



Glossary of Terms

African-American

A U.S. citizen having origins in any of the Black racial groups of Africa.

Asian-Indian

A U.S. citizen whose origins are from Bangladesh, India or Pakistan.

Asian-Pacific

A U.S. citizen whose origins are from Cambodia, China, Guam, Japan, Korea, Laos, Philippines, Samoa, Taiwan, Vietnam, the U.S. Trust Territories of the Pacific or the Northern Marianas.

Certified M/WBE

A minority or woman-owned firm whose minority or women business ownership, control and operation of the firm have been verified by the NMSDC, WBENC or local government agency.

Direct Second Tier Purchases

A Second Tier supplier whose products and services can be identified directly to Bank One, but who invoices a First Tier supplier.

First Tier

A First Tier Supplier is a supplier that invoices Bank One for goods and services rendered directly by that supplier.

Hispanic

A U.S. citizen of true-born Hispanic heritage, from the Spanish-speaking areas of Latin America or the following regions: Mexico, Central America, South America and the Caribbean Basin only.

Indirect Second Tier Purchasing

A Second Tier supplier whose products and services cannot be identified in support of specific Customer requirements.

M/WBE

Minority and women-owned business enterprise.

Minority Business Enterprise (MBE)

Any for profit enterprise, regardless of size, in the United States of America or trust territories, which is at least 51% owned, operated, and controlled by a member of a minority group and targets other businesses as customers. The minority ownership and control shall be real and continuing, and not solely to take advantage of special set aside programs aimed at minority business development. Members of minority groups must be U.S. Citizens. Minority ethnic groups are defined as the following:

- African American
- Asian American (Pacific and Indian)
- Hispanic American
- Native American

Woman Business Enterprise (WBE)

Any for profit enterprise, regardless of size, in the United States of America or trust territories, which is at least 51% owned, operated, and controlled by one or more women and targets other businesses as customers. The women ownership and control shall be real and continuing, and not solely to take advantage of special set aside programs aimed at women business development. Women business owners must be U.S. Citizens.