Internet fraudulent activities are increasing dramatically in the availability of technology resources like telecommunication networks, mobile communications, and E-commerce. Fraud is a major problem in electronic payment systems. With this increased availability has come a new form of criminal activity that takes advantage of electronic payment system, namely cybercrime, mobile-crime, SIM-crime and computer fraud. Currently, these new forms of crime are burgeoning and pose a new and challenges to researchers, merchant, customers and the law enforcement agencies. In this paper we discus types of electronic payment, we propose an effective method of detecting and preventing unauthorized cybercriminals from gaining access to several devices and technologies used in electronics payment by using Hidden Markov Model, also we take care not to prevent genuine transaction not to be rejected.

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Index Terms

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