

information on class action securities and fraud litigation. The Internet has also become a forum allowing potential investors to investigate and obtain information on companies. Actual stock purchases are now possible on the Internet. There is even discussion of possibly creating an entirely on-line stock exchange.

The benefits of easy access and the ability to process financial data on a global basis in real-time are enormous for those involved in the securities industry. Unfortunately, the Internet's ability to enable many people to publish and distribute information regarding securities and potential investments also results in easy access to false information. The flow and availability of information on the Internet is also difficult to monitor. There is increasing concern by federal regulators such as the Federal Trade Commission about on-line credit scams and deceptive trade practices as well as on-line investment fraud. There are also new technologies trying to address the situation.

One such technology is a Smart Card. Smart Cards are credit card-size pieces of plastic that contain an embedded micro controller chip. The cards are attached to a personal computer and contain software and hardware security features and can run executable code. With this technology, users of the cards are able to encrypt data within the public-key infrastructure. Businesses dealing with secured transactions should consider such a technology to prevent multiple-user access to a single account.

ACCESSIBILITY-AMERICANS WITH DISABILITIES ACT

In one of the first court decisions to consider the applicability of the American With Disabilities Act (ADA) to websites, a federal judge rejected a lawsuit contending that a Southwest Airlines website violated the ADA because it was not accessible by blind users. The judge ruled that it was up to Congress to specify by legislation that websites were a "place of public accommodation." *Access Now, Inc., v. Southwest Airlines, Co.*, 227 F.Supp.2d 1312 (SD Fla. 2002).