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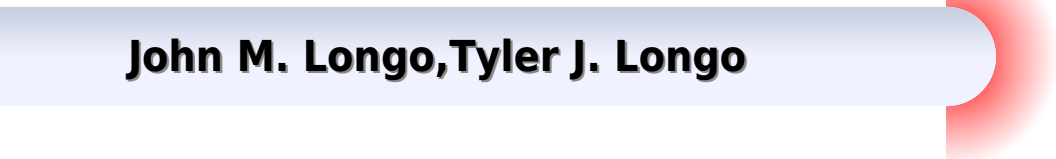
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Availability, Reliability and Security Bart Coppens, Bruno Volckaert, Vincent Naessens, Bjorn De Sutter, 2025-09-09
This four volume set LNCS 15994 15997 constitutes the proceedings of the ARES 2025 International Workshops on Availability Reliability 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

Complex Networks X Sean P. Cornelius, Clara Granell Martorell, Jesús Gómez-Gardeñes, Bruno Gonçalves, 2019-03-05 This book aims to bring together researchers and practitioners working across domains and research disciplines to measure model and visualize complex networks It collects the works presented at the 10th International Conference on Complex Networks CompleNet in Taragona Spain March 2019 With roots in physical information and social science the study of complex networks provides a formal set of mathematical methods computational tools and theories to describe prescribe and predict dynamics and behaviors of complex systems Despite their diversity whether the systems are made up of physical technological informational or social networks they share many common organizing principles and thus can be studied with similar approaches This book provides a view of the state of the art in this dynamic field and covers topics such as group decision making brain and cellular connectivity network controllability and resiliency online activism recommendation systems and cyber security This text will appeal to students and researchers in the field *Intelligent, Secure, and Dependable Systems in Distributed and Cloud Environments* Issa Traore, Isaac Woungang, Ahmed Awad, 2017-10-17 This book constitutes the refereed proceedings of the First International Conference on Intelligent Secure and Dependable Systems in Distributed and Cloud Environments ISDDC 2017 held in Vancouver BC Canada in October 2017

The 12 full papers presented together with 1 short paper were carefully reviewed and selected from 43 submissions This book also contains 3 keynote talks and 2 tutorials The contributions included in this proceedings cover many aspects of theory and application of effective and efficient paradigms approaches and tools for building maintaining and managing secure and dependable systems and infrastructures such as botnet detection secure cloud computing and cryptosystems IoT security sensor and social network security behavioral systems and data science and mobile computing

The Economics of FinTech Michael Imerman, Frank J. Fabozzi, 2025-04-22 A groundbreaking comprehensive exploration of how FinTech innovation is reshaping finance Technological innovation has shaped the role of finance since the introduction of the ATM in the 1960s but never more consequentially than by the massive digital revolution in the financial services industry known as FinTech The Economics of FinTech is a comprehensive introduction to this rapidly evolving and increasingly important domain and a groundbreaking exploration of how FinTech is reshaping finance Michael Imerman and Frank Fabozzi distill the dynamic developments of this multidisciplinary field into a cohesive accessible guide that covers the economic underpinnings of FinTech innovation framed within the established principles of financial intermediation management theory and data science Coverage includes in depth analysis of emerging technologies and innovations across various sectors of financial services as well as the entrepreneurial finance of FinTech such as funding valuation and startup management The first book to examine the economic principles of FinTech innovation Comprehensive coverage of financial technologies across various sectors in financial services Ideal for undergraduate and graduate students as well as entrepreneurs investors and finance professionals Instructor resources include solutions slides and case studies

Personal Finance Vickie L. Bajtelsmit, 2024-04-02 Personal Finance 3rd Edition offers essential skills and knowledge that will set students on the road to lifelong financial wellness By focusing on real world decision making Bajtelsmit Personal Finance engages a diverse student population by helping them make personal connections that can immediately impact their current financial situations Using a conversational writing style relatable examples and up to date coverage on important topics such as student debt housing fintech and AI students gain the knowledge they need to avoid early financial mistakes By the end of the course students have identified their goals and developed the problem solving skills they need to build on as they progress to the next stages of life

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.

Real-World Skills Series: Handling Money Genia Stemper, 2021-12-17 Created to appeal to teens and young adults, this series helps students navigate the challenges of the real world. Our team of experts share their wisdom and offer practical advice to help students deal successfully with everyday problems and situations. For *Handling Money*, Blake the Banker offers advice, and teens give helpful tips via texts. These relevant and light-hearted lessons are sure to make learning essential life skills enjoyable. Students get vital tips on how to be smart consumers. Comprehension questions follow each story and align with Common Core Standards. Answers some of the following everyday questions: How to setup a bank account, How to use Venmo or PayPal, What are free trials and sales, How does lending money work. This contains full-color interiors and is editable.

The Metaverse Matthew Ball, 2024-07-23 From the leading theorist of the Metaverse comes the eagerly anticipated revised and updated account of the next internet: what the Metaverse is, what it will take to build it, and what it means for all of us. A *Hudson Booksellers*, *Amazon*, *Guardian*, *Financial Times*, *Economist*, and *ByteDance* *Toutiao* Best Book of the Year. In this substantially revised and updated edition of his internationally best-selling book, pioneering theorist and entrepreneur Matthew Ball goes beyond the hype cycle to present a definitive account of the future of the internet. The Metaverse, according to Ball's industry-shaping definition, is a persistent and interconnected network of 3D virtual worlds that will eventually serve as the gateway to most online experiences and underpin much of the physical world. As Ball recounts, the Metaverse is a thirty-year-old term, and the core ideas and technologies behind it have been in development for nearly a century. Only recently, however, did this fantastical concept begin to leap from the pages of science fiction and depths of national research labs to the forefront of consumer technology, industrial engineering, healthcare, education, dating, and more. From the history of video games and virtual reality to proto-metaverses such as *Second Life*, *Fortnite*, and *Roblox*, to generative AI and the groundbreaking films and television series of the Walt Disney Company, Ball points out that the Metaverse is already emerging around us and doesn't require a headset. Still, there are many breakthroughs required to fully realize the Metaverse, and he describes each in approachable but expert detail. Ball also lays out how governmental policy, the philosophy of Big Tech leaders, artificial general intelligence, economics, and human rights will shape the development of the Metaverse. Famous for his ability to bring clarity to complex and misunderstood topics, Ball demonstrates that the race to build the Metaverse, also known as the spatial or immersive internet, is only accelerating. The

Metaverse will endure as an indispensable guide for enthusiasts tech aficionados and anyone curious about the profound transformations underway in our increasingly interconnected world **Retail Bank Basics** Emily Johnson,AI,2025-02-20 Retail Bank Basics offers a comprehensive guide to the everyday operations of retail banks focusing on personal finance and consumer banking It illuminates how banks manage personal accounts covering checking savings and money market options while detailing how deposits are utilized and secured The book also explores the loan process dissecting mortgages auto loans and credit cards and the criteria banks use for risk assessment and interest rates The book progresses from foundational concepts to the intricacies of payment services like debit cards and online transfers explaining the underlying technologies and regulations It emphasizes the importance of understanding financial regulations and the evolution of banking from local institutions to global entities highlighting the impact of deregulation and technology A key insight is how understanding banking operations empowers consumers to make informed financial decisions bridging the knowledge gap between banks and their customers By using industry data and case studies Retail Bank Basics sheds light on banking operations making it valuable for students professionals and anyone seeking to improve their financial literacy It provides a balanced view explaining complex topics in an accessible manner and progresses from basic concepts to examining the future of retail banking including the influence of fintech and changing consumer expectations **Financial Literacy Information for Teens, 1st Ed.** James Chambers,2021-08-01 Provides tips for financial success including facts about earning money creating budget savings and investments banking credit unions credit cards debt and financial technology along with a list of apps available for various financial processes and resources for additional information **Designing Mobile Payment Experiences** Skip Allums,2014-08-13 Now that consumer purchases with mobile phones are on the rise how do you design a payment app that s safe easy to use and compelling With this practical book interaction and product designer Skip Allums provides UX best practices and recommendations to help you create familiar friendly and trustworthy experiences Consumers want mobile transactions to be as fast and reliable as cash or bank cards This book shows designers developers and product managers from startups to financial institutions how to design mobile payments that not only safeguard identity and financial data but also provide value added features that exceed customer expectations Learn about the major mobile payment frameworks NFC cloud and closed loop Examine the pros and cons of Google Wallet Isis Square PayPal and other payment apps Provide walkthroughs demos and easy registration to quickly gain a new user s trust Design efficient point of sale interactions using NFC QR barcodes or geolocation Add peripheral services such as points coupons and offers and money management Resiliency and the Justice Professional Elizabeth Q. Wright,Bethany A. Wrye,2025-04-30 This essential text introduces criminal justice students to the topics of stress and wellness in personal and professional pursuits and provides them with the tools they will need to identify the signs of stress in their own lives and the lives of others Students will be equipped to put words into practice through the development and practice of a personal wellness

plan that will help them deal with the inevitable stressors they will experience on the job in the justice system Written by a criminal justice professor with professional work experience in the field and a community public health professor with expertise in health and wellness this text prepares the instructor to discuss stress and its impact on the psychological and physical health of an individual and the process of resiliency building Each chapter includes exercises with both academic and real world applicability that help students draw connections between the lessons and their usefulness for their personal academic and professional lives Resiliency and the Justice Professional is ideal for all students interested in a career in the justice or justice adjacent fields at all degree levels and can be used with students along the continuum of professional involvement from those not yet employed in the field to veteran professionals seeking to expand their knowledge

Cryptocurrency QuickStart Guide Jonathan Reichenal, PhD, 2023-02-27 THE ULTIMATE BEGINNER S GUIDE TO LEARNING EXACTLY HOW CRYPTOCURRENCY WORKS Includes FREE Digital Bonuses Exclusive Crypto Portfolio Manager Crypto Research Library More Learn Why QuickStart Guides are Loved by Over 1 Million Readers Around the World Cryptocurrency is more than just the future of money A Comprehensive and Approachable Look at the World of Cryptocurrency Whether the market is up or down cryptocurrencies are here to stay It s no secret that the crypto landscape can be confusing to the uninitiated In Cryptocurrency QuickStart Guide Dr Jonathan Reichenal draws from his decades of experience as a technology and business leader to break down exactly how crypto works and what newcomers to the space need to know Presented in plain language that is stripped of jargon and unsubstantiated predictions this thorough and approachable look at the world of cryptocurrency is the perfect starting point for anyone embarking on their own crypto journey Written by a Crypto Expert with Over 30 Years of Experience Regardless of whether you want to learn more about cryptocurrency to become a more informed investor or you feel you might be missing out on the next big thing or you just want to familiarize yourself with the future of money there is something in this book for you Cryptocurrency QuickStart Guide is Perfect for New or existing crypto investors who want to better understand cryptocurrencies on a technical level People who feel overwhelmed by contradictory or inflated information surrounding the crypto space Crypto investors who want to buy and sell their coins or branch out into mining or altcoins Crypto newcomers who need a comprehensive overview or feel like they are missing out on the opportunities Bitcoin Ethereum and altcoins can offer Anyone who is interested in learning more about the future of digital currencies Cryptocurrency QuickStart Guide Explains How the history of money has led us to this moment How blockchain technology works and how it powers popular cryptocurrencies like Bitcoin What beginners need to know about the crypto universe including Ethereum altcoins and tokens How to buy sell and trade cryptocurrencies along with critical considerations investors need to know With Cryptocurrency QuickStart Guide You ll Easily Understand These Crucial Concepts Crypto Fundamentals Exactly How Crypto Works and What the Future May Hold for Digital Currency Bitcoin and Beyond The Differences Between Leading Coins the Ethereum Network and Altcoins Plus

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The Credit Cleanup Book Shindy Chen, 2014-10-14 By unlocking the mortgage industry's trade secrets this indispensable book will help readers understand credit scoring and learn how to obtain and improve their credit reports Many consumers don't understand the basics of credit reporting and scoring or how this information is used by lenders and service providers today This book was written to remedy that A no nonsense guide it teaches readers about credit reports and scores shows them how to obtain and read their credit reports and outlines ways to remove negative and inaccurate items Readers will also learn about the latest consumer protection legislation concerning credit and lending and about changes in lending practices that can impact their financial well being The book details credit's impact on nearly every aspect of life including employment insurance love relationships services such as mobile phones and utilities apartment leases and auto business and home mortgage loans It walks readers through the process of disputing negative items on credit reports and includes letter templates that can be used for that purpose Finally it provides readers with credit and debt management tips and describes state of the art tools that can be used to foster better money and credit management habits With this book in hand a consumer should be able to achieve the higher credit score that is a person's greatest financial asset From Beauty to Business Kiyah Wright, 2022-05-24 You know you have the talent to make it in the beauty industry but figuring out where to begin can feel like a mystery and cosmetology schools often don't prepare students for the business end of these jobs which can make or break your career Consider this book your crash course on how current and aspiring beauty professionals can profit from their passions to create wealth beyond their wildest dreams Entrepreneur and celebrity hairstylist Kiyah Wright knows exactly what it takes to amass wealth in the hair and beauty industry From the time she was just 14 years old and doing hair in her grandmother's basement for 20¢ a pop Kiyah had found her calling By 17 she had 200 clients and netted over 60K a year Now 25 years later she's at the top of her game with A List Hollywood clientele two Emmy Awards two Hollywood Beauty Awards a thriving business and a million dollar brand In *From Beauty to Business* Wright breaks down her seven proven success principles that helped her achieve her goals Developing a success mindset Understanding the business of the beauty business Finding your niche Diversifying with multiple streams of income Growing your platform to grow your profits Preparing for the unexpected Planning for your future She also lays out crucial success strategies not taught in hair or

beauty schools about entrepreneurship finance branding marketing product distribution how to harness the power of social media and how to build wealth Whether you re working from your house or a salon From Beauty to Business will set you up for success with practical tools for thriving in the beauty business on your own terms This first of its kind sourcebook features Kiyah s favorite success affirmations industry themed business templates worksheets and the foolproof strategies Kiyah used to attract and retain superstar clients like Tyra Banks Jennifer Hudson Ciara Iman Taraji P Henson and Gabrielle Union Whether you re looking for tips in your career as a hairstylist makeup artist esthetician or other beauty professional From Beauty to Business is the ultimate resource guide that will set you on a straight path to success Buffett's Tips John M. Longo,Tyler J. Longo,2025-10-06 What if you could learn financial literacy from Warren Buffett himself Finance is a language like any other the more fluently you speak it the further and more comfortably you travel And if you want to improve your financial literacy what better teacher could you have than Warren Buffett Often described as the greatest investor of all time Warren Buffett started his investment firm with 100 in the late 1950s and went on to become the billionaire and sage we know today Along the way he s reaped huge profits for fellow investors in Berkshire Hathaway and remains one of the most sought after and closely watched figures in the business world So how did he do it In Buffett s Tips award winning professor and professional investor John M Longo demonstrates just how by translating decades of Buffett s writings and media appearances into a 100 straightforward tips and strategies anyone can follow for enhanced financial literacy and independence including Essential concepts like the time value of money and compound interest Basic financial instruments such as savings and checking accounts and certificates of deposit Approaches to valuing stock including discounted cash flow and relative valuation How to build a portfolio in accordance with Buffett s two golden rules Whether you want to grow your personal finances develop your business acumen or improve softer career skills such as emotional intelligence there s no one better to learn from than the most famous investor in the world and no better way to do that than having a copy of Buffett s Tips close at hand *The Next Revolution in our Credit-Driven Economy* Paul Schulte,2015-06-29 Go inside the research to see the global consequences of unethical banking The Next Revolution in our Credit Driven Economy The Advent of Financial Technology integrates market theory and practice to help investors identify growth opportunities and to help regulators create a sustainable economic environment Author Paul Schulte former economic analyst with the National Security Council draws upon his own decade spanning research to demonstrate how unethical banking practices provide the brute force that drives political and economic crises worldwide By unbundling how credit markets work this authoritative guide provides deep insight into crisis avoidance and detection successful investment climates and the groundwork that must be in place for policy makers to build a sound basis for economic growth Clear succinct case studies provide examples of policy and its effects on economic stability giving you a stronger understanding of the network of forces that determine how loan deposit ratios behave around the world Countries that lend more than they

save consistently get into trouble with catastrophic consequences for the rich and middle class as well as the politicians This book shows how credit excesses bring about price collapse in stocks currencies and real estate and provides direction for change in the context of global economics Dive deep into the mechanisms underlying the credit markets Learn how unregulated borrowing leads to socioeconomic crises Examine real world policy options through global case studies Discover how credit rises are best detected and avoided An economic climate in which even the smallest hiccup can have long lasting consequences should be the ideal impetus for a close scrutiny of global banking practices and economic policy The Next Revolution in our Credit Driven Economy takes you behind the scenes for a new perspective and a more informed look at where the world needs to begin changing The second half of the book will take a look at the revolution driving financial technology Companies in Silicon Valley and giants like Alibaba are challenging the landscape for banking This has profound implications for policy makers banks and for a new class of entrepreneurs who are developing software which is taking away market share from bank and challenging decades old financial empires The book will explore the reasons why many global banks remain flat footed It will go into detail about the new companies and software that are moving in the Far East and with innovations in securities bonds foreign exchange retail lending and SME lending Lastly the book will look at the strategy behind Alibaba and how it will challenge many companies from a powerful base inside China

Bond Investing For Canadians For Dummies Andrew Dagens, Russell Wild, 2023-11-21 Expert information and easy to follow advice for today's Canadian bond investors Bond Investing For Canadians For Dummies will show you how to invest in bonds in today's environment and strengthen and protect your investment portfolio Bonds are a great choice for anyone looking to make a smart investment that will provide a steady income and this book is a great choice for anyone ready to get started With clear jargon free guidance on the best reasons to buy various types of bonds and what type of bonds to invest in you'll be ready to minimize your investment risks by adding bonds to your portfolio Let this book which focuses on the Canadian bond market teach you to wisely buy and sell your bonds by considering both risks and returns Find out how to make the right bond investment for you Identify your investment goals and choose the best investment strategy for you Use Canadian and international bonds to diversify your portfolio and build a safe income stream Learn about the many different types of bonds including Government of Canada Bonds and treasuries municipal and provincial bonds and agency bonds Find out how to buy bonds at the right time and when to sell Understand the risks and returns on your bonds so you can meet your personal targets Learn about the impact of Canadian taxes on bonds and other fixed income investments Bond Investing For Canadians For Dummies is perfect for new and experienced investors who want to learn all the ins and outs of the bond market

[The Startup Checklist](#) David S. Rose, 2016-04-27 25 Steps to Found and Scale a High Growth Business The Startup Checklist is the entrepreneur's essential companion While most entrepreneurship books focus on strategy this invaluable guide provides the concrete steps that will get your new business off to a strong start You'll learn the ins and outs

of startup execution management legal issues and practical processes throughout the launch and growth phases and how to avoid the critical missteps that threaten the foundation of your business Instead of simply referring you to experts this discussion shows you exactly which experts you need what exactly you need them to do and which tools you will use to support them and you ll gain enough insight to ask smart questions that help you get your money s worth If you re ready to do big things this book has you covered from the first business card to the eventual exit Over two thirds of startups are built on creaky foundations and over two thirds of startup costs go directly toward cleaning up legal and practical problems caused by an incomplete or improper start This book helps you sidestep the messy and expensive clean up process by giving you the specific actions you need to take right from the very beginning Understand the critical intricacies of legally incorporating and running a startup Learn which experts you need and what exactly you need from them Make more intelligent decisions independent of your advisors Avoid the challenges that threaten to derail great young companies The typical American startup costs over 30 000 and requires working with over two dozen professionals and service providers before it even opens for business and the process is so complex that few founders do it correctly Their startups errors often go unnoticed until the founder tries to seek outside capital at which point they can cost thousands of dollars to fix or even completely derail an investment The Startup Checklist helps you avoid these problems and lay a strong foundation so you can focus on building your business

Leo Martino Steals Back His Heart Eric Geron,2025-01-14 Leo Anthony Martino loves love Unfortunately love doesn t love Leo back Leo Martino s hunt for love has been a total flop Over the years every single crush has ghosted him leaving him miserable and alone By senior year Leo concludes he must be unlovable It s time to stop trying But when he finds himself obsessing over the irresistible Lincoln Chan Leo decides to give love one last shot and this time he has a plan He s going to change everything about himself to become the perfect boyfriend And the plan actually works but will he take it too far

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