

Preface

Financial Cryptography 2000 marked the fourth time the technical, business, legal, and political communities from around the world joined together on the small island of Anguilla, British West Indies to discuss and discover new advances in securing electronic financial transactions. The conference, sponsored by the International Financial Cryptography Association, was held on February 20–24, 2000. The General Chair, Don Beaver, oversaw the local organization and registration.

The program committee considered 68 submissions of which 21 papers were accepted. Each submitted paper was reviewed by a minimum of three referees. These proceedings contain revised versions of the 21 accepted papers. Revisions were not checked and the authors bear full responsibility for the content of their papers.

This year's program also included two invited lectures, two panel sessions, and a rump session. The invited talks were given by Kevin McCurley presenting "In the Search of the Killer App" and Pam Samuelson presenting "Towards a More Sensible Way of Regulating the Circumvention of Technical Protection Systems". For the panel sessions, Barbara Fox and Brian LaMacchia moderated "Public-Key Infrastructure: PKIX, Signed XML, or Something Else" and Moti Yung moderated "Payment Systems: The Next Generation". Stuart Haber organized the informal rump session of short presentations.

This was the first year that the conference accepted submissions electronically as well as by postal mail. Many thanks to George Davida, the electronic submissions chair, for maintaining the electronic submissions server. A majority of the authors preferred electronic submissions with 65 of the 68 submissions provided electronically.

The program committee had a difficult and challenging task in developing the program. Each year both the quantity and quality of submissions has improved and I thank all the authors for their submissions. The committee was assisted by our colleagues: Masayuki Abe, Don Beaver, Josh Benaloh, Daniel Bleichenbacher, Jan Camenisch, George Davida, Giovanni Di Crescenzo, Cynthia Dwork, Stefan Dziembowski, Serge Fehr, Matthias Fitzi, Markus Jakobsson, Ari Juels, Reto Kohlas, CT Montgomery, Satoshi Obana, Bartosz Przydatek, Markus Stadler, Stuart Stubblebine, Avishai Wool, and Moti Yung. I apologize for any inadvertent omissions. The committee also had the benefit of Matt Franklin, the Financial Cryptography '99 program chair, as an invaluable advisor to the committee. My thanks to the program committee and all reviewers.

Many individuals deserve thanks for their contribution to the success of the conference. Leslie Matheson and Bob Tarjan were responsible for exhibitions and sponsorships. Vince Cate and Ray Hirschfeld were responsible for local ar-

rangements. Ben Cutler organized registration and took on many other duties. Organizing the conference this year was especially difficult due to hurricane damage on the island. I am especially grateful to Don Beaver and Ray Hirschfeld for all their advice and assistance.

Many organizations deserve thanks for supporting Financial Cryptography 2000. Financial support for several students was provided by Cryptography Research. Other grants of facilities and significant employee time were provided by Hansa Bank and Offshore Information Services. CertCo Incorporated and Hush-mail provided financial support and e-Gold, Hansa Bank, Intertrust, nCipher, Telcordia, Xcert, ZeroKnowledge sponsored events. Once again e-Gold sponsored the rump session and provided a \$350 e-Gold award for the best presentation at the rump session.

With comments and input from several people, including Moti Yung, Karl Thompson, and Jen Beaver, we saw fit to introduce a logo for this year's conference. The product, executed in final form by Don Beaver, adorned the pre-proceedings and the t-shirts and can be seen below.

Thanks to the people of Anguilla who have shared their island home. Finally I would like to thank my wife, Louise, and my two children, Alex and Erin, for their tremendous support.

September 2000

Yair Frankel



Financial Cryptography 2000

February 21–24, 2000, Anguilla, BWI

Sponsored by the
International Financial Cryptography Association (IFCA)

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