Literture Review

1. N. Asokan et. al. (1997),
   "The state of the art in electronic payment systems"
   Electronic funds transfer over financial networks is reasonably secure, but securing payments over open networks like the Internet poses challenges of a new dimension. This article surveys the state of the art in payment technologies and sketches emerging developments.

2. Young Hoon Kim and Dan J. Kim (2005),
   "A Study of Online Transaction Self-Efficacy, Consumer Trust, and Uncertainty Reduction in Electronic Commerce Transaction"
   The literature of review tells about the Characterized as a process that involves uncertainty and risk. For online consumers, transaction with online vendors is considered uncertain and is a risky situation as compared with the conventional buying-selling process.

3. Wen-Fang YU and Na Wang (2009),
   "Research on Credit Card Fraud Detection Model Based on Distance Sum"
   This paper proposes a credit card fraud detection model using outlier detection based on distance sum according to the infrequency and unconventionality of fraud in credit card transaction data, applying outlier mining into credit card fraud detection. Experiments show that this model is feasible and accurate in detecting credit card fraud.

4. Cailan Zhou and Shasha Li (2010),
   "Research Of Information Extraction Algorithm Based On Hidden Markov Model"
   Based on the research of Web Information Extraction Algorithm of Hidden Markov Model, this paper focus on the application of HMM in text information extraction, and improved methods of information extraction with constructing granularity refined DOM tree combined with regular expression to extract detailed information points.

5. ZHANG Yifei (2010),
   "Research on Online Payment Pattern and Security Strategy of E-commerce"
   This paper proposes the countermeasures of highlighting online payment security at current situation and points out several aspects of key constructions in the construction of China’s secure payment system.

“Research on Online Transaction Protocols for Supporting Credit/ Debit Card Tran"

This paper presents the Wireless Payment Protocol (WPP) that supports both credit-card and debit-card transactions using the Wireless Application Protocol’s (WAP) Wireless Transport Layer Security (WTLS) and Smart Card technology. As well as a brief comparison between SET and WPP is done.

This study suggests that there are some security features such as authentication, authorization, privacy and encryption can influence user’s perceptions of security for electronic finance transactions and contribute toward enhancing customers' perceptions that the e-finance transactions are secure and safe to send through sensitive information.

This paper presents to find the detection of credit card fraud mechanism and examines the result based on the principles of this algorithm. The benefit of detecting fraud is to clear for both credit card companies and their clients. The fraudulent transactions are not prevented from being cleared; the company must accept the financial cost of that transaction.

The purpose of this paper is to try to identify, illustrate and analyze the current and future directions in consumer issues and concerns of perceived risk of information security. Customer security in e-business environment is an ongoing research issue especially in current electronic marketing field.

This study purports to collaborate with the literature with respect to trust and security and their implications to e-commerce, as well as offers suggestions regarding business success in e-commerce. This project focuses on the e-commerce environment through the Internet.

“Detection of fraud in e-commerce payment system” or “An effective fraud detection system using mining technique” is some more related to Mobile computing. This Paper tells that during transaction, it detects fraud of card and alerts the customer regarding the fraud.

12. Suman and Nutan (2013),
“Review Paper on Credit Card Fraud Detection”
The goal of this paper is to provide a comprehensive review of different techniques to detect fraud. Also tells about the different techniques of fraud detection as well as types of fraud. The aim of this study is to identify the user model that best identifies fraud cases.

“Survey Paper on Credit Card Fraud Detection”
Fraud detection involves monitoring the activities of populations of users in order to estimate, perceive or avoid undesirable behavior. The goal of this paper is to provide a comprehensive review of different techniques to detect fraud. The different types of methods for committing credit card frauds are described.

14. LiuChang et. al. (2013),
“The Reputation Evaluation Based on Optimized Hidden Markov Model in E-Commerce”
Hidden Markov Model (HMM) has been used into ecommerce to describe the dynamic behavior of sellers. The algorithm takes full advantage of the search mechanism in Particle Swarm Optimization (PSO) algorithm to strengthen the learning Ability Of HMM And PSO has been modified to guarantee interval and normalization constraints in HMM.

15. Nikhil Khandare and Dr. B. B. Meshram (2013),
“SECURITY OF ONLINE ELECTRONIC TRANSACTIONS”
In this paper they discuss various security measures and protocols which are used till date and are still used for the security of online transaction in which electronic cash flows from buyer to the supplier or merchant.

16. Rajpreet Kaur Jassal and Ravinder Kumar Sehgal (2013),
“Online Banking Security Flaws: A Study”
The paper presents a study to find various types of flaws in the security of online banking that results in loss of money of account holders and financial institutions. Security breaches are not only because of banks faults and banks inadequate polices but customers are equally responsible for it, because customers awareness regarding security is equally important.
17. **Niranjanamurthy M and DR. DharmendraChahar** (2013),
“The study of E-Commerce Security Issues and Solutions”
In this paper we discussed with Overview of E-commerce security, understand the Online Shopping Steps to place an order, Purpose of Security in E-commerce, Different security issues in E-commerce, secure online shopping guidelines. In this paper they discuss about the E-commerce Security Issues, Security measures, Digital E-commerce cycle/Online Shopping, Security Threats and guidelines for safe and secure online shopping through shopping web sites.

18. **g.nikhita reddy1 and g.j.ugander reddy2** (2014),
“A STUDY OF CYBER SECURITY CHALLENGES AND ITS EMERGNING TRENDS ON LATEST TECHNOLOGIES”
Cyber Security plays an important role in the field of information technology. Securing the information have become one of the biggest challenges in the present day. Cyber crime is a term for any illegal activity that uses a computer as its primary means of commission and theft.

19. **Suman and Mitali Bansal** (2014),
“Survey Paper on Credit Card Fraud Detection”
Banking Sector involves a lot of transactions for their day to day operation and they have now realized that their main disquietude is how to detect fraud as early as possible. The primary motive of this paper is to represent technologies that can be redounding to detect credit card fraud.

20. **Mitali Bansal** (2014),
“Survey Paper on online transactions”
The primary motive of this paper is to represent technologies that can be redounding to detect credit card fraud. These technologies will help to diagnose the credit card fraud and give the acquiescent result. These techniques are generally based on the Supervised and Unsupervised Learning.

21. **Jan Henrik Ziegeldorf1 at all** (2014),
“Privacy in the Internet of Things: Threats and Challenges”
This paper motivates the need for a detailed analysis of privacy threats and challenges in the Internet of Things. This paper analyzes the privacy issues in the Internet of Things in detail. It discusses the evolving features and trends in the Internet of Things with the goal of scrutinizing their privacy implications.
22. Karamjeet Kaur1 and Dr. Ashutosh Pathak2 (2015),
“E-Payment System on E-Commerce in India”
The paper tells about the Objectives of E-Payment system, problem formulation, research methodology, data interpretation of e-payments. Study states that online e-payment provides greater reach to customers. Feedback can be obtained easily as internet is virtual in nature. Customer loyalty can be gain.

23. Mohammad AuwalKabir and SitiZabedahSaidin (2015),
“Adoption of e-Payment Systems: A Review of Literature”
The paper had critically reviewed previous existing e-payment adoption studies across the world. The paper had also highlighted and analyzed past researches by giving much emphasis on three distinct elements in each study. These include the scope-geographical location of the study, theories/models used and methodology.

24. Kuldeep Kaur1 et. al. (2015),
“E-Commerce Privacy and Security System”
Online security provides the flexibility, efficiency of work, provide the better security of net banking. The main feature of the research that the data is safe in banking management for long time and open any account after along time. Security can include encryption / decryption of data digital signature, secure socket layer, Biometric measures and firewall.

25. Dr. Manisha M. More et. al. (2015),
“Online Banking and Cyber Attacks: The Current Scenario”
The purpose of this research paper is to review current scenario of online banking and cyber attacks. In this paper they focused on cyber crimes related to online banking and new tricks and techniques used by hackers. This paper also gives the details on Indian cybercrime Statistics. Researcher has given some suggestions for the prevention and safety use of online banking services.

26. LAITH T KHRAIS (2015),
“Highlighting the Vulnerabilities of Online Banking System”
The paper gives a simple description of the online banking mechanism and the nature of the attacks that involved in the process of conducting an online transaction through a computer, along with the security models and measures that can be used to block the threats.

27. Augustine Takyi1 and Patrick Ohemeng Gyaase (2015),
This paper looks at some online payment protocols and develops a conceptual model of protocol which requires live authentication from the cardholder. This ensures security, convenience, cardholder authentication, and verification of merchant; it is easy to implement without complications and to compare with other existing online payment protocols.

28. Sibo Prasad Patro1 et. al. (2016),
“Security Issues over E-Commerce and their Solutions”
Ecommerce offers the banking industry great opportunity, but also creates a set of new risks and vulnerability such as security threats, hackings. In this paper we discussed with Overview of security for ecommerce, various steps to place an order, Security purpose in E-commerce, various security issues in E-commerce, guidelines for secure online shopping etc

29. Santosh Kumar Maurya and NagendraPratapBharati (2016),
“Cyber Security; Issue and Challenges in E-Commerce”
E-Commerce refers to the exchange of goods and services over the Internet. , poor security on e-Commerce web servers and in user’s computers is core issue to be resolved for rapid growth of e-commerce. This paper provides directions for e-commerce security so as to improve customer confidence in e-commerce shopping.

30. Ms. Palak Gupta1 and Dr. Akshat Dubey2 (2016),
“E-Commerce- Study of Privacy, Trust and Security from Consumer’s Perspective”
The paper discuss about the e transaction privacy, Trust and security related to customers while online transactions. Privacy is the control over one’s personal data whereas; security is the attempted access to data by unauthorized users. This paper would throw light on E-commerce privacy, security, its purpose, different security issues and how consumer’s trust and purchasing behavior is affected by it.

31. ManalAlshahrani and HaydarTeymourlouei (2016),
“Network Security Threats and Vulnerabilities”
This paper investigates various tools to identify different types of vulnerabilities and threats to the critical infrastructure and also identifies the network vulnerability and prevention methods for the network threats. It also tells about the Security Countermeasures Techniques and Tools.
32. Amit Kumar and Santosh Malhotra (2016),
“Network Security Threats and Protection Models”
This paper discusses the possible exploits on typical network components, it will cite real life scenarios, and propose practical measures that can be taken as safeguard. Then, it describes some of the key efforts done by the research community to prevent such attacks, mainly by using Firewall and Intrusion Detection Systems.

33. Piyush Kumar and Dr. Dhani Shanker Chaubey (2017),
“DEMONETIZATION AND ITS IMPACT ON ADOPTION OF DIGITAL PAYMENT: OPPORTUNITIES, ISSUES AND CHALLENGES”
The digital payment changed the buying behavior of Indian society. It prevents black money market. It helps the government to maintain a record of all transaction. Digital Payment Habit has changed after demonetization. Banking cards provide customers a lot of security, convenience, and management than the other payment methodology.

34. Ms. Pranjali A. Shendge1 and Mr. Bhushan G. Shelar (2017),
“Impact and Importance of Cashless Transaction in India”
The Research paper focuses on impact and importance of cashless policy in India. Cashless economy is not the complete absence of cash, it is an economic setting in which goods and services are bought and paid for through electronic media. Because of information technology the cost of bank will reduce that will result in lower service charges for customers.

35. Momin Mukherjee and Shahadev Roy (2017),
“E-Commerce and Online Payment in the Modern Era”
The paper discussed about the different process, benefits, and security related issue of electronic payment system. Also discuss about the E-commerce concerned in searching and obtaining manuscript on the Internet. The transactions using e-commerce is safer than ordinary card buying, but it is difficult is in getting customers to believe.

36. Muddassir Masihuddin1 et. al. (2017),
This paper is aimed at investigating and increasing awareness about various concepts related to Electronic payment system including its advantages, challenges and security consideration. This
paper has analyzed the electronic payment systems from adoptability point of view with the aim to provide a better customer understanding and satisfaction.