

Lex Mercatoria: Electronic Commerce and Encryption Pages

Lex Mercatoria

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2 **Electronic Commerce & Encryption**

Electronic Commerce \046 Encryption Encryption0mm

3 *Electronic Commerce Documents tiny [UNCITRAL Model Law on Elec-](#)
 4 [tronic Commerce \(1996\)](#) > <document manifest>¹ < html, segmented text>
 < html, scroll, document in one> < pdf, landscape> < pdf, portrait> < odf:odt,
 5 open document text> < plain text utf-8> < concordance> < dcc, document
 content certificate (digests)> footnotesize tiny [WTO Declaration on Global Elec-](#)
[tronic Commerce \(Adopted on 20 May 1998\)](#) > <document manifest>² < html,
 segmented text> < html, scroll, document in one> < pdf, landscape> < pdf,
 6 portrait> < odf:odt, open document text> < plain text utf-8> < concordance>
 < dcc, document content certificate (digests)> footnotesize tiny [OECD Recom-](#)
[mendation 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, por-
 7 trait> < 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
 8 Baker & Coles !pick tiny<[Technology-Neutral, Non-PKI, Minimal-](#)
[ist E-Commerce Legislation](#)> tiny<[EFF “Privacy - Crypto - Export](#)
 9 [Restrictions, ITAR and EAR” Archive](#)> Electronic Frontier Founda-
 tion tiny<[eCommerce & Legal issues](#)> at <<http://ecominfocenter.com/>>
 10 eComInfoCenter.com tinyFor other documents related to electronic
 11

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>

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

- integrity 17
- authentication 18
- non-repudiation 19

In sum, read, cryptography impacts upon every aspect of considered e-commerce and private e-business relations. 20

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- #aes AES Algorithm (Advanced Encryption Standard) 23
- #reference Reference 24
- #software Security Software 25
- <[Crypto Law Survey](#)> <[Bert Jaap Koops](#)> 26
- <[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

- Agreements** 29
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31	Interest Groups		
32	<Center for Democracy and Technology>		
33	<CryptoRights Foundation>		
34	<Cyber Rights and Cyber Liberties UK> on the <Wassenaar Arrangement> at <Cyber Rights & Cyber Liberties>		
35	<Electronic Frontier Foundation>		
36	<International Cryptography Campaign>		
37	<Foundation for Taxpayer and Consumer Rights>		
38	<Global Internet Liberty Campaign>		
39	<Free Congress Foundation>		
40	<Echelonwatch>		
41	<the American Civil Liberties Union>		
42	<Electronic Frontiers Texas>		
43	<Center for Media Education>		
44	Industry		
45	<Direct Marketing Association>		
46	<TRUSTe>		
47	AES Algorithm (Advanced Encryption Standard)		
48	NIST AES		
49	<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)		
50	<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.”	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
		<AES> entry on Wikipedia	55
		AES Winner announced October 2nd, 2000	56
		<Rijndael> by <Joan Daemen> and <Vincent Rijmen> < > of Belgium.	57
		publications Vincent Rijmen <list> DBLP Bibliography Server <list> 2everything	58
		Joan Daemen <list> DBLP Bibliography Server <list> 2everything	59
		<Cryptix>	60
		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 < >	61
		6{ 5 Finalists, August 1999	62

63	‹Twofish›	‹Crypto Page› Paulo Barreto	83
64	‹Rijndael›	‹Encryption and Security Tutorial›	84
65	‹Serpent›	‹Cryptome›	85
66	‹MARS›	‹A Cryptographic Compendium› < > ‹alternative location›	86
67	‹RC6›	‹EFF “Privacy - Crypto - Export Restrictions, ITAR and EAR” Archive› Electronic Frontier Foundation	87
68	Data Encryption Standard (DES)	‹Cryptography› Francis Litterio	88
69	‹Data Encryption Standard (DES)›	‹Security & Cryptography› ‹standards› by Michael Waidner	89
70	‹Data Encryption Standard (DES), Triple DES, and Skipjack Algorithms›	‹Security and Encryption› ‹*› Quick Links	90
71	‹Triple DES Validation List›	‹Encryption and Security Tutorial›	91
72	‹Overview Triple DES Encryption›	‹Encryption, Security & Privacy News› All E-Commerce	92
73	‹Easy DES File Encryption Software for Organizations!›	‹Cryptographic Algorithms› ‹Mach5 Cryptography Archives›	93
74	‹Strong Encryption Package› Federal Information Processing	‹What's Hot in Encryption - Bulletins› EFF	94
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.	‹Cryptography: The Study of Encryption› ‹Cryptography› Francis Litterio	95
76	Reference & Links	‹How electronic encryption works and how it will change your business› ‹Viacorp . com›	96
77	‹The Crypto Link Farm - Encryption and Security-related Resources› A few of (the many) mirrors auto-updated: < >	‹Security Encryption PGP›	97
78	‹Security and Encryption-related Resources and Links› by Peter Gutmann	‹GPG - The GNU Privacy Guard› (Open PGP)	98
79	‹Security pointers› by Tom Dunigan	‹The Linux Encryption-HOWTO Homepage› ‹Linux Encryption HOWTO› by Marc Mutz	99
80	‹Security and Cryptography› by Mark McCutcheon	‹OpenPGP (RFC2440)›	100
81	‹Crypto - Cryptography resource on the Web› by Matt Blaze	‹Snake Oil Warning Signs: Encryption Software to Avoid› an FAQ by Matt Curtin	101
82	‹Cryptography and Security› ‹[+]› by ‹Ronald L. Rivest› ‹[+]›	‹Mitre› CVE - Security Dictionary of Common Vulnerabilities and Exposures	102
		‹Counterpane›	103
		‹Infosyssec - Security Portal for Information System Security Professionals›	104

105 **Security Software**106 **Secure Point to Point Connection and File Sharing**107 <[Open Secure Shell](#)> - openSSH108 <[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.109 <[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.110 <[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 1999111 <[Gnutella](#)>112 <[Gnut](#)> Linux/Unix console gnutella clone113 <[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."

114 <[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 115**Encrypted Files and Mail** 116

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<[UP - Ultimate Privacy](#)> 119<[Speak Freely](#)> 120<[Speak Free](#)> Secure fully encrypted Chat Program 121<[Speak Freely Unix](#)> <[Windows](#)> 122<[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<[The International PGP Page](#)> 128<[Top level home page for www.pgp.net](#)> 129<[GPG - GNU Privacy Guard](#)> <[Download GPG](#)> which uses only free 130

	algorithms, and conforming to the OpenPGP standard		
131	OpenPGP (RFC2440)		
132	PGP Sites #fix		
133	PGP DH v RSA FAQ		
134	Linux Encryption Solutions		
135	See also Linux Encryption		
136	GPG - GNU Privacy Guard Download GPG which uses only free algorithms, and conforming to the OpenPGP standard		
137	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).”		
138	SuSE Linux (since v7.2) provides a Secure Crypto File System based on Twofish		
139	The Linux Encryption-HOWTO Homepage Linux Encryption HOWTO by Marc Mutz		
140	Encrypting Disks		
141	Encrypting your Disks with Linux Doobee. R. Tzeck		
142	PPDD requires recompiling (patching) the Linux kernel to allow strong encryption and a special device. Good documentation.		
143	TCFS involves the running of a daemon which exports an encrypted filesystem as an NFS share.		
144	Crypto Kernel Patch a patch for any given Linux kernel to make the loopback device use encryption algorithms.		
145	BestCrypt Jetico		
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	StegFS - A Steganographic File System for Linux		149
	Organizations		150
	Internet Engineering Task Force		151
	IEEE Computer Society		152
	International Association for Cryptography Research		153
	National Security Agency U.S.A.		154
	National Institute of Standards and Technology NIST is an agency of the U.S. Commerce Department's Technology Administration		155
	NCSA		156
	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
	National Information Assurance Partnership		161
	Office of Information Security		162
	International Telecommunication Union		163
	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

168	〈Association for Computing Machinery〉	18867	〈Biometric Consortium〉	
	〈SANS Institute〉		〈Biometrics〉	190
169	〈CSI - Computer Security Institute〉		〈Biometric Encryption information〉	191
170	〈TruSecure〉		〈The Bio API〉	192
171	〈CERT〉 a center of Internet security expertise		〈VeriSign〉	193
172	〈 >			
173	Commercial		Quantum physics cryptography	194
174	〈RSA Data Security〉 〈RSA〉		〈NTT〉	195
175	〈RSA Security〉 “the most trusted name in e-security”		〈Almaden Research Lab〉	196
176	RSA Security Incorporated owned key encryption patents (US) which expired September 26 th 2000.		〈Los Alamos〉	197
177	〈Baltimore Security〉		〈British Telecom〉	198
178	Other		Digital Signatures	199
179	〈UP - Ultimate Privacy〉		This list does not attempt to be exhaustive. It provides links to	200
180	〈VeriSign〉		sources we have found particularly useful, and to other more com-	
181	〈Speak Freely〉		prehensive lists of sources on the subject.	
182	〈Speak Free〉 Secure fully encrypted Chat Program		Elsewhere off this site: 〈Electronic Commerce compendium〉	201
183	〈Speak Freely Unix〉 〈Windows〉		〈UNCITRAL Model Law on Electronic Signatures (2001)〉	202
184	〈Crypto-Central SHA algorithm MD5 etc.〉 Delphi: Advanced en- ryption Components		Electronic Signatures in Global and National Commerce Act, 2000, United States	203
185	Biometrics		is law, granting (from 1 st October, 2000) electronic signatures	204
186	〈The Biometric Consortium〉		the same binding legal status as hand-written signatures and	
187	〈The International Biometric Society〉		thereby making the signing of enforceable contracts online	
188	〈Biometrics〉 A Journal of the International Biometric Society		possible on the click of a mouse, with all that that may imply.	
			〈Bill〉	205
			“A bill to regulate interstate commerce by electronic means by	206
			permitting and encouraging the continued expansion of elec- tronic commerce through the operation of free market forces, and for other purposes”	

- 207 <[Interdisciplinary Centre for Law & Information Technology, ICRI](#)>
- 208 <[Legal Aspects of the E-Revolution](#)> <(archived site)> European Commission - Information Society Directorate-General
- 209 <[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”
- 210 <[Links on Law, Cryptography and Electronic Communications](#)> Prepared by Juan A. Avellan of the Information Technology Law Unit, Queen Mary and Westfield College
- 211 <[Law Center on Electronic Signatures](#)>
- 212 <[Global E-Commerce Law](#)> Baker & McKenzie
- 213 <[The CyberNotary Committee](#)> Science and Technology Section of the American Bar Association co Chairs: Theodore S. Barassi & Joseph H. Alhadef
- 214 <[Digital Notary Systems](#)> American Bar Association
- 215 <[Digital Signatures Guidelines](#)> American Bar Association

Electronic Contracts and Electronic Commercial Documents

- 217 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.
- 218 Elsewhere off this site: <[Electronic Commerce compendium](#)>
- 219 <[ebXML](#)> The UN and OASIS effort: “Creating a Single Global Electronic Market”
- 220 <[Monthly Archives for ebxml-awareness](#)>
- 221 <[Electronic Business XML Initiative \(ebXML\)](#)> The XML Cover Pages by Robin Cover < >

- 222 <[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](#)>

- 223 <[Bolero](#)> <*>
- 224 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

- 225 <[eOriginal](#)> Electronic Original (Steven Bisbee). From 1999
- 226 “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 227

- 228 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.
- 229 Elsewhere off this site: <[Electronic Commerce compendium](#)>
- 230 <[Electronic Commerce and EDI](#)> at NRCCL's Law and Information Technology Links Norwegian Research Center for Computers and Law <[NRCCL](#)>
- 231 check UNECE for the United Nations/EDIFACT Standards.

232	Revised articles of draft uniform rules on the legal aspects of electronic data interchange		
233	United Nations Revised draft model statutory provisions on the legal aspects of electronic data interchange		
234	<X12 Transaction Set Index Version 3040>		
235	<Harbinger> Now holds Premonos materials		
236	<UNeTradeS.net>		
237	<Electronic Commerce & Electronic Data Interchange: Internet Resources> Golden Gate University Library Guide		
238	Electronic Payments		
239	Elsewhere off this site: <Electronic Commerce compendium>		
240	Solutions		
241	<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.		
242	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."		
243	<Internet Council - NACHA>		
	<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 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,		252

	SETCo, Sun Microsystems, Transactor Networks, Trintech, and Visa. 18/06/1999		
253	«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		
254	«WorldPay»		
255	«NetBanx»		
256	«Payment mechanisms designed for the Internet» by Michael Peirce		
257	«Digital Money, Credit Cards, and Electronic Payment Systems»		
258	«Page of links to resources on Electronic Money or E-Money» by Roy Davies.		
259	«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»		
260	«CyberCash»		
261	«CheckFree» “the undisputed leader in moving money electronically”		
262	«VeriFone»		
263	«Millicent» (Digital / Compaq)		
264	«Open Market»		
265	«MasterCard»		
266	«Visa»		
267	«Hyper Mart» free service with advertising part of the Go2Net network		
268	«Sitematic» monthly charges		
	«MindSpring Biz» monthly charges		269
	«MS Solutions for small businesses»		270
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	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.		273
	Elsewhere off this site: «Electronic Commerce compendium»		274
	«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.		275
	«Guide to Online Payments» US Federal Trade Commission		276
	«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.?		277
	«Electronic Payments Forum»		278
	«Electronic Money, or E-Money, and Digital Cash» links by Roy Davies		279
	«Epayment Links» Institute for eCommerce, Carnegie Mellon University		280
	«Electronic Commerce, Payment Systems, and Security» links by Michael Waidner		281
	«Internet Funds Transfer Services - Electronic Payments» Elsop - Electronic Software Publishing Corporation		282

283	«A Bibliography of Electronic Payment Information»	Writings and Links to them	303
284	«Links related to Smart Cards and Electronic Payment Systems»	«E-Commerce Times» News	304
285	«Payment Systems Information Resources» Federal Reserve Bank of New York	«A Bibliography of Electronic Payment Systems»	305
286	«United States Government Electronic Commerce Policy»	«Alternative Money Systems» «New Civilization Network»	306
287	«European ePayments Observatory»	«Money - Past, Present & Future» Sources of Information on Monetary History, Contemporary Developments, and the Prospects for Electronic Money maintained by Roy Davies	307
288	«The Future of Money» edited by Robert Knautz, 1997 Policy Spotlight	«The Future of Money in the Information Age» by the Cato Institute, 1997.	308
289	«Payment mechanisms designed for the Internet» by Michael Peirce	«The Surprise Weapon: Private Enterprise Money» by E. C. Riegel, 1944.	309
290	«Epayment Solutions - page sponsored by IBM»	«Array» including the «Journal of Internet Banking and Commerce»	310
291	Joint Electronic Payments Protocol (JEPI) to make it easier for consumers to use multiple payment systems from Web browsers:	and «Journal of Internet Purchasing»	
292	«World Wide Web Consortium»	«The Surprise Weapon: Private Enterprise Money» by E. C. Riegel, 1944.	311
293	«CommerceNet»	«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
294	«Millicent» from Digital Equipment Corporation «Information»	«Crypto-Anarchy and Virtual Communities» by Timothy C. May (1995)	313
295	Microsoft: «Passport»	Commerce Related Sites including «Banking» and «Finance»	314
296	«Electronic Money / Internet Payment Systems»	Authentication Solutions - Virtual Identities	315
297	«Network Payment Mechanisms and Digital Cash» by Michael Peirce	«Liberty Alliance Project» (Sun etc.)	316
298	«Central Banking Resource Center» Mark Bernkopf	«Passport» «Passport, Hailstorm, .Net etc.» Microsoft	317
299	«e\$ Page» Robert Hettinga	«Obliv Identity-Based Security Solutions(TM)»	318
300	«Debt, Money and Ancient Meme»	«The DotGNU Project»	319
301	«21st Century Banking Alert Page» also «Additional Online Resources» and «BancMail Archive» at «Fried, Frank, Harris, Shriver and Jacobson»	«Linux-PAM» "Pluggable Authentication Modules for Linux is a suite	320
302	«A Bibliography of Electronic Payment Information»		

	of shared libraries that enable the local system administrator to choose how applications authenticate users.”	338		
321	‹PAM - Pluggable Authentication Modules›			
322	‹documentation for Linux-PAM›			
323	‹PAM - FAQ›			
324	‹PAM›			
325	‹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			
326	Government and other Documents: Stands/Approaches to Electronic Commerce			
327	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.			
328	Elsewhere off this site: ‹Electronic Commerce compendium›			
329	‹Electronic commerce in the WTO›			
330	‹Electronic Commerce› at the International Chamber of Commerce			
331	‹United States Government Electronic Commerce Policy›			
332	‹International Sites›			
333	‹A Framework for Global Electronic Commerce›			
334	‹A Framework For Global Electronic Commerce›			
335	‹W3C Activities Related to the US “Framework for Global Electronic Commerce”›			
336	‹Electronic Commerce and the European Union›			
337	‹Legal Aspects of the E-Revolution› European Commission - Information Society Directorate-General			
			‹WTO’s work programme on electronic commerce›	
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			‹Wassenaar Arrangement›	341
			‹Ecommerce› at the ‹Global Information Infrastructure Commission› of the ‹Center for Strategic & International Studies›	342
			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 infrastruc-	346

ture and governance, (5) intellectual property, (6) control, (7) reliability, (8) protection of private data and (9) taxes/tariffs.

347 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.

348 **Cybercrime**

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

350 <Other COE Pages related to the Convention on Cybercrime>

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

352 **Privacy**

353 See also <Linux Encryption>

354 <Electronic Privacy Information Center>

355 <P3P> WWW Consortium

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

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

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

359 <Privacy Foundation>

360 **NoN-Privacy / Security?**

361 <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) 362

<Statewatch> monitoring the state and civil liberties in the European Union 363

Interest Groups & Campaigns 364

Interest Groups \046 Campaigns CampaignsØmm

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

365 366 367 368 369 370

371 372 373

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 to the government of each country.

393 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.

394 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.

Electronic Commerce Resource Sites

< eComInfoCenter.com >	396
< Summary Of Electronic Commerce And Digital Signature Legislation > McBride Baker & Coles !pick	397
< E-Business Research Center > CIO	398
< E-Commerce > Follesdal, Coolconnect (check details)	399
< Technology-Neutral, Non-PKI, Minimalist E-Commerce Legislation >	400
< E-Commerce News Archive >	401
< Electronic Commerce and EDI > NRCCL's Law and Information Technology Links	402
< E-Commerce Project > America Online	403
< Electronic Commerce > by Michael Waidner	404
< Electronic Commerce Online Resources > List maintained by Gilbert & Tobin, Australia	405
< Electronic commerce section of the WTO website >	406
< WTO's work programme on electronic commerce >	407
< Electronic Commerce > at the International Chamber of Commerce	408
< US Government Ecommerce Policy >	409
< Ecommerce > at the < Global Information Infrastructure Commission > of the < Center for Strategic & International Studies >	410
< Electronic Commerce > Morino Institute	411
< Electronic Commerce and the European Union >	412
< European Internet Forum > (including Globalisation and the Information Society; Digital signatures and encryption; Internet Governance)	413
< DTI ECommerce > UK Department of Trade and Industry	414
< DTI E-Commerce Directive >	415

- 416 <Communications and information industries>
- 417 <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.”
- 418 <E-Comm Links> E-Commerce Task Force, Canada
- 419 <Center for Law, Commerce and Technology> School of Law University of Washington
- 420 <Electronic Frontiers Australia> “representing Internet users concerned with on-line freedoms”
- 421 <The Commerce Standard> The Standard for Internet Commerce is a uniform open and free standard for Electronic Commerce. Ziff-Davis publisher initiative developed collaboratively with more than 200 top global Internet merchants, IT vendors, analysts, policy-makers, 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.
- 422 <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.
- <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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SiSU Metadata, document information

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