

Lex Mercatoria: Electronic Commerce and Encryption Pages

Lex Mercatoria

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Lex Mercatoria: Electronic Commerce and Encryption Pages

Electronic Commerce & Encryption

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Electronic Commerce \046 Encryption Encryption| Electronic Commerce

Electronic Commerce \046 Encryption Encryption

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Electronic Commerce \046 Encryption Encryption|

Electronic Commerce Documents

UNCITRAL Model Law on Electronic Commerce (1996)

document manifest ¹

html, segmented text

html, scroll, document in one

pdf, landscape

pdf, portrait

odf:odt, open document text

concordance

WTO Declaration on Global Electronic Commerce (Adopted on 20 May 1998)

¹<http://www.jus.uio.no/lm/un.electronic.commerce.model.law.1996/sisu_manifest.html>

document manifest ²

html, segmented text

html, scroll, document in one

pdf, landscape

pdf, portrait

odf:odt, open document text

concordance

OECD Recommendation of the OECD Council Concerning Guidelines for Consumer Protection in the Context of Electronic Commerce (Organisation for Economic Co-operation and Development) 1999

document manifest ³

html, segmented text

html, scroll, document in one

pdf, landscape

pdf, portrait

odf:odt, open document text

concordance

Summary Of Electronic Commerce And Digital Signature Legislation McBride Baker & Coles lpick

Technology-Neutral, Non-PKI, Minimalist E-Commerce Legislation

EFF "Privacy - Crypto - Export Restrictions, ITAR and EAR" Archive Electronic Frontier Foundation

²<http://www.jus.uio.no/lm/wta.electronic.commerce.1998/sisu_manifest.html>

³<http://www.jus.uio.no/lm/oecd.consumer.protection.in.electronic.commerce.guideline.recommendation.1999/sisu_manifest.html>

eCommerce & Legal issues at <http://ecominfocenter.com/>
eComInfoCenter.com

For other documents related to electronic commerce (such as EDI or cryptography) look under the relevant subject heading below.

Cryptography /Encryption

This list does not attempt to be exhaustive. It provides links to sources we have found particularly useful, and to other more comprehensive lists of sources on the subject.

Elsewhere off this site: [Electronic Commerce compendium](#)

Cryptography applied in various ways and circumstances is essential for security and trust:

- confidentiality
- integrity
- authentication
- non-repudiation

In sum, read, cryptography impacts upon every aspect of considered e-commerce and private e-business relations.

[#agreements](#) Agreements

[#groups](#) Interest Groups

[#aes](#) AES Algorithm (Advanced Encryption Standard)

[#reference](#) Reference

[#software](#) Security Software

[Crypto Law Survey Bert Jaap Koops](#)

[A Short History of Cryptography](#) by Fred Cohen from [Introductory Information Protection](#) “a book about keeping people and organizations from harm caused by information. It requires little or mathematics and is suitable as a text for a graduate level or advanced undergraduate course.” Fred Cohen & Associates

[Why Cryptography Is Harder Than It Looks](#) by Bruce Schneier CTO and Founder [Counterpane Internet Security, Inc.](#)

Agreements

[Wassenaar Arrangement](#)

Interest Groups

[Center for Democracy and Technology](#)

[CryptoRights Foundation](#)

[Cyber Rights and Cyber Liberties UK on the Wassenaar Arrangement at Cyber Rights & Cyber Liberties](#)

[Electronic Frontier Foundation](#)

[International Cryptography Campaign](#)

[Foundation for Taxpayer and Consumer Rights](#)

[Global Internet Liberty Campaign](#)

[Free Congress Foundation](#)

[Echelonwatch](#)

[the American Civil Liberties Union](#)

[Electronic Frontiers Texas](#)

[Center for Media Education](#)

Industry

[Direct Marketing Association](#)

[TRUSTe](#)

AES Algorithm (Advanced Encryption Standard)

NIST AES

[AES Algorithm](#) Advanced Encryption Standard (AES) Development Effort, Computer Security Division, National Institute of Standards and Technology, NIST is an agency of the U.S. Commerce Department's Technology Administration see [Encryption toolkit](#) Advanced Encryption Standard of the National Institute of Standards and Technology (NIST)

Report

“SPECIAL NOTE - Intellectual Property NIST reminds all interested parties that the adoption of AES is being conducted as an open standards-setting activity. Specifically, NIST has requested that all interested parties identify to NIST any patents or inventions that may be required for the use of AES. NIST hereby gives public notice that it may seek redress under the antitrust laws of the United States against any party in the future who might seek to exercise patent rights against any user of AES that have not been disclosed to NIST in response to this request for information.”

Information Technology Laboratory

“Our goals are to strengthen the U.S. economy and improve

the quality of life by providing the information technology industry and users with needed measurements and standards and to provide NIST with high quality information technology services.”

[Federal Information Processing Standards Publications](#)

[AES](#) entry on Wikipedia

AES Winner announced October 2nd, 2000

[Rijndael](#) by [Joan Daemen](#) and [Vincent Rijmen](#) of Belgium.

publications [Vincent Rijmen](#) [list](#) [DBLP Bibliography Server](#) [list](#) [2everything](#)

[Joan Daemen](#) [list](#) [DBLP Bibliography Server](#) [list](#) [2everything](#)

[Cryptix aes](#) “an international volunteer effort to produce robust, open-source cryptographic software libraries. Cryptix products are free, both for commercial and non-commercial use and are being used by developers all over the world. Development is currently focused on Java.”

The Rijndael algorithm is based on a block cipher algorithm (The Block Cipher Square Algorithm) described in an article in the October, 1997 issue of DDJ

6{ 5 Finalists, August 1999

[Twofish](#) by Bruce Schneier, John Kelsey, Doug Whiting, David Wagner, Chris Hall and Niels Ferguson of [Counterpane Systems](#) in Minneapolis, Minn. (Schneier also developed the Blowfish symmetric algorithm).

[Rijndael](#) by [Joan Daemen](#) and [Vincent Rijmen](#) of Belgium.

[Serpent *](#) by Ross Anderson (Cambridge University, UK), Eli Biham (Israel) and Lars Knudsen (Norway).

[MARS](#) by IBM, Armonk, NY. (previous: DES back in the `70s)

[RC6](#) by Ron Rivest and RSA Laboratories in Bedford, Mass. (previous: RSA public key algorithm and several other well known hashing and private key algorithms)

Data Encryption Standard (DES)

[Data Encryption Standard \(DES\)](#)

[Data Encryption Standard \(DES\), Triple DES, and Skipjack Algorithms](#)

[Triple DES Validation List](#)

[Overview Triple DES Encryption](#)

[Easy DES File Encryption Software for Organizations!](#)

[Strong Encryption Package Federal Information Processing](#)

[Announcing the Standard for Data Encryption Standard \(DES\) FIPS PUB 46-2, Supersedes FIPS PUB 46-1, 1988 January 22 Federal Information Processing Standards Publication 46-2 1993 December 30.](#)

Reference & Links

[The Crypto Link Farm - Encryption and Security-related Resources](#) A few of (the many) mirrors auto-updated:

[Security and Encryption-related Resources and Links](#) by Peter Gutmann

[Security pointers](#) by Tom Dunigan

[Security and Cryptography](#) by Mark McCutcheon

[Crypto - Cryptography resource on the Web](#) by Matt Blaze

[Cryptography and Security \[+\]](#) by Ronald L. Rivest [+]

[Crypto Page](#) Paulo Barreto

[Encryption and Security Tutorial](#)

[Cryptome](#)

[A Cryptographic Compendium](#) alternative location

[EFF "Privacy - Crypto - Export Restrictions, ITAR and EAR" Archive](#) Electronic Frontier Foundation

[Cryptography](#) Francis Litterio

[Security & Cryptography standards](#) by Michael Waidner

[Security and Encryption * Quick Links](#)

[Encryption and Security Tutorial](#)

[Encryption, Security & Privacy News All E-Commerce](#)

[Cryptographic Algorithms](#) Mach5 [Cryptography Archives](#)

[What's Hot in Encryption - Bulletins](#) EFF

[Cryptography: The Study of Encryption](#) Cryptography Francis Litterio

[How electronic encryption works and how it will change your business](#) Viacorp. com

[Security Encryption](#) PGP

[GPG - The GNU Privacy Guard](#) (Open PGP)

[The Linux Encryption-HOWTO Homepage Linux Encryption HOWTO](#) by Marc Mutz

[OpenPGP \(RFC2440\)](#)

[Snake Oil Warning Signs: Encryption Software to Avoid an FAQ](#) by Matt Curtin

[Mitre CVE - Security Dictionary of Common Vulnerabilities and Exposures](#)

[Counterpane](#)

[Infosyssec - Security Portal for Information System Security Professionals](#)

Security Software

Secure Point to Point Connection and File Sharing

[Open Secure Shell - openSSH](#)

[Linux FreeS/WAN](#) Secure point to point connection anywhere on the Internet, Strong Encryption. Developed outside the United States and not subject to US export restrictions.

[Linux PPTP Server](#) the PPTP Linux Server works with WinNT PPTP clients and C. S. Ananian's PPTP Linux clients. Virtual Private Networking technology enables the use the public Internet backbone for private data communications, encryption and encapsulation technology, permitting the carving out of a private channel/passageway through the Internet.

[Bizee](#) free download of V-ONE technology that permits secure connection with other users of the same technology. It performs authentication and uses 168-bit Triple DES encryption to secure e-commerce, as well as to encrypt data being transmitted as part

of auctions, chat rooms, e-mail and classified advertisements. Adequate security has been a big obstacle to business-to-business commerce to date... July 1999

[Gnutella](#)

[Gnut Linux/Unix console gnutella clone](#)

[Freenet](#) (The Free Network Project Homepage) “Re-Wiring the Internet”. Hosted by [Source Forge](#) “Freenet is a peer-to-peer network designed to allow the distribution of information over the Internet in an efficient manner, without fear of censorship. Freenet is completely decentralized, meaning that there is no person, computer, or organisation in control of Freenet or essential to its operation. This means that Freenet cannot be attacked like centralized peer-to-peer systems such as Napster. Freenet also employs intelligent routing and caching meaning that it learns to route requests more efficiently, automatically mirrors popular data, makes network flooding almost impossible, and moves data to where it is in greatest demand. All of this makes it much more efficient and scalable than systems such as Gnutella.”

[Mojo Nation](#) claimed to be “a revolutionary new publishing and content-sharing network. [That]combines the flexibility of the marketplace and the distributed computing power of the Internet to go far beyond current filesharing systems... Mojo Nation is building an efficient, massively scalable and secure marketplace for distributors and consumers of digital content.”

[Wheres dot com](#) Internet file sharing programs

Encrypted Files and Mail

[#linux Linux Solutions](#)

[#commercial Commercial](#)

[UP - Ultimate Privacy](#)

[Speak Freely](#)

[Speak Free Secure fully encrypted Chat Program](#)

[Speak Freely Unix Windows](#)

[HushMail web based secure e-mail](#)

[Freedom “Untraceable” privacy system from ZeroKnowledge](#)

[ion1 Secure Mail](#) The free-to-use service that requires the use of a sizable e-mail Windows PC client, which may be downloaded from the site or obtained on CD.

[Mutt a pgp-aware mailer](#)

[SUIDNet “secure IRC network”](#)

[The International PGP Page](#)

[Top level home page for www.pgp.net](#)

[GPG - GNU Privacy Guard Download GPG](#) which uses only free algorithms, and conforming to the OpenPGP standard

[OpenPGP \(RFC2440\)](#)

[PGP Sites #fix](#)

[PGP DH v RSA FAQ](#)

Linux Encryption Solutions

See also [Linux Encryption](#)

[GPG - GNU Privacy Guard Download GPG](#) which uses only free algorithms, and conforming to the OpenPGP standard

[Project Aegypten \(Free Software Sphinx-Clients\) for Linux](#) “The

Sphinx project launched by German authorities aims to improve secure email exchange... Proprietary products are already on the way, but with the project ?gypten there is now also a Free Software solution going to be realized for popular mail user agents (sphinx-enabling KMail and mutt are essential goals).”

[SuSE Linux \(since v7.2\) provides a Secure Crypto File System based on Twofish](#)

[The Linux Encryption-HOWTO Homepage Linux Encryption HOWTO](#) by Marc Mutz

Encrypting Disks

[Encrypting your Disks with Linux Doobee](#). R. Tzeck

[PPDD](#) requires recompiling (patching) the Linux kernel to allow strong encryption and a special device. Good documentation.

[TCFS](#) involves the running of a daemon which exports an encrypted filesystem as an NFS share.

[Crypto Kernel Patch](#) a patch for any given Linux kernel to make the loopback device use encryption algorithms.

[BestCrypt Jetico](#)

Steganography

[Steghide](#)

[Outguess Steganography](#)

[StegFS - A Steganographic File System for Linux](#)

Organizations

Internet Engineering Task Force

IEEE Computer Society

International Association for Cryptography Research

National Security Agency U.S.A.

National Institute of Standards and Technology NIST is an agency of the U.S. Commerce Department's Technology Administration

NCSA

DSS Defense Security Service

National Infrastructure Protection U.S. Department of Homeland Security

The Critical Infrastructure Assurance Office (CIAO) moved to the U.S. Department of Homeland Security

ANSI - American National Standards Institute

National Information Assurance Partnership

Office of Information Security

International Telecommunication Union

Internet Security Alliance a non-profit collaboration between EIA and Carnegie Mellon's CERT Coordination Center (CERT/CC), with a diverse and international membership

ETSI Telecom Standards

SET Secure Electronic Transactions

Association for Computing Machinery

SANS Institute

CSI - Computer Security Institute

TruSecure

CERT a center of Internet security expertise

Commercial

RSA Data Security RSA

RSA Security “the most trusted name in e-security”

RSA Security Incorporated owned key encryption patents (US) which expired September 26th 2000.

Baltimore Security

Other

UP - Ultimate Privacy

VeriSign

Speak Freely

Speak Free Secure fully encrypted Chat Program

Speak Freely Unix Windows

Crypto-Central SHA algorithm MD5 etc. Delphi: Advanced encryption Components

Biometrics

[The Biometric Consortium](#)

[The International Biometric Society](#)

[Biometrics A Journal of the International Biometric Society](#)

[Biometric Consortium](#)

[Biometrics](#)

[Biometric Encryption information](#)

[The Bio API](#)

[VeriSign](#)

Quantum physics cryptography

[NTT Japan](#)

[Almaden Research Lab IBM](#)

[Los Alamos](#)

[British Telecom](#)

Digital Signatures

This list does not attempt to be exhaustive. It provides links to sources we have found particularly useful, and to other more comprehensive lists of sources on the subject.

Elsewhere off this site: [Electronic Commerce compendium](#)

[UNCITRAL Model Law on Electronic Signatures \(2001\)](#)

[Electronic Signatures in Global and National Commerce Act,](#)

2000, United States

is law, granting (from 1st October, 2000) electronic signatures the same binding legal status as hand-written signatures and thereby making the signing of enforceable contracts online possible on the click of a mouse, with all that that may imply.

[Bill](#)

“A bill to regulate interstate commerce by electronic means by permitting and encouraging the continued expansion of electronic commerce through the operation of free market forces, and for other purposes”

[Interdisciplinary Centre for Law & Information Technology, ICRI](#)

[Legal Aspects of the E-Revolution \(archived site\) European Commission - Information Society Directorate-General](#)

[Internet Law & Policy Forum](#) “dedicated to promoting the global growth of e-commerce by contributing to a better understanding of the particular legal issues which arise from the cross border nature of the electronic medium”

[Links on Law, Cryptography and Electronic Communications](#)

Prepared by Juan A. Avellan of the Information Technology Law Unit, Queen Mary and Westfield College

[Law Center on Electronic Signatures](#)

[Global E-Commerce Law Baker & McKenzie](#)

[The CyberNotary Committee](#) Science and Technology Section of the American Bar Association co Chairs: Theodore S. Barassi & Joseph H. Alhadeff

[Digital Notary Systems American Bar Association](#)

[Digital Signatures Guidelines](#) American Bar Association

Electronic Contracts and Electronic Commercial Documents

This list does not attempt to be exhaustive. It provides links to sources we have found particularly useful, and to other more comprehensive lists of sources on the subject.

Elsewhere off this site: [Electronic Commerce compendium](#)

[ebXML](#) The UN and OASIS effort: "Creating a Single Global Electronic Market"

[Monthly Archives for ebxml-awareness](#)

[Electronic Business XML Initiative \(ebXML\)](#) The XML Cover Pages by Robin Cover

[XAML](#) (Transaction Authority Markup Language) "vendor neutral that enables the coordination and processing of online transactions in the rapidly developing in the rapidly emerging world of XML web services" backed by Hewlet Packard, IBM, Oracle, and Sun. [XAML Cover Page FAQ](#)

[Bolero](#) *

Bolero backed by about 120 banks and logistics firms is trying to set up a global standard that would be accepted by governments, shippers, and banks. In doing so the plan to tackle such age old legal concepts as the bill of lading. Bolero plans to use an encrypted communication network to shuffle documents around the world, a process that's now hampered by incompatible computer systems and bureaucrats. Bolero is owned 50-50 by the [TT Club](#), a body that (insures &) represents the world's port authorities and logistics operators;

and S.W.I.F.T. - the Society for Worldwide Interbank Financial Telecommunication, a bank-owned cooperative that supplies messaging services and software to 6,000 financial institutions in 175 countries. Between them, the two organisations have 12,500 members who in turn deal with nearly every company that conducts cross-border trade - the two organizations represent the most powerful players in international trade, including some of the world's biggest banks and shipping companies. Bolero went live on September 27, 1999. Bolero.net should enable companies worldwide to make dramatic savings in their trading costs. There are four distinct categories, basic, corporate, enterprise and premier, to meet the needs of all users according to company size and the volume of trade conducted, with charges starting from \$2000. See [Unclogging International Trade](#) by David Clarke 8.Jul.99.PDT

[eOriginal](#) Electronic Original (Steven Bisbee). From 1999

"eOriginal, Inc. has developed and markets, under two U.S. patents, a fully integrated transaction system that delivers the trusted means for producing electronic documents that are unique, secure and reliable for all business and legal purposes. The company's product suite, marketed as eOriginal, enables the creation of the Electronic Original."

EDI - Electronic Data Interchange

This list does not attempt to be exhaustive. It provides links to sources we have found particularly useful, and to other more comprehensive lists of sources on the subject.

Elsewhere off this site: [Electronic Commerce compendium](#)

[Electronic Commerce and EDI](#) at NRCCL's Law and Information

Technology Links Norwegian Research Center for Computers and Law [NRCCL](#)

check UNECE for the United Nations/EDIFACT Standards.

Revised articles of draft uniform rules on the legal aspects of electronic data interchange

United Nations Revised draft model statutory provisions on the legal aspects of electronic data interchange

[X12 Transaction Set Index Version 3040](#)

[Harbinger](#) Now holds Premonos materials

[UNeTradeS.net](#)

[Electronic Commerce & Electronic Data Interchange: Internet Resources](#) Golden Gate University Library Guide

Electronic Payments

Elsewhere off this site: [Electronic Commerce compendium](#)

Solutions

[NACHA - Electronic Payments Association](#) “NACHA is a not-for-profit trade association that develops operating rules and business practices for the Automated Clearing House (ACH) Network and for other areas of electronic payments.? NACHA activities and initiatives facilitate the adoption of electronic payments in the areas of Internet commerce, electronic bill payment and presentment (EBPP), financial electronic data interchange (EDI), international payments, electronic checks, electronic benefits transfer (EBT) and student lending. We also

promote the use of electronic payment products and services, such as Direct Deposit and Direct Payment.

NACHA represents more than 12,000 financial institutions through our network of regional ACH associations.? We have over 600 members in our seven industry councils and corporate Affiliate Membership program.”

[Internet Council - NACHA](#)

[Project ACTION](#) “a program to develop a payment product for Internet transactions utilizing Automated Clearing House (ACH) credits”

[E-Cash Technologies Inc.](#) “global software solutions that extend and enhance physical-world payment methods”

[Cybercash](#) “VeriSign and CyberCash join forces to offer complete e-commerce solutions”

[Globeset Trinitech](#) “securing payment in the digital age”

[Mobey Forum](#) “a financial industry-driven forum, whose mission is to encourage the use of mobile technology in financial services ... - such as payment, remote banking and brokerage”

[Paypal Confinity.](#) Paypal now Nokia approved allows you to make instant payments to anyone with a cell phone, two-way pager, or handheld device, such as the Palm? organizer. Permits such things as the settlement of debts, borrowing of cash and splitting of bills/ expenses without the hassle of going to ATMs or keeping track of debts. Paypal is free and works seamlessly with your existing credit card and bank account. PayPal? software can be “beamed” to your friend or business associate who can then be “beamed” money instantly. The system charges your credit card when you next sync your device, and your friend can register later at PayPal.com.

[E-Commerce Guide](#)

[BigStep](#) Build your own web-based e-commerce site, free service

[ECML](#) Electronic Commerce Modeling Language (ECML) is to be a universal format for wallets and merchant web sites. ECML uses a set of uniform field names to streamlines the process by which merchants collect electronic data for shipping, billing, and payment. Its development is a collaboration between: American Express, AOL, Compaq, CyberCash, IBM, MasterCard, Microsoft, SETCo, Sun Microsystems, Transactor Networks, Trintech, and Visa. 18/06/1999

[FpML](#) FpML, an XML-based markup language that allows for Net-based integration of services such as electronic trading and risk analysis backed by IBM, PricewaterhouseCoopers and J.P. Morgan. 18/06/1999

[WorldPay](#)

[NetBanx](#)

[Payment mechanisms designed for the Internet](#) by Michael Peirce

[Digital Money, Credit Cards, and Electronic Payment Systems](#)

[Page of links to resources on Electronic Money or E-Money](#) by Roy Davies.

[DigiCash \(went under\) Electronic Money \(That's What I Want\)](#) (Read up on David Chaum) Article by Steven Levy for HotWired, December 1994. [David Chaum Publications](#) [How much do you trust Big Brother?](#) interview of David Chaum, 1997 & the [Mark Twain Bank](#)

[CyberCash](#)

[CheckFree](#) “the undisputed leader in moving money electronically”

[VeriFone](#)

[Millicent](#) (Digital / Compaq)

[Open Market](#)

[MasterCard](#)

[Visa](#)

[Hyper Mart](#) free service with advertising part of the Go2Net network

[Sitematic](#) monthly charges

[MindSpring Biz](#) monthly charges

[MS Solutions](#) for small businesses

[E-Commerce servers](#)

Discussion

This list does not attempt to be exhaustive. It provides links to sources we have found particularly useful, and to other more comprehensive lists of sources on the subject.

Elsewhere off this site: [Electronic Commerce compendium](#)

[W3C - Electronic Commerce Interest Group?](#) W3C has closed its Ecommerce and Micropayment Activity, but through a number of activities W3C is committed to key factors for success in the evolution of Electronic Commerce.

[Guide to Online Payments](#) US Federal Trade Commission

[NACHA - Electronic Payments Association](#) NACHA is a not-for-profit trade association that develops operating rules and business practices for the Automated Clearing House (ACH) Network and for other areas of electronic payments. NACHA represents more than 12,000 financial institutions through our network of regional ACH associations.? We have over 600 members in our seven industry councils and corporate Affiliate Membership program.?

[Electronic Payments Forum](#)

[Electronic Money, or E-Money, and Digital Cash](#) links by Roy Davies

[Epayment Links](#) Institute for eCommerce, Carnegie Mellon University

[Electronic Commerce, Payment Systems, and Security](#) links by Michael Waidner

[Internet Funds Transfer Services - Electronic Payments](#) Elstop - Electronic Software Publishing Corporation

[A Bibliography of Electronic Payment Information](#)

[Links related to Smart Cards and Electronic Payment Systems](#)

[Payment Systems Information Resources](#) Federal Reserve Bank of New York

[United States Government Electronic Commerce Policy](#)

[European ePayments Observatory](#)

[The Future of Money](#) edited by Robert Knautz, 1997 Policy Spotlight

[Payment mechanisms designed for the Internet](#) by Michael

Peirce

[Epayment Solutions](#) - page sponsored by IBM

[Joint Electronic Payments Protocol \(JEPI\)](#) to make it easier for consumers to use multiple payment systems from Web browsers:

[World Wide Web Consortium](#)

[CommerceNet](#)

[Millicent](#) from Digital Equipment Corporation [Information](#)

[Microsoft: Passport](#)

[Electronic Money / Internet Payment Systems](#)

[Network Payment Mechanisms and Digital Cash](#) by Michael Peirce

[Central Banking Resource Center](#) Mark Bernkopf

[e\\$ Page](#) Robert Hettinga

[Debt, Money and Ancient Meme](#)

[21st Century Banking Alert Page](#) also [Additional Online Resources](#) and [BancMail Archive](#) at Fried, Frank, Harris, Shriver and Jacobson

[A Bibliography of Electronic Payment Information](#)

Writings and Links to them

[E-Commerce Times News](#)

[A Bibliography of Electronic Payment Systems](#)

[Alternative Money Systems](#) [New Civilization Network](#)

[Money - Past, Present & Future Sources of Information on Monetary History, Contemporary Developments, and the Prospects for Electronic Money](#) maintained by Roy Davies

[The Future of Money in the Information Age](#) by the Cato Institute, 1997.

[The Surprise Weapon: Private Enterprise Money](#) by E. C. Riegel, 1944.

[Array including the Journal of Internet Banking and Commerce and Journal of Internet Purchasing](#)

[The Surprise Weapon: Private Enterprise Money](#) by E. C. Riegel, 1944.

[Implications for Central Banks of the Development of Electronic Money](#) 11th November 1996 by the Central Banker's Central Bank the Bank for International Settlement, Basle, Switzerland.

[Crypto-Anarchy and Virtual Communities](#) by Timothy C. May (1995)

Commerce Related Sites including [Banking](#) and [Finance](#)

Authentication Solutions - Virtual Identities

[Liberty Alliance Project](#) (Sun etc.)

[Passport Passport, Hailstorm, .Net etc.](#) Microsoft

[Oblix | Identity-Based Security Solutions\(TM\)](#) “Introducing single log-on for CRM”

[The DotGNU Project](#)

[Linux-PAM](#) “Pluggable Authentication Modules for Linux is a

suite of shared libraries that enable the local system administrator to choose how applications authenticate users.”

[PAM - Pluggable Authentication Modules](#)

[documentation for Linux-PAM](#)

[PAM - FAQ](#)

[PAM](#)

[User Authentication HOWTO](#) “Explains how user and group information is stored and how users are authenticated on a Linux system (PAM), and how to secure your system's user authentication.” by Peter Hernberg

Government and other Documents: Stands/Approaches to Electronic Commerce

This list does not attempt to be exhaustive. It provides links to sources we have found particularly useful, and to other more comprehensive lists of sources on the subject.

Elsewhere off this site: [Electronic Commerce compendium](#)

[Electronic commerce in the WTO](#)

[Electronic Commerce](#) at the International Chamber of Commerce

[United States Government Electronic Commerce Policy](#)

[International Sites](#)

[A Framework for Global Electronic Commerce](#) THE WHITE HOUSE, July 1, 1997

[A Framework For Global Electronic Commerce](#) President

William J. Clinton and Vice President Albert Gore, Jr.
Washington D.C. 1997

[W3C Activities Related to the US “Framework for Global Electronic Commerce”](#)

[Electronic Commerce and the European Union](#)

[Legal Aspects of the E-Revolution European Commission - Information Society Directorate-General](#)

[WTO's work programme on electronic commerce](#)

[Electronic Commerce and the European Union ECLIP](#)

[EU Initiative in Electronic Commerce 1997](#)

[Wassenaar Arrangement](#)

[Ecommerce at the Global Information Infrastructure Commission of the Center for Strategic & International Studies](#)

This group backed “The Commerce Standard”, described as: a uniform open and free standard for Electronic Commerce. ZiffDavis publisher initiative developed collaboratively with more than 200 top global Internet merchants, IT vendors, analysts, policymakers, consumer advocates, academics and journalists in an effort to establish a set of merchant practices and policies. Topics for Draft 1.0 include: merchant information, product availability, charges and fee information, warranties, product support, search capabilities, privacy, security, payment and billing, receipt of order notification, order status and history, shipping delivery and order execution, cancellations, returns, refunds and customer support. Launched in 12 July 1999, completion planned for December 1999. Global Information Infrastructure.

[Global Business Dialogue on Electronic Commerce \(GBDe\)](#) An international non-governmental organization, managed by

executives of 29 major enterprises in the United States, Europe and Asia, that promotes establishing global rules for electronic commerce over the Internet.

GBDe member companies submit requests for legal arrangements for electronic commerce representing the interest of industries during the first GBDe convention held on 13 September 1999 in Paris, and these will be submitted to the government of each country.

The following nine themes will be covered: (1) authentication and security, (2) consumer credibility, (3) contents/business communication, (4) inter-operability of information infrastructure and governance, (5) intellectual property, (6) control, (7) reliability, (8) protection of private data and (9) taxes/tariffs.

Member companies include: Japan - Fujitsu Ltd., NEC Corp., Toshiba Corp., Mitsui & Co., Ltd., Mitsubishi Bank Ltd., Nippon Telegraph and Telephone Corp; North America - IBM Corp., MCIWorldcom Inc., Nortel Networks Corp., Time Warner Inc. and Walt Disney Co.; Europe - France Telecom, Nokia of Finland, DaimlerChrysler Corp. of Germany and others.

Cybercrime

[Convention on Cybercrime Budapest, 2001, Council of Europe](#)

[Other COE Pages related to the Convention on Cybercrime](#)

[Draft Convention on Cyber-crime \(Draft N? 19\) politechbot](#)

Privacy

See also [Linux Encryption](#)

[Electronic Privacy Information Center](#)

[P3P WWW Consortium](#)

[Encryption, Security & Privacy News All E-Commerce](#)

[What's Hot in Encryption - Bulletins EFF](#)

[GPG - The GNU Privacy Guard \(Open PGP\)](#)

[Privacy Foundation](#)

NoN-Privacy / Security?

[Echelon Watch](#) administered by ACLU (American Civil Liberties Union) in conjunction with the Free Congress Foundation, the Electronic Privacy Information Center, Cyber-Rights and Cyber-Liberties (UK) and the Omega Foundation.

[Echelon Watch Cyber-Rights & Cyber-Liberties \(UK\)](#)

[Statewatch](#) monitoring the state and civil liberties in the European Union

Interest Groups & Campaigns

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[Interest Groups \046 Campaigns Campaigns| Interest Groups](#)

[Interest Groups \046 Campaigns Campaigns](#)

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[Interest Groups \046 Campaigns Campaigns|](#)

This list does not attempt to be exhaustive. It provides links to sources we have found particularly useful, and to other more comprehensive lists of sources on the subject.

Elsewhere off this site: [Electronic Commerce compendium](#)

[Wassenaar Arrangement](#)

[Center for Democracy and Technology](#)

[Center for Media Education](#)

[Cyber Rights and Cyber Liberties U.K](#) a non-profit civil liberties organisation founded by Yaman Akdeniz. Information on [Wassenaar](#) and on the [UK Freedom of information Files](#)

[Distributed.Net](#)

[Electronic Freedom Frontier](#)

[Electronic Frontier Foundation](#)

[Electronic Privacy Information Center](#)

[EU Freedom Campaign*](#)

[Foundation for Taxpayer and Consumer Rights](#)

[CryptoRights Foundation](#)

[Global Internet Liberty Campaign](#)

[International Cryptography Campaign](#)

[Echelonwatch](#)

[The Internet Law and Policy Forum](#) “dedicated to promoting global growth of e-commerce by contributing to a better

understanding of the particular legal issues which arise from the cross border nature of the electronic medium”

[Free Congress Foundation](#)

[the American Civil Liberties Union](#)

[Center for Media Education](#)

[Security Forum](#)

Industry

[Direct Marketing Association](#)

[Interactive Services Association](#)

[TRUSTe](#)

[Global Information Infrastructure Commission](#) This group backed “The Standard for Internet Commerce”, described as: a uniform open and free standard for Electronic Commerce. ZiffDavis publisher initiative developed collaboratively with more than 200 top global Internet merchants, IT vendors, analysts, policymakers, consumer advocates, academics and journalists in an effort to establish a set of merchant practices and policies. Topics for Draft 1.0 include: merchant information, product availability, charges and fee information, warranties, product support, search capabilities, privacy, security, payment and billing, receipt of order notification, order status and history, shipping delivery and order execution, cancellations, returns, refunds and customer support. Launched in 12 July 1999, completion planned for December 1999. [Global Information Infrastructure](#).

[Global Business Dialogue on Electronic Commerce \(GBDe\)](#) An international non-governmental organization, managed by executives of 29 major enterprises in the United States, Europe

and Asia, that promotes establishing global rules for electronic commerce over the Internet.

GBDe member companies submit requests for legal arrangements for electronic commerce representing the interest of industries during the first GBDe convention held on 13 September 1999 in Paris, and these will be submitted to the government of each country.

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Electronic Commerce Resource Sites

[eComInfoCenter.com](#)

[Summary Of Electronic Commerce And Digital Signature Legislation](#) McBride Baker & Coles lpick

[E-Business Research Center](#) CIO

[E-Commerce](#) Follesdal, Coolconnect (check details)

[Technology-Neutral, Non-PKI, Minimalist E-Commerce](#)

[Legislation](#)

[E-Commerce News Archive](#)

[Electronic Commerce and EDI NRCCL's Law and Information Technology Links](#)

[E-Commerce Project America Online](#)

[Electronic Commerce by Michael Waidner](#)

[Electronic Commerce Online Resources List maintained by Gilbert & Tobin, Australia](#)

[Electronic commerce section of the WTO website](#)

[WTO's work programme on electronic commerce](#)

[Electronic Commerce at the International Chamber of Commerce](#)

[US Government Ecommerce Policy](#)

[Ecommerce at the Global Information Infrastructure Commission of the Center for Strategic & International Studies](#)

[Electronic Commerce Morino Institute](#)

[Electronic Commerce and the European Union](#)

[European Internet Forum \(including Globalisation and the Information Society; Digital signatures and encryption; Internet Governance\)](#)

[DTI ECommerce UK Department of Trade and Industry](#)

[DTI E-Commerce Directive](#)

[Communications and information industries](#)

[Electronic Commerce Library American Bar Association: "a research project funded by the European Commission's DG XIII,](#)

which seeks to set up a platform on the legal issues of electronic commerce with the objective of providing legal support to EC-funded RTD projects on any issue of law linked to electronic commerce, thereby stimulating expertise and increasing general awareness of the existing or recommended legal framework of electronic commerce."

[E-Comm Links E-Commerce Task Force, Canada](#)

[Center for Law, Commerce and Technology School of Law University of Washington](#)

[Electronic Frontiers Australia "representing Internet users concerned with on-line freedoms"](#)

[The Commerce Standard](#) The Standard for Internet Commerce is a uniform open and free standard for Electronic Commerce. ZiffDavis publisher initiative developed collaboratively with more than 200 top global Internet merchants, IT vendors, analysts, policymakers, consumer advocates, academics and journalists in an effort to establish a set of merchant practices and policies. Topics for Draft 1.0 include: merchant information, product availability, charges and fee information, warranties, product support, search capabilities, privacy, security, payment and billing, receipt of order notification, order status and history, shipping delivery and order execution, cancellations, returns, refunds and customer support. Launched in 12 July 1999, completion planned for December 1999. Global Information Infrastructure.

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[Guidelines of the Electronic Commerce and Consumer Protection Group](#) [the “Group” appears to be gone] (America Online, AT&T, Dell Computer Group, IBM, Microsoft, Network Solutions, Time Warner Inc., Visa USA Inc)

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Links that may be of interest at Lex Mercatoria and elsewhere:

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Lex Mercatoria home:

www.lexmercatoria.org