

# Business Acronyms - Cheat Sheet

- **B2B:** Business to business
- **B2C:** Business to customer
- **SaaS:** Software as a service
- **ROI:** Return on investment
- **Q1, Q2, Q3, Q4:** Quarters of the year
- **YTD/MTD:** Year-to-date and month-to-date
- **OOO:** Out of office
- **PTO:** Paid time off
- **SOW:** Statement of work/  
scope of work
- **EOD:** End of day
- **EOB/COB:** End of business/  
close of business
- **SEO:** Search engine  
optimization
- **CPC:** Cost-per-click
- **API:** Application program  
interface
- **OS:** Operating system
- **CTA:** Call to action
- **UX/UI:** User experience/user  
interface
- **FTE:** Full-time employees
- **MOM:** Month-over-month
- **AOV:** Average order value
- **CMS:** Content management  
system
- **SLA:** Service level agreement
- **NDA:** Non-disclosure  
agreement
- **QC:** Quality control
- **POC:** Point of contact
- **KPI:** Key performance  
indicators
- **TOS:** Terms of service
- **AP/AR:** Accounts payable/  
accounts receivable
- **P-card:** Purchase card