



## Editorial

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by Gordon Jenkins

Email [jenkins@ca.inter.net](mailto:jenkins@ca.inter.net)

URL: <http://www.gordjenkins.com>

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This fifth edition of the Journal of Internet Banking and Commerce leads us into our second year.

The Internet and Smart Cards were the two biggest changes we noticed during our first year of operation. Both of these trends are affecting all areas of our lives, not just banking and commerce.

It is interesting that smart cards were first introduced and are still mainly used in Europe. The Internet started and still has its strongest base in the United States and Canada.

Europe is quickly catching up on the Internet, North America is quickly catching up on smart cards and the Pacific Rim is quickly catching up on both.

The next year will be interesting!