

## Security and Trust on the World Wide Web

Jim Miller, Chair

*Domain Leader*

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Panelists:

Philip DesAutels

*Project Manager*

*Digital Signature Initiative*

*World Wide Web Consortium*

Brian O'Higgins

*Chief Technology Officer*

*Entrust Technologies*

Win Treese

*Director of Security*

*Open Market, Inc.*

John Wankmueller

*MasterCard*

For the past four years, the World Wide Web has been hailed as the technology that will finally enable international electronic commerce on a mass scale, both for consumers-to-merchant and company-to-company transactions. It is seen by governments as a force to be reckoned with (and hence regulated and taxed). Yet despite the phenomenal growth of the Web, electronic commerce is still not a commercial reality with any noticeable market penetration.

Initially, many people argued that the problem was a lack of security on the Internet in general and the Web in particular. More recently, however, there is a growing awareness that the problem goes beyond security to the more general notion of "trust," prompted by questions like "Do you know where your money REALLY is? Do you know how your bank's security system works? Do you care?"

The panel will discuss the issues that they believe are key to creating an acceptable business environment on the Web, including issues of both security and trust. The discussion will focus on both the technology issues and the social issues, since both must be addressed to create a true electronic marketplace.

All members of the panel have done significant work towards enabling electronic commerce on the World Wide Web: Philip DesAutels leads the W3C's project to provide digitally signed assertions, including standard terms and conditions; Brian O'Higgins is CTO of Entrust Technologies who provide a range of public key management systems; Win Treese is in charge of security solutions at Open Market, which develops software for Internet commerce; and John Wankmueller has spearheaded MasterCard's work on the SET protocol.