

1. Record Nr.	UNINA9910144123603321
Titolo	Smart card research and applications : third international conference, CARDIS'98, Louvain-la-Neuve, Belgium, September 1998 : proceedings // Jean-Jacques Quisquater, Bruce Schneier (eds.)
Pubbl/distr/stampa	Springer Berlin Heidelberg
Altri autori (Persone)	QuisquaterJean-Jacques SchneierBruce
Disciplina	332.7/6
Soggetti	Smart cards
Lingua di pubblicazione	Inglese
Formato	Materiale a stampa
Livello bibliografico	Monografia
Sommario/riassunto	<p>Smart cards have been driven by the need for a secure, portable, computing platform. Hence it is no surprise that security considerations dominated their research. The CARDIS conferences were created to provide a forum for this research. CARDIS 1998 is the third international conference on Smart Card Research and Advanced Applications, held in Louvain-la-Neuve, Belgium, 14-16 September 1998. The first CARDIS was held in Lille, France in November 1994, and the second was held in Amsterdam, The Netherlands in September 1996. The fourth CARDIS is scheduled to take place in Bristol, UK in September 2000 (<a href="http://www.cardis.org">http://www.cardis.org</a>). This volume contains the refereed papers presented at CARDIS 1998. These 35 papers were first published in a pre-proceedings and distributed to the attendees at the conference; they have subsequently been revised and updated for this volume. The papers discuss all aspects of smart-card research: Java cards, electronic commerce applications, efficiency, security (including cryptographic algorithms, cryptographic protocols, and authentication), and architecture. Submissions from Europe, the U.S., Asia, and Australia show that this is indeed an international area of research, and one that is becoming more popular as practical demand for smart cards increase. We wish to thank the Program Committee members who did</p>

an excellent job in reviewing papers and providing feedback to the authors.

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