## **Terminology**

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- AI Artificial intelligence, a field of computer science and an umbrella term focused on a wide range of approaches to automation
- UX User experience, a field of study and operational approach focused on how humans experience using systems
- AX Algorithmic experience, a proposed category of user experience, that is focused on interfaces between AI algorithms and humans
- UI User interface, such as in a mobile app, however increasingly audio, video, etc
- XAI AI user experience, interaction design applied to AI concerned with how does a person or a group of people interact with the AI
- Fintech Financial technology, the application of technology (usually AI), to classic financial services, such as payments
- ESG Environmental, Social, and Corporate Governance, a new set of metrics proposed by the European Union, and adopted worldwide, to assess business and financial assets
- AI Assistant software system providing the user with personalized suggestions based on machine learning algorithms
- Financial Advisor a human financial specialist providing customized financial advice, including investment advice and services to a client
- ML Machine learning, a tool within the larger AI umbrella to enable computers to learn from large sets of data, which may be labeled (by humans) or un-labeled (auto-labeled)
- HCI Human-computer interaction, a field of study to improve human experience with information technology
- OEM Original equipment manufacturer, a company making products for another company that markets and sells such products under their own brand

- API Application Programming Interface, a method for software agents to exchange information in various forms of data: the basis for contemporary online services
- EPR Extended Producer Responsibility
- SDGs Sustainable Development Goals, a set of targets agreed upon by the nations of the world
- LLM Large Language Models
- CO2e CO $_2$  equivalent greenhouse gases
- GHG Greenhause gases
- PD Participatory Design
- VCM Voluntary Carbon Markets
- Hedge Fund pooled investment fund
- DAO Decentralized Autonomous Organization