

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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Cryptography applied in various ways and circumstances is essential for security and trust:
ParagraphIndent0mm • confidentiality

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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

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⟨eOriginal⟩ Electronic Original (Steven Bisbee). From 1999

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“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.”

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⟨NACHA - Electronic Payments Association⟩ “NACHA is a not-for-profit trade association

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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.

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⟨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

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⟨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 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 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, PricewaterhouseCoopers and J.P. Morgan. 18/06/1999 253

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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,

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