



ECARM's Best Picks For JIBC

Contributed by the Members and Supporters of ECARM

ECARM, a mailing list that deals with **Electronic Commerce and Rights Management**, is managed by Judie Mulholland and Keffee Haynes of the [Knowledge Connection Inc.](#) From the outset, ECARM has stiven to become an accepted forum where topics covering the gamut from access, privacy, intelligent agents to biometrics and open source software can be openly debated; where questions can be asked and responses are readily forthcoming; and last but not least, where techies and non-techies alike can come together to learn about some of the most compelling and challenging issues of the day.

As a service to our subscribers, this past summer, a second mailing list called [ECARM News](#) was created. The aim of ECARM News is to provide members and supporters of the ECARM community with select information about the latest news items, papers, reports, announcements, etc. This information (i.e., data) is being archived in a database which is available, free of charge, to anyone who wishes to locate information on ECARM-related topics. It is from this database that we have compiled *ECARM's Best Picks For JIBC*.

In closing, if you are not already a member of ECARM, and would be interested in joining, please pay our website a visit where you will find more detailed information about the mission and raison d'etre of ECARM, the list archives, and how to subscribe/unsubscribe. This information is located at:

<http://www.ecarm.org>,

and likewise, particular details about ECARM News and the database can be found at:

<http://www.ecarm.org/news>.

Here you can either conduct specific searches using keywords, titles, sources, authors, dates, etc.; browse the individual entries by accessing the archives which are updated twice daily and organized by month; subscribe to the mailing list or contribute an item. And by all means, we encourage "all of the above." In short, we would like everyone to participate. Join in the online discussions. Keep up with the news. Introduce new people to the list. Help us realize our goal of making ECARM *truly* a global community based on mutual understanding and shared interests.

Happy surfing...

Judie Mulholland
Keffee Haynes

Contents

- [Risk Management for Electronic Banking and Electronic Money Activities](#)
- [Couriers Without Luggage: Negotiable Instruments and Digital Signatures](#)
- [The Emerging Digital Economy Report](#)
- [IMPLEMENTING THE OECD "PRIVACY GUIDELINES" IN THE ELECTRONIC ENVIRONMENT](#)
- [BANKING BRANCHES OUT ON INTERNET](#)
- [Suspicious Internet Banking](#)
- [Retail Payments Issues: Experience With Electronic Check Presentment](#)
- [Major Banks Team On Digital Certificates](#)

- [Cryptography and SET -- Safe Surfing Part 1](#)
 - [Cryptography and SET -- What's Under the Hood? Part 2](#)
 - [Open Systems, Free Markets, and Regulation of Internet Commerce](#)
 - [The 21st Century Economy \(Special Double Issue\)](#)
 - [Banking Industry Seeks Net Users' Trust](#)
 - [REPORT ON ELECTRONIC MONEY](#)
 - [Financial Management Service](#)
 - [How usable are Australian Banking Web Sites? \(Report 1\)](#)
 - [How usable are Australian Banking Web Sites? \(Report 2\)](#)
 - [Electronic Commerce - A Guide To Better Practice](#)
 - [BIOMETRICS AND THE FUTURE OF MONEY](#)
 - [E&Y Report on Technology in Banking and Financial Services](#)
 - [The Economic Impact of Counterfeiting](#)
 - [Electronic wallet tackles battle of the pocket bulge](#)
 - [Citibank Plans a New Online Banking System](#)
 - [Ministerial Conference on Electronic Commerce](#)
 - [FSML \(TM\) - Financial Services Markup Language](#)
 - [3rd USENIX Workshop on Electronic Commerce, 1998](#)
 - [2B as Legal Software for Electronic Contracting -- Operating System or Trojan Horse?](#)
 - [Operational Risk Management](#)
 - [Guide to Online Banking](#)
 - [Got a Dime? Citibank and Chase End Test of Electronic Cash](#)
-

Title: Risk Management for Electronic Banking and Electronic Money Activities

Resource type: Report

Date: March 1998

Source: BIS Web Site

Author: Basle Committee on Banking Supervision

Keywords: BANKING WEB SITE, BENCHMARKING, INTERNET/WWW, TRANSACTIONS

URL: <http://www.bis.org/publ/bcbs35.pdf>

Title: Couriers Without Luggage: Negotiable Instruments and Digital Signatures

Resource type: Journal Article

Date: Spring 1998

Source: South Carolina Law Review

Author: Jane Kaufman Winn

Keywords: NEGOTIABLE, INSTRUMENTS, DIG SIG, CONTRACTS

URL: <http://www.law.sc.edu/sclr/WINN.HTM>

Title: The Emerging Digital Economy Report

Resource type: Report

Date: April 1998

Source: US DOC Web Site

Author: US Department of Commerce

Keywords: E-COMMERCE, INTERNET/WWW, DIGITAL ECONOMY, IMPACT

URL: <http://www.doc.gov/e-commerce/emerging.htm>

Title: IMPLEMENTING THE OECD "PRIVACY GUIDELINES" IN THE ELECTRONIC ENVIRONMENT

Resource type: Report

Date: Latest update 12 June 1998

Source: OECD Web Site

Author: OECD

Keywords: E-COMMERCE, INFO SECURITY, PRIVACY, E-ENVIRONMENT

URL: <http://www.oecd.org/dsti/sti/it/secur/prod/reg97-6e.pdf>

Title: BANKING BRANCHES OUT ON INTERNET

Resource type: News Article

Date: July 7, 1998

Source: Chicago Tribune

Author: Melissa Wahl, Tribune Staff Writer

Keywords: INTERNET/WWW ,DIGITAL BANKING ,ACCEPTANCE ,SERVICES

URL: <http://chicagotribune.com/business/businessnews/article/0,1051,ART-11575,00.html>

Title: Suspicious Internet Banking

Resource type: Advisory/Alert

Date: July 1998

Source: FDIC Web Site

Author: Federal Deposit Insurance Corporation

Keywords: INTERNET BANKING ,FRAUD , SUSPICIOUS , REPORTING

URL: <http://www.fdic.gov/consumer/suspicious/>

Title: Retail Payments Issues: Experience With Electronic Check Presentment

Resource type: Report / GAO/GGD-98-145

Date: July 14, 1998

Source: US GAO Web Site

Author: General Accounting Office

Keywords: E-CHECK .PRESENTMENT ,BANKING , RETAIL PAYMENTS

URL: <http://frwebgate.access.gpo.gov/cgi-bin/useftp.cgi?>

[IPath=waisback.access.gpo.gov&filename=gg98145.pdf&directory=/diskb/wais/data/gao](http://frwebgate.access.gpo.gov/cgi-bin/useftp.cgi?IPath=waisback.access.gpo.gov&filename=gg98145.pdf&directory=/diskb/wais/data/gao)

Title: Major Banks Team On Digital Certificates

Resource type: News Article

Date: (08/13/98); 12:44 PM CST

Source: NEWSBYTES Top Story

Author: Steve Gold, Newsbytes

Keywords: DIGITAL CERTIFIC,INTEROPERABILITY,PILOT ,PROTOCOL

URL: <http://www.newsbytes.com/pubNews/116476.html>

Title: Cryptography and SET -- Safe Surfing Part 1

Resource type: White Paper

Date: 8/11/98

Source: bankinfo.com

Author: The Internet Division, IBM

Keywords: CRYPTOGRAPHY ,SSL/SET ,CREDENTIALS ,CA

URL: <http://www.bankinfo.com/ecom/etpart1.html>

Title: Cryptography and SET -- What's Under the Hood? Part 2

Resource type: White Paper

Date: 8/11/98

Source: bankinfo.com

Author: The Internet Division, IBM

Keywords: CRYPTOGRAPHY ,ENCRYPTION ,PUB/PRIV KEYS ,DIG SIG

URL: <http://www.bankinfo.com/ecom/etpart2.html>

Title: Open Systems, Free Markets,and Regulation of Internet Commerce

Resource type: Journal Article

Date: 1177 (1998)

Source: 72 Tulane L. Rev. / jwinn
Author: Jane Kaufman Winn
Keywords: INTERNET ,IMPACT ,DIG SIG ,AUTHENTICATION
URL: <http://www.smu.edu/~jwinn/esig.htm>

Title: The 21st Century Economy (Special Double Issue)
Resource type: Articles/Reports
Date: August 24, 1998
Source: Business Week
Author:
Keywords: E-COMMERCE ,ECONOMY ,TECHNOLOGY ,IMPACT
URL: <http://www.businessweek.com/1998/35/covstory.htm>

Title: Banking Industry Seeks Net Users' Trust
Resource type: News Article
Date: August 24, 1998
Source: The Industry Standard
Author: Torsten Busse
Keywords: E-BANKING ,PAYMENT ,STANDARD ,BIPS
URL: http://www.thestandard.net/articles/news_display/0,1270,1500,00.html?home.tf

Title: REPORT ON ELECTRONIC MONEY
Resource type: Report
Date: August 31, 1998
Source: E-mail
Author: European Central Bank
Keywords: E-MONEY ,REGULATION ,MONETARY POLICY ,IMPLEMENTATION
URL: <http://www.ecb.int/pub/pdf/emoney.pdf>

Title: Financial Management Service
Resource type: References/Links
Date: Last Visited August 1998
Source: Treasury Web Site
Author: US Department of Treasury
Keywords: FINANCIAL MGT ,ACCOUNTING ,FINANCIAL INFO ,CREDIT ADMIN
URL: <http://www.fms.treas.gov/>

Title: How usable are Australian Banking Web Sites? (Report 1)
Resource type: Report
Date: 1 September 1998
Source: CRIA Web Site
Author: David Sless, Art Shulman, and Eric Manners
Keywords: BENCHMARKING ,BANKING WEB SITE,USABILITY ,TASKS
URL:
http://www.communication.org.au/recent_projects/bank_web_sites/Report_1_the_tasks/report_1_the_tasks.htm

Title: How usable are Australian Banking Web Sites? (Report 2)
Resource type: Report
Date: August 1998
Source: CRIA Web Site
Author: Eric Manners
Keywords: BENCHMARKING ,BANKING WEB SITE,IMPRESSIONS ,EVALUATION
URL:
http://www.communication.org.au/recent_projects/bank_web_sites/Report_2_impressions/report_2_impressions.htm

Title: Electronic Commerce - A Guide To Better Practice
Resource type: Report
Date: Last updated April 1998
Source: Martech Web Site
Author: Martech International S.A.
Keywords: BEST PRACTICES ,E-COMMERCE ,TESTBED ,E-BANKING
URL: <http://www.martech-intl.com/best2/>

Title: BIOMETRICS AND THE FUTURE OF MONEY
Resource type: Hearings
Date: 05/20/1998
Source: Comm. on Banking and Finan. Serv
Author: SUBCOMMITTEE: Domestic and International Monetary Policy
Keywords: BIOMETRICS ,MONEY ,HEARINGS ,IMPACT
URL: http://commdocs.house.gov/committees/bank/hba48784.000/hba48784_of.htm

Title: E&Y Report on Technology in Banking and Financial Services
Resource type: Report
Date: Tue, 15 Sep 1998 14:56:41
Source: E-mail
Author: Ernst & Young
Keywords: E-COMMERCE ,EVOLVING MODEL ,CUST. CONNECTION,DELIVERY CHANNEL
URL: <http://www.ey.com/publicate/fsi/J00200.pdf>

Title: The Economic Impact of Counterfeiting
Resource type: Journal Article
Date: Latest update 28 October 1998
Source: OECD Web Site
Author: Hema Vithlani, ICC Counterfeiting Intelligence Bureau.
Keywords: COUNTERFEITING ,INDUST AFFECTED ,IMPACT ,PROTECTION
URL: <http://www.oecd.org/dsti/sti/industry/indcomp/prod/Fakes.pdf>

Title: Electronic wallet tackles battle of the pocket bulge
Resource type: News Article
Date: SUE LOWE
Source: I.T. / Internet News
Author: Tuesday 29 September 1998
Keywords: E-COMMERCE ,E-WALLET ,SMART CARDS ,APPLICATION
URL: <http://www.it.fairfax.com.au/980929/ecommerce/ecommerce3.html>

Title: Citibank Plans a New Online Banking System
Resource type: News Article
Date: October 5, 1998
Source: NYT / Technology | CYBERTIMES
Author: SAUL HANSELL
Keywords: ONLINE BANKING ,E-BANKING SERV ,LEGACY SYSTEMS ,IMPACT
URL: <http://www.nytimes.com/library/tech/98/10/biztech/articles/05citi.html>

Title: Ministerial Conference on Electronic Commerce
Resource type: Conference Papers
Date: 7-9 October 1998
Source: OECD Web Site
Author: OECD w/ Government of Canada
Keywords: E-COMMERCE ,TRUST/USER ,INFO INFRASTRUCT,MAX BENEFITS

URL: http://www.ottawaoecdconference.org/english/announcements/res_center.html

Title: FSML (TM) - Financial Services Markup Language

Resource type: Overview

Date: September 24 1998

Source: echeck.org Web Site

Author: FSTC Electronic Check project team

Keywords: FSML ,E-CHECK ,SPECIFICATIONS ,GUIDELINES

URL: http://www.echeck.org/kitprint/FSML_1-17-1.pdf

Title: 3rd USENIX Workshop on Electronic Commerce, 1998

Resource type: Refereed Papers

Date: August 31 - September 3, 1998

Source: E-mail

Author: USENIX

Keywords: E-COMMERCE ,PAYMENT TECHNOL ,E-PAYMENT SYSTEM,APPLICATION

URL: <http://www.usenix.org/publications/library/proceedings/ec98/technical.html>

Title: 2B as Legal Software for Electronic Contracting -- Operating System or Trojan Horse?

Resource type: Symposium paper

Date: October 1998

Source: E-mail/~froomkin

Author: A. Michael Froomkin

Keywords: E-COMMERCE ,UCC2B ,E-CONTRACTING ,REGULATION

URL: <http://www.law.miami.edu/~froomkin/articles/2b.htm>

Title: Operational Risk Management

Resource type: Report

Date: September 1998

Source: BIS Web Sites

Author: Basle Committee on Banking Supervision

Keywords: RISK MANAGEMENT ,MEASUREMENT ,MONITORING ,POLICY/PROCEDURE

URL: <http://www.bis.org/publ/bcbs42.pdf>

Title: Guide to Online Banking

Resource type: Chart

Date: Updated: 10/13/98

Source: CyberInvest.com Web Site

Author: CyberInvest

Keywords: ONLINE BANKING ,ACCESS ,BILL PAYING ,APPLICATION

URL: <http://www.cyberinvest.com/guides/bankonl.bankonl.guide.html>

Title: Got a Dime? Citibank and Chase End Test of Electronic Cash

Resource type: News Article

Date: November 4, 1998

Source: NYT / Technology | CYBERTIMES

Author: SAUL HANSELL

Keywords: E-CASH ,SMART CARDS ,TRIAL/SHUT DOWN ,IMPACT

URL: <http://www.nytimes.com/library/tech/98/11/biztech/articles/04card.html>