

## Security in Online Transactions

- Ghassan Talhouk  
Corporate Account  
Manager

Microsoft

## Our World has Changed ...

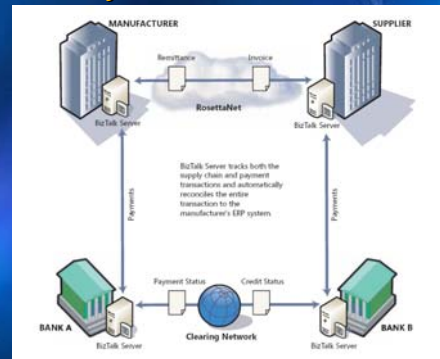
- Communication
- Globalization
- Terrorism
- Regulations

## Time is Money ...

- Competition is very high
- More Demanding Customers
- More Complex Businesses

## E-Services

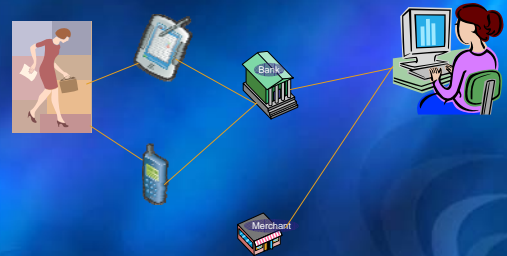
## E-Money ...



## B2B

- Low human intervention
- Regulatory Authorities Control
- Reputable clearing houses

## E-Money



## C2B

- Human Dependant
- Less Regulations
- Sometimes unknown clearing houses

## Where can the breach happen?

- It can happen in any part of the chain (Network, Server, Client)

## Look out for...

- Authentication Techniques (Location, Password Rules, Smart Cards, Biometrics etc...)
- Application Used (how does it handle the data, where does it save the password, Encryption etc...)
- Is the company I am dealing with compliant to the regulations (SOX, Basel2 etc...)?
- What Clearing house does it deal with?

## Should we do online transactions?...

- Absolutely yes

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