INTRODUCTION

1.1 Preamble

Even today, some considerable time after the so called ‘dot com/Internet revolution’, electronic commerce (e-commerce) remains a relatively new, emerging and constantly changing area of business management and information technology. There has been and continues to be much publicity and discussion about e-commerce. In order to understand electronic commerce it is important to identify the different terms that are used, and to assess their origin and usage.

The main reward of Ecommerce is to Faster buying/selling procedure, as well as easy to find products, Buying/selling 24/7, More reach to customers, there is no theoretical geographic limitations, Low operational costs and better quality of services, Easy to start and manage a business. Customers can easily select products from different providers without moving around physically. But people want to take solutions they must aware of security and safety transactions.

Why E-Commerce is changing the Way Businesses Operate? eCommerce facilitates the current reengineering of business processes which is widespread in most large companies. The goals of eCommerce are similar to the goals of reengineering: Reduced costs, Lower product cycle times, Faster customer response, Improved service quality, New technology for purchasing orders and managing.

The purpose of this study is to advise and recommending E-commerce domain industries and private companies to follows some security issues challenges, Recommending different kinds of screenings apart from Fraud and duplicate screenings, Most secure and trusted payment method and flow chart of internal order cancellations.

1.2 Security Issues Challenges

Security is very important in all the aspect of E-Commerce business and transactions. Security features While security features do not guarantee a secure system, they are necessary to build a secure system. Security features have four categories: Authentication, Authorization, Encryption, Auditing.

Authentication: Verifies who you say you are. It enforces that you are the only one allowed to logon to your Internet banking account.

Authorization: Allows only you to manipulate your resources in specific ways. This prevents you from increasing the balance of your account or deleting a bill.

Encryption: Deals with information hiding. It ensures you cannot spy on others during Internet banking transactions.

Auditing: Keeps a record of operations. Merchants use auditing to prove that you bought a specific merchandise.
Any eCommerce system must meet four integral requirements:

a) privacy – information exchanged must be kept from unauthorized parties

b) integrity – the exchanged information must not be altered or tampered with

c) authentication – both sender and recipient must prove their identities to each other and

d) non-repudiation – proof is required that the exchanged information was indeed received

As per the analysis customer should see all the M-commerce and E-commerce shopping website pages must contain approved secure and trusted company logos like Buy Safe and Verisign Trusted and also all the card payment customer should see the secure Visa/Mater etc card logos on the shopping page. According to payment method we are recommending Paypal is the best secure and trusted payment method. E-commerce main challenges are Trust and privacy.

1.3. Screening

In order to provide an improved protection from online credit card fraud, myEcommerce.biz includes a fraud investigation function within its ecommerce platform. This fraud screening service calculates and saves in the order record, a "risk factor" based on the customer IP address and billing address.

Benefits and Features of fraud screening:

• Automatically screens orders in Actinic Online

• Displays full fraud check results for each order

• Provides a simple red or green traffic light to indicate whether an order is safe or not, together with supporting data

• Access to more detailed fraud check data, including a list of factors on which the fraud ‘score’ is based

• Facility to send feedback on fraudulent orders for inclusion in future fraud screening

1.4 Recommended Payment Method

The most successful example of the Consumer-to-Consumer (C2C) model found in consumer friendly payment systems such as PayPal. People who are exchanging goods through internet auctions need secure and reliable methods to conduct monetary transactions to pay for their online purchases.

Features of Paypal Payment Method
- Easily accept online payments
- Immediate and convenient.
- Payment is deposited directly into the seller's account.
- No need for customer to have a PayPal account
- Send money to anyone with an email address.
- No separate hosting, shopping cart, payment gateway or merchant account required.
- Inexpensive set-up and processing fees
- You can pay directly from the item listing page.
- No requirement that you use your credit card (you can transfer money directly from your bank account).
- Sellers don't see your credit card number (it is safely encrypted through PayPal's server), which limits the risk of unauthorized use.
- Automatic payment tracking.
- Easy set-up on the shopping cart websites
- PayPal Buyer Protection offered on qualifying items – up to $1,000 in free coverage.
- Include your own logo or background in Paypal
- Additional limited protection offered through PayPal's Money Back Guarantee.

1.5 Internal Order cancellation

Order cancellation

A cancellation occurs when the customer decides to discontinue the current deal and terminate the order. The customer can cancel a full order or certain items in an order. A cancellation request can arise during any order processing state. Considering the various states and the impact of cancellation during each state the order cancellation procedure can be broadly divided into the following phases.

1. Before Purchase Order is Issued:
   a. Before payment realization
   b. After payment realization
2. After Purchase Order is Issue:
   a. Before Shipping
   b. After Shipping

**Fig.: Flow chart of Internal Order Cancellation**

Cancellation request: After purchasing any products through E-commerce / M-commerce if customer wants to cancel the order above flow chart is follows.