

Talk

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Cyberspeak is more like cyberbabble to the uninitiated, that is, to those of us stuck in the real world. To help you speak the language, here are a few of the more common buzzwords. If you'd like to know more, start by visiting <http://e-comm.webopedia.com> online.

Bleeding Edge — If you're still crowing about being on the cutting edge, you're hopelessly passé. If you're truly at the forefront of technology, you're on the bleeding edge. Consider it a mere modernization of "where the rubber meets the road."

Digital Cash — Spends like cash, looks like numbers. Like serial numbers on real dollars, each digital cash number is unique. Digital cash is issued by a real bank and represents real sums of money. Expected to be in wide use by 2000, get yours from an online bank or your own bank.

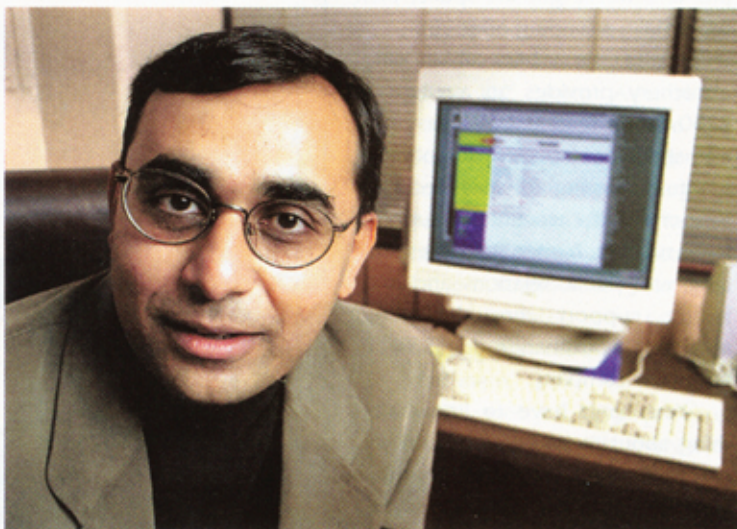
Digital Certificate — Kind of like a notarized seal. The digital certificate is attached to an electronic message to verify that the sender is who he or she claims to be. Instead of a Notary Public, a digital certificate is an encrypted message issued by a Certificate Authority (CA).

Digital Wallet — Works like a physical wallet but heaps harder to steal. Actually, it is encryption software that holds a user's payment information (credit card numbers, digital cash and digital checks), a digital certificate to identify the user, and shipping information. Consumers like it because it's virtually theft-proof, and you don't have to constantly re-enter the info every time you order something. Merchants like it because it's almost fraud-proof.

EDI — Short for Electronic Data Interchange, the transfer of data between different companies using networks such as the Internet.

E-Commerce — Electronic commerce, that is, conducting business of any kind online.

Firewall — Major security to control who can get what, in or out, of the system. Considered the first line of



"E-commerce is a fundamental change in business," says Datta.

defense and, although usually very tough to break, complex encrypting is used on data to further stump hackers.

RSA — Encryption technology developed by RSA Data Security Inc. using an algorithm that capitalizes on the fact that there is no efficient way to factor very large numbers. Breaking this security code requires an enormous amount of computer processing power and time. It's not impossible to break, but short of having Einstein in your employ with a couple of supercomputers and tons of free time, it's just not likely. The technology is widely used in the U.S. to protect such information as credit card numbers and is so powerful that Uncle Sam has restricted exporting it to foreign countries.

SET — Secure Electronic Transaction, a new standard that enables secure credit card transactions, employing digital signatures for identification and verification purposes.

Smart Card — Think of it as a credit card-sized memory disk. It's a small electronic device that contains electronic memory and is typically used for storing such stuff as medical records, digital cash (say, to use in one of the new Coca-Cola machines), and electronic tokens (for everything from video games to your local toll road).

LAN — Local Area Network, meaning computers in a single building or adjacent buildings, all wired together.

WAN — Wide Area Network or two or more LANs that are hooked together and typically span large geographic areas.