Foreword

Mobile commerce (m-commerce) is use of handheld device to sale and buy any product or service. M-commerce is not about technology but about the behavior too. The main objective of m-commerce is to provide secure transaction and improve the trust of consumer and business person. It becomes a complex field that revolve around the security of transaction and payment through mobile devices, network and database management, enhancing the trust and perception of consumer and lastly emergence of mobile technology into business process.

Mobile phone has become part of everyone’s life be a student, a professional or a housewife. Most of the people store their personal, financial and other official detail on this small device. People are becoming dependent on mobile device for every work being shopping, reading or playing. Shopping has given a new definition to mobile world. People can buy any product or service from anywhere and by anywhere. Security is one of the major concerns while making any transaction using mobile devices. Assurance of secure mobile transaction is very much required by customer, vendor and other stake holder. We need to be aware of different attacks on technology or physical dimensions, attacks on software and prevention and solution of these vary attacks. We also need to know about the regulations of nations while making transaction among different nations.

This book provides a valuable window on securing the payment and transaction on mobile devices and covers the technical and non technical security issues and risks. System fraud, fraud with mobile devices and network, attacks on cellular network weaken the secure transaction mechanism. Authentication protocols control the attack on network, similarly 2D barcode, Biometric and AES model control the attack on payment method. WAP, SMS, J2ME are working as emerging technology to make secure payment model. In order to develop any model we need to consider SWOT analysis of mobile payment from consumer and business perspective. The main objective of this book is not only to eliminate the risk, but to provide the policy and methodology by which risks could be managed.

The mobile payment method is emerging into every business sector and everyone prefers mobile mode of payment. It has major concern of consumer’s perception and its trust on this new technology. Mobile payment is in infant stage so the technological aspect in developing and developed nations are different. It is required to have a same regulatory framework for different nations as we have for e-commerce. As the mobile technology is developing very fast so it is very much required to make changes into the framework on regular basis.
The challenges in making secure mobile payment are difficult and interesting. People are working with great enthusiasm and dedication to develop new methods in form of protocol and algorithm of analysis and provide new solutions to keep the transaction safe and secure. It is necessary to provide security practitioners, both professionals and students, with state-of-the art knowledge on the mobile payment security. This book is a good step in that direction.

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