A Proposal to Mobile Payment Implementing 2AF+

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Abstract : Merchants are competing to offer the use of mobile payment to encourage shopping. many mobile payment systems were made available in various locations worldwide; however, they have various drawbacks. This paper proposes a new mobile payment system that discusses the main drawbacks of these systems, namely security and speed of transaction. The proposal is featured by being simple to use by customers and merchants. Furthermore, the proposed system depends on a new authentication factor that is introduced in this paper and called by Two-Factors Authentication Plus, (2FA+).

Keywords : electronic commerce, payment schemes, mobile payment, authentication factors, mobile applications

Conference Title : ICCIT 2014 : International Conference on Computer and Information Technology

Conference Location : Toronto, Canada

Conference Dates : June 16-17, 2014