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Sommario/riassunto	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 ?rst 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 (http://www.cardis.org). This volume contains the refereed papers presented at CARDIS 1998. These 35 papers were ?rst published in a pre-proceedings and distributed to the - tenees at the conference; they have subsequently been revised and updated for this volume. The papers discuss all aspects of smart-card research: Java cards, elect- nic commerce applications, e'ciency, security (including cryptographic al- rithms, cryptographic protocols, and authentication), and architecture. Subm- sions 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 pr- tical demand for smart cards increase. We wish to thank the Program Committee members who did

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