

Lex Mercatoria: Electronic Commerce and Encryption Pages

Lex Mercatoria

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Lex Mercatoria: Electronic Commerce and Encryption Pages

Electronic Commerce & Encryption

Electronic Commerce \046 Encryption Encryption0mm

*Electronic Commerce Documents tiny 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> < plain text utf-8> < concordance> < dcc, document content certificate (digests)> footnotesize tiny WTO Declaration on Global Electronic Commerce (Adopted on 20 May 1998) > <document manifest>² < html, segmented text> < html, scroll, document in one> < pdf, landscape> < pdf, portrait> < odf:odt, open document text> < plain text utf-8> < concordance> < dcc, document content certificate (digests)> footnotesize tiny 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> < plain text utf-8> < concordance> < dcc, document content certificate (digests)> footnotesize tiny<Summary Of Electronic Commerce And Digital Signature Legislation> McBride Baker & Coles !pick tiny<Technology-Neutral, Non-PKI, Minimalist E-Commerce Legislation> tiny<EFF "Privacy - Crypto - Export Restrictions, ITAR and EAR" Archive> Electronic Frontier Foundation tiny<eCommerce & Legal issues> at <http://ecominfocenter.com/> eComInfoCenter.com tinyFor other documents related to electronic commerce (such as EDI or cryptography) look under the relevant subject heading below. *Cryptography /Encryption tinyThis 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. tinyElsewhere off this site: <Electronic Commerce compendium> tinyCryptography applied in various ways and circumstances is essential for security and trust: ParagraphIndent0mm• confidentiality

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- authentication 18
- non-repudiation 19

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

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>

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⟨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	27
⟨Why Cryptography Is Harder Than It Looks⟩ by Bruce Schneier CTO and Founder ⟨Counterpane Internet Security, Inc.⟩	28
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⟨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)	49

<Report>	50
“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.”	51
<Information Technology Laboratory>	52
“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.”	53
<Federal Information Processing Standards Publications>	54
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AES Winner announced October 2nd, 2000	56
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75 <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.

76 **Reference & Links**

77 <The Crypto Link Farm - Encryption and Security-related Resources> A few of (the many) mirrors auto-updated: < >

78 <Security and Encryption-related Resources and Links> by Peter Gutmann

79 <Security pointers> by Tom Dunigan

80 <Security and Cryptography> by Mark McCutcheon

81 <Crypto - Cryptography resource on the Web> by Matt Blaze

82 <Cryptography and Security> <+> by <Ronald L. Rivest> <+>

83 <Crypto Page> Paulo Barreto

84 <Encryption and Security Tutorial>

85 <Cryptome>

86 <A Cryptographic Compendium> < > <alternative location>

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

88 <Cryptography> Francis Litterio

89 <Security & Cryptography> <standards> by Michael Waidner

90 <Security and Encryption> <*> Quick Links

91 <Encryption and Security Tutorial>

92 <Encryption, Security & Privacy News> All E-Commerce

93 <Cryptographic Algorithms> <Mach5 Cryptography Archives>

94 <What's Hot in Encryption - Bulletins> EFF

95 <Cryptography: The Study of Encryption> <Cryptography> Francis Litterio

96 <How electronic encryption works and how it will change your business> <Viacorp . com>

97 <Security Encryption PGP>

98 <GPG - The GNU Privacy Guard> (Open PGP)

99 <The Linux Encryption-HOWTO Homepage> <Linux Encryption HOWTO> by Marc Mutz

100 <OpenPGP (RFC2440)>

101 <Snake Oil Warning Signs: Encryption Software to Avoid> an FAQ by Matt Curtin

102 <Mitre> CVE - Security Dictionary of Common Vulnerabilities and Exposures

103 <Counterpane>

104 <Infosyssec - Security Portal for Information System Security Professionals>

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<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.	108
<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.	109
<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	110
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<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."	113
<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."	114
<Wheres dot com> Internet file sharing programs	115
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<UP - Ultimate Privacy>	119
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<Speak Free> Secure fully encrypted Chat Program	121
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<HushMail> web based secure e-mail	123
<Freedom> “Untraceable” privacy system from ZeroKnowledge	124
<1on1 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.	125
<Mutt> a pgp-aware mailer	126
<SUIDNet> “secure IRC network”	127
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<GPG - GNU Privacy Guard> <Download GPG> which uses only free algorithms, and conforming to the OpenPGP standard	130
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<GPG - GNU Privacy Guard> <Download GPG> which uses only free algorithms, and conforming to the OpenPGP standard	136
<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).”	137
<SuSE Linux (since v7.2) provides a Secure Crypto File System based on Twofish>	138
<The Linux Encryption-HOWTO Homepage> <Linux Encryption HOWTO> by Marc Mutz	139
<Encrypting Disks>	140
<Encrypting your Disks with Linux> Doobee. R. Tzeck	141
<PPDD> requires recompiling (patching) the Linux kernel to allow strong encryption and a special device. Good documentation.	142
<TCFS> involves the running of a daemon which exports an encrypted filesystem as an NFS share.	143
<Crypto Kernel Patch> a patch for any given Linux kernel to make the loopback device use encryption algorithms.	144
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<National Institute of Standards and Technology> NIST is an agency of the U.S. Commerce Department's Technology Administration	155
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<DSS Defense Security Service>	157
<National Infrastructure Protection> U.S. Department of Homeland Security	158
<The Critical Infrastructure Assurance Office (CIAO)> moved to the U.S. Department of Homeland Security	159
<ANSI - American National Standards Institute>	160
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<Internet Security Alliance> a non-profit collaboration between EIA and Carnegie Mellon's CERT Coordination Center (CERT/CC), with a diverse and international membership	164
<ETSI> Telecom Standards	165
<SET Secure Electronic Transactions>	166
<Association for Computing Machinery>	167
<SANS Institute>	168
<CSI - Computer Security Institute>	169
<TruSecure>	170
<CERT> a center of Internet security expertise	171
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<RSA Data Security> <RSA>	174
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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

«eOriginal» Electronic Original (Steven Bisbee). From 1999 225

“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.” 226

EDI - Electronic Data Interchange 227

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Revised articles of draft uniform rules on the legal aspects of electronic data interchange 232

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«X12 Transaction Set Index Version 3040» 234

«Harbinger» Now holds Premonos materials 235

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«Electronic Commerce & Electronic Data Interchange: Internet Resources» Golden Gate University Library Guide 237

Electronic Payments 238

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Solutions 240

«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. 241

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.”	242
<Internet Council - NACHA>	243
<Project ACTION> “a program to develop a payment product for Internet transactions utilizing Automated Clearing House (ACH) credits”	244
<E-Cash Technologies Inc.> “global software solutions that extend and enhance physical-world payment methods”	245
<Cybercash> “VeriSign and CyberCash join forces to offer complete e-commerce solutions”	246
<Globeset Trinitech> “securing payment in the digital age”	247
<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”	248
<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.	249
<E-Commerce Guide>	250
<BigStep> Build your own web-based e-commerce site, free service	251
<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 streamline 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	252
<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, Pricewaterhouse-Coopers and J.P. Morgan. 18/06/1999	253
<WorldPay>	254
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<Page of links to resources on Electronic Money or E-Money> by Roy Davies.	258
<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 Publi-	259

ations> <How much do you trust Big Brother?> interview of David Chaum, 1997 & the <Mark Twain Bank>	
<CyberCash>	260
<CheckFree> “the undisputed leader in moving money electronically”	261
<VeriFone>	262
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<Open Market>	264
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Discussion

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<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> Elsop - 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⟩	286
⟨European ePayments Observatory⟩	287
⟨The Future of Money⟩ edited by Robert Knautz, 1997 Policy Spotlight	288
⟨Payment mechanisms designed for the Internet⟩ by Michael Peirce	289
⟨Payment Solutions - page sponsored by IBM⟩	290
Joint Electronic Payments Protocol (JEPI) to make it easier for consumers to use multiple payment systems from Web browsers:	291
⟨World Wide Web Consortium⟩	292
⟨CommerceNet⟩	293
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⟨Debt, Money and Ancient Meme⟩	300
⟨21 st Century Banking Alert Page⟩ also ⟨Additional Online Resources⟩ and ⟨BancMail Archive⟩ at ⟨Fried, Frank, Harris, Shriver and Jacobson⟩	301
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⟨Money - Past, Present & Future⟩ Sources of Information on Monetary History, Contemporary Developments, and the Prospects for Electronic Money maintained by Roy Davies	307
⟨The Future of Money in the Information Age⟩ by the Cato Institute, 1997.	308
⟨The Surprise Weapon: Private Enterprise Money⟩ by E. C. Riegel, 1944.	309
⟨Array⟩ including the ⟨Journal of Internet Banking and Commerce⟩ and ⟨Journal of Internet Purchasing⟩	310
⟨The Surprise Weapon: Private Enterprise Money⟩ by E. C. Riegel, 1944.	311
⟨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.	312
⟨Crypto-Anarchy and Virtual Communities⟩ by Timothy C. May (1995)	313
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<Passport> <Passport, Hailstorm, .Net etc.> Microsoft	317
<Oblix Identity-Based Security Solutions(TM)>	318
<The DotGNU Project>	319
<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."	320
<PAM - Pluggable Authentication Modules>	321
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<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	325
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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. 343

<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. 344

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. 345

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. 346

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. 347

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<Convention on Cybercrime> Budapest, 2001, Council of Europe 349

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<Draft Convention on Cyber-crime (Draft N? 19)> politechbot 351

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◁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.

361

◁Echelon Watch▷ Cyber-Rights & Cyber-Liberties (UK)

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◁Statewatch▷ monitoring the state and civil liberties in the European Union

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Interest Groups & Campaigns

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Interest Groups \046 Campaigns Campaigns\0mm

364tinyThis 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. tinyElsewhere off this site: ◁Electronic Commerce compendium▷ tiny◁Wassenaar Arrangement▷ tiny◁Center for Democracy and Technology▷ tiny◁Center for Media Education▷ tiny◁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▷ tiny◁Distributed.Net▷ tiny◁Electronic Freedom Frontier▷ tiny◁Electronic Frontier Foundation▷ tiny◁Electronic Privacy Information Center▷ tiny◁EU Freedom Campaign*▷ tiny◁Foundation for Taxpayer and Consumer Rights▷ tiny◁CryptoRights Foundation▷ tiny◁Global Internet Liberty Campaign▷ tiny◁International Cryptography Campaign▷ tiny◁Echelonwatch▷ tiny◁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” tiny◁Free Congress Foundation▷ tiny◁the American Civil Liberties Union▷ tiny◁Center for Media Education▷ tiny◁Security Forum▷ *Industry tiny◁Direct Marketing Association▷ tiny◁Interactive Services Association▷ tiny◁TRUSTe▷ tiny◁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. tiny◁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. ParagraphIndent0mmGBDe 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

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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. 393

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. 394

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- ◁E-Business Research Center▷ CIO 398
- ◁E-Commerce▷ Follesdal, Coolconnect (check details) 399
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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.”

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<Electronic Frontiers Australia> “representing Internet users concerned with on-line freedoms” 420

<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. 421

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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) 426

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