

## Povzetek

*V tem delu bomo spoznali konkreten sistem digitalnega denarja in se poskušali čimbolj približati praktični implementaciji. Najprej bomo spoznali potrebne matematične in kriptografske osnove ter nekaj osnov monetarne ekonomije. Nato bomo izbrali konkreten sistem digitalnega denarja, ki ga je iznašel Brands, in ga poskušali čimbolj prilagoditi praktičnim zahtevam. Pri tem bodo igrali bistveno vlogo certifikati s skrivnim ključem, ki so tudi njegov izum. Za nas bodo najpomembnejši omejeni slepi podpisi certifikatov s skrivnim ključem, ki bodo omogočali učinkovito izdajanje digitalnega denarja. Namen diplome je prikazati trenutno dogajanje na področju digitalnega denarja in podati dovolj informacij za praktično implementacijo.*

Ključne besede: digitalni denar, elektronski kovanci, razširitve digitalnega denarja, omejeni slepi podpisi, certifikati s skrivnim ključem.

## Abstract

*In this thesis a practical off-line digital money system is introduced with a practical implementation in mind. First we develop some mathematical and cryptographical background and also explain some monetary economy. After that we give a description of common properties of different digital money systems and choose one for a detailed study. The chosen system was invented by Brands and is well suited for a practical implementation. The system is based on secret-key certificates that were also invented by Brands. Of our main interest are restrictive blind signatures of secret-key certificates that make possible to construct efficient withdrawal protocols. Our aim is to provide a reader with a general overview of current digital money systems and enough knowledge for a practical implementation.*

Keywords: digital money, electronic coins, extensions of off-line cash, restrictive blind signatures, secret-key certificates.

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