A STUDY ON INTELLIGENT SECURE ELECTRONIC PAYMENT SYSTEMS

廖仁億、曹偉駿

E-mail: 9023854@mail.dyu.edu.tw

ABSTRACT

AT PRESENT, ELECTRONIC PAYMENT SYSTEMS ACTIVITIES CONSTRUCTED ON THE INTERNET MAINLY EMPLOY THE CERTIFICATE-BASED PUBLIC KEY CRYPTOSYSTEM TO SOLVE THEIR RELATED SECURITY ISSUES. BUT IT IS BASED ON THE CONDITION THAT THE CERTIFICATE AUTHORITY (CA) MUST BE HONEST AND NEED TO MANAGE THE KEY DIRECTORY. FURTHERMORE, IT NEEDS TO SPEND EXTRA TIME TO VERIFY THE SIGNATURE SIGNED IN THE DIGITAL CERTIFICATE BY THE CA. IN PRACTICAL ENVIRONMENTS, THE CA IS NOT ABSOLUTELY HONEST, AND IT IS POSSIBLE FOR A HACKER TO INTRUDE IT. THEREFORE, WE HAVE DEVELOPED EFFICIENT SELF-CERTIFIED SCHEMES INSTEAD OF USING DIGITAL CERTIFICATES. THE PROPOSED SCHEMES CAN PREVENT THE CA FROM INTERVENING IN THE TRANSACTIONS BETWEEN WEB SITES AND CUSTOMERS, AND THEY CAN AUTHENTICATE THEIR IDENTITIES EACH OTHER WITHOUT THE HELP OF CA. FOR THE CONSIDERATIONS OF EFFICIENCY, THE PROPOSED INTELLIGENT ELECTRONIC PAYMENT SYSTEMS ARE DEVELOPED BY USING ELLIPTIC CURVE CRYPTOSYSTEMS INSTEAD OF MODULAR EXPONENTIATION, BECAUSE IT POSSESSES FASTER COMPUTATION AND FEWER BITS ACHIEVING THE SAME SECURITY LEVEL AS OTHER PUBLIC KEY CRYPTOSYSTEMS, LIKE THE RSA CRYPTOSYSTEM. IN SUMMARY, IN THE THESIS WE HAVE DESIGNED A SESSION KEY EXCHANGE SCHEME, A DIGITAL SIGNATURE SCHEME, AND A BLIND SIGNATURE SCHEME FOR THE E-CASH BASED PAYMENT SYSTEMS USING THE SELF-CERTIFIED PUBLIC KEY CRYPTOSYSTEM BASED ON ELLIPTIC CURVE CRYPTOSYSTEMS. THE PROPOSED SCHEMES MAKE ON-LINE ELECTRONIC PAYMENT SYSTEMS SECURELY WORKABLE.

Keywords : ELECTRONIC PAYMENT SYSTEMS, ELLIPTIC CURVE CRYPTOSYSTEMS, SELF-CERTIFIED PUBLIC KEY CRYPTOSYSTEMS, BLIND SIGNATURE

Table of Contents

REFERENCES

[1]賴溪松、韓亮、張真誠，近代密碼學及其應用，松崗圖書資料公司，1998年8月。

[2]吳琮璠、謝清佳，資訊管理，智勝文化事業公司，1998年8月。

[3]邱筱雅，電子商務的付款機制:研究文獻回顧與評述，交通大學資訊管理研究所碩士論文， 民國85年。(指導教授:黃景彰) [4]段正明、李鎮樟，電子付款的分析與探討，CCL TECHNICAL JOURNAL，1996年12月。

[5]邵敏華，SET使用的密碼學技巧:優缺點之評估，CCL TECHNICAL JOURNAL，1999年12月。

[6]胡國新，設計植基於自我驗證公開金鑰系統之安全線上電子拍賣機制，大葉大學資訊管理研究 所碩士論文，民國89年。(指導教授:曹偉駿) [7]夏雲浩，網路錢潮-談數位貨幣，翔威國際有限公司，1998年七月。

[8]林祝興、李正隆，"ELLIPTIC-CURVE UNDENIABLE SIGNATURE SCHEMES," 第十一屆全國資訊安全 會議，2001年5月。

[9]BELLART, M., GARAY, J.A., HAUSER, R., HERZBERG, A., KRAWCZYK, H., STEINER, M., TSUDIK, G., AND WAIDNER, M., "IKP -- A FAMILY OF SECURE ELECTRONIC PAYMENT PROTOCOLS," PROC -EEDINGS OF THE FIRST USENIX WORKSHOP ON ELECTRONIC COMMERCE, NEW YORK, JULY 1995.

[10]BLHAM, E., AND SHAMIR, A., "DIFFERENTIAL CRYPTANALYSIS OF THE DATA ENCRYPTION STAND -ARD," SPRINGER

VERLAG, BERLIN, 1993.
[11]BOLY, J.P., BOSSELAERS, A., CRAMER, R., MICHELSEN, R., MJOLSNES, S., MULLER, F., PEDERSEN, T., PFITZMANN, B., ROOIJ P., SCHOENMAKERS, B., SCHUNTER, M., VALLEE, L., AND WAIDNER, M., "THE ESPRIT PROJECT CAFE:HIGH SECURITY DIGITAL PAYMENT SYSTEMS," ESORICS 94(THE THIRD EUROPEAN SYPOSIUM ON RESEARCH IN COMPUTER SECURITY, LNCS 875, SPRINGER VERLAG, BERLIN 1994, PP. 217-230.
[12]CAMP, L.J., SIRBU, M., AND TYGAR, J.D., "TOKEN AND NOTATIONAL MONEY IN ELECTRONIC COMMERCE," PROCEEDINGS OF THE FIRST USENIX WORKSHOP ON ELECTRONIC COMMERCE, NEW YORK, JULY 1995.
[13]CARMENISCH, J.L., PIVETEAU, J.M., AND SRADLER, M.A., "BLIND SIGNATURES BASED ON THE DISCRETE LOGARITHM PROBLEM," RUMP SESSION OF EUROCRYPT'94, PERGIA, ITALY, 1994.
[14]CHANG, Y.S., WU, T.C., AND HUANG, S.C., "ELGAMAL-LIKE DIGITAL SIGNATURE AND MULTISI -GNATURE SCHEMES USING SELF-CERTIFIED PUBLIC KEYS," THE JOURNAL OF SYSTEMS AND SOFT WARE, 2000, PP. 99-105.
[15]CHAUM, D., "BLIND SIGNATURE FOR UNTRACEABLE PAYMENTS," ADVANCES IN CRYPTOLOGY: CRYPTO' 82, 1983, PP. 199-203.
[16]CHAUM, D., FIAT, A., AND NAOR, M., "UNTRACEABLE ELECTRONIC CASH," ADVANCES IN CRYPT OLOGY: CRYPTO'88, 1988, PP. 319-327.
[17]COX, B., TYGAR, J.D., AND SIRBU, M., "NETBILL SECURITY AND TRANSACTION PROTOCOL," PROCEEDINGS OF THE FIRST USENIX WORKSHOP ON ELECTRONIC COMMERCE, NEW YORK, JULY 1995.
[18]CYBERCASH WEB SITE, URL: HTTP://WWW.CYBERCASH.COM.
[19]DAVIS, R.M., "THE DATA ENCRYPTION STANDARD IN PERSPECTIVE," COMPUTER SECURITY AND THE DATA ENCRYPTION STANDARD, NATIONAL BUREAU OF STANDARDS, SPECAL PUBLICATION, FEB. 1978.
[20]DIFFIE, W., AND HELLMAN, M.E., "NEW DIRECTIONS IN CRYPTOGRAPHY," IEEE TRANSACTIONS ON INFORMATION THEORY, VOL. IT-22, NO. 6, 1976, PP. 644-654.
[21]ELGAMAL, T., "A PUBLIC KEY CRYPTOSYSTEM AND A SIGNATURE SCHEME BASED ON DISCRETE LOGARITHMS," IEEE TRANSACTIONS ON INFORMATION THEORY, VOL. IT-31, NO. 4, 1985, PP. 469-472.
[22]FERREIRA, L., DAHAB, R., "A SCHEME FOR ANALYZING ELECTRONIC PAYMENT SYSTEMS," COM -PUTER SECURITY APPLICATIONS CONFERENCE, 1998, PP. 137 -146.
[23]FRIER, A., KARLTON, P., AND KOCHER, P., "THE SSL 3.0 PROTOCOL," NETSCAPE COMMUNICA -TIONS CORP., 18 NOV. 1996. (URL: HTTP://HOME.NETSCAPE.COM/ENG/SSL3/DRAFT302.TXT) [24]GIRAULT, M., "SELF-CERTIFIED PUBLIC KEYS," LNCS 547, ADVANCES IN CRYPTOLOGY: PROC. EUROCRYPT'91, SPRINGER, 1992, PP. 490-497.
[25]GLOBE ID WEB SITE, URL: HTTP://WWW.GLOBEID.COM.
[26]HARN, L., "CRYPTANALYSIS OF THE BLIND SIGNATURES BASED ON THE DISCRETE LOGARITHM PROBLEM," ELECTRONICS LETTERS, VOL. 31, NO.14, 1995.
[27]JURISIC, A., AND MENEZES, A.J., "ELLIPTIC CURVES AND CRYPTOGRAPHY," DR. DOBB'S JOU -RNAL, 1997, PP. 26-35.
[28]JURISIC, A., AND MENEZES, A.J., "ECC WHITEPAPER:ELLIPTIC CURVES AND CRYPTOGRAPHY," URL: HTTP://WWW.CERTICOM.COM/RESEARCH/WECCRYPT.HTML [29]KALISKI, B.S., "AN OVERVIEW OF THE PKCS STANDARDS," RSA LABORATORIES, NOV. 1993.
[30]KOBLITZ, N., "ELLIPTIC CURVE CRYPTOSYSTEMS," MATHEMATICS OF COMPUTATION, VOL. 48, NO. 17, 1987, PP. 203-209.
[31]LAI, X., AND MASSEY, J., "A PROPOSAL FOR A NEW BLOCK ENCRYPTION STANDARD," PROCEED -INGS OF EUROCRYPT'90, SPRINGER VERLAG, BERLIN, 1991, PP. 389-404.
[32]MANASSE, M.S., "THE MILLICENT PROTOCOLS FOR ELECTRONIC COMMERCE," PROCEEDINGS OF THE FIRST USENIX WORKSHOP ON ELECTRONIC COMMERCE, NEW YORK, JULY 1995.
[33]MASTERCARD AND VISA, SECURE ELECTRONIC TRANSACTION (SET) SPECIFICATION, JUNE 1996.
[34]MEDVINSKY, G., AND NEUMAN, B.C., "NETCASH: A DESIGN FOR PRACTICAL ELECTRONIC CURRENCY ON THE INTERNET," PROCEEDINGS OF 1ST THE ACM CONFERENCE ON COMPUTER AND COMMUNICATION SECURITY, NOV. 1993.
[35]MILLER, V.S., "USE OF ELLIPTIC CURVES IN CRYPTOGRAPHY," ADVANCES IN CRYPTOLOGY: CRYPTO'85, 1985, PP. 417-426.
[36]MOHAMMED, E., EMARAH, A.E., AND EL-SHENNAWY, K.H., "A BLIND SIGNATURE SCHEME BASED ON ELGAMAL SIGNATURE," SEVENTEENTH NATIONAL RADIO SCIENCE CONFERENCE, FEB. 2000, PP. 22-24.
[37]NEUMAN, C., AND MEDVINSKY, G., "REQUIREMENTS FOR NETWORK PAYMENT: THE NETCHEQUE PER -SPECTIVE," PROCEEDINGS OF IEEE COMPCON'95, MARCH 1995.
[38]NGUYEN, K.Q., MU, Y., AND VARADHARAJAN, V., "MICRO-DIGITAL MONEY FOR ELECTRONIC COMMERCE,"

COMPUTER SECURITY APPLICATIONS CONFERENCE, 1997, PP. 2-8.
[39]PEIRCE, M., AND O'MAHONY, D., "SCALEABLE, SECURE CASH PAYMENT FOR WWW RESOURCES WITH THE PAYME PROTOCOL SET," 4TH INTERNATIONAL WORLD WIDE WEB CONFERENCE, DEC. 11-14, 1995.
[40]PETERSEN, H., AND POUPARD, G., "EFFICIENT SCALABLE FAIR CASH WITH OFF-LINE EXTORTION PREVENTION," TECHNICAL REPORT LIENS-97-7, ECOLE NORMALE SUPERIEURE, MAY 1997.
[41]PETERSEN, H., AND HORSTER, P., "SELF-CERTIFIED KEYS-CONCEPTS AND APPLICATIONS," PROC -EEDINGS OF COMMUNICATIONS AND MULTIMEDIA SECURITY'97, 1997, PP. 102-116.
[42]PFITZMANN, B., SCHUNTER, M., AND WAIDNER, M., "HOW TO BREAK ANOTHER "PROVABLY SECURE" PAYMENT SYSTEM," EUROCRYPT '95, LNCS 921, SPRINGER VERLAG, BERLIN, 1995, PP. 121-132.
[43]PFITZMANN, B., AND WAIDNER, M., "STRONG LOSS TOLERANCE OF ELECTRONIC COIN SYSTEMS," ACM TRANSACTION ON COMPUTER SYSTEMS, VOL. 15, NO. 2, MAY 1997, PP. 194-213.
[44]POINTCHEVAL, D., AND STERN, J., "SECURITY ARGUMENTS FOR DIGITAL SIGNATURES AND BLIND SIGNATURES," JOURNAL OF CRYPTOLOGY, VOL. 13, 2000, PP. 361-396.
[45]RIVEST, R., "THE MD5 MESSAGE DIGEST ALGORITHM," RFC 1321, 1992.
[46]RIVEST, R., AND SHAMIR, A., "PAYWORD AND MICROMINT: TWO SIMPLE MICROPAYMENT SCHEMES," PROCEEDINGS OF RSA'96 CONFERENCE, 1996.
[47]RIVEST, R., SHAMIR, A., AND ADLEMAN, L., "A METHOD FOR OBTAINING DIGITAL SIGNATURES AND PUBLIC-KEY CRYPTOSYSTEMS," COMMUNICATIONS OF THE ACM, VOL. 21, NO. 2, FEB. 1978, PP. 120-126.
[48]SAEEDNIA, S., "IDENTITY-BASED AND SELF-CERTIFIED KEY-EXCHANGE PROTOCOLS," INFORMATION SECURITY AND PRIVACY: ACISP'97, 1998, PP. 303-313.
[49]SCHNORR, C.P., "EFFICIENT IDENTIFICATION AND SIGNATURES FOR SMART CARDS," ADVANCES IN CRYPTOLOGY: CRYPTO'89, 1990, PP. 339-351.
[50]SHAMIR, A., "IDENTITY-BASED CRYPTOSYSTEMS AND SIGNATURE SCHEMES," ADVANCES IN CRYPTO -LOGY: CRYPTO'84, 1985, PP. 47-53.
[51]SCHOENMAKERS, B., "BASIC SECURITY OF THE ECASHTM PAYMENT SYSTEM," STATE OF THE ART IN APPLIED CRYPTOGRAPHY, COURSE ON COMPUTER SECURITY AND INDUSTRIAL CRYPTOGRAPHY, LEUVEN, BELGIUM, JUNE 3-6,1997, VOL. 1528 OF LECTURE NOTES IN COMPUTER SCIENCE, PP. 338-352.
[52]CCITT RECOMMENDATION X.509, "THE DIRECTORY: AUTHENTICATION FRAMEWORK," 1993.
[53]WRIGHT, M., "AUTHENTICATING ELECTRONIC CASH TRANSACTIONS," COMPUTER FRAUD & SECURITY, APR. 1997.
[54]WU, T.C., "DIGITAL SIGNATURE/MULTISIGNATURE SCHEMES GIVING PUBLIC KEY VERIFICATION AND MESSAGE RECOVERY SIMULTANEOUSLY," TO APPEAR IN COMPUTER SYSTEMS SCIENCE AND ENGI -NEERING, 2001.