An Analysis on Making Secure Payment using Virtual Credit Card Technology for Enhancing Data Security

Volume 181
Number 32

Year of Publication: 2018

Authors:
Abhishek Kumar, Rahul Kumar, Nihal Raj, Altaf Shah

Abstract

Today's world moved toward online shopping where everyone has to make online payment. When people make an online shopping, they are confident that our card detail would be safe but the merchant has all my card details. In online shopping people have to share their card details in which sixteen-digit pin number, expiry date, card holder name and cvv required. They need to keep all this information confidential. But in online shopping the requirement is to share all this information that can be hacked and third person can get access to our information about card and they can manipulate and share it with other also and there can be loss of the money and can lose the card too. Security is one of the major concerns in today’s era. So, keeping all these problems in mind, technology is trying to create a virtual card. It is randomly generated card depending on issuer. virtual credit card generates a hypothetical card like debit card in which all the details of card like card holder name, sixteen-digit number, expiry date and cvv will mentioned and can make online payment through OTP (one-time password). After the payment the card will automatically blocked and keep the original data safe.
References


Index Terms

Computer Science

Security

Keywords

Confidential, Authentication, merchants, cvv, pin.