]	**سعر التجديد الصافي**	**Prix pur du renouvellement**
Reported loss ratio gross	Expenditure on insurance claims in relation to earned premiums (all gross). [75]	**نسبة الخسارة الإجمالية المبلغ عنها**	**Ratio de sinistralité brut**
Reported loss ratio net	Expenditure on insurance claims in relation to earned premiums (all net). [75]	**صافي نسبة الخسارة المبلغ عنها**	**Ratio de sinistralité net déclaré**
Reserve ratio	The reserve ratio is calculated to a reporting date from capital investments at 'fair values in relation to the capital investments at book values.[75]	**نسبة الاحتياطي**	**Ratio de réserve**

Retention	The amount of any loss or combination of losses that would otherwise be payable under an insurance/ reinsurance contract which the insured/ reassured must bear itself before the insurer or reinsurer becomes liable to make any payment under that contract. An insured or reassured may be able to insure its retention with another insurer/reinsurer. [74]	**الاحتفاظ**	**Rétention**
Return on Common Equity	Measure of profitability that is calculated by dividing net income available to common stockholders by average common stockholders' equity during the period. [76]	**العائد على الأسهم العادية**	**Rentabilité financière des fonds propres** **Rentabilité des actions ordinaires**
Return on tangible equity	Is a measure of the Group's return on shareholder investment. Return on equity is a widely understood market measure of returns to shareholders and has been adjusted to exclude rT1 capital from equity with the related coupon treated as a financing cost.[137]	**العائد على حقوق الملكية الملموسة**	**Rendement des fonds propres tangibles**
Rolling average return (according to association formula)	Current gross earnings less expenditure on administration of capital investments less scheduled depreciation in relation to the mean asset value of the capital investments as at 01 January and 31 December of the respective fiscal year. [75]	**متوسط العائد المتداول (وفقًا لصيغة الارتباط)**	**Rendement moyen de roulement (selon la formule d'association)**
Security Assets	The portion of an insurance company's assets which serve to secure the claims of the policy holders. In order to secure the claims of the insured in case of insolvency, security assets are assets separated from the others within an insurance company, access to which is forbidden to other creditors. [75]	**الأصول الأمنية**	**Actifs de sécurité**
Settlement result	The settlement result shows how the loss provisions have changed over the course of time through payments made and by reassessment of the expected final loss on the respective reporting date. [75]	**نتيجة التسوية**	**Résultat du règlement**

Severity	A measure of the average cost of claims that provides an indication of the amount of damage that is, or may be, inflicted by a loss. In general, severity is calculated by dividing loss and loss expenses incurred by the number of claims. [76]	**خطورة**	**Sévérité**
Sherpa Management Services	Insurance solution where members set up one account to manage multiple insurance risks. Offers dynamic products which provide the ability to increase and decrease the sum assured as needs change. [35]	**خدمات إدارة شيربا**	**Services de gestion Sherpa**
Short-period Cancellation	When an insurance contract is terminated prior to its expiry date by the insured, any return premium that is payable will usually be calculated on a time on risk basis. The result is that the insured will receive less return premium than would be the case if the return premium was calculated on a pro-rata basis. [74]	**الإلغاء لفترة قصيرة**	**Annulation de courte durée**
Solvency II	Is an EU legislative programme implemented in all 28 member states on 1 January 2016. Primarily, it concerns the amount of capital that insurance companies must hold to reduce the risk of insolvency.[137]	**الملاءة II**	**Solvabilité II**
Solvency coverage	The measure of available qualifying regulatory capital as a percentage of the capital the Group is required to hold under Solvency II regulations. This is a key measure of balance sheet strength.[137]	**تغطية الملاءة**	**Couverture de solvabilité**
Statutory Premiums to Surplus Ratio	Statutory measure of solvency risk calculated by dividing net statutory premiums written for the year by the ending statutory surplus.	**الأقساط القانونية لنسبة الفائض**	**Ratio primes statutaires/excédent**

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

Surplus Treaty or Surplus Lines Treaty	A type of reinsurance under which bands of cover known as lines are granted above a given retention which is referred to as the cedant's line. Each line is of equivalent size and the capacity of the treaty is expressed as a multiple of the cedant's line. The reinsurer receives an equivalent proportion of the full risk premium. A surplus treaty is a form of proportional reinsurance. [74]	**معاهدة الفائض أو معاهدة الخطوط الفائضة**	**Traité excédent ou traité lignes excédentaires**
Technical provisions	Uncertain liabilities that are directly connected with the insurance business. Their formation ensures that obligations from insurance policies can be met permanently. [75]	**الأحكام الفنية**	**Dispositions techniques**
Technical Reserve	This comprises the claims reserve net of reinsurance, unearned premium reserve net of reinsurance and the deferred acquisition expenses. [74]	**الاحتياطي الفني**	**Réserve technique**
Technical result	Balance of earnings and expenditure that are attributable to the insurance business. [75]	**النتيجة الفنية**	**Résultat technique**
Third Party Administrator Agreement	Used when an insurer appoints a third party to manage and settle claims. [36]	**اتفاقية مسؤول الطرف الثالث**	**Entente avec un Tiers Administrateur**
Total Available Capital	Measures the actual available capital held by an insurer eligible to calculate capital adequacy. [74]	**إجمالي رأس المال المتاح**	**Total du capital disponible**
Trading profit	Is the Group's measure of underlying, long-term profitability. It excludes the impact of costs relating to one-off activity, the categories of which are reviewed by the Audit Committee and approved by the Board.[137]	**تداول الربح**	**Bénéfice commercial**
Transactional Net Promoter Score	Is a measure of customer sentiment soon after they have interacted with the Group (either via telephony or a Live Chat). It is calculated by asking customers how likely they are to recommend the Group to others on a scale of 0-10.[137]	**صافي نقاط الترويج للمعاملات**	**Score de promoteur net transactionnel**

Treaty Reinsurance	A reinsurance contract under which the reassured agrees to offer and the reinsurer agrees to accept all risks of certain size within a defined class. 74	**اتفاقية إعادة التأمين**	**Traité de réassurance**
Turnover	Includes gross written premiums, income from instalments, and other income net of the reinsurance profit share. This measure is used by management to show the scale of the Group.137	**الدوران**	**chiffre d'affaires**
Unallocated loss expenses	Loss adjustment expenses other than allocated loss adjustment expenses. 76	**مصاريف الخسارة غير الموزعة**	**Frais de sinistres non alloués**
Unearned Premiums	Portion of a premium that a company has written but has yet to earn because a portion of the policy is unexpired. 76	**الأقساط غير المُحصلة**	**Primes non acquises**
Unearned premium reserves	The proportion of premiums received in the fiscal year that are due in the time after the reporting date are shown as unearned premium reserves under technical provisions. 75	**احتياطيات أقساط غير المُحصلة**	**Réserves de primes non acquises**
Underinsurance	Insurance where the sum insured is less than the full value at risk and would not be adequate to meet a total loss. 74	**الفوائد المنقوصة**	**Sous-assurance**
Underwriting	Insurer's process of reviewing applications submitted for insurance coverage, deciding whether to provide all or part of the coverage requested, and determining applicable premiums and terms and conditions of coverage. 76	**الاكتتاب**	**Souscription**
Underwriting capacity	On the one hand, determining factors in underwriting capacity include the volume and structural features (insurance branches, private clients, commercial or industrial business) of the insurance portfolio, and on the other hand, they include the provision of equity and reinsurance protection. 75	**الطاقة الاكتتابية**	**Capacité de souscription**
Underwriting Profit	The underwriting result generated by transacting non-life insurance business, without taking into account the investment income. 74	**ربح الاكتتاب**	**Bénéfice de souscription**

Underwriting Result	Underwriting income or loss; represents premiums earned less insurance losses and loss expenses, underwriting expenses, and dividends to policyholders. This measure of performance is used by management and analysts to evaluate profitability of underwriting operations and is not intended to replace GAAP net income. [76]	**نتيجة الاكتتاب**	**Underwriting Result**
Unexpired Risk Reserve (URR)	The excess of the estimated value of claims and expenses likely to arise after the end of the financial year from contracts concluded before the date, insofar as their estimated value exceeds the provision for unearned premiums (after deduction of any acquisition costs deferred). [74]	**احتياطي المخاطر غير المنتهي**	**Unexpired Risk Reserve (URR)**
Usage- based insurance	A business model that aligns premium rates with policyholder behavior. [79]	**تأمين على أساس الاستخدام**	**Usage- based insurance**
Valuation reserves	The difference between the book value and the 'fair value of a capital investment.[75]	**احتياطيات التقييم**	**Valuation reserves**
Wholesale General Agent	Distribution partner authorized to underwrite on behalf of a surplus lines insurer through binding authority agreements. Insurance companies pay wholesale general agents for business production. [76]	**وكيل عام بالجملة**	**Wholesale General Agent**
Wrisk	Usage-based contents insurance product with innovative risk-scoring method. [35]	**منتج تأمين على المحتويات**	**Wrisk**

Yield on Investments	Yield is the income earned on an investment, expressed as an annual percentage rate that is calculated by dividing income earned by the average invested asset balance. Yield can be calculated based on either pre-tax or after-tax income and can be calculated on the entire investment portfolio, or on a portion thereof, such as the fixed income securities portfolio. [76]	**العائد على الاستثمارات**	**Yield on Investments**
YouToggle	An app that uses mobile phone telematics to monitor a user's driving and create an individual score that can then be shared with a car insurer to obtain a discount. Driving information captured by the app could also be used as evidence in the event of motor accident.[35]	**تطبيق التأمين**	**YouToggle**

Open Banking Operations

العمليات المصرفية المفتوحة

Open Banking Operations

العمليات المصرفية المفتوحة

Terms	Definition	المصطلحات	Les Termes
Access Codes	Means a code or other secure procedure you can use to access Internet and Phone Banking or Mobile Banking, including: (a) your Internet and Phone Banking Customer Access Number. (b) your Internet and Phone Banking Security Number. (c) your Internet Banking Password. (d) your Mobile Banking Device (and any passwords or access codes used to unlock that Mobile Banking Device); and (e) any Secure Code we may send you.[161]	**رموز الوصول**	**Codes d'accès**
Account aggregator	A category of nonbanking financial company created by the Reserve Bank of India in 2016. Account aggregators securely transfer financial data from data holders to data users based on customer consent. [38]	**مجمع الحسابات**	**Agrégateurs de Comptes**
Account Information Service Provider (AISP)	A third-party AISP provides customers with consolidated online information about their financial accounts with other payment service providers. [38]	**مزود خدمة معلومات الحساب**	**Prestataire de Services d'Information sur les Comptes**
Account Servicing Payment Service Provider - ASPSP	Account Servicing Payment Service Providers provide and maintain a payment account for a payer as defined by the Payment Services Regulations (PSRs) and, in the context of the Open Banking Ecosystem are entities that publish Read/Write APIs to permit, with customer consent, payments initiated by third party providers and/or make their customers' account transaction data available to third party providers via their API end points.[37]	**مزود خدمات الدفع لخدمة الحساب**	**Prestataire de services de Paiement Gestionnaire du Compte**

Account Servicing Payment Service Provider Brand-ASPSP	An ASPSP brand is any registered or unregistered trademark or other Intellectual Property Right provided by an ASPSP. [37]	**العلامة التجارية لمزود خدمة الدفع لخدمة الحساب**	**Marque du Prestataire de Services de Paiement Gestionnaire du Compte**
Aggregated Data	Data concerning financial services, such as service quality and customer use, that are collected on an aggregate basis. [38]	**البيانات المجمعة**	**Données Agrégées**
Application Programming Interface (API)	A set of routines, protocols, and tools for building software applications. APIs are the conduit for data transmission between two parties.[37]	**واجهة إدارة التطبيقات**	**L'Interface de Programmation d'Application**
API User **Application Programming Interface User**	An API User is any person or organization who develops web or mobile apps which access data from an API Provider. [37]	**مستخدم واجهة إدارة التطبيقات**	**Utilisateur API** **Utilisateur d'Interface de Programmation d'Application**
API Provider **Application Programming Interface Provider**	An API Provider is a service provider implementing an Open Data API. An API Provider provides Open Data via an API gateway.[37]	**مزود واجهة إدارة التطبيقات**	**Fournisseur API** **Fournisseur d'Interfaces de Programmation d'Application**
At Risk Transaction	Means an Internet Banking transaction or request identified by us as requiring further authentication by our Secure Code Service to complete that transaction.[161]	**معاملة معرضة للخطر**	**Transaction à risque**
Authorized Signatory	Means your authorized signing officer(s) as identified by you on our prescribed form on file with us. [78]	**المفوض بالتوقيع**	**Signataire autorisé**
Banking Service	Means any Internet Banking or Phone Banking service to which these terms and conditions apply.[161]	**الخدمة المصرفية**	**Service bancaire**

Basic Single Credit Transfer	A credit payment other than: Osko payment, or an international funds transfer instructions payment; sent using New Payments Platform (NPP) to the payee of another NPP participant.[161]	**تحويل ائتماني فردي أساسي**	**Virement de crédit unique de base**
Bill Issuer	Means those entities or individuals whose bills (including, tax payments/remittances) you indicate you would like to pay through the bill payment feature of any of the Services that we have registered to be an entity or individual which participates in the bill payment service. [78]	**مصدر الفاتورة**	**Émetteur de factures**
Bill Payment Account	Means any Account(s) linked to the Card authorized to make bill payments: (i) at any branch, by way of a customer service representative. (ii) through Telephone Banking, Online Banking; OR (iii) by way of a Terminal. Card means the BMO Debit Card for Business card(s) provided to you by us or any other card that we permit you to use. [78]	**حساب دفع الفواتير**	**Compte de paiement de factures**
Branchless Banking	Branchless banking encompasses all banking models and delivery channels that deliver financial services to clients through outlets other than full-service bank branches. This includes mobile banking, correspondent and agent banking, electronic banking, and the use of ATMs. Branchless banking facilitates financial inclusion by making banking accessible in remote areas and increasing affordability through automation.[158]	**الخدمات المصرفية بدون فروع بنكية**	**Services bancaires sans agence**
Cash code	Means an identifier (within the meaning of the e-Payments Code) which we issue to you on your request which is to be used to make Cardless Cash withdrawals at St. George Banking Group ATMs, Westpac branded ATMs and select Westpac Group partner ATMs in Australia.[161]	**رمز النقد**	**Code de paiement**

Competent Authority	A Competent Authority, in the context of the Open Banking Ecosystem, is a governmental body or regulatory or supervisory authority having responsibility for the regulation or supervision of the subject matter of Participants. [37]	**السلطة المختصة**	**Autorité Compétente**
Consumer Data Right (CDR)	Under Australian law, the right of a consumer to access his or her own data or to share it with an accredited data recipient to whom the consumer has given permission to access. [38]	**حق بيانات المستهلك (CDR)**	**Droit d'Accès des Données de Consommateurs**
Contactless terminal	Means Electronic Equipment (such as a merchant terminal) which can be used to make a contactless transaction.[161]	**محطة بدون تلامس**	**Terminal sans contact**
Contactless transaction	Means a transaction made by holding your card or Mobile Banking Device (which is capable of making a contactless transaction) in front of a contactless terminal.[161]	**معاملة بدون تلامس**	**Transaction sans contact**
Cryptoasset	A type of private digital asset that depends primarily on cryptography and distributed ledger or similar technology as part of its perceived or inherent value. All crypto assets utilize various forms of DLT.[79]	**الأصول المشفرة**	**Crypto actif**
Competent Authority	A Competent Authority, in the context of the Open Banking Ecosystem, is a governmental body or regulatory or supervisory authority having responsibility for the regulation or supervision of the subject matter of Participants. [37]	**السلطة المختصة**	**Autorité Compétente**
Consumer Data Right (CDR)	Under Australian law, the right of a consumer to access his or her own data or to share it with an accredited data recipient to whom the consumer has given permission to access. [38]	**حق بيانات المستهلك (CDR)**	**Droit d'Accès des Données de Consommateurs**

Customer Transaction Data	Data from a customer's bank or payment account(s) that show the customer's transaction history. [38]	**بيانات معاملات العملاء**	**Données de Transactions de Clients**
Data Holders	Entities that hold or possess customer data. [38]	**أصحاب البيانات**	**Les Détenteurs des Données**
Data portability	The ability of data subjects to download a full set of their data and "port" or share it with whomever they choose. [38]	**قابلية نقل البيانات**	**Portabilité des Données**
Data Sharing Regime	Another term for open banking. [38]	**نظام مشاركة البيانات**	**Régime de Partage des Données**
Data subject	An individual or company that creates data. [38]	**موضوع البيانات**	**Sujet des Données**
Data User	An entity that uses the data belonging to data subjects to propose a service. [38]	**مستخدم البيانات**	**Utilisateur de Données**
Digital financial services	Basic financial services offered through digital channels like mobile phones, point-of-sale (POS) devices, or the networks of small-scale agents. While this can dramatically lower costs for customers and service providers, it also raises concerns over data protection and privacy.[158]	**الخدمات المالية الرقمية**	**Services financiers numériques**
Directory Sandbox	The Open Banking Directory Sandbox is a test instance of the Directory. The Directory Sandbox may be used to support testing applications with test API endpoints and testing integration with the Open Banking Directory. [37]	**دليل البيئة التجريبية**	**Annuaire de Sandbox** **Répertoire de Sandbox**
E-banking	Also known as electronic banking; is a type of branchless banking that uses the internet to deliver financial services. It is more frequently found in developed nations because it requires access to a computer that is connected to the internet.[158]	**الخدمات المصرفية الإلكترونية**	**Services bancaires électroniques**

EFT Account	Means an account for which we agree you may give us instructions or access account information using the Internet and Phone Banking.[161]	**حساب التحويل الإلكتروني**	**Compte EFT**
EFT System	Means the network of electronic systems used for the transmission of EFT Transactions.[161]	**نظام التحويل الإلكتروني للأموال**	**Système EFT**
EFT Transaction	Means a transfer of funds initiated by an instruction you give through Electronic Equipment to debit or credit an EFT Account.[161]	**معاملة التحويل الإلكتروني للأموال**	**Transaction EFT**
e-Trading	A broad category of financial market trading methods on electronic trading platforms and virtual marketplaces. This can include algorithmic or high-frequency trading among professional investors, and online investment, "social trading" or "copy trading" among retail investors. [79]	**التجارة الإلكترونية**	**Commerce électronique**
Financial capability	The combination of knowledge, understanding, skills, attitudes, and especially behaviors which people need in order to make sound personal finance decisions, suited to their social and financial circumstances.[158]	**القدرة المالية**	**Capacité financière**
Financial inclusion	A state in which all people who can use them have access to a full suite of quality financial services, provided at affordable prices, in a convenient manner, and with dignity for the clients. Financial services are delivered by a range of providers, most of them private, and reach everyone who can use them, including disabled, poor, rural, and other excluded populations.[158]	**الشمول المالي**	**L'inclusion financière**

Financial literacy	The ability to understand how to use financial products and services and how to manage personal, household, or micro-enterprise finances over time. Improvements in literacy levels can be achieved through financial education.[158]	**محو الأمية المالية**	**Littératie financière**
Financial Services Provider (FSP)	An entity that provides financial services to consumers and other businesses. [38]	**مزود الخدمات المالية**	**Fournisseur de Services Financiers**
Fintech Credit	Credit activity facilitated by electronic platforms whereby borrowers are matched directly with lenders. [79]	**ائتمان بواسطة المنصات الإلكترونية**	**Crédit Fintech**
Instrument	Means any bill of exchange, promissory note, cheque, draft, payment instruction, banker's acceptance, order for payment of money (including any wire transfer or electronic payment or transfer), security, coupon, note, clearing item or other item, whether a negotiable or non-negotiable instrument, or contract for letter of credit or foreign exchange. [78]	**أداة مالية**	**Instrument**
Internet and Phone Banking	Means any service we offer from time to time through a communication network (including the internet and telephone) to enable you to receive information from us and to transmit instructions to us electronically in relation to an EFT Account, or other matters we specify.[161]	**الخدمات المصرفية عبر الإنترنت والهاتف**	**Services bancaires par Internet et par téléphone**
Internet and Phone Banking Customer Access Number	Means the number used in conjunction with the Internet and Phone Banking Security Number and Internet Banking Password to access Internet and Phone Banking.[161]	**رقم الوصول لعميل الخدمات المصرفية عبر الإنترنت والهاتف**	**Numéro d'accès client pour les services bancaires par Internet et telephone**

Internet and Phone Banking Security Number	Means the personal identification security number used in conjunction with the Internet and Phone Banking Customer Access Number and Internet Banking Password to access Internet and Phone Banking.[161]	**رقم الأمان للخدمات المصرفية عبر الإنترنت والهاتف**	**Numéro de sécurité pour les services bancaires par Internet et telephone**
Internet Banking	Means any service we offer from time to time through a communication network (including the internet and telephone) to enable you to receive information from us and to transmit instructions to us electronically in relation to an EFT Account, or other matters we specify, including Mobile Banking (unless expressly stated otherwise) but excludes Phone Banking.[161]	**الخدمات المصرفية عبر الإنترنت**	**Services bancaires par Internet**
Loan-based Crowdfunder	A Type of fintech credit platform. Borrowers are usually matched directly with investors.[79]	**تمويل جماعي قائم على القروض**	**Crowdfunder basé sur prêt**
Microfinance Institutions (MFIs)	MFIs are institutions that provide financial services to low-income populations, often with a focus on microenterprise credit. They can take the form of banks, non-bank financial institutions, credit unions, NGOs, or any other financial institution serving low-income populations.[158]	**مؤسسات التمويل الأصغر**	**Institutions de Microfinance**
Mistaken Internet Payment	Means a payment, other than one using BPAY, by an individual through a "Pay Anyone" internet banking facility and processed through the direct entry (Bulk Electronic Clearing System) or New Payments Platform (Osko or Basic Single Credit Transfer) where the funds are paid into the account of an unintended recipient because the individual enters or selects a BSB and account number or other identifying information that does not belong to the intended recipient as a result of the individual's error or the individual being advised of the wrong BSB and account number and/or identifier or PayID. This excludes payments made as a result of a scam.[161]	**الدفع عبر الإنترنت عن طريق الخطأ**	**Paiement par Internet erroné**

Mobile and web-based payments	Applications that allow consumers to conduct transactions through their mobile phone or tablets, improving efficiency and customer experience. [79]	**المدفوعات عبر الهاتف المحمول والشبكة العالمية للمعلومات**	**Paiements mobiles et Web**
Mobile banking	Is part of the Online Banking service enabling Users, having entered security details, to effect transactions on Nominated Accounts Using their mobile phone.[139] Also, means a service we offer from time to time through an internet protocol telecommunications network to enable you to access information about EFT Accounts and transmit instructions to us electronically through the Mobile Banking App and mobile device.[161]	**الخدمات المصرفية عبر الهاتف المحمول**	**Bancaire mobile**
Mobile Banking App	Means software approved by us in connection with mobile banking and downloaded directly to your mobile device from the App store that is appropriate to your mobile device.[161]	**تطبيق الخدمات المصرفية عبر الهاتف المحمول**	**Application de banque mobile**
Mobile Banking Device	Means a mobile device, to which you have loaded the BankSA Mobile Banking App and which you have registered to access your EFT Accounts using Mobile Banking.[161]	**جهاز الخدمات المصرفية عبر الهاتف المحمول**	**Appareil de banque mobile**
Mobile wallets	A digital interface on a mobile phone which replicates a physical wallet in a digital interface on a mobile phone. Customers can add store and carry credit, and debit cards, as well as prepaid cards, gift cards and rewards cards to be stored and carried. This use case not only replaces physical plastic cards, but also allows those cards to be enhanced by with additional services. [79]	**حوافظ الهاتف المحمول**	**Portefeuilles mobiles**

Online Banking	Means online and mobile banking services offered by us and includes: (i) instructions given through the use of a computer connected via private communications networks or public networks such as the Internet, or via wireless communications networks or similar networks or devices when available, and (ii) instructions given through the use of a mobile device. [78] Also, Means Internet Banking and Mobile Banking. [139] A special kind of financial ecosystem governed by a set of security profiles, application interfaces, and guidelines for customer experiences and operations.[140]	**الخدمات المصرفية عبر الشبكة العالمية للمعلومات** **(الخدمات المصرفية عبر الإنترنت)**	**Services bancaires en ligne**
Open Application Programming Interface " Open API"	An open API (also referred to as a public API) is a publicly available application programming interface (API) that provides developers with programmatic access to a proprietary software application or web service. [38]	**واجهة إدارة التطبيقات المفتوحة**	**API Ouverte** **Interface Ouverte de Programmation d'Applications**
Open Banking	Open banking is a system that provides a user with a network of financial institutions' data through the use of application programming interfaces (APIs). The Open Banking Standard defines how financial data should be created, shared and accessed. By relying on networks instead of centralization, open banking helps financial services customers to securely share their financial data with other financial institutions. Benefits include more easily transferring funds and comparing product offerings to create a banking experience that best meets each user's needs in the most cost-effective way. Open banking is also known as "open bank data."[10]	**النظام المصرفي المفتوح**	**Données Bancaire Ouvertes**
Open Application Programming Interface " Open API"	An open API (also referred to as a public API) is a publicly available application programming interface (API) that provides developers with programmatic access to a proprietary software application or web service. [38]	**واجهة إدارة التطبيقات المفتوحة**	**API Ouverte** **Interface Ouverte de Programmation d'Applications**

Open Banking Accounts	Means any account held by you with BankSA that is eligible for Open Banking data sharing in accordance with the Consumer Data Right legislation, rules and requirements. This includes accounts that are open, closed and not visible in Internet Banking. [161]	**الحسابات المصرفية المفتوحة**	**Comptes bancaires ouverts**
Open Banking Ecosystem	The Open Banking Ecosystem refers to all the elements that facilitate the operation of Open Banking. This includes the API Standards, the governance, systems, processes, security and procedures used to support participants. [37]	**بيئة النظام المصرفي المفتوح**	**Ecosystème Bancaire Ouvert**
Open Banking Implementation Entity (OBIE)	The Open Banking Implementation Entity is the delivery organization working with the CMA9 and other stakeholders to define and develop the required APIs, security and messaging standards that underpin Open Banking. Otherwise known as Open Banking Limited. [37]	**كيان التنفيذ المصرفي المفتوح**	**Entité de Mise en Oeuvre des Services Bancaires Ouverts**
Open Banking Services	The open banking services to be provided by Open Banking to Participants, including but not limited to, the provision and maintenance of the Standards and the Directory. [37]	**الخدمات المصرفية المفتوحة**	**Système Bancaire Ouvert**
Open Data	Information on ATM and Branch locations, and product information for Personal Current Accounts, Business Current Accounts (for SMEs), and SME Unsecured Lending, including Commercial Credit Cards. [37]	**البيانات المفتوحة**	**Données Ouvertes**
Open Data Regime	A public sector-driven framework for data sharing that goes beyond financial services to include the sharing of telecoms, utilities, health, social media, and/ or other types of data. [38]	**نظام البيانات المفتوحة**	**Régime de Données Ouvertes.**

Phone Banking	Means any service we offer from time to time through a telecommunications network to enable you to receive information from us and to transmit instructions to us electronically in relation to an EFT Account, or other matters we specify, using an interactive voice response system. Phone Banking does not include communicating with a member of our staff directly by telephone and does not include Mobile Banking.[161]	**الخدمات المصرفية عبر الهاتف**	**Services bancaires par téléphone**
PIN	A personal identification number that is used in conjunction with a Card to enable to access Nominated Accounts and perform Electronic Transactions using Electronic Equipment. [139]	**رقم التعريف الشخصي**	**Épingle**
PSD2 **(Revised Payment Services Directive)**	The Payment Services Directive 2015/2366, as amended or updated from time to time and including the associated Regulatory Technical Standards developed by the European Banking Association (EBA) and agreed by the European Commission and as implemented by the PSR and including any formal guidance issued by a Competent Authority. [37]	**التوجيه المنقح لخدمات الدفع**	**Directive sur les Services de Paiement Révisée**
Participant	An API Provider, API User, ASPSP, or TPP that currently participates in the Open Banking Ecosystem. [37]	**مشارك بواسطة نظم الدفع**	**Le Participant**
Payment Services User (PSU)	Means the legal or natural person making use of an Open Banking payment service as a payee, payer or both. [64]	**مستخدم خدمات الدفع**	**Utilisateur des Services de Paiement**
Peer-to-peer (P2P) lending	A type of fintech credit platform, where individuals or businesses are usually matched directly for lending purposes. [79]	**الإقراض من نظير إلى نظير**	**Prêt de pair à pair**

Primary Business Contact (PBC)	A Primary Business Contact is an individual nominated by an entity to have access to the Directory and will be able to nominate other Directory business users. This should be a formal business point of contact and a senior member of staff responsible for systems and controls related to Open Banking. [37]	**جهة اتصال العمل الأساسية**	**Contact d'Entreprise Principal**
Screen Scraping	The action of using a computer program to copy data from a website. [38]	**شاشة نسخ البيانات من الويب**	**Grattage Écran**
Secret ID Code	Means a personal identification number (PIN), password or other identification code (whether provided to you or your Cardholder by us or selected by you or your Cardholder), which is required to access Telephone Banking/Online Banking, the Card Service and certain other services as we may determine and which may be used together with the Card (or other mutually agreed upon form of identification), as the case may be. [78]	**رمز الهوية السرية**	**Code secret d'identification**
Services Data	Data concerning specific financial services and products, including pricing and product description. [38]	**بيانات الخدمات**	**Données sur les Services**
Secure Code	Means a randomly generated code that we send to you to authenticate an At-Risk Transaction or to perform some other services. This form of authentication is in addition to your Internet Banking Password and Internet and Phone Banking Security Number.[161]	**الرمز الآمن**	**Code sécurisé**
Secure Code Service	Means our method of Two Factor Authentication where we send you a Secure Code to authenticate an At-Risk Transaction performed by you using Internet Banking.[161]	**خدمة الرمز الآمن**	**Service de code sécurisé**
Tax Payment and Filing Agreement	Means the agreement between you and us which you enter into in order to remit payments and/or tax filing remittances through Online Banking, as it may be amended or replaced from time to time. [78]	**اتفاقية دفع الضرائب وتقديمها**	**Accord de paiement et de déclaration d'impôt**

Telephone Banking	Means the telephone banking service offered by us and includes instructions given verbally over the telephone or through the use of an interactive voice response system (such as pressing the number buttons on a touch tone phone).[78]	**الخدمات المصرفية الهاتفية**	**Services bancaires par téléphone**
Third-party provider (TPP)	Third Party Providers are organizations or natural persons that use APIs developed to Standards to access customer's accounts, in order to provide account information services and/or to initiate payments. [37]	**مزود الطرف الثالث**	**Tiers Prestataire** **Fournisseur Tiers**
Two Factor Authentication	Means a security authentication process in which a customer provides a financial institution with two types of identification information to authenticate their identity. The first type of identification information is a piece of information known to the customer. The second type of identification information is information sent by the financial institution to the customer's physical device, e.g. a mobile telephone or a landline telephone.[161]	**المصادقة الثنائية العوامل**	**Authentification à deux facteurs** **Authentification à 2 facteurs (2FA)**
Unauthorised Transaction	An Electronic Transaction that was not authorized by you or an Authorized User. It does Electronic Transactions carried out by you or by anyone performing the transaction with your knowledge and consent. [139]	**معاملة غير مصرح بها**	**Transaction non autorisée**
Voluntary Account Servicing Payment Service Provider Brand (Voluntary ASPSP)	Voluntary ASPSPs are those entities who, although not obliged to enrol with Open Banking, have elected to do so in order to utilise the Standards to develop their own APIs, to enrol onto the Open Banking Directory, and to use the associated operational support services. [37]	**العلامة التجارية لمزود خدمة الدفع لخدمة الحساب التطوعي**	**Marque Volontaire du Fournisseur de services de Paiement du service de Compte**

X2A	Also known as "Access to Account," X2A is another term for the data-sharing component of PSD2.[38]	**الوصول إلى الحساب**	**Accès au Compte** **X2A**

Payments

المدفوعات

Payments

المدفوعات

Terms	Definition	المصطلحات	Les Termes
Access	It means the access of households and businesses to payment services and the ability to use the services of a CBDC system by banks, other payment service providers and, where relevant, other market infrastructures. [162]	**الوصول**	**Accéder**
Account	Means a Transaction Account, Savings Account or an Investment Account.[139]	**الحساب**	**Compte**
Account-based CBDC	A type of CBDC tied to an identification scheme, such that all users need to identify themselves to access it.[112]	**العملة الرقمية للبنك المركزي القائمة على الحساب**	**CBDC basé sur compte**
Account Information Service (AIS)	An electronic or online service which provides consolidated Customer Data on Payment Accounts. For the avoidance of doubt, AIS does not involve the holding of Customer funds at any point in time.[159]	**خدمة معلومات الحساب**	**Service d'information sur les comptes**
Account Information Service Provider (AISP)	A Licensee providing Account Information Service.[159]	**مزود خدمة معلومات الحساب**	**Fournisseur de services d'information sur les comptes**
Account Status Check	A type of Authorization request that is used to ask an Issuer to indicate if the Card account represented by the Card Number on the message is valid. The Account Status Check is used, for example, by transit authorities to check the status of a Card account associated with a Transit Contactless Transaction at transit operator's terminal. [142]	**التحقق من حالة الحساب**	**Vérification de l'état du compte**

Additional Cardholder	An Authorized User to whom we have issued a Card.[139]	**حامل البطاقة الإضافية**	**Titulaire de carte supplémentaire**
Agent Due Diligence (Know Your Agent)	Any third party acting on behalf of a bank, a financial the measures undertaken by a digital financial services provider to assess potential agents and their ability to carry out agent functions related to the provision of digital financial services. [82]	**وكيل العناية الواجبة (اعرف وكيلك)**	**Agent Due Diligence (Connaissez votre agent)**
Agent Outlet	A physical location that carries one or more agent tills, enabling it to perform enrolment as well as cash-in and cash-out transactions for customers on behalf of one or more providers. National law defines whether an agent outlet may remain exclusive to one provider. Agent outlets may have other businesses and support functions. [80]	**منفذ الوكيل**	**Point vente de l'agent**
Agent Till	An agent till is a provider-issued registered «line», either a special SIM card or a POS machine, used to perform enrolment and cash-in and cash-out transactions for clients. National law dictates which financial service providers can issue agent tills. [80]	**وكيل دفع فوري**	**Agent Till**
Aggregated Transit Charge	An Aggregated Charge that combines multiple small Transit Contactless Transactions incurred on a Card into a single, larger Charge before submitting the Charge for payment.[142]	**رسوم العبور المجمعة**	**Frais de transit cumulés**
Alternative Trading System (ATS)	Trading venue operated by a broker-dealer that seeks to match buyers and sellers in securities transactions.[110]	**نظام التداول البديل**	**Système de trading alternatif**
Anti-Money Laundering	Initiatives to detect and stop the use of financial systems to disguise use of funds criminally obtained. [80] Also, are a set of procedures, laws and regulations designed to stop the practice of generating income through illegal actions. In most cases money launderers hide their actions through a series of steps that make it look like money coming from illegal or unethical sources was earned legitimately.[142]	**مكافحة غسل الأموال**	**Anti-blanchiment d'argent**

Anti-money laundering (AML)/Combating the financing of terrorism (CFT)	AML includes any policies, laws, regulations and protocols designed to combat the introduction of funds obtained from illicit activities (such as racketeering, corruption, drug trafficking and fraud) into legitimate money systems and exchanges. CFT consists of similar measures designed to prevent and combat the financing of terrorist activities. Both money laundering and terrorist financing activities generate financial flows that divert resources away from economically and socially productive uses, often with negative impacts on the financial sector, national fiscal stability and society.[109]	**مكافحة غسيل الأموال / مكافحة تمويل الإرهاب**	**Lutte contre le blanchiment d'argent / Lutte contre le financement du terrorisme**
AML/CFT Laws and Regulations	Royal Decree No. 30/2016 promulgating the Law on Combating Money Laundering and Terrorism Financing, as may be amended from time to time, and any instructions, circulars, guidelines and notices issued by the Central Bank relating to their implementation or issued in this regard.[159]	**قوانين وأنظمة مكافحة غسل الأموال وتمويل الإرهاب**	**Lois et réglementations LAB/CFT**
APCA	Means the Australian Payments Clearing Association.[141]	**جمعية مقاصة المدفوعات الأسترالية**	**APCA**
Application-initiated Transaction	A Transaction initiated by an electronic device (including but not limited to, a mobile telephone, tablet, or wearable device) utilizing a merchant software application within the electronic device.[142]	**المعاملة التي بدأها التطبيق**	**Transaction initiée par l'application**
ATM Operator	An organization, that owns, leases or operates an ATM other than a BOQ ATM. [139]	**مشغل أجهزة الصراف الآلي**	**Opérateur de guichet automatique**

ATM Operator Fee	A fee charged by the ATM Operator as disclosed on the ATM screen at a point in the transaction which allows the cardholder to opt-out of the transaction without incurring any charge. The ATM Operator Fee includes Balance Enquiries. [139]	**رسوم مشغل أجهزة الصراف الآلي**	**Frais d'opérateur de guichet automatique**
Atomic settlement	The use of a smart contract to link two assets to ensure that the transfer of one asset occurs if and only if the transfer of the other asset also occurs (e.g. to achieve delivery versus payment in a securities transaction or payment versus payment in a foreign exchange transaction). [7] All legs of a transaction are executed or none of them are executed.[162]	**التسوية الآلية**	**Règlement Atomique**
Authorized User	Means a person authorised by you to transact on your Account. [139]	**مستخدم معتمد**	**Utilisateur autorisé**
Automated Clearing House (ACH)	Multilateral arrangement that facilitates the exchange of payment instructions between payment service providers. [7]	**غرفة المقاصة الآلية**	**Chambre de Compensation Automatisée**
Automated Market Maker (AMM) Exchanges	Exchanges backed by a decentralized liquidity pool where prices are determined by an algorithm defined in a smart contract running on a single blockchain.[117]	**تبادلات صانع السوق الآلي**	**Échange de teneur de marché automatisé**
Automatic payment	A type of interbank payment instrument. An automatic payment is an instruction from the consumer to their bank to pay a fixed amount at a regular frequency from the consumer's nominated bank account to another bank account.[159]	**الدفع التلقائي**	**Paiement automatique**
Balance and Transaction Limits	Limits placed on a financial services account, including E-Money accounts, such as limits on maximum balance, maximum transaction amounts and transaction frequency. [82]	**حدود الرصيد والمعاملات**	**Limites d'équilibre et de transactions**

Bank Accounts and Transaction Services	A transaction account held at a bank. This account may be accessible by a mobile phone, in which case it is sometimes referred to as «mobile banking».[80]	**الحسابات المصرفية وخدمات المعاملات**	**Bank Accounts and Transaction Services**
Banking Entity	Any financial institution that conducts business with individuals, such as a retail bank, credit union, or mortgage company.[140]	**الكيان المصرفي**	**Banking Entity**
Banking Services	Means those accounts and payment services described in this document.[139]	**الخدمات المصرفية**	**Banking Services**
Base Rate	Means the interest we pay you from time to time if you do not meet the Bonus Criteria for the Bonus Interest which we make available for particular Accounts.[139]	**المعدل الأساسي**	**Base Rate**
Bearer Security	Security issued as a paper certificate where the bearer is presumed to be the owner. [7]	**حامل شهادة الأمن "المالك"**	**Bearer Security**
Beneficial Owner	Means the legal person(s) who ultimately own(s) or control(s) a PSP. [12]	**المالك المنتفع**	**Beneficial Owner**
Biometric Identification System	A system that facilitates the identification of a person through biometric verification or by evaluating one or more distinguishing biological traits, such as fingerprints, hand geometry, earlobe geometry, retina and iris patterns and voice waves. [82]	**نظام تحديد الهوية**	**Biometric Identification System**
Biz Invoice	Is a service made available to business customers via Online Banking which lets business customers generate an Invoice for goods and services the business customer has provided, and allows business customers to record payments made toward those Invoices.[141]	**الفاتورة التجارية**	**Facture commerciale**

Bonus Interest	Means the bonus interest we may pay you from time to time when if you meet the Bonus Criteria for the Bonus Interest Bonus Criteria. [139]	**فائدة المكافأة**	**Intérêt bonifié**
BPAY	An electronic scheme through which you can ask us to make payments on your behalf to billers who tell you that you can make payment to them through BPAY. You can use BPAY through Internet Banking or Easy Phone. [139]	**بي باي**	**BPAY**
Bulk Electronic Clearing System (BECS)	governs how a range of bulk electronic transaction types are made between its participants. It governs how direct debits, automatic payments, bill payments, and direct credits work.[160]	**نظام المقاصة الإلكترونية المجمعة**	**Système de compensation électronique en vrac**
Bulk Payments	Making and receiving payments from a government to a consumer: benefits, cash transfers, salaries, pensions, etc. [80]	**التحويلات المجمعة**	**Paiements en vrac**
Bulk Payments Services	A service which allows a government agency or an enterprise to make payments to a large number of payees, typically consumers, but can be businesses as well. [80]	**خدمات المدفوعات المجمعة**	**Services de paiements en vrac**
Bundling	A business model in which a provider groups a collection of services into one product which an end user agrees to buy or use. [80]	**التجميع**	**Regroupement**
Business-to-Business (B2B) Payment	Payment where both the payer and the payee are businesses (eg payment for raw materials). [7]	**دفع الأعمال من الأعمال**	**Paiement Interentreprises**
Cash Agent	A type of agent that only provides cash-in and cash-out services. [82]	**وكيل نقدي**	**Agent de caisse**
Carbon Border Adjustment Taxes	A carbon tax implemented on imported products in order to prevent "carbon leakage" as a result of climate action in the host country.[112]	**ضرائب ضبط حدود الكربون**	**Taxes d'ajustement carbone aux frontiers**

Carbon Credit	One credit is equal to one ton of carbon emissions. The goal of carbon credits is to decrease carbon emissions from companies, by granting them a tradable credit. This incentivizes companies to cut down on emissions because they can gain monetary value from the credits they receive.[112]	**ائتمان الكربون**	**Crédit Carbone**
Carbon Emissions Token (CET)	A token representing a specified volume of metric tons of greenhouse gas emissions; distinguishes between the scope and category of emissions being reported.[112]	**رمز انبعاثات الكربون**	**Jeton d'émissions de carbone**
Carbon Removal Unit Token	A non-fungible Token representing 1 mtCO2e removed from the atmosphere and stored. Shares the same Core Carbon Principles with attributes focusing on additionality, durability and reversal/replacements.[112]	**رمز وحدة إزالة الكربون**	**Jeton d'unité d'élimination du carbone**
Carbon Token	A carbon token is an asset-backed stable token with underlying carbon assets that have low price volatility and can be independently verified on international registries.[112]	**رمز الكربون**	**Jeton carbone**
Card Based Payment Instrument Issuer - CBPII	A Card Based Payment Instrument Issuer is a payment services provider that issues card-based payment instruments that can be used to initiate a payment transaction from a payment account held with another payment service provider. [37]	**مُصدر وسيلة الدفع بالبطاقة**	**Émetteur d'Instrument de Paiement Fondé sur la Carte**
Card-not-Present Fraud	It is a type of credit card scam in which the customer does not physically present the card to the merchant during the fraudulent transaction. Card-not-present fraud can occur with transactions that are conducted online or over the phone. It is theoretically harder to prevent than card-present fraud because the merchant cannot personally examine the credit card for signs of possible fraud, such as a missing hologram or altered account number. [10]	**الاحتيال في حالة عدم تقديم البطاقة**	**Fraude par Carte non Présente**

Cash Services	Means -(a)cash-in services and;(b) cash-out services. [12]	**الخدمات النقدية**	**Services en Espèces**
Cash-in Services	Means the exchange of cash for digital money deposited in a payment account. [12]	**خدمات إيداع النقود**	**Services d'Encaissement**
Cash-out Services	Means the exchange of digital money for cash, withdrawn from a payment account. [12]	**خدمات السحب النقدي**	**Services de Cash-out**
Cash-to-cash cycle	Refers to the period between payment to suppliers and receipt of payment from customers.[144]	**دورة النقد إلى النقد**	**Cycle de trésorerie à trésorerie**
Central Bank	A bank that only interacts directly with other financial institutions (e.g., the U.S. Federal Reserve Bank).[140]	**البنك المركزي**	**Banque centrale**
Central Bank Money	A liability of a central bank which can be used for settlement purposes. The widespread use of central bank money for large and critical settlements is pivotal to the functioning of the global financial system, offering safety, availability, efficiency, neutrality and finality.[105] A central bank which can be used for settlement purposes. The widespread use of central bank money for large and critical settlements is pivotal to the functioning of the global financial system, offering safety, availability, efficiency, neutrality and finality.[162]	**أموال البنك المركزي**	**Monnaie de banque centrale**
Central Counterparty (CCP)	Entity that interposes itself between counterparties to contracts traded in one or more financial markets, becoming the buyer to every seller and the seller to every buyer and thereby ensuring the performance of open contracts.[7]	**الطرف المقابل المركزي**	**Contrepartie Centrale**

Central Limit Order Book (CLOB) Exchanges	Exchanges backed by an order book for decentralized peer-to peer trading on a single blockchain.[117]	**أسواق دفتر أوامر الحد المركزي**	**Echanges des ordres à cours limité centrale**
Central Securities Depository (CSD)	Entity that provides securities accounts, central safekeeping services and asset services, which may include the administration of corporate actions and redemptions and plays an important role in helping to ensure the integrity of securities issues (that is, ensure that securities are not accidentally or fraudulently created or destroyed or their details changed).[7]	**الإيداع المركزي للأوراق المالية**	**Dépositaire Central de Titres (CSDs)**
Centralized Exchanges (CEXs)	Platforms that act as a trusted intermediary between buyers and sellers, allowing the trading of crypto assets. Examples include Coinbase and Binance.[144]	**التبادلات المركزية**	**Échanges centralisés**
Centralised Finance (CeFi)	Centralised Finance (CeFi) offers financial instruments such as yield generation and loans, through centralised intermediaries. With CeFi, there is an inherent need for trust and belief with centralised intermediaries, that they will operate with integrity.[144]	**التمويل المركزي (CeFi)**	**Financement centralisé (CeFi)**
CHAPS or CHAPS System **(Clearing House Automated Payment System)**	Means the payment messaging network for the making of sterling denominated payments comprising the RTGS System, the SWIFT network and FIN Y-Copy service, Direct Participants' payment processes and interfaces to the SWIFT network.[138]	**نظام الدفع الآلي لغرفة المقاصة**	**CHAPS ou Système CHAPS** **(Système de paiement automatisé de la chambre de compensation)**
CHAPS Indirect Access Provider	Means a Direct Participant which has a contractual relationship with an Indirect Participant governing the Direct Participant's entry of Payment Messages into the CHAPS System for or on behalf of that Indirect Participant.[138]	**مزود الوصول غير المباشر لنظام الدفع الآلي لغرفة المقاصة**	**CHAPS Fournisseur d'accès indirect**

CHAPS Participation Agreement	Means the agreement between the Bank and the Direct Participant by which the Direct Participant is admitted as a Direct Participant in the CHAPS System.[138]	**اتفاقية مشاركة نظام الدفع الآلي لغرفة المقاصة**	**Accord de participation CHAPS**
CHAPS Production Environment	means the systems, applications or processes that are used by a Direct Participant to provide its CHAPS-Related processes. [138]	**بيئة إنتاج نظام الدفع الآلي لغرفة المقاصة**	**Environnement de production CHAPS**
CHAPS-Related Processes	means the processes, assets, activities and services which enable a Direct Participant to maintain its normal Payment processing to its customers and meet its CHAPS obligations as set out in the CHAPS Specifications. [138]	**العمليات ذات الصلة بنظام الدفع الآلي لغرفة المقاصة**	**Processus liés à CHAPS**
CHAPS User Documents	means the following documents issued by the Bank and made available to Direct Participants: • the CHAPS Operational Reference Manual • the CHAPS Technical Reference Manual; and • the Enquiry Link Security Code of Conduct. [138]	**مستندات مستخدم نظام الدفع الآلي لغرفة المقاصة**	**Documents d'utilisation de CHAPS**
Clearing	Process of transmitting, reconciling and, in some cases, confirming transactions prior to settlement. If obligations are settled on a net basis, clearing can also involve the calculation of net positions for settlement. [7] Also, Meaning the process of transmitting, reconciling and, in some cases, confirming transactions prior to settlement, potentially including the netting of transactions and the establishment of final positions for settlement.[162]	**المقاصة**	**Compensation**

Clearing House	A central location or central processing mechanism through which financial institutions agree to exchange payment instructions or other financial obligations (e.g. securities). The institutions settle for items exchanged at a designated time based on the rules and procedures of the clearing house. In some cases, the clearing house may assume significant.[80]	**غرفة المقاصة**	**Chambre de compensation**
Closed Loop	Payment system that provides services directly to both payers and payees. It is used by a single provider, or a very tightly constrained group of providers. Sometimes known as an in-house or intragroup transfer system.[7][80] Also, Meaning the Payment system that provides services directly to both payers and payees. Sometimes known as an in-house or intragroup transfer system.[162]	**حلقة المغلقة (نظام دفع)**	**Boucle Fermée** **Circuit Fermé**
Closed User Group	Means a FIN Y-Copy closed user group(s) containing Direct Participants, together with the Bank which allows Direct Participants to send specific messages with specific criteria to each other with an extract of the message being copied to the Bank.[138]	**مجموعة المستخدمين المغلقة**	**Groupe fermé d'utilisateurs**
Combatting Terrorist	Financing Initiatives to detect and stop the use of financial systems to transfer funds to terrorist organizations or people.[80]	**مكافحة الإرهاب**	**Lutte Contre le Terrorisme** **Combattre le terrorisme**
Community Bank	Community banks are those that provide traditional banking services in their local communities. The Federal Deposit Insurance Corporation (FDIC) lays out a test to determine if a bank qualifies as a community bank, which involves, among other things, a limited geographic profile, a limited asset size, and no more than 50% of assets in a certain specialty, such as industrial loan companies.[154]	**البنك المجتمعي**	**Banque communautaire**

Compliance Certificate	Means the CHAPS self-certification compliance certificate required to be completed annually by all Direct Participants. [138]	**شهادة الامتثال**	**Certificat de conformité**
Conditional Payment	means a Payment requiring any action with the exception of that required by SWIFT Standards and recognized SWIFT codewords or as otherwise expressly required by this. CHAPS Reference Manual. [138]	**الدفع المشروط**	**Paiement conditionnel**
Confidentiality	Relates to the ability to keep certain information private from non-permitted parties. Confidentiality in some legal systems is protected by a duty on the recipient not to divulge to third parties without the discloser's consent. It is also sometimes protected by agreement between the discloser and recipient.[109]	**السرية**	**Confidentialité**
Consumer Data Right (CDR)	A legal framework that requires businesses that hold data (data holders) to share prescribed data that they hold about customers (customer data) with trusted third parties (accredited requestors) with the consent of the customer and otherwise described in this paper as the Consumer and Product Data Bill.[160]	**حق بيانات المستهلك**	**Droit relatif aux données des consommateurs**
Contactless Payments	Transmission of payment information from a physical device to the terminals at the point of sale or ATM without the need for physical contact between the physical device and the terminal.[47]	**المدفوعات بدون تلامس**	**Paiements sans Contact**

CORE Banking **"Centralized Online Real-time Exchange" Banking**	A centralized system established by a bank which allows its customers to conduct their business irrespective of the bank's branch. Thus, it removes the impediments of geo-specific transactions. In fact, CORE is an acronym for "Centralized Online Real-time Exchange", thus the bank's branches can access applications from centralized data centers. Other than retail banking customers, core banking is now also being extended to address the requirements of corporate clients and provide for a comprehensive banking solution. [10]	**الخدمات المصرفية الأساسية**	**Solution Bancaire CORE** **" Solution Bancaires en Ligne Centralisés en Temps Réel "**
Core Carbon Principles Token	A fungible token representing a specified volume of metric tons of greenhouse gas emissions reduced or removed by a project with standard data elements aligning with the TSVCM's Core Carbon Principles.[112]	**رمز مبادئ الكربون الأساسية**	**Jeton des principes fondamentaux du carbone**
Core Provider	Companies that provide financial technology and services across the financial services sector in support of core banking services. Core banking services include taking deposits, making loans, and facilitating payments.[154]	**المزود الأساسي**	**Fournisseur principal**
Correspondent Banking	Arrangement whereby one bank (correspondent) holds deposits owned by other banks (respondents) and provides those banks with payment and other services. [7]	**البنوك المراسلة**	**Banque Correspondante**
Correspondent Banking Network	Correspondent banking is an arrangement whereby one bank (correspondent) holds deposits owned by other banks (respondents) and provides those banks with payment and other services (CPMI (2016)). Correspondent banking networks are critical for firms and households that conduct business or send payments internationally.[105]	**شبكة البنوك المراسلة**	**Réseau de correspondants d'une banque**

Counterparty	The other side of a payment or credit transaction. A payee is the counterparty to a payer, and vice-versa. [80]	**الطرف المقابل**	**Contrepartie**
Counterparty Risk	Counterparty risk is the risk of one or more parties in a financial transaction defaulting on or otherwise failing to meet their obligations on that trade. [105]	**مخاطر الطرف المقابل**	**Risque de contrepartie**
Credit Buyer	As relates to ecological markets, an individual or organization that purchases verified credits issued by a Standard Registry.[112]	**مشتري الائتمان**	**Crédit Acheteur**
Credit Platforms	Decentralized credit programs where participants can lend out their tokens and earn an interest rate determined by an automated protocol.[117 163]	**منصات الائتمان**	**Plateformes de crédit**
Credit Scoring	A process which creates a numerical score reflecting credit worthiness. [80]	**سجل الائتمان**	**Cotation de crédit**
Credit risk	Risk that a counterparty, whether a participant or other entity, will be unable to meet fully its financial obligations when due, or at any time in the future. [7]	**مخاطر الائتمان**	**Risque de Crédit**
Credit Risk Management	Tools to manage the risk that a borrower or counterparty will fail to meet its obligations in accordance with agreed terms. [80]	**إدارة مخاطر الائتمان**	**Gestion du risque de crédit**
Critical Service Provider	means in relation to a Direct Participant, a Service Provider for which a defect or failure in its performance would materially impact the Direct Participant's ability to comply with this CHAPS Reference Manual and CHAPS User Documents.[138]	**مقدم الخدمة الحيوية**	**Prestataires critiques de services**

Cross-Border and Cross-Currency Payments	Cross-border payments are those where the payer and payee reside in different jurisdictions. Many, but not all, of these are also cross currency payments - that is, payments where the payer and payee are respectively debited and credited in different currencies. Payments within monetary unions or payments in a common invoice currency may be cross-border but not cross-currency.[113 162]	**المدفوعات عبر الحدود وبالعملات المختلفة**	**Paiements transfrontaliers et multidevises**
Cross-border Payment	Payment where the payer and the payee are located in different jurisdictions. Many cross-border payments are also cross currency payments. [7]	**الدفع عبر الحدود**	**Paiement Transfrontalier**
Cross-border Trade Finance Services	Services which enable one business to sell or buy to businesses or individuals in other countries; may include management of payments transactions, data handling, and financing. [80]	**خدمات تمويل التجارة عبر الحدود**	**Services de financement du commerce transfrontalier**
Cross-Currency Payment	Payment where the amount debited to the payer is in a different currency than the amount credited to the payee, ie the payment involves a currency conversion along its route from payer to payee. [7]	**الدفع متعدد العملات**	**Paiement en Devises Croisées**
Customer	Any entity engaging in banking activities, including individuals, trusts, estates, businesses (small, mid-size, and large), other public and private entities and investors, and other banking entities.[140] Also, any natural or legal person who obtains, or purports to obtain Open Banking Services from a Licensee, whether for a consideration paid to the Licensee or free of charge.[159]	**العميل**	**Client**

Customer Data	Personal and non-personal data, including data related to Customer Payment Accounts that is received, collected, stored, and otherwise processed by a Bank, PSP Licensee, Financial Institution or Licensee through interaction, engagement, communication or in the normal course of business, with Customers, which covers both, data provided by a Customer and data generated as a result of Customer interaction with Banks, PSP Licensees, Financial Institutions and Licensees.[159]	**بيانات العميل**	**Données client**
Decentralized Atomic Cross-Chain Swap	A financial arrangement that enables trading digital assets across different blockchains without using an intermediary party, such as an exchange service.[109]	**المبادلة الذرية اللامركزية عبر السلاسل**	**Échange décentralisé inter-chaînes atomique**
Decentralized Exchanges (DEXs)	Platforms that enable trading of crypto assets without relying on an intermediary. Examples include Uniswap and Curve.[144]	**التبادلات اللامركزية**	**Échanges décentralisés (DEX)**
Deemed Consent	Means consent deemed to be given by the Bank to a CHAPS Indirect Access Provider to cause or enable a Payment Message to be entered into the CHAPS System for or on behalf of an Indirect Participant.[138]	**الموافقة المفترضة**	**Consentement présumé**
Deemed Tiering Consent Limit	Means the limit of the average daily value of Payments to be sent and received as specified from time to time.[138]	**حد الموافقة على التدرج المفترض**	**Limite de consentement à la hiérarchisation présumée**
Deferred Net Settlement	Net settlement mechanism which settles on a net basis at the end of a predefined settlement cycle.[7]	**صافي التسوية المؤجلة**	**Règlement Net Différé**

Delivery leg	One of two legs of a securities trade: the transferring of ownership of the securities from the seller to the buyer. See also "payment leg".[7]	**طرف التسليم**	**Jambe de Livraison**
Delivery Versus Payment (DVP)	Securities settlement mechanism that links a securities transfer and a funds transfer in such a way as to ensure that delivery occurs if and only if the corresponding payment occurs.[7] Also, the settlement mechanism that links a securities transfer and a funds transfer so that delivery occurs if and only if the corresponding funds transfer occurs.[162]	**التسليم مقابل الدفع**	**Livraison Contre Paiement**
Delivery versus payment mechanism	Delivery-versus-payment processing is a transaction mode whereby a consideration is only paid when a service has been rendered.[144]	**آلية التسليم مقابل الدفع**	**Mécanisme de livraison contre paiement**
Demand-side statistics	Statistics on the use of basic financial services obtained from customers of financial services.[47]	**إحصاءات جانب الطلب**	**Statistiques de la Demande**
Deposits	liabilities held at a financial institution that are used to settle transactions within payment and settlement systems.[162]	**الودائع**	**Dépôts**
Deposit Guarantee	Insurance A fund that insures the deposits of account holders at a provider; often a government function used specifically for bank accounts.[80]	**ضمان الإيداع**	**Garantie de dépôt**
Derivatives	Include tokens that support options, futures, perpetual swaps, margin trading, and leverage. Derivatives can also include synthetic derivatives that tokenize real-world assets.[117] [163] Exchange	**المشتقات**	**Dérivées**

Designated network	Means any retail payment network that is: (a) declared to be a designated retail payment network under subpart 1 of Part 2 of the Act; or (b) designated under an initial designation of the Act.[160]	**الشبكة المعينة**	**Réseau désigné**
Designated Payment System	Means a payment system designated by the Central Bank as systemically important. [12]	**نظام الدفع المعين**	**Systems de Paiements Désignés**
Digital Financial Services (DFS) Cash Point	All locations where users can perform cash-in and/or cash-out transactions. Types of cash points may include active cash outlets, such as bank agents, ATMs, MNO agents and cash agents where digital financial services (DFS) are offered. [82]	**نقطة صرف النقود**	**Distributeur automatique de billet - services financiers numériques**
Digital financial inclusion	The use and promotion of digital financial services (DFS) to advance financial inclusion. The essential components of digital financial inclusion are a digital transactional platform, a device used by the customer to electronically connect to this platform and perform financial transactions, the use of retail agents for the customer to transact from and the provision of a wide range of financial products and services.[81]	**الشمول المالي الرقمي**	**Inclusion financière numérique**
Digital Goods or Services	Digital merchandise or services downloaded or accessed via Internet or another file transfer process (e.g., movies, applications, games, virus scanning software).[142.]	**السلع أو الخدمات الرقمية**	**Biens ou services numériques**
Digital Liquidity	A state in which a consumer is willing to leave funds (Money or bank deposits) in electronic form, rather than performing a «cash-out».[80]	**السيولة الرقمية**	**Liquidité numérique**

Digital Payments	A form of digital financial service where the financial service is a payment. this includes payments where either the payer or the payee uses a digital instrument but does not include payments that are initiated and collected in cash (e.g., cash to cash services), even where the agent transacts electronically.[1]	**المدفوعات الرقمية**	**Paiement Numérique**
Digital Wallet	Digital wallets (or virtual / crypto) wallets. A digital wallet allows you to send, receive, view and spend cryptocurrency and other forms of digital money. A digital wallet isn't quite the digital equivalent of a wallet. It doesn't store your cryptocurrencies or digital money, rather a digital wallet securely stores the private keys and public keys needed to buy, sell and use cryptocurrencies or digital money. To appreciate why this is, unlike physical cash, Crypto currencies (digital money) never leaves the platform on which it is issued; rather, details of ownership are recorded on the platform, through Public and Private keys of a user that are required to perform a transaction. Thus, a holder needs to have proof of ownership to be able to access and transact the cryptocurrency or digital money.[156]	**الحافظة الرقمية**	**Portefeuille numérique**
Digital Wallet Application-initiated Transaction	An application-initiated Transaction that is initiated by a digital wallet within a Mobile Device.[142]	**المعاملات التي بدأها تطبيق الحافظة الرقمية**	**Transaction initiée par l'application du portefeuille numérique**
Digital Wallet Contactless-initiated Transaction	A contactless Transaction initiated by a digital wallet within a Mobile Device via the contactless interface.[142]	**المعاملات التي تتم عبر الحافظة الرقمية بدون تلامس**	**Transaction sans contact initiée par le portefeuille numérique**

Digital Wallet Magnetic Secure Transmission Transaction	A type of Digital Wallet Payment where a Transaction is initiated by a digital wallet within a Mobile Device via the magnetic stripe reader within a POS system.[142]	**معاملة النقل الآمن المغناطيسي للحافظة الرقمية**	**Transaction de transmission sécurisée magnétique par le portefeuille numérique**
Digital Wallet Payment	A Digital Wallet Contactless-initiated Transaction, Digital Wallet Application-initiated Transaction, and/or Digital Wallet Magnetic Secure Transmission (MST) Transaction conducted via a digital wallet, operated by an American Express approved third party wallet provider that resides on a Mobile Device.[142]	**الدفع عبر الحافظة الرقمية**	**Paiement par portefeuille numérique**
Dispute Resolution	A process specified by a provider or by the rules of a payment scheme to resolve issues between end users and providers, or between an end user and its counter party. [80]	**حل النزاعات**	**Règlement des différends**
Direct CBDC	A Central Bank Digital Currency that is issued and distributed via the Central Bank itself. The Central Bank is in charge of all the administrative processes, including account opening and KYC due diligence, customer service and wallet provision and maintenance.[156]	**العملة الرقمية المباشرة للبنك المركزي**	**CBDC direct**
Direct credit	A type of interbank payment instrument. A direct credit is an instruction sent from the consumer to their bank to make a one-off payment from the consumer's nominated bank account to another party's bank account or other parties' bank accounts.[160]	**الائتمان المباشر**	**Crédit Direct**
Direct debit	A type of interbank payment instrument. A direct debit enables another party (the initiator), once authorized, to take payments from the consumer's nominated bank account electronically.[160]	**الخصم المباشر**	**Prélèvement automatique**

Direct Entry facility	Is a transaction service that a business may hold, that enables the exchange and settlement of bulk electronic Direct Debit and/or Direct Credit transactions, between participating financial institutions, using APCA's Bulk Electronic Clearing System (BECS). Each facility will be issued with its own Direct Entry User ID and User Preferred Specification (UPS) name to enable processing.[141]	**تسهيلات الدخول المباشر**	**Facilité d'entrée directe**
Direct Holding System	Arrangement for registering ownership of securities (or similar interests) whereby each and every final investor in the securities is registered with a single entity (for example, the issuer itself, a CSD or a registry). In some countries, the use of a direct holding system is required by law. [7]	**نظام الاحتجاز المباشر**	**Système de Maintien Direct** **Régime de la Détention Directe**
Domestic Payment	Payment involving a payee and a payer that reside within the same jurisdiction and use the same currency. [7]	**الدفع المحلي**	**Paiement Domestique**
Domestic Remittance	Making and receiving payments to another person in the same country. [80]	**التحويلات المحلية**	**Remittance domestique**
Double Spending	A unique problem to cryptocurrency where the same coins or tokens are spent or traded twice.[103]	**مضاعفة الإنفاق**	**Dépenses doublées**
DVP model 1 **Delivery Versus Payment Model 1**	DVP model where securities and funds are settled on a gross and obligation-by-obligation basis, with final (irrevocable and unconditional) transfer of securities from the seller to the buyer (delivery) if and only if final transfer of funds from the buyer to the seller (payment) occurs.[7]	**نموذج 1 للتسليم مقابل الدفع**	**Livraison Contre Paiement Modèle 1**

DVP model 2	DVP model where securities are settled on a gross basis, with final transfer of securities from the seller to the buyer occurring throughout the processing cycle, but funds are settled on a net basis, with final transfer of funds from the buyer to the seller occurring at the end of the processing cycle. [7]	**نموذج 2 للتسليم مقابل الدفع**	**Livraison Contre Paiement Modèle 2**
DVP model 3	DVP model where both securities and funds are settled on a net basis, with final transfers of both securities and funds occurring at the end of the processing cycle. [7]	**نموذج 3 للتسليم مقابل الدفع**	**Livraison Contre Paiement Modèle 3**
e-Check	A form of payment made via the Internet, or another data network, designed to perform the same function as a conventional paper check. Since the check is in an electronic format, it can be processed in fewer steps. Additionally, it has more security features than standard paper checks including authentication, public key cryptography, digital signatures, and encryption, among others. [10]	**الشيك الإلكتروني**	**Chèque électronique**
Ecological Claim Token	A token issued by a Modular Benefit Project containing co-benefits of the project (e.g. water conservation) and checkpoints, representing potions of a claim that build over time.[112]	**رمز المطالبة البيئية**	**Jeton d'allégation écologique**
E-float	The total outstanding value of E-Money issued by an E-Money issuer. [82]	**التعويم الالكتروني**	**E-flotteur**
Electronic Funds Transfer (EFT)	Any transfer of funds initiated through an electronic terminal, telephone, mobile phone, tablet, phablet, computer system or magnetic tape for the purpose of ordering, instructing or authorizing a payment services provider to debit or credit a customer's bank or E-Money account. [82]	**التحويل الإلكتروني للأموال**	**Transfert électronique de fonds**

E-commerce Transaction	The purchasing of physical or Digital Goods or Services using the Internet, an application, or electronic network on either a personal computer or Mobile Device including, but not limited to, Internet Transactions or Digital Wallet Application-initiated Transactions.[142]	**معاملات التجارة الإلكترونية**	**Transaction de commerce électronique**
Electronic credit (other)	Other types of interbank payment instruments. This is composed of POS, social welfare, automatic teller machine (ATM), foreign exchange, and money market.[160]	**الائتمان الإلكتروني (غير ذلك)**	**Crédit électronique (autre)**
Electronic Equipment	An electronic terminal, computer, television, telephone or similar equipment and includes our branch teller terminals, our ATMs, ATMs of other financial institutions, EFTPOS terminals and any other authorized electronic terminal or device connected to our electronic banking system from time to time.[139]	**معدات الكترونية**	**Équipement électronique**
Electronic payment (e-payment)	Any payment made with an electronic funds transfer. [3]	**الدفع الإلكتروني**	**Paiement Électronique**
Electronic Payment Service Provider (EPSP)	A term used by Japan's Financial Services Agency to identify which entities can access customer data under its open banking regime. EPSPs include payment initiation service providers (PISPs) and account information service providers (AISPs). [38]	**مزود خدمة الدفع الإلكتروني (EPSP)**	**Fournisseurs de Services de Paiements Électroniques.**
Emergency Access Account	Means access accounts that are used in emergency situations (sometimes referred to as break glass scenarios) to prevent or remediate an unforeseen system failure.[138]	**حساب الوصول في حالات الطوارئ**	**Compte d'accès d'urgence**
eMoney account	An account held with an E-Money issuer. In some jurisdictions, E-Money accounts may have similar characteristics as conventional bank accounts but are treated differently under the regulatory framework due to the nature of their purpose (i.e. surrogate for cash, or stored value to facilitate transactional services). [82]	**حساب النقود الإلكترونية**	**Compte E-Money** **Compte de Monnaie Électronique**

eMoney Accounts and Transaction Services	A transaction account held at a non-bank. The value in such an account is referred to as eMoney. [80]	**خدمات حسابات النقود الإلكترونية والمعاملات**	**Comptes de monnaie électronique et services de transaction**
eMoney Issuer	The entity that initially issues e-money against receipt of funds. A provider (bank or non-bank) who deposits eMoney into an account they establish for an end user. eMoney can be created when the provider receives cash ("cash-in") from the end user (typically at an agent location) or when the provider receives a digital payment from another provider. Some countries only permit banks to issue e-money whereas other countries permit nonbanks to issue e-money. [1] [80]	**مُصدر النقود الإلكترونية** **جهة إصدار النقود الإلكترونية**	**Émetteur d'e-Money** **Émetteur de Monnaie Électronique**
E-money Tokens	E-money is a digital representation of money held in an account and, where the e-money has been tokenized using distributed ledger technology, it is called an e-money token. E-money tokens are primarily used for making payments and are not tradable on an exchange, unlike cryptocurrencies and stablecoins.[148]	**رموز النقود الإلكترونية**	**Jetons de monnaie électronique**
Electronic Transaction	A transfer of funds initiated by an instruction given through Electronic Equipment using an Electronic Access Method to debit or credit an Account and includes, for example: • withdrawing cash from your account from an ATM or BOQ branch teller terminal using your Card and PIN. • purchasing goods or services from a Merchant by using your Card and PIN at an EFTPOS terminal. • purchasing goods or services from a Merchant by providing Account details to a Merchant (or to any other party to whom payment is to be made), either directly or via a third party, over the phone or Internet. • paying bills using BPAY.[139]	**المعاملات الإلكترونية**	**Transaction électronique**

End User	The customer of a digital financial services provider: the customer may be a consumer, a merchant, a government, or another form of enterprise. [80]	**المستخدم النهائي**	**Utilisateur final**
Enquiry Link User Guide	Means the document issued by the Bank to all RTGS account holders in relation Enquiry Link, the system that allows RTGS account holders and certain other organizations to interrogate balance and other information and to perform certain other functions. [138]	**دليل المستخدم لربط الاستعلام**	**Guide de l'utilisateur du lien de demande de renseignements**
Environmental, Social, Governance (ESG) Token	Enables a supplier to provide their customers with Environmental, Social and Corporate Governance data regarding individual products. [112]	**الرمز البيئي والاجتماعي والحوكمة**	**Jeton environnemental, social et de gouvernance (ESG)**
Escrow	A means of holding funds for the benefit of another party. eMoney Issuers are usually required by law to hold the value of end users' eMoney accounts at a bank, typically in a Trust Account. This accomplishes the goals of funds isolation and funds safeguarding. [80]	**حساب الضمان**	**Entiercement**
Exchanges	Decentralized exchanges allow token holders to do peer-to-peer trading that cannot be controlled, censored, or altered by any central authority.[117] [163]	**التبادلات**	**Échanges**
Externally Owned Accounts (EOA)	An EOA is controlled by a private key, has no associated code, and can send (and receive) transactions. Examples include your MetaMask account, Ledger Ethereum App, and any wallet you hold ether or ERC-20 tokens in.[144]	**الحسابات المملوكة خارجيًا**	**Comptes externes**

Fast-Payment System (FPS)	Retail payment system in which the payment message is transmitted, and the final funds are made available to the payee in real time or near real time on as near to a 24/7 basis as possible.[7]	**نظام الدفع السريع**	**Système de Paiement Rapide**
Fee Market (Bitcoin)	In order to remain secure, Bitcoin transaction fees need to be sufficiently high to incentivize miners to continue to create blocks and secure the network. A poor fee market will leave Bitcoin more susceptible to potential attacks.[144]	**سوق الرسوم (عملة البيتكوين)**	**Marché des frais (Bitcoin)**
Fiat on ramp/off ramp	Payment rails that facilitate fiat money getting to cryptocurrency exchanges to convert to cryptocurrency, and vice versa.[156]	**العملة القانونية على منحدر/خارج المنحدر**	**Fiat sur une rampe/rampe de sortie**
FIN Y-Copy	Means a value-added feature of FIN (SWIFT's core store-and-forward messaging service) that supports the clearing and settlement of high-value payments, treasury and securities CHAPS related transactions by enabling FIN messages to be fully or partially copied and optionally authorized by a third party, before release to the beneficiary.[138]	**نسخة FIN Y**	**FIN Y-Copy**
Final Settlement	Legally defined moment when funds (or other assets) have been irrevocably and unconditionally transferred.[7]	**التسوية النهائية**	**Règlement Final**
Financial Action Task Force (FATF)	The Financial Action Task Force is an intergovernmental organization to combat money laundering and to act on terrorism financing.[80]	**مجموعة العمل المالي (فاتف)**	**Groupe d'action financière (GAFI)**
Financial Inclusion	The sustainable provision of affordable digital financial services that bring the poor into the formal economy.[80]	**الشمول المالي**	**Inclusion financière**

Financial Institutions	Any person that is licensed to conduct financing activities in the Sultanate of Oman as defined by the Central Bank from time to time.[159]	**المؤسسات المالية**	**Institutions financières**
Financial Literacy	Consumers and businesses having essential financial skills, such as preparing a family budget or an understanding of concepts such as the time value of money, the use of a DFS product or service, or the ability to apply for such a service. [80]	**المعرفة المالية**	**Littératie financière**
Financial Market Infrastructure or FMI/FMU	Means a multilateral system among participating entities, including the operator of the system, used for the purposes of clearing, settling or recording payments, securities, derivatives or other financial transactions. [138] [162]	**البنية التحتية للسوق المالية**	**Infrastructure des marchés financiers ou FMI/FMU**
Fixed-Income Securities	Fixed-income securities are debt instruments issued by a government, corporation or other entity to finance and expand their operations. They pay a fixed amount of interest to investors, in the form of coupons.[144]	**سندات الدخل الثابت**	**Titres à revenu fixe**
Float	This term can mean a variety of different things. In banking, float is created when one party's account is debited or credited at a different time than the counterparty to the transaction. eMoney, as an obligation of a non-bank provider, is sometimes referred to as float. [80]	**التعويم**	**Flotter**

Fragmented and Truncated Data Formats	Data standards and formats vary significantly across jurisdictions, infrastructures and message networks and the amount of data that is carried in most cross-border messages is extremely limited. This prevents high rates of automated "straight-through processing" and leads to delays in processing and releasing cross-border payments and increases technology and staffing costs.[105 162]	**تنسيقات البيانات المجزأة والمقطوعة**	**Formats de données fragmentés et tronqués**
Framework Contracts	A contract for the Open Banking Services which is entered into between the Customer and the Licensee, to govern the relationship between them.[159]	**العقود الإطارية**	**Contrats-cadres**
Fraud	Criminal use of digital financial services to take funds from another individual or business, or to damage that party in some other way. [80]	**احتيال**	**Fraude**
Fraud Risk Management	Tools to manage providers' risks, and at times user's risks (e.g. for merchants or governments), in providing and/or using DFS services. [80]	**إدارة مخاطر الاحتيال**	**Gestion des risques de fraude**
Fragmented and Truncated Data Formats	Data standards and formats vary significantly across jurisdictions, infrastructures and message networks and the amount of data that is carried in most cross-border messages is extremely limited. This prevents high rates of automated "straight-through processing" and leads to delays in processing and releasing cross-border payments and increases technology and staffing costs.[105 162]	**تنسيقات البيانات المجزأة والمقطوعة**	**Formats de données fragmentés et tronqués**
Free of Payment (FOP)	Transfer of securities without a corresponding transfer of funds. [7]	**خالية من الدفع**	**Sans Paiement Exonéré du Paiement**

Fund Isolation	Measures aimed at isolating customer funds received against an equal value of E-Money from other funds, which may be claimed by the E-Money issuer or the E-Money issuer's creditors.[82]	**إجراءات عزل الأموال**	**Isolement des fonds**
Fund Safeguarding	Measures aimed at ensuring funds are available to meet customer demand for cashing out electronic value. Such measures typically include (i) restrictions on the use of such funds, (ii) requirements that such funds be placed in their entirety in bank accounts or government debt or any other low-risk and liquid financial instruments, and (iii) diversification of e-float among several financial institutions.[82]	**إجراءات حماية الأموال**	**Sauvegarde des fonds**
Fungibility	Within the context of digital money, fungibility is how replaceable a currency is with another currency.[156]	**القابلية للاستبدال**	**Fongibilité**
Global Payment Innovation (GPI)	An initiative by SWIFT that aims to streamline and increase transparency of cross-border payments. The initiative introduces a multilateral service level agreement across banks to create a common standard for processing cross-border payments, which in turn will transform correspondent banking. Through the first of these service level agreements, corporate treasurers will gain same-day use of funds, have access to rich payment information which is transferred between parties to a transaction, and have greater transparency and predictability of fees, including FX costs.[10]	**ابتكار الدفع العالمي**	**Innovation Mondiale de Paiement**
Government Digital Payment Services	Means any payment involving the transfer of funds from a User of a PSP to a:(a) Ministry or Federal Authority; or (b) local Government Authority of an Emirate or a local Government Authority.[12]	**خدمات الدفع الالكترونية الحكومية**	**Services Gouvernementaux de Paiement Numérique**

Government Payments Acceptance Services	Services which enable governments to collect taxes and fees from individuals and businesses. [80]	**خدمات قبول المدفوعات الحكومية**	**Services d'acceptation des paiements gouvernementaux**
Hash Timelock Contract (HTLC)	Type of smart contract that combines a hash lock function with a timeclock function to facilitate two-leg transfers across unconnected ledgers. [7]	**عقود تشفير محددة زمنياً**	**Contrat Hash Time lock (HTLC)**
Hybrid Settlement System	System that combines the characteristics of RTGS and deferred net settlement systems. [7]	**نظام التسوية المختلط**	**Système de Règlement Hybride**
Immediate Funds Transfer	Real Time A digital payment which is received by the payee almost immediately upon the payer initiating the transaction. [80]	**التحويل الفوري للأموال**	**Transfert immédiat fonds**
Indirect CBDC	A Central Bank Digital Currency that is issued by the Central Bank however distribution responsibilities, including wallet creation, user onboarding, KYC checks and customer service are provided by other banks or regulated intermediaries, called 'Payment Interface Providers (PIPs)'.[156]	**العملة الرقمية غير المباشرة للبنك المركزي**	**CBDC indirecte**
Indirect Holding System	Multi-tiered arrangement for the custody and transfer of ownership of securities (or the transfer of similar interests therein) in which holders are identified only at the level of their custodian or intermediary. [7]	**نظام الحجز غير المباشر**	**Système de Détention Indirecte**
Infrastructure Model	Back-end arrangement for cross-border payments involving a payment system or linked payment systems operating across borders. [7]	**نموذج البنية التحتية لنظم المدفوعات**	**Modèl d'Infrastructure**
Insurance Products	A variety of products which allow end users to ensure assets or lives that they wish to protect. [80]	**منتجات التأمين**	**Produits d'assurance**
Interchange	A structure within some payments schemes which requires one provider to pay the other provider a fee on certain transactions. Typically used in card schemes to effect payment of a fee from a merchant to a consumer's card issuing bank. [80]	**تبادل**	**Échange**

Interconnectivity	The technical capability to enable a connection between two or more schemes or business models, such as a payment services provider connecting to another payment services provider's digital financial services model. [82]	**الترابط التقني**	**Interconnectivité**
Internalized Payment	It means a payment that would ordinarily be sent as a Payment through the CHAPS System, but which is not so sent because the paying Indirect Participant and the payee are customers of the same Direct Participant.[138]	**الدفع الداخلي**	**Paiement internalisé**
International Remittance	Making and receiving payments to another person in another country. [80]	**التحويلات الدولية**	**Transferts internationaux**
Interoperability	When payment systems are interoperable, they allow two or more proprietary platforms or even different products to interact seamlessly. The result is the ability to exchange payments transactions between and among providers. This can be done by providers participating in a scheme, or by a variety of bilateral or multilateral arrangements. Both technical and business rules issues need to be resolved for interoperability to work. 80 Also, Meaning the technical, semantic and business compatibility that enables a system or mechanism to be used in conjunction with other systems. Interoperability allows participants in different systems to conduct, clear and settle payments or financial transactions across systems without participating in multiple systems. [162]	**التشغيل البيني**	**Interopérabilité**

Investment Account	Means Easy Investment account (no longer for sale) and Premier Investment Account.[139]	**حساب استثمار**	**Compte d'investissement**
Investment Products	A variety of products which allow end users to put funds into investments other than a savings account. [80]	**منتجات الاستثمار**	**Produits d'investissement**
Investor	The individual or institution who participates in the primary offering, or a secondary offering of a security.[110]	**المستثمر**	**Investisseur**
Investor Agents	The companies who provide services to Investors to support their private market investment activities, including broker-dealers, prime brokers, custodians, fund administrators and others.[110]	**وكلاء المستثمر**	**Agents investisseurs**
Invoice Automation	A method of using automation software to extract invoice data, populate the information in an account payable system, and process invoice data for the accounts payable.[112]	**أتمتة الفاتورة**	**Automatisation des factures**
Investment Account	Means Easy Investment account (no longer for sale) and Premier Investment Account.[139]	**حساب استثمار**	**Compte d'investissement**
Irrevocable	A transaction that cannot be «called back» by the payer; an irrevocable payment, once received by a payee, cannot be taken back by the payer. [80]	**غير قابل للإلغاء**	**Irrévocable**
Issuer	The private company looking to raise capital through the offering of their equity security.[110]	**المُصدر للأوراق المالية**	**Émetteur**
Issuer Agents	The companies who provide services to Issuers to support their private market investment activities, including cap table providers, transfer agents, placement agents, broker-dealers and others.[110]	**وكلاء المُصدر للأوراق المالية**	**Agents de l'émetteur**

Lending / Borrowing	Decentralized automated credit protocols that enable participants to lend their assets to earn yield and borrow those staked assets from other liquidity providers.[117 163]	**الإقراض / الاقتراض**	**Prêter / Emprunter**
Liability	A legal obligation of one party to another; required by either national law, payment scheme rules, or specific agreements by providers. Some scheme rules transfer liabilities for a transaction from one provider to another under certain conditions. [80]	**المسؤولية**	**Responsabilité**
Licensing Manual	Means the Central Bank's REGULATION Licensing Manual. [12]	**دليل الترخيص**	**Modèle d'Infrastructure**
Liquidity	The availability of liquid assets to support an obligation. Banks and non-bank providers need liquidity to meet their obligations. Agents need liquidity to meet cash-out transactions by consumers and small merchants. [80]	**السيولة**	**Liquidité**
Liquidity Risk	Risk that a counterparty, whether a participant or other entity, will have insufficient funds to meet its financial obligations as and when expected, although it may be able to do so in the future. [7] [162]	**مخاطر السيولة**	**Risque de Liquidité**
Liquidity Saving Mechanism (LSM)	Mechanism that seeks to save liquidity, including through frequent netting or offsetting of transactions (payments and/or securities) in the course of the operating day. A typical approach is to hold transactions in a central queue and to net or offset those transactions on a bilateral or multilateral basis at frequent intervals. [7] Also, means the liquidity saving mechanism which is designed to help Direct Participants reduce their intraday liquidity requirements by enabling Payments to 'queue' temporarily in RTGS.[138]	**آلية توفير السيولة**	**Mécanisme de Fourniture de Liquidités**

Liquid Staking (Soft Staking)	Liquid staking allows stakers to access their locked funds for other crypto-based activities while still earning staking rewards from their initial deposit. This is achieved by providing stakers with a derivative token.[144]	**التخزين السائل (التخزين الناعم)**	**Jalonnement liquide (Jalonnement doux)**
Liquidity Pools	A smart contract which contains holdings of crypto assets which can be used to facilitate trading on-chain. [144]	**مجمعات السيولة**	**Pools de liquidités**
Load limit	Means the maximum amount of digital money that can be transferred into a Payment Account held by a User of a Payment Instrument as per regulation. [12]	**حد التحميل للنقود الالكترونية**	**Limite de Charge**
Machine-to-machine payment (M2M payment)	An M2M payment is an autonomous payment made without human intervention between two or more machines that have digital identities.[144]	**الدفع من آلة إلى آلة**	**Paiement machine à machine (paiement M2M)**
Mandatory Account Servicing Payment Service Provider (or Mandatory ASPSP)	Mandatory ASPSPs are entities that are required by the CMA Order to enroll with Open Banking. [37]	**مزود خدمة الدفع الإلزامي لخدمة الحساب**	**Fournisseur de Services de Paiement du Service de Compte Obligatoire**
Marketplaces	Venues, such as Alternative Trading Systems, that match buyers and sellers of securities.[110]	**الأسواق**	**Places de marché**
Merchant	A provider of goods or services who allows payment for goods or services to be affected by performing an Electronic Transaction.[139]	**التاجر**	**Marchand**
Merchant Payments Acceptance Services	A service which enables a merchant or other payment acceptor to accept one or more types of electronic payments. The term «acquiring» is typically used in the card payments systems. [80]	**خدمات قبول المدفوعات التجارية**	**Services d'acceptation des paiements marchands**

Merchant Payment - Remote	Making a payment for a good or service remotely; transacting by phone, computer, etc. [80]	**الدفع عن بُعد**	**Paiement marchand - À distance**
Merchant Service Provider	A provider (bank or non-bank) who supports merchants or other payments acceptors requirements to receive payments from customers. The term "acquirer" is used specifically in connection with acceptance of card payments transactions. [80]	**مزود خدمة التاجر**	**Fournisseur de services marchands**
Micropayments	Micropayments are transactions in the amount of a fraction of a currency unit.[144]	**المدفوعات الصغيرة**	**Micropaiements**
Mistaken Internet Payment	Means a payment, other than one made using BPAY, by an individual (being a person captured by the ePayments Code definition of 'user') through a 'Pay Anyone' or 'Pay to Mobile' internet banking facility and processed through direct entry or Osko where the funds are paid into the account of an unintended recipient because the user enters or selects a BSB and account number and/or identifier that does not belong to the intended recipient as a result of the individual's error or the individual being advised of the wrong BSB and account number and/or identifier.[141]	**الدفع الخاطئ عبر الإنترنت**	**Erreur de paiement en ligne**
Mobile Banking (m-banking)	The use of a mobile phone to access banking services and execute financial transactions. This covers both transactional and non-transactional services, such as viewing financial information on a bank customer's mobile phone. [3]	**الخدمات المصرفية عبر الهاتف المحمول**	**Services Bancaires Mobiles**
Mobile Commerce (mCommerce)	Refers to buying or selling in a remote fashion: by phone or tablet (mCommerce) or by computer (eCommerce). [80]	**التجارة عبر الجوال**	**Commerce mobile**

Mobile Financial Services (MFS)	The use of a mobile phone to access financial services and execute financial transactions. This includes both transactional and non-transactional services, such as viewing financial information on a user's mobile phone. [3] Also, means an internet service designed for our customers to access certain Online Banking services through a Mobile device. Different services are presented depending on whether the Mobile device is a mobile phone (Westpac Mobile Banking) or a tablet (Westpac Tablet Banking) or other devices that you use to access Online Banking. Services may be offered through an internet website, or through a computer application you may choose to install on your Mobile device.[141]	**الخدمات المالية عبر الهاتف المحمول**	**Services Financiers Mobiles**
Mobile Financial Services (MFS)	The use of a mobile phone to access financial services and execute financial transactions. This includes both transactional services, such as transferring funds to make a mobile payment, and non-transactional services, such as viewing financial information. [81]	**الخدمات المالية عبر الهاتف المحمول**	**Services financiers mobiles**
Mobile Money	A mobile-based transactional service that can be transferred electronically using mobile networks. A mobile money issuer may, depending on local law and the business model, be an MNO or a third party such as a bank. Often used synonymously with 'mobile financial services. [3]	**المعاملات المالية عبر الهاتف المحمول**	**Argent Mobile**
Mobile Payment	A form of mobile financial services in which payments are initiated through a mobile phone (both smartphones and digital feature phones). [3]	**الدفع عبر الهاتف المحمول**	**Paiement Mobile**

Mobile Payment Services Providers (MPSP)	Terminology specific to Jordanian case. An MPSP is an e-money issuer licensed by the Central Bank of Jordan to issue e-money and connect to the JoMoPay national payment switch. Also referred to as a payment services provider. [3]	**مزودو خدمات الدفع عبر الهاتف المحمول**	**Fournisseurs de Services de Paiement Mobile**
Mobile Wallet	A type of e-wallet which is accessed through a mobile phone. Often used synonymously with mobile money account. [3]	**حافظة النقود الهاتفية**	**Portefeuille Mobile**
Money Transfer Operator (MTO)	A specialized provider of DFS who handles domestic and/or international remittances. [80] Non-deposit-taking payment service provider where the service involves payment per transfer (or possibly payment for a set or series of transfers) by the sender to the payment service provider (for example, by cash or bank transfer) - ie as opposed to a situation where the payment service provider debits an account held by the sender at the payment service provider. [7] [105]	**مشغل تحويل الأموال**	**Opérateur de Transfert d'Argent**
Multilateral Netting	Offsetting of obligations between or among multiple participants to result in a single net position per participant. [7]	**المعاوضة متعددة الأطراف**	**Netting Multilatéral**
National Retail Payment System	The complete range of institutional and infrastructure arrangements and processes in a country for carrying out retail payments. This includes payment instruments, participating institutions, payments infrastructure, market arrangements and the regulatory framework. [82]	**النظام الوطني لمدفوعات التجزئة**	**Système national de paiement de détail**
Network operator	In relation to a retail payment network, means any person that is or does 1 or more of the following: (a) is wholly or partly responsible to the participants (or any of them) for the network rules. (b) operates or manages the network or the core infrastructure of the network.[160]	**مشغل الشبكة**	**Opérateur de réseau**

Nonbank-based model	A mobile financial services business model (bank led or nonbank-led) in which (i) the customer has a contractual relationship with a nonbank financial service provider and (ii) the nonbank is licensed or otherwise permitted by the regulator to provide the financial service(s). [3]	**نموذج أعمال للخدمات المالية غير مصرفي**	**Modèle non Bancaire**
Non-bank financial institution	An institution, different from a bank, that is allowed to provide certain financial services by virtue of the regulatory framework in place.[81]	**مؤسسة مالية غير مصرفية**	**Institution financière non bancaire**
Non-Bank Payment Service Provider/ NBPSP	Means an authorized electronic money institution as defined in the Electronic Money Regulations 2011 or an authorized payment institution as defined in the Payment Services Regulations 2017.[138]	**مزود خدمة الدفع غير البنكية**	**Fournisseur de services de paiement non bancaire**
Nonbank-led model	A mobile financial services business model (bank based or nonbank-based) in which the nonbank is the primary driver of the product or service, typically taking the lead in marketing, branding, and managing the customer relationship. [3]	**نموذج أعمال للخدمات المالية غير مصرفي**	**Modèle non Bancaire**
Offshore System	Financial market infrastructure for the processing of payments or securities denominated in a currency different from the one of the jurisdictions in which the Financial Market Infrastructure is located. It could also cover a CCP. [7]	**النظام الخارجي**	**Système Offshore Système Outre Mer**
Off-net Payments	Payments made in a multiple-participant system or scheme, where the payer's provider is a different entity as the payee's provider. [80]	**المدفوعات خارج الشبكة**	**Paiements hors réseau**
On-net Payments	Payments made in a multiple-participant system or scheme, where the payer's provider is the same entity as the payee's provider. [80]	**المدفوعات على الشبكة**	**Paiement en ligne**

Open Banking Accounts	Means any account held by the Business Network Owner with Westpac that is eligible for Open Banking data sharing in accordance with the Consumer Data Right legislation, rules and requirements. This includes accounts that are open closed, not visible in Online Banking and accounts that the Administrator or nominated User may not have access to in Online Banking.[141]	**حسابات الخدمات المصرفية المفتوحة**	**Comptes bancaires ouverts**
Open-Loop	A payment system or scheme designed for multiple providers to participate in. Payment system rules or national law may restrict participation to certain classes of providers. [80]	**الحلقة المفتوحة**	**Boucle ouverte**
Operations Risk Management	Tools to manage providers' risks in operating a digital financial services (DFS) system. [80]	**إدارة مخاطر العمليات**	**Gestion des risques opérationnels**
Overlay System	System that provides innovative customer interfaces to initiate payments (i.e. front ends). [7]	**واجهة بدء المدفوعات**	**Système de Superposition**
Paper Wallet	A method of storing cryptocurrency where one writes or prints their wallet's private key and address on paper, which is its final security backup method.[112]	**حافظة ورقية**	**Portefeuille en papier**
Participant	Means an entity recognized by a Payment System and is allowed, either directly/ indirectly, to send and receive payment instructions to and from that payment system. [12] Also, Means a person that is a network operator or any other service provider.[160]	**مشارك بواسطة نظم الدفع**	**Participant**
Partnering	The arrangement between a bank and a third party for access and use of a bank's APIs.[160]	**الشراكة**	**Partenariat**

Payee	The recipient of funds in a payment transaction. [80]	**المدفوع لأمره**	**Bénéficiaire**
Payer	The payer of funds in a payment transaction. [80]	**الدافع**	**Payeur**
Paying Bills	Making a payment for a recurring service, either in person («face to face»), or remotely. [80]	**دفع الفواتير**	**Payer des factures**
Payment Account	An account held in the name of the Customer with a Bank, PSP Licensee or a Financial Institution which is used for the execution of Payment Transactions.[159]	**حساب الدفع**	**Compte de paiement**
Payment Card Industry Compliance **"PCI Compliance"**	The Payment Card Industry Data Security Standard (PCI DSS) is a set of security standards designed to ensure that all companies that accept, process, store or transmit credit card information maintain a secure environment. Although the PCI DSS must be implemented by all entities that process, store or transmit cardholder data, formal validation of PCI DSS compliance is not mandatory for all entities.[7]	**الامتثال لصناعة بطاقات الدفع**	**Conformité à l'Industrie des Cartes de Paiement**
Payment Card Industry Data Security Standard (PCI DSS)	Is developed and managed by the PCI Security Standards Council, which was created in 2006 by five leading credit card issuers. They aim to help merchants keep payments secure by helping them implement policies, technologies and processes that protect them from breach and protect customers from theft of cardholder data. PCI compliance is required annually for companies that process, transmit, or store cardholder data, but there are varying levels of effort to become and remain compliant depending on the PCI compliance merchant level.[130]	**معيار أمن بيانات صناعة بطاقات الدفع**	**Norme de sécurité des données de l'industrie des cartes de paiement**

Payment Data	Data exchanged for purposes of conducting a transaction which may include account or tokenized data.[115]	**بيانات الدفع**	**Données de paiement**
Payment Environment	Term used to holistically describe all manual and automated processes and systems involved in performing payment transactions.[115]	**بيئة الدفع**	**Environnement de paiement**
Payment Gateway	The front-end technology that reads payment cards and sends customer information to the merchant acquiring bank for processing. [10]	**بوابة الدفع**	**Passerelle de Paiement**
Payment Initiation Service (PIS)	An electronic, digital or online service, which is used to initiate a Payment Transaction at the request of the Customer from the Payment Accounts. For the avoidance of doubt, PIS does not involve the holding of Customer funds at any point in time.[159]	**خدمة بدء الدفع**	**Service d'initiation de paiement**
Payment Initiation Services Provider (PISP)	A Payment Initiation Services Provider provides an online service to initiate a payment order at the request of the payment service user with respect to a payment account held at another payment service provider. [37] Also, A Licensee providing Payment Initiation Service.[159]	**مزود خدمات بدء الدفع**	**Fournisseur de Services d'Initiation de Paiement**
Payment Interface Provider (PIP)	PIPs would potentially act as intermediaries and support the Central Bank with the distribution of a CBDC, including client onboarding, wallet provision and customer service.[148]	**مزود واجهة الدفع**	**Fournisseur d'interface de paiement**
Payment Instruction	Means an instruction initiated by a User to his / her respective PSP requesting the execution of a payment transaction. [12]	**تعليمات الدفع**	**Instructions de Paiement**

Payments Instrument	The product (service) used by the consumer at the point of payment (e.g., cash, debit card, mobile wallet). Often used interchangeably with payment product and payment channel. [3]	**أداة المدفوعات**	**Instruments de Paiements** **Moyens de paiement**
Payment Leg	One of two legs of a securities trade: the transferring of cash corresponding to the securities' price from the buyer to the seller. See also "delivery leg". [7]	**طرف الدفع**	**Jambe de paiement** **Étape de paiement**
Payments Market Infrastructure (PMI)	such as the Real-Time Gross Settlement Systems (RTGSs), operated by central banks or the Automated Clearing Houses (ACHs), used by commercial banks to net payments prior to submission to an RTGS.[113]	**البنية التحتية لسوق المدفوعات**	**Infrastructure du marché des paiements**
Payments Processors	Third-party services providers that handle the details of processing card transactions between merchants, issuing banks, and the merchants' bank (also called acquiring bank). [3]	**معالجات المدفوعات**	**Processeurs de Paiements**
Payment product	Means a class of retail payment within a retail payment network (for example, personal or commercial retail payments within a retail payment network).[160]	**منتج الدفع**	**Produit de paiement**
Payment Service Provider (PSP)	Entity that provides payment services, including remittances. Payment service providers include banks and other deposit-taking institutions, as well as specialized entities such as money transfer operators and e-money issuers. [7]	**مزود خدمة الدفع**	**Prestataire de Services de Paiement**
Payment Services Regulations(PSR)	The Payment Services Regulations 2017, the UK's implementation of PSD2, as amended or updated from time to time and including the associated Regulatory Technical Standards as developed by the EBA. [37]	**لوائح خدمات الدفع**	**Règlement des Services de Paiement**

Payment Services User (PSU)	A Payment Services User is a natural or legal person making use of a payment service as a payee, payer or both. [37]	**مستخدم خدمات الدفع**	**Utilisateur des Services de Paiement**
Payment software	In the context of the Software Security Framework, software involved in or directly supporting or facilitating payment transactions.[115]	**برامج الدفع**	**Logiciel de paiement**
Payment System	Set of instruments, procedures and rules for the transfer of funds between or among participants. The system encompasses both the participants and the entity operating the arrangement. [7]	**نظام الدفع**	**Système de Paiement**
Payment System Operator	The entity that operates a payment system or scheme. [80]	**مشغل نظام الدفع**	**Opérateur système de paiement**
Payment Transaction	An act, initiated by the payer or payee, of placing, transferring or withdrawing funds, irrespective of any underlying obligations between the payer and payee.[159]	**معاملة الدفع**	**Opération de paiement**
Payment Versus Payment (PVP)	Settlement mechanism that ensures that the final transfer of a payment in one currency occurs if and only if the final transfer of a payment in another currency or currencies takes place. PVP transfers can occur within a jurisdiction or across borders. [7] Also, A settlement mechanism that ensures that the final transfer of a payment in one currency occurs if and only if the final transfer of a payment in another currency or currencies takes place.[105 162]	**الدفع مقابل الدفع**	**Paiement contre Paiement**
Peer-to-Peer Arrangement	Arrangement that cuts out the financial intermediary payment service providers between the payer and payee. [7]	**ترتيب نظير إلى نظير**	**Arrangement entre Pairs** **Entente entre Pairs**

Permissioned DL	Distributed ledger that allows only trusted third parties to be involved in the updating process. Because validators are trusted, less computationally intensive mechanisms can be used to validate transactions.[7] 105	**السجلات الموزعة المسموح بها**	**Registres Distribués Autorisés**
Persistent Sensitive Data	Sensitive data that is retained in non-volatile storage and persists even if power to the device is shut off.[115]	**البيانات الحساسة المستمرة**	**Données sensibles persistantes**
Person-to-Business (P2B) Payment	Payment where the payer is an individual and the payee is a business (eg bill payments). The reverse transaction is known as a business-to-person (B2P) payment (eg salary payments).[7]	**الدفع من شخص للشركة**	**Paiement de Personne à Entreprise**
Person-to-Government (P2G) Payment	Payment where the payer is an individual and the payee is a government (eg payment of taxes). The reverse transaction is known as a government-to-person (G2P) payment (eg welfare payments).[7]	**الدفع من شخص للحكومة**	**Paiement de Personne à Gouvernement**
Person-to-Person (P2P) Payment	Payment where both the payer and the payee are individuals (eg remittances). Also known as a peer-to-peer payment.[7]	**الدفع من شخص للشخص**	**Paiement de Personne à Personne**
Placement Agent	An entity (usually a broker-dealer) that assists private companies in structuring and raising capital for an exempt security offering.[110]	**وكيل الطرح**	**Agent de placement**
Prepaid Card	A payment card in which money can be preloaded and Stored.[3] An eMoney product for general purpose use where the record of funds is stored on the payment card (on magnetic stripe or the embedded integrated circuit chip) or a central computer system, and which can be drawn down through specific payment instructions to be issued from the bearer's payment card.[80]	**بطاقة مسبقة الدفع**	**Carte Prépayée**

Primary Technical Contact (PTC)	A Primary Technical Contact is an individual nominated by the entity to have access to the Directory and will be able to nominate other Directory technical users. This should be a main point of contact on technical configuration and a senior member of staff with responsibility for the management of the Open Banking digital identity. [37]	**جهة الاتصال الفنية الأساسية**	**Contact technique principal**
Principles for Financial Market Infrastructures (PFMI)	Means the 'Principles for Financial Market Infrastructure standards report by the Bank for International Settlements ('BIS'). [12]	**مبادئ البنى التحتية للأسواق المالية**	**Principes pour les Infrastructures des Marchés Financiers**
Principal Risk	Risk that a counterparty will lose the full value involved in a transaction - for example, the risk that a seller of a financial asset will irrevocably deliver the asset but not receive payment. [7]	**المخاطر الرئيسية**	**Risque Principal**
Private DL	Distributed ledger that restricts who can initiate transactions. This is similar to an account-based system, where users must apply to open an account before they can use the system (or at least open an account at an intermediary that has access). [7]	**السجلات الموزعة الخاصة**	**Privé de Registre Distribué**
Programmable platform	The technologies that allow eligible participants to develop and execute applications that update a common ledger Retail CBDC (rCBDC): A CBDC for use by the general public.[162]	**المنصة القابلة للبرمجة**	**Plateforme programmable**
Pseudonymous	According to the definition in the GDPR, pseudonymity refers to personal data that can no longer be attributed to a specific data subject without the use of additional information.[109]	**اسم مستعار**	**Pseudonyme**
Pull Payments	A payment type which is initiated by the payee: typically, a merchant or payment acceptor, whose provider «pulls» the funds out of the payer's account at the payer's provider. [80]	**سحب المدفوعات**	**Paiements Pull** **Paiements tirés**

Push Payments	A payment type which is initiated by the payer, who instructs their provider to debit their account and «push» the funds to the receiving payee at the payee's provider.[80]	**دفع المدفوعات**	**Paiements Push** **Paiements poussés**
Real-Time Gross Settlement (RTGS)	The continuous settlement of interbank payments on a real-time (instant) basis. Usually through accounts held in central banks and used for large-value interbank funds transfers.[3]	**التسوية الإجمالية في الوقت الفعلي**	**Règlement Brut en Temps Réel**
Real-Time Gross Settlement or RTGS/RTGS System	means the settlement system owned by the Bank in which processing and settlement of sterling payments take place on a transaction-by-transaction basis in real time, offering finality of settlement in central bank money.[112]	**نظام التسوية الإجمالية في الوقت الحقيقي**	**Règlement brut en temps réel**
Regional payment	A payment denominated in a single, specific currency exchanged by two banks/Payment Service Providers located within a specific geographical area which includes different countries.[112]	**الدفع الإقليمي**	**Paiement régional**
Regulator	A governmental organization given power through national law to set and enforce standards and practices. Central Banks, Finance and Treasury Departments, Telecommunications Regulators, and Consumer Protection Authorities are all regulators involved in digital financial services.[80]	**منظم**	**Régulateur**
Regulatory Authority	Means any governmental or regulatory body that has responsibility for regulating or overseeing all or any part of a Direct Participant's activities in relation to CHAPS, including the Competition and Markets Authority, the Financial Conduct Authority, the Payment Systems Regulator and the Prudential Regulation Authority (or such body or bodies which supersede or replace any of the foregoing).[138]	**هيئة التنظيم**	**Autorité de régulation**
Remittances	A person-to-person international payment of relatively low Value.[3]	**الحوالات**	**Virements**

Replacement Cost Risk	Risk of a trade failing to settle and having to be replaced at an unfavorable price. [7]	**مخاطر تكلفة الاستبدال**	**Risque de Coût de Remplacement**
Remittance Service Provider (RSP)	An entity, operating as a business, that provides a remittance service for a price to end users, either directly or through agents. [3]	**مزود خدمة التحويلات**	**Fournisseur de Services de Virements**
Retail CBDC	A CBDC for use by the general public. [105] Also, A retail CBDC (rCBDC) is a type of CBDC that is solely available for businesses and individuals to hold and use for retail transactions. Effectively a digital asset version of everyday physical central bank-issued cash.[148]	**العملة الرقمية للبنك المركزي لمعاملات التجزئة**	**Retail CBDC**
Retail Payment	Payment associated with the purchase of goods and services by consumers and businesses. Each such payment tends to be for a relatively low value, but the volumes are large. [7] Also, Means a payment by a consumer to a merchant for the supply of goods or services.[160]	**دفع التجزئة**	**Paiement de Détail**
Retail payment network	Means the participants, arrangements, contracts, and rules that facilitate a class of retail payment.[160]	**شبكة الدفع بالتجزئة**	**Réseau de paiement de détail**
Retail payment system	Means the system comprising all retail payment networks.[160]	**نظام الدفع بالتجزئة**	**Système de paiement de détail**
Risk Monitoring Technology	Technology that allows an always-on, noninvasive surveillance of transactions, behavior and communications in financial services firms. [26]	**تكنولوجيا مراقبة المخاطر**	**Technologie de Surveillance du Risque**
Routing	Routing instructions determine the path a payment takes through the intermediation chain of payment system stakeholders. [105]	**التوجيه**	**Routage**

Saving and Investing	Keeping funds for future needs and financial return. Borrowing money to finance a short-term or long-term need. [80]	**الادخار والاستثمار**	**Épargner et investir**
Savings Products	An account at either a bank or non-bank provider, which stores funds with the design of helping end users save money. [80]	**منتجات التوفير**	**Produits d'épargne**
Scheme (or Payment Scheme)	A body that sets the rules and technical standards for the execution of payment transactions using the underlying payment infrastructure. [3]	**نظام الدفع**	**Régime de Paiement**
Second Payment Services Directive (PSD2)	Europe's revised payments services directive has opened a wealth of opportunity for fintech's in establishing relationships with banks, and wholly changed the payments landscape. The directive was established to create competition from non-banks in the payments sector, as well as focusing on consumer protection, and creating a harmonization rule set for payments providers. [10]	**توجيه خدمات الدفع الثاني**	**Deuxième Directive sur les Services de Paiement**
Securities Settlement	Transfer of ownership of securities in accordance with the terms of an underlying agreement. [7]	**تسوية الأوراق المالية**	**Règlement des Titres**
Securities Settlement System (SSS)	Entity that enables securities to be transferred and settled by book entry according to a set of predetermined multilateral rules. Such a system allows transfers of securities either free of payment or against payment. [7]	**نظام تسوية الأوراق المالية**	**Système de Règlement des Titres** **Système de règlement-livraison**
Service Provider	Means a third-party entity (i.e. a person or organization) that is undertaking an outsourced process, service or activity, or parts thereof (whether directly or by sub-outsourcing), which relates directly or indirectly to a Direct Participant's CHAPS obligations, which would otherwise be undertaken by the Direct Participant itself. This is underpinned by an outsourcing arrangement between the Direct Participant and the third-party entity.[138]	**مقدم الخدمة**	**Fournisseur de services**

Settlement	Discharge of an obligation in accordance with the terms of the underlying contract. [7] Also, The discharge of an obligation in accordance with the terms of the underlying contract.[105 162]	**التسوية**	**Règlement**
Settlement Account	An account containing money and/or assets that is held with a central bank, central securities depository, central counterparty or any other institution acting as a settlement agent, which is used to settle transactions between participants or members of a commercial settlement system.[105 162]	**حساب التسوية**	**Compte de règlement**
Settlement Asset	An asset used for the discharge of obligations as specified by the rules, regulations or customary practice for a financial market infrastructure.[105 162]	**تسوية الأصول**	**Actif de règlement**
Settlement before interchange (SBI)	A payment settlement and interchange system used by Payments New Zealand's BECS and consumer electronic clearing system (CECS) participants (primarily banks).[160]	**التسوية قبل التبادل**	**Règlement avant échange**
Settlement Finality	Settlement finality is defined as the point when the irrevocable and unconditional transfer of an asset occurs. Final settlement is a legally defined moment.[105 162]	**التسوية النهائية**	**Finalité du règlement**
Settlement Institution	Means an institution that provides facilities for Participants of a Payment System to hold funds and/ or for settlement of payment transactions between the Participants. [12]	**مؤسسة التسوية**	**Institution de Règlement**
Settlement System	A system used to facilitate the settlement of transfers of funds, assets, or financial instruments. Net settlement system: a funds or securities transfer system which settles net settlement positions during one or more discrete periods, usually at pre-specified times in the course of the business day. Gross settlement system: a transfer system in which transfer orders are settled one by one. [80]	**نظام التسوية**	**Système de règlement**

Smart Loan Repayment	A debt repayment plan that accounts for fluctuations in a customer's income during the repayment period, allowing the customer to pay more (or less) based on their available liquidity–without triggering default provisions.[38]	**سداد القرض الذكي**	**Remboursement d'Intelligent prêt**
Society for the Worldwide Interbank Financial Telecommunication (SWIFT)	A messaging service for financial messages, such as letters of credit, payments, and securities transactions, between member banks worldwide. SWIFT remains the primary means for interbank communications cross-border. Note that SWIFT does not provide settlement and clearing for bank transfers. [3]	**جمعية الاتصالات المالية العالمية بين البنوك (سويفت)**	**Société Mondiale des Télécommunications Financières Interbancaires**
Special drawing right (SDR)	A supplementary foreign exchange reserve asset created and maintained by the International Monetary Fund (IMF) to supplement its member countries' official reserves. An SDR is neither a currency nor a claim on the IMF, but rather a potential claim on the freely usable currencies of IMF members and exchangeable for those currencies.[109]	**حق السحب الخاص**	**Droit de tirage spécial**
Stored Value Facility	Means a non-cash facility, (in electronic or magnetic form), purchased by a user (and used) to make payment for goods and services. [12]	**تسهيل القيمة المخزنة**	**Facilité de Valeur Stockée**
Storing Funds	Keeping funds in secure electronic format. May be a bank account or an eMoney account. [80]	**تخزين الأموال**	**Stockage de fonds**

Strong Customer Authentication (SCA)	Strong Customer Authentication as defined by EBA Regulatory Technical Standards is an authentication based on the use of two or more elements categorized as knowledge (something only the user knows [for example, a password]), possession (something only the user possesses [for example, a particular cell phone and number]) and inherence (something the user is [or has, for example, a finger print or iris pattern]) that are independent, [so] the breach of one does not compromise the others, and is designed in such a way as to protect the confidentiality of the authentication data. [37] Also, an authentication based on the use of two or more elements categorized as: (a) knowledge (something only the Customer knows). (b) possession (something only the Customer possesses); and (c) inherence (something the Customer is); that are independent, such that the breach of one does not compromise the reliability of the others and is designed in such a way as to protect the confidentiality of the authentication data.[159]	**المصادقة القوية للعميل**	**Authentification Forte du Client**
Supplier Payment	Making a payment from one business to another for supplies, etc.: may be in-person or remote, domestic or cross border. Includes cross-border trade. [80]	**دفع المورد**	**Paiement des fournisseurs**
Supply Chain Solutions	Services which support merchant or business functions relating to digital financial services (DFS). [80]	**حلول سلسلة التوريد**	**Solutions pour chaîne d'approvisionnement**
Switch	An entity which receives transactions from one provider and routes those transactions on to another provider. A switch may be owned or hired by a scheme or be hired by individual providers. A switch will connect to a settlement system for inter-participant settlement. [80]	**محول**	**Changer**

Synthetic CBDC	Refers to an alternative framework to central bank digital currency (CBDC), under which private payment service providers hold reserves at the central bank that fully back the digital currency they issue to customers. The regulatory framework would intend to guarantee that these providers' liabilities will always be fully matched by funds at the central bank, creating protection for users against issuer default. Such liabilities could share some of the characteristics of a CBDC issued by the central bank, but they could not constitute CBDC, as the end-user would not hold a direct claim on the central bank. Synthetic CBDC is neither issued by nor a direct liability of the central bank. Synthetic CBDCs have been referred to as a form of "narrow-bank" money. [109]	**العملة الرقمية للبنك المركزي الاصطناعية**	**CBDC synthétique**
Systemic Risk	In payments systems, the risk of collapse of an entire financial system or entire market, as opposed to risk associated with any one individual provider or end user. [80]	**المخاطر النظامية**	**Risque systémique**
Unified Payment Interface (UPI)	A smartphone application which allows users to transfer money between bank accounts. It is a single-window mobile payment system developed by the National Payments Corporation of India (NPCI). It eliminates the need to enter bank details or other sensitive information each time a customer initiates a transaction. [10]	**واجهة الدفع الموحدة**	**Interface de Paiement Unifiée**
Tax Payment	Making a payment from a consumer to a government, for taxes, fees, etc. [80]	**دفع الضرائب**	**Paiement des taxes**

Technical Service Providers	Means entities facilitating the provision of payment services to PSPs, whilst excluded at all times from possession of funds (and transference thereof). Services offered include processing /storage of data, trust and privacy protection services, data and entity authentication, information technology (IT) and communication network provision, provision and maintenance of terminals and devices used for payment services. [12]	**مزودو الخدمات الفنية**	**Fournisseurs de Services Techniques**
Third Party Access Authority	Means a form on which an Account holder grants access to the owner of the Online Banking service for their Account to be added to the owner's Online Banking.[141]	**سلطة وصول الطرف الثالث**	**Autorité d'accès tierce**
Tokenized e-money	Tokenized e-money is a new form of money in which existing e-money is issued on a blockchain and thus "tokenised".[144]	**النقود الإلكترونية المرمزة**	**Argent électronique tokenisé**
Transaction Accounts	Transaction account: broadly defined as an account held with a bank or other authorized and/or regulated service provider (including a non-bank) which can be used to make and receive payments. Transaction accounts can be further differentiated into deposit transaction accounts and eMoney accounts. Deposit transaction account: a deposit account held with banks and other authorized deposit taking financial institutions that can be used for making and receiving payments. Such accounts are known in some countries as current accounts, chequing accounts, or other similar terms. [80] Also, means Day2Day Plus Account, Cash Management Account (no longer for sale), Reverse Charges Account (no longer for sale), Pension Plus Account (no longer for sale), Ultimate Account (no longer for sale) or Choice Account (no longer for sale). [139]	**حسابات المعاملات**	**Compte de Transaction**

Transaction Cost	The cost to a Digital Financial Services (DFS) provider of delivering a digital financial service. This could be for a bundle of services (e.g. a «wallet») or for individual transactions. [80]	**تكلفة المعاملة**	**Coût de transaction**
Wholesale Banking	Banking services between merchant banks and other financial institutions. This type of banking deals with larger clients, such as large corporations and other banks, whereas retail banking focuses more on the individual or small business. Wholesale banking services include currency conversion, working capital financing, large trade transactions and other types of services. [10]	**الخدمات المصرفية التجارية**	**Services Bancaires de Gros**
Wholesale Payment	Payment between financial institutions - for example, payment to settle securities and foreign exchange trades, payment to and from central counterparties, and other interbank funding transactions. These are typically large value payments that often need to settle on a particular day and sometimes by a particular time.[7]	**دفع بالجملة (مجمل الدفع)**	**Services de Paiement en Gros**
Ubiquity	The ability of a payer to reach any (or most) payees in their country, regardless of the provider affiliation of the receiving payee. Requires some type of interoperability. [80]	**المقدرة على الدفع**	**Ubiquité**
Unbanked	Unbanked people do not have a transaction account. Underbanked people may have a transaction account but do not actively use it. Underserved is a broad term referring to people who are the targets of financial inclusion initiatives. It is also sometimes used to refer to a person who has a transaction account but does not have additional DFS services. [80]	**غير مصرفي**	**Non bancarisé**

Underbanked	Refers to persons or households that utilize the services of a bank or similar financial institution but rely to a larger extent on alternative financial services. Examples of such alternative financial services used by underbanked households include non-bank money orders, non-bank cheque-cashing services, non-bank remittances, payday loans, rent-to-own services, pawn shop loans, refund anticipation loans, or auto-title loans. [109]	**المتعاملين مع غير البنوك**	**Sous-bancarisées**
Unsupervised Learning	A type of machine learning method that helps find previously unknown patterns in a data set without pre-existing labels.[13]	**تعلم الآلة بدون إشراف / التعلم الغير مراقب**	**Apprentissage non Surveillée**
User Funds	Means the net value of unutilized funds held on account of the customer by the Payment Service Provider. [12]	**صناديق المستخدم (أموال المستخدم)**	**Fonds de l'Utilisateur**
Withdrawal	Refers to the Customer authorized removal of funds from an account and includes a transfer of funds (whether manual or electronic), direct debits, over-the-counter withdrawal, payments of online or telephone purchases or payments made via BPAY. Withdrawals are permitted provided clear funds are available in the account and the transaction complies with the terms and conditions applicable to particular products. Withdrawals can be processed electronically or via paper form (e.g. withdrawal form, cheque).[139]	**السحب**	**Retrait**

Wholesale CBDC **(wCBDC)**	A CBDC for use by financial institutions (wholesale transactions) that is different from balances in traditional bank reserves or settlement accounts.[105] [162] A wholesale CBDC (wCBDC) is a type of CBDC that central banks, commercial banks and other institutions (that have accounts with a central bank) can use. wCBDCs are designed to enable settlement between banks and other institutions directly. This type of CBDC is not available to the general public.[156]	**العملة الرقمية للبنك المركزي لمعاملات الجملة**	**CBDC de gros**

Smart Contracts

العقود الذكية

Smart Contracts

العقود الذكية

Terms	Definition	المصطلحات	Les Termes
Automated Market Maker (AMM)	Smart contract that holds liquidity reserves in the form of crypto assets. Users interact with the AMM when offering liquidity or trading cryptocurrencies. Essentially, an AMM is an alternative used in Decentralized Finance (DeFi) markets that removes the need for order books, which are traditionally employed by centralized exchanges.[83] Also, A decentralized exchange protocol that relies on smart contracts to set the price of digital assets in accordance with a pre-established mathematical formula that may vary across DeFi protocols and whose goal is to provide liquidity to the ecosystem.[155]	**صانع السوق الآلي**	**Teneur de marché automatisé**
Broadcast blockchain	A blockchain in which each node contains the entire database of transactions that take place on the blockchain, regardless of whether the node operator is a party to those transactions. The bitcoin blockchain is a broadcast blockchain. R3's Corda, where nodes have access only to transactions and information that are relevant to the node operator, is not a broadcast blockchain.[84]	**بث سلسلة الكتل**	**Blockchain de diffusion**
Business-to-consumer (B2C)	Describes commercial transactions between a business and a consumer. [84]	**الأعمال إلى المستهلك**	**D'entreprise à consommateur**
Centralized finance (CeFi)	Commonly used as a reference to projects like Celsius, Nexo, and BlockFi that operate like normal centralized organizations within the DeFi space. [83]	**التمويل المركزي**	**Financement centralisé**

Collateral	Assets deposited and used to back a loan. Depositing collateral on crypto lending platforms like Compound and Aave is typically done to stake and receive APY while simultaneously borrowing more crypto. [83]	**الضمانة**	**Collatérale**
Decentralized Finance Liquidity pool	A smart contract that locks in a certain amount of digital assets in order to facilitate its underlying economic activity (e.g. trading or lending) to take place.[155]	**مجمع سيولة التمويل اللامركزي**	**Pool de liquidité de la finance décentralisée**
Decentralized Finance protocol	A specialized system of rules that creates a program designed to perform traditional financial functions.[155]	**بروتوكول التمويل اللامركزي**	**Protocole de finance décentralisée**
Decentralized Oracle	Decentralized oracles provide both on and off-chain price data to blockchains / DeFi protocols. [83]	**أوراكل اللامركزية**	**Oracle décentralisé**
Flash loan	A flash loan is an instant cryptocurrency loan that does not require collateral, KYC checks, or any other form of upfront investment from the borrower. [83]	**قرض سريع** **(قرض آني مربط بالعملات المشفرة ولا يحتاج لضمانات أو التحقق من بيانات العميل)**	**Prêt éclair** **Prêt Flash**
Governance tokens	Governance refers to the maintenance, enforcement, and regulation of a decentralized protocol by token holders. Usually, when a DeFi protocol is released, it does so with a native asset which is used to participate in the decision-making process. [83]	**رموز الحوكمة**	**Jetons de gouvernance**
Layer 0 (Smart Contract Platform)	Layer 0 smart contract platforms act as the foundational layer for blockchain ecosystems. They serve as blockchain builders and relayers, facilitating interoperability between multiple chains on the same network. Layer 0 blockchains typically act as the “hub” of a “hub and spoke” blockchain ecosystem, providing consensus, maintaining a unified ledger, and in some cases validating blocks for the entire network. Layer 0s allow multiple blockchains on the same network to communicate and transact with each other.[163]	**الطبقة 0 (منصة العقود الذكية)**	**Couche 0 (plateforme de contrats intelligents)**

Layer 1	Layer 1 smart contract platforms act as the primary settlement layer of a blockchain and decentralized application (dApp) ecosystem. Most on-chain transactions and smart contract activities take place on Layer 1. A decentralized network of validators processes transactions in blocks and are compensated for their services in the form of gas fees, paid for as a fee denominated in the protocol's token. These gas fees fluctuate relative to the computational demand that the transaction imposes on the network and reflect the overall network congestion at any given time.[163]	**الطبقة 1 (منصة العقود الذكية)**	**Couche 1 (plateforme de contrats intelligents)**
Layer 2	Layer 2 smart contract platforms are designed as scaling solutions for Layer 1 blockchains. Layer 2s allow for significantly less expensive transactions, faster settlement and higher throughputs. This system facilitates processes that would otherwise be too costly on a Layer 1 such as high-frequency trading, and more complex smart contract capabilities. Several Layer 2 blockchains can exist "on top" of a Layer 1 blockchain, using a system of side chains or rollups to bundle large quantities of transactions and settle them into significantly more manageable batches on the Layer 1 network.[163]	**الطبقة 2 (منصة العقود الذكية)**	**Couche 2 (plateforme de contrats intelligents)**
Liquidity Provider (LP) token	When a liquidity provider deposits tokens into a liquidity pool, their stake is represented by a minted LP token. The LP token represents the staked asset(s) and can yield farm other DeFi platforms or be exchanged back for the original assets. [83]	**رمز مزود السيولة**	**Jeton fournisseur de liquidité (LP)**

Multi-Chain / Parachain	A smart contract platform that allows for multiple parallel blockchains and cross-chain interoperability. It can be structured with a relay chain that allows slots for external parallel chains or parachains. The relay chain allows for pooled security and pooled block execution, resulting in each parachain to become an isolated, independently validated blockchain that can achieve its own levels of scalability.[117]	**متعدد السلاسل / باراشين (شبه السلسلة)**	**Multi-Chaîne / Parachain**
Online dispute resolution	A broad set of online technologies meant to either supplement or replace ways in which people have traditionally resolved their disputes. [84]	**حل النزاعات عبر الإنترنت**	**Résolution des litiges en ligne**
Order Book Exchange	A type of decentralized exchange (DEX) that uses smart contracts for transaction settlement and order books, which are usually held off chain by a third party, for registration of buy and sell orders.[155]	**طلب الصرف**	**Échange de carnets de commandes**
Permissioned	A blockchain network in which users must be admitted to the network to participate. [84]	**التصريح المسبق**	**Autorisée Permissionnée ou privée**
Permission less	A blockchain network in which users have equal permission to use and interact with the network and in which users' permission to use and interact with the network is not set by the network itself or any central person or institution. [84]	**بدون سابق تصريح**	**Sans permission** **Ouverte**
Token (for a blockchain network)	A digital asset used in a blockchain transaction. A token can be native to the blockchain, such as a cryptocurrency, or it can be a digital representation of an off-chain asset (known as a tokenized asset), such as the title deed to a house. [84]	**رمز (لشبكة سلسلة الكتل)**	**Jeton (pour un réseau blockchain)**

Rollups	Rollups are a form of Layer 2 scaling solution that leverages the security and consensus mechanisms of the parent Layer 1 chain. Rollups batch and compress transactions, which are then validated and settled separately on the Layer 1. This significantly reduces the computational burden on the Layer 1 network, freeing up bandwidth for other processes and reducing overall costs associated with gas fees. There are currently two types of rollups: Optimistic and Zero Knowledge (ZK). Optimistic rollups use a checks and balances system to retroactively ensure the validity of all transactions that have been processed on the Layer 2. ZK rollups incorporate a more proactive cryptographic technique known as "zero knowledge proofs", which leverage computational certainty to post transactions to the Layer 1. [136]	**التجميعات**	**Rollups**
Smart contracts	Custom software logic that executes automated events when data is written to the blockchain according to rules specified in the contract.[31] Also, Meaning the protocol or code that self-executes when certain conditions are met. [162]	**العقود الذكية**	**Contrats Intelligents**
Smart Contract Accounts	An account in blockchain technology, specifically in Ethereum, created using a smart contract instead of a regular user account (EOA). It has its own logic for transaction verification, providing flexibility and security in managing accounts and transactions.[144]	**حسابات العقود الذكية**	**Comptes de contrats intelligents**
Smart Contract Logic	The business logic that distributes the parameters of the smart contract.[145]	**منطق العقد الذكي**	**Logique de contrat intelligent**

Smart Contract Platform	Smart contracts are computerized blockchain protocols that execute terms of a contract. Smart Contracts represent a computer code that ensures when the terms of the contract are met by both parties. It, executes automatically, allowing for peer-to-peer trustless transactions. Smart contract platforms are designed for the building of decentralized applications, layer 2 scaling solutions, DAO's, and custom protocols. Each platform has a unique open-source user and miner incentive structure and utilizes BFT consensus mechanism. Each platform utilizes a native token for the payment towards building on the platform, providing liquidity, and allowing interoperability between the native token and newly created tokens built on the platform.[117] 163	**منصة العقود الذكية**	**Plateforme de contrats intelligentes**
Stateful execution of contract	Execution of a program that occurs on all nodes that changes a set of bits representing value information stored on-chain within the contract itself. All nodes that contain the contract must execute the program in order to change a set of bits representing value information.[85]	**التنفيذ الحكيم للعقد**	**Exécution solennelle du contrat**
Synthetics	Synthetics are blockchain-based derivative trading products representative of other assets. [83]	**تركيبية**	**Synthétiques**
Yield	Yield is the amount earned by depositing or staking an asset in a DeFi platform. [83] Also, any DeFi protocol with a primary focus on providing yield to users. This can include protocols that offer yield-bearing vaults, stablecoin services, or liquid staking derivatives, allowing users to earn rewards through staking or providing liquidity.[163]	**العائد**	**Rendement**

Yield farming	Yield farming is the act of depositing, or staking, tokens, across DeFi platforms offering rewards for liquidity providers. Farming your tokens enables you to generate additional value from your assets by having them work for you. [83]	**زراعة العائد**	**Agriculture du rendement**
Zero-knowledge proofs	A zero-knowledge proof enables one party to provide evidence that a transaction or event happened without revealing private details of that transaction or event. [84]	**براهين المعرفة الصفرية**	**Zero-knowledge proofs (ZKP)** **Preuves à divulgation nulle de connaissance**

Tokenization

الترميز

Tokenization

الترميز

Terms	Definition	المصطلحات	Les Termes
Asset-Referenced Tokens	A subset of exchange tokens which include commodity-linked tokens and crypto-backed tokens. Asset-referenced tokens aim at maintaining a stable value by referencing several currencies that are legal tender (typically known as fiat-currency), one or several commodities, one or several crypto assets or a basket of such assets. [148]	**الرموز المرجعية للأصول**	**Jetons référencés par des actifs**
Bearer Token	The predominant type of access token used with OAuth 2.0 systems. A Bearer Token is an opaque string, not intended to have any meaning to clients using it. For example, Spryng's REST API is connected to a specific portal user with a Bearer Token, which can be generated in the portal profile. It always starts with the letters EY. Please note that it will only be visible once, so remember to save it immediately! [51]	**حامل الرمز**	**Jeton au porteur**
Crack a Hash	Is the process of changing the hashed value to a cleartext value. Passwords are often stored securely as a one-way hash. Tools, such hash cat, Crack station, John the Ripper, and Cain, allow hackers to automate the process of reversing on-way hashes. Passwords that are very secure may take so long to crack that it would be unfeasible to crack them, but weaker passwords may crack in less than a second with a powerful took like hash cat and a strong dictionary list and rules. Password crackers work by guessing large numbers of passwords (based on a provided dictionary list and rules, such as password length and included characters); if the guessed hash matches the hash that the hacker is attempting to crack, then the password cracker has discovered the cleartext password.[130]	**كسر التجزئة**	**Craquer le hachage**

Custodian Wallet Providers	These are firms that provide services to safeguard, and to safeguard and administer, crypto assets or private cryptographic keys on behalf of its customers, or which hold, store and transfer crypto assets. They need to be registered with the FCA for this business.[148]	**موفري محفظة الوصي**	**Fournisseurs de portefeuilles dépositaires**
Digital token	Digital representation of value that is not recorded in an account.[7]	**الرمز الرقمي**	**Jeton Numérique**
Exchange Tokens	Exchange tokens function just like any other cryptocurrency. However, exchange tokens are cryptocurrencies that are issued (minted) by the cryptocurrency exchange platform themselves. Exchange tokens can be bought and traded on secondary markets/different exchanges but must be issued by a centralized cryptocurrency exchange (a company with an executive team that maintains an order book of buyers and sellers).[148]	**الرموز التبادلية**	**Jetons d'échange**
Governance Tokens	A subset of utility tokens which are used solely by holders to vote on a blockchain or network's decisions, but do not provide any kind of exclusive perks or discount.[148]	**رموز الحوكمة**	**Jetons de gouvernance**
Hardcoding	Entering data directly into code instead of reading the value from a separate location (configuration file, database, etc). Hardcoding sensitive data is less secure because code often must be stored in a location that can be available externally or where there can be fewer controls around who sees the code. However, If sensitive data, such as passwords, are stored in a configuration file or database, the data can be better protected, and a hacker who gains access to the code itself, would not automatically gain access to the sensitive data. [130]	**الترميز الثابت**	**Codage en dur**

Hash Puzzle	A computational problem that must be solved in the context of PoW mining in order for the miner to be allowed to propose the next block.[147]	**لغز التجزئة**	**Puzzle de hachage**
Initial Coin Offering (ICO)	An operation through which companies, entrepreneurs, developers or other promoters raise capital for their projects in exchange for digital tokens (or 'coins'), that they create.[17]	**طرح العملة الأولي**	**Offre Initiale de Pièces** **Initial Coin Offering**
Investment Tokens	Provide rights (e.g. in the form of ownership rights and/or entitlements similar to dividends). For example, in the context of capital raising, asset tokens may be issued in the context of an ICO which allows businesses to raise capital for their projects by issuing digital tokens in exchange for fiat money or other crypto assets.[51]	**رموز الاستثمار**	**Jetons d'Investissement**
Miner extractable value	Also called "maximal extractable value" Value that is extractable by miners or others directly as crypto-asset profits. A particular source of MEV is the ability of miners to influence the order in which transactions on a blockchain take place and profit from such a re-ordering at the expense of other users.[148]	**القيمة القابلة للاستخراج من عامل التعدين**	**Valeur extractible par le mineur**
Multi-Factor Authentication	Used to ensure that digital users are who they say they are by requiring that they provide at least two pieces of evidence to prove their identity. One of the factors used can be a code sent via SMS to the user's phone.[51]	**مصادقة متعددة العوامل**	**Authentification multifacteur**
Native Token	The base token of a blockchain which plays an integral part of the operation of the protocol it is issued on and that is created at its genesis. It is usually used to pay transaction fees.[155]	**الرمز الأصلي**	**Jeton natif**

Token	The means of exchange to give value to a transaction, typically a native cryptocurrency. Some non-currency blockchain architectures can be tokenless.[31] Also, Meaning a representation of something else. In the context of money and other financial assets, digital tokens are entries in a database that are recorded digitally and that can contain information and functionality within the token themselves.[162]	**الرمز**	**Jeton**
Token arrangement	The programmable platforms and/or participating entities that enable financial market functions by utilizing digital tokens.[162]	**ترتيب الرمز**	**Arrangement de jetons**
Token-Based CBDC Systems	Is the digital version of cash. Users would be able to withdraw digital tokens from banks and they would be exchanged outside of the central bank's accounts.[113]	**أنظمة العملات الرقمية للبنوك المركزية القائمة على الترميز**	**Systèmes CBDC basés sur des jetons** **Systèmes des Monnaies Numériques de Banque Centrale basés sur des jetons**
Token ecosystem	A digital system or digital space where participants and users interact and coordinate with each other using tokens.[85]	**النظام البيئي للترميز**	**Écosystème de jeton**
Token Versus Token (TvT)	Entirely digital transaction settlement on a DLT network in which the exchange of value is made between an asset-backed or digital native token and a payment token.[113]	**الرمز مقابل الرمز**	**Jeton contre un jeton**

Nonfungible token (NFT)	An entirely unique digital representation of an asset.[85]	**رمز غير قابل للاستبدال**	**Jeton non fongible**
Payme nt Tokens	These are synonymous with crypto-currencies or SC and have no further functions.[113]	**رموز الدفع**	**Jetons de paiement**
Security Assertion Markup Language (SAML)	Used in the context of Single-Sign-On (SSO) for exchanging authentication and authorization data between an identity provider, typically an IAM system, and a service provider (some form of SaaS). The SAML protocol exchanges XML documents that contain security assertions used by the aaS for access control decisions.[116]	**لغة ترميز تأكيد الأمان**	**Langage de balisage d'assertion de sécurité**
Settlement Token	Representation on DLT of underlying traditional securities/ financial instruments issued on a different platform (e.g., a traditional CSD, registrar, etc.) where such representation itself does not satisfy the definition of a security or financial instrument under local law and is used solely to transfer or record ownership or perform other mid/back-office functions (e.g. collateral transfer, recording of ownership). [112]	**رمز التسوية**	**Jeton de règlement**
Soul Bound Token	Non-transferable, non-fungible tokens which represent the identity of an individual or entity. Amongst other information, they can include the traits, features, and achievements of the holder. [144]	**الرمز الملزم**	**Jeton lié à l'âme**

Tokenized Deposits	Tokenized deposits are the digital representation of existing bank liabilities, held by licensed credit institutions. Tokenized deposits are tied to existing bank deposits and are recorded on distributed ledgers. Tokenized deposits function within the existing traditional banking systems and help to transfer value directly between bank accounts.[148]	**الودائع المُرمزة**	**Dépôts tokenisés**
Tokenized Securities	A term used to distinguish tokens regulated as securities from tokens which are not regulated as securities. However, they can encompass asset classes that are not generally securitized, such as fine art and real estate.[113]	**الأوراق المالية المُرمزة**	**Titres tokenisés**
Tokenization	Process of converting assets into digital tokens.[7] Also, meaning the process of generating and recording a digital representation of traditional assets on a programmable platform. [162]	**الترميز**	**Tokénisation**
Tokenomics (token economics)	Economics of a distributed ledger technology (DLT) based token. [85]	**اقتصاد الرموز**	**Les tokenomics** **(L'économie du jeton)**

Utility Tokens	Enable access to a specific product or service is often provided using a DLT platform but are not accepted as a means of payment for other products or services. For example, in the context of cloud services, a token may be issued to facilitate access.[85] Also, Utility tokens are a sub-category of crypto assets that intend to provide digital access to a specific good or service that is only accepted by the issuer of the specific utility token. Utility tokens can have non-financial purposes related to the operation of the issuer's digital platform and digital services. For example, digital advertising or digital file storage. They do not provide the rights or features associated with a security token (e.g. share or ownership rights), and do not function as a means of payment - though they can be traded on crypto asset trading venues for investment purposes.[148]	**رموز المنفعة**	**Jetons Utilitaires**
Virtual Asset Service Providers	A VASP is any natural or legal person who, as a business, conducts activities or operations for or on behalf of another natural or legal person such as: - exchange between virtual assets and fiat currencies. - exchange between one or more forms of virtual assets. - transfer of virtual assets. - safekeeping and/or administration of virtual assets or instruments enabling control over virtual assets. - participation in and provision of financial services related to an issuer's offer and/or sale of a virtual asset VASPs include cryptocurrency exchanges and digital wallet providers, and even some financial institutions, including banks dealing with crypto assets.[148]	**مقدمو خدمات الأصول الافتراضية**	**Fournisseurs de services d'actifs virtuels**

Virtual Currencies	Means any type of digital unit used as a medium of exchange, a unit of account, or a form of stored value. Virtual Currency (s) is not recognized by this REGULATION. Exceptions are made to a digital unit that: a) can be redeemed for goods, services, and discounts as part of a user loyalty or rewards program with the Issuer and; b) cannot be converted into a fiat /virtual currency. [12]	**العملات الافتراضية**	**Monnaies Virtuelles** **Devises Virtuelles**
XBRL	A type of XML (extensible mark-up language) used for organizing and defining data. It uses tags to identify each piece of financial data.[26]	**لغة ترميز موسعة (لتنظيم البيانات المالية)**	**XBRL**

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صندوق النقد العربي
ARAB MONETARY FUND

دائرة الاصلاح والمشاورات الاقتصادية

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