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This four volume set LNCS 15994 15997 constitutes the proceedings of the ARES 2025 International Workshops on Availability Reliability and Security held under the umbrella of the 20th International conference on Availability Reliability and Security ARES 2025 which took place in Ghent Belgium during August 11 14 2025 The 79 full papers presented in this book were carefully reviewed and selected from 173 submissions They contain papers of the following workshops Part I First International Workshop on Artificial Intelligence Cyber and Cyber Physical Security AI 8th International Symposium for Industrial Control System and SCADA Cyber Security Research ICS CSR 2025 First Workshop on Sustainable Security and Awareness For nExt Generation InfRastructures SAFER 2025 4th Workshop on Cybersecurity in Industry 4 0 SecIndustry 2025 Part II 6th Workshop on Recent Advances in Cyber Situational Awareness and Data Centric Approaches CSA 2025 First International Workshop on Responsible Data Governance Privacy and Digital Transformation RDGPT 2025 22nd International Workshop on Trust Privacy and Security in the Digital Society TrustBus 2025 Part III 18th International Workshop on Digital Forensics WSDF 2025 14th International Workshop on Cyber Crime IWCC 2025 9th International Workshop on Cyber Use of Information Hiding CUING 2025 Part IV First International Workshop on Cybersecurity and Privacy Risk Assessments CPRA 2025 Second International Workshop on Emerging Digital Identities EDId 2025 Second International Workshop on Security and Privacy Enhancing Technologies for Multimodal Data SPETViD 2025 6th International Workshop on Graph based Approaches for CyberSecurity GRASEC 2025 5th International Workshop on Behavioral Authentication for System Security BASS 2025

Beyond Banks Dan Awrey, 2024-10-22 How new technology is rapidly changing the nature of money and the way we pay A diverse and growing range of financial institutions and platforms from PayPal and Venmo to WeChat Alipay and the brave new world of stablecoins has harnessed new technology to disrupt the system of money and payments as we know it Beyond Banks explains why this disruption holds out the promise of faster cheaper more convenient and more secure payments but also how it increasingly risks exposing consumers businesses and governments to the problem of bad money Dan Awrey traces the origins of our current bundled system of banking money and payments He explains why the problem of bad money the result of antiquated and inadequate laws and regulation that fail to establish credible commitments to hold transfer or return a customer s money on demand requires that policymakers fundamentally rethink their approach toward the design of the laws and institutions at the heart of this system He presents ways to effectively unbundle banking from money and payments ensure the credibility of monetary commitments and promote the stability of this system Awrey also envisions a more forward looking role for policymakers in encouraging greater technological experimentation competition and innovation in the realm of payments Beyond Banks sheds critical light on the important but too often dysfunctional relationship among technology regulation and money and lays the foundations for a safer more nimble and more inclusive

system of money and payments **Disruptive Innovation in Business and Finance in the Digital World** J. Jay Choi, Bora Ozkan, 2019-10-21 This volume contains fourteen articles split across four parts exploring the debate around the topics of fintech AI blockchain and cryptocurrency Featuring a cast of global contributors this is an unmissable volume exploring the most current research on digital innovation in the financial and business worlds Accounting Information Systems Arline A. Savage, Danielle Brannock, Alicja Arnold, 2025-10-21 Written by an author team uniquely composed of educators and practitioners Accounting Information Systems 2nd Edition offers a modern approach that helps students understand how course concepts are applied in the workforce and why developing these skills are so important By incorporating their own experience and showcasing real world applications through features like Sample LinkedIn Job Posts and Featured Professional spotlights the authors connect course concepts to industry allowing for greater understanding while helping students see the different opportunities a career in AIS can provide Accounting Information Systems also focuses on teaching students how to make informed business decisions through case based learning and data analysis applications Students work through Julia s Cookies a flexible running case with data sets and questions in Tableau and Excel that helps them understand how various systems come together to support a business and how those systems evolve Integrated analysis questions that take a tool agnostic approach are also available to promote critical thinking and communication skills With a practical perspective and high quality bank of assessments and practice opportunities this text has been written to help inspire and prepare the next generation of accounting professionals *Privacy's Blueprint* Woodrow Hartzog, 2018-04-09 The case for taking design seriously in privacy law Why design is almost everything Privacy law s design gap Privacy values in design Setting boundaries for design A toolkit for privacy design Social media Hide and seek technologies The internet of things **The Money Hackers** Daniel P. Simon, 2020-04-14 Businesses investors and consumers are grappling with the seismic daily changes technology has brought to the banking and finance industry The Money Hackers is the story of fintech s major players and explores how these disruptions are transforming even money itself Whether you ve heard of fintech or not it s already changing your life Have you ever Venmoed someone Do you think of investing in Bitcoin even though you can t quite explain what it is If you ve deposited a check using your iPhone that s fintech If you ve gone to a bank branch and found it s been closed for good odds are that s because of fintech too This book focuses on some of fintech s most powerful disruptors a ragtag collection of financial outsiders and savants and uses their incredible stories to explain not just how the technology works but how the Silicon Valley thinking behind the technology ideas like friction hedonic adaptation democratization and disintermediation is having a drastic effect on the entire banking and finance industry Upon reading The Money Hackers you will Feel empowered with the knowledge needed to spot the opportunities the next wave of fintech disruptions will bring Understand the critical pain points that fintech is resolving through a profile of the major finsurgents behind the disruption Topic areas include Friction featuring founders of Venmo Aggregate and

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