Finance,mortage,banking,human SML,SGV,voiceXML,software Xml,RPC,SOAP,

Vertical industry Horizontal industry Protocol

Application application

*Waves of xml development*

HTTP,FTP

FTP

resource science configuration

web trpt.prtl

Xml data vocabularies **, xml vocabularies carrying data as command and instructions** ,xml vocabularies tat describe interaction and rly on other technology to deliver data to participants.