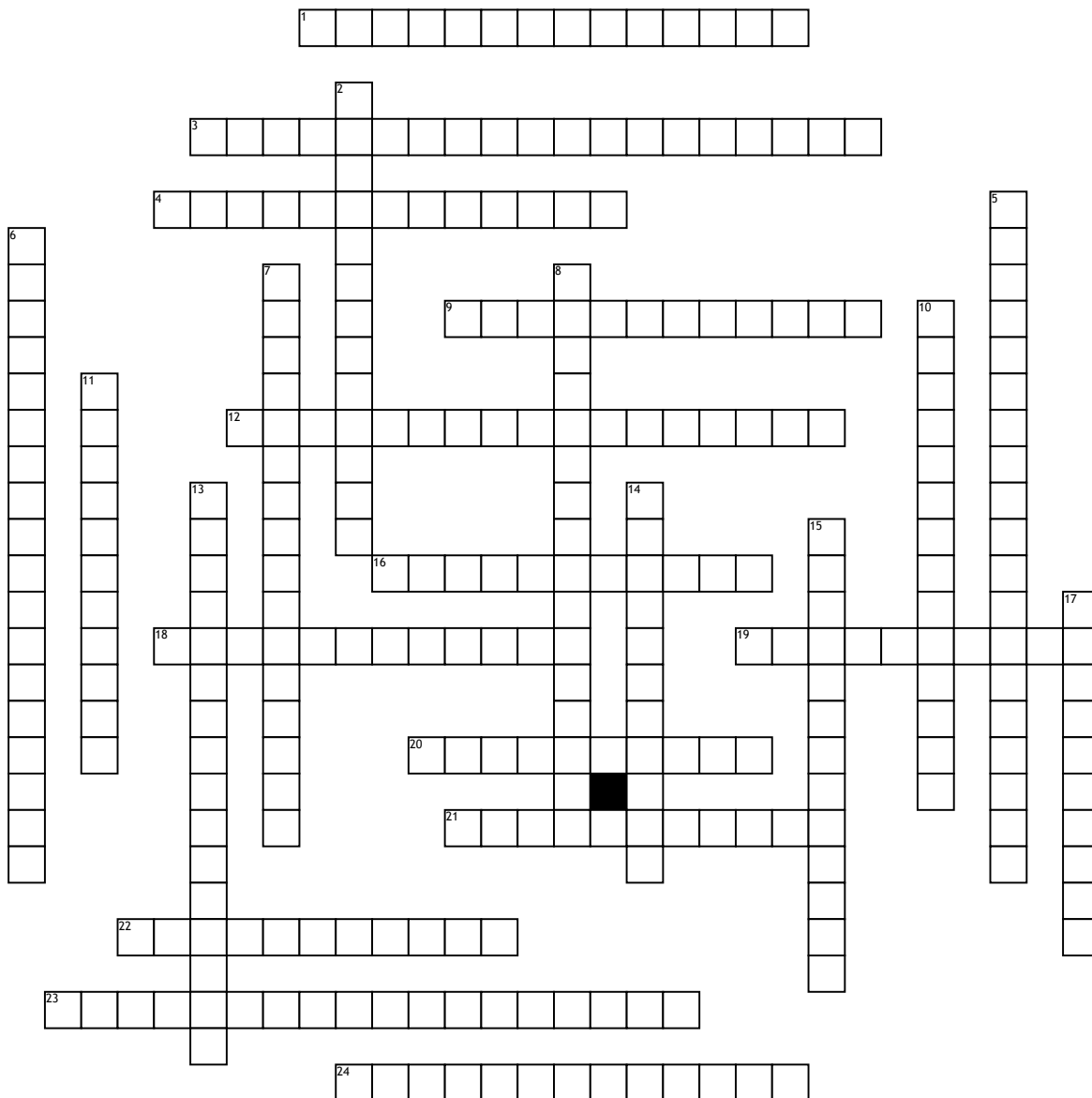


Daliy Buisness Terms



Across

1. An unsecured financial obligation to one or more banks or companies that issue consumer credit cards, resulting from purchases or advances using the card that have not yet been paid back
3. Ownership of 51 percent or more of the voting-stock (shares) that gives the owner(s) legal control of a firm
4. Superiority achieved through factors such as access to cheaper inputs, efficient processes, favorable location, skilled workforce, superior technology, and/or waste reduction or elimination.
9. An asset such as receivables, inventory, work in process, or cash, that is constantly flowing in and out of an organization in the normal course of its business, as cash is converted into goods and then back into cash
12. The existence of a multiplicity of sub-cultures and different value systems in a plural or multicultural society or other setting.
16. Existing situation whose result is unknown or unpredictable.
18. Price of goods and services required for maintaining an average level standard of living. Cost of living varies from place to place, and from time to time
19. Computer facility designed for continuous use by several users, and well equipped with hardware, software, peripherals, power conditioning and backup, communication equipment, security systems, etc

20. The cost that a dealer of a product passes onto the buyer in the overall price
 21. Differences between two cultures that prevent mutual understanding. Some differences may include the customs, behaviors and values of each culture
 22. Number of days by which a debtor or acceptor of a draft may exceed the due date before being in default. j
 23. Companies responsible for assigning independent ratings indicating the credit-worthiness of the issuers of securities and other debt obligations, and in some cases of the debt obligations themselves
 24. Alternative term for cost push inflation.
- Down**
2. Record of a borrower's payment behavior that reflects his or her ability to repay a loan
 5. Act of two or more parties discussing points of a potential partnership arrangement
 6. High speed data exchange between computers and/or other electronic devices via cable or wireless
 7. Broadly, social heritage of a group (organized community or society). It is a pattern of responses discovered, developed, or invented during the group's history of handling problems which arise from interactions among its members, and between them and their environment
 8. Set of procedures applied in handling, containment, and resolution of an emergency in planned and coordinated steps

10. Administrative process by which the required data is acquired, validated, stored, protected, and processed, and by which its accessibility, reliability, and timeliness is ensured to satisfy the needs of the data users.
11. Degree and type of relationship between any two or more quantities (variables) in which they vary together over a period
13. Collection and evaluation of data associated with customer needs and market trends, through customer focus groups, customer satisfaction measurement, field testing, etc.
14. Sometimes called a Credit Risk Score. A credit score is the number listed on a consumer credit report that represents a statistical summary of the information
15. critical point Definition In general, the temperature and/or pressure at which a drastic biological, chemical, or physical action takes place.
17. Creator's name as shown on an artistic or literary work