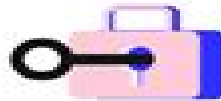


Key Components of Secure Payment Systems

1

Encryption

A cornerstone of payment security, encryption scrambles sensitive information into a form even hackers can't read.



2

Tokenization

This adds an extra layer of security by replacing sensitive data like credit card numbers with unique identifiers (tokens) that don't have any intrinsic value.



3

Authentication

PINs, passwords, biometrics, and two-factor authentication (2FA) verify payer identity and prevent fraud. These are all multifactor authentication methods.



4

Fraud detection

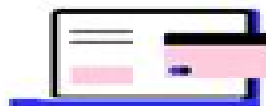
To prevent fraud, sophisticated algorithms and data analysis tools monitor real-time transactions and flag or halt suspicious activities.



5

Payment gateways

These allow the merchant's website or point-of-sale (POS) system to interact with payment processors. They help authorize and settle transactions by securely transmitting payment information.



6

PCI-DSS compliance

Payment Card Industry Data Security Standard (PCI-DSS) compliance is mandatory for companies that handle cardholder information. The rule requires businesses to implement and maintain rigorous security measures to safeguard sensitive card information.



Secured Transactions And Payment Systems

Raffaella Di Napoli



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