

題目	信用卡線上交易 3D-Secure 認證機制資訊安全研究
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摘要	<p>隨著網際網路的普及與電子商務的快速成長，網路安全也越來越受重視，如何在網路上安全又方便的交易是目前電子商務的重要課題。改良式的線上交易信用卡付款機制的服務是一項嶄新的服務，可為信用卡持卡人與網路商店進行線上交易時提供持卡人安心地進行交易，並進一步強化網路交易的安全性與持卡人身份之認證，保障持卡人、網路商店、發卡銀行及收單銀行四方之權益。</p> <p>本研究將針對「3D 安全認證」機制對現行信用卡線上交易環境作觀念性及技術上敘述，與網路商店、收單/發卡銀行間的線上交易資訊安全進行探討。因此將結合網際網路、資料庫、網路傳輸來探討全球通用之信用卡線上交易安全認證付款機制：3-Domain Secure Protocol。</p>
關鍵字	信用卡、3D Secure、電子商務、線上交易、安全機制
Title	A Research on Credit Card Online Trade for 3D-Secure Certification Mechanism of Information Security
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Abstract	<p>With blooming Internet and electronic commerce, network safety has been attracting more attention. How to conduct a safe and convenient online transaction is a hot electronic commerce issue. Improved online transaction mechanism is a brand new service, which allows cardholders and web stores to conduct transactions in a care-free environment and further enforces network security and verification of the identity of card owners to protect cardholders, web stores, issuing bank.</p> <p>This research investigates the concept and technique of “3D secure module” and online information security among web stores and issuing banks. Therefore based on Internet, database, and online transmission, the 3-domain secure protocol of worldwide application of online security certification mechanism is investigated.</p>
Key Words	Credit Card, 3D-Secure, Electronic Commerce, Online Transaction, Security Mechanism