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This book constitutes the thoroughly refereed post-conference proceedings of the 16th International Conference on Financial Cryptography and Data Security (FC 2012), held in Kralendijk, Bonaire, February 27–March 1, 2012. The 29 revised full papers presented were carefully selected and reviewed from 88 submissions. The papers cover all aspects of securing transactions and systems, including information assurance in the context of finance and commerce.

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