

Protecting Data in Electronic Payment

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Electronic Payment

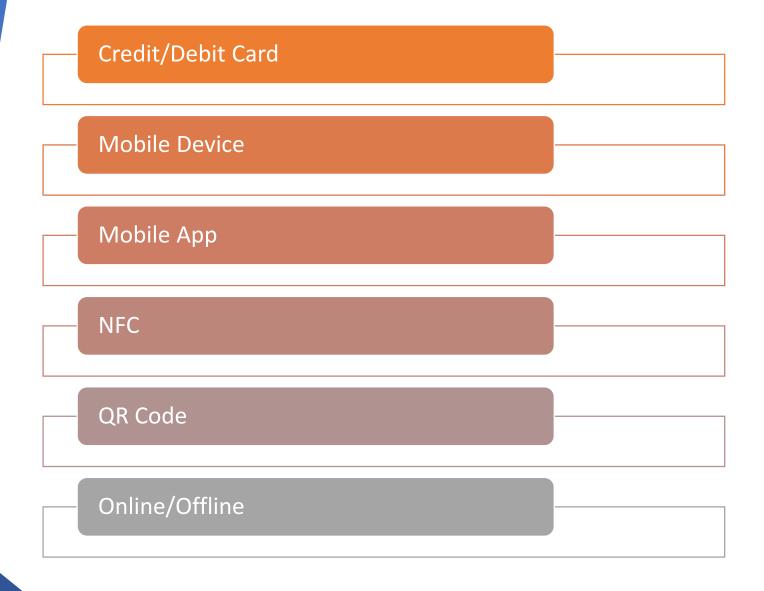
• ... is a financial exchange that takes place online between two parties in form of digital means

Examples (in Hong Kong)

- Apple Pay
- Alipay HK
- Android Pay
- BoC Pay
- Electronic Cheque (e-cheque)
- FPS
- O!e Pay

- PayPal
- PayMe
- TNG Wallet
- Tap&Go
- Samsung Pay
- WeChat Pay
-

Common Methods







Debit Card vs Credit Card

Tips ...



Use one card / link one bank account

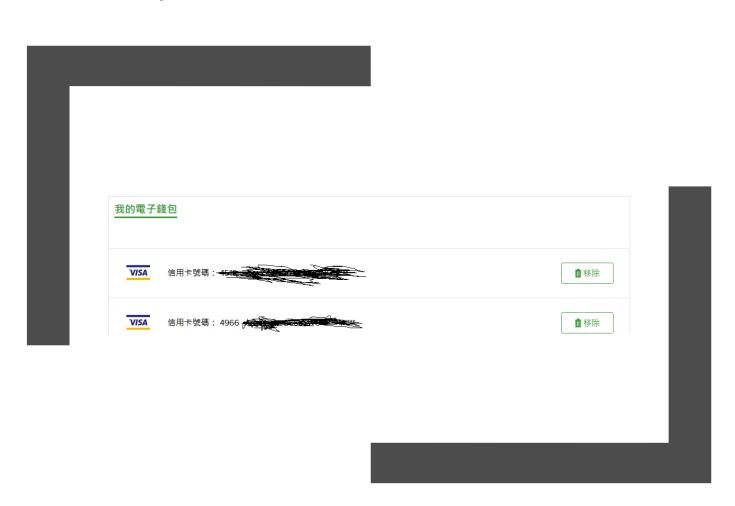


Check statement / transaction records

- Network Security
 - Ensure secure connection
 - OV Certificate vs EV Certifiate
 - No insecure Wi-Fi



Tips



 Don't store credit card information in Merchant Websites



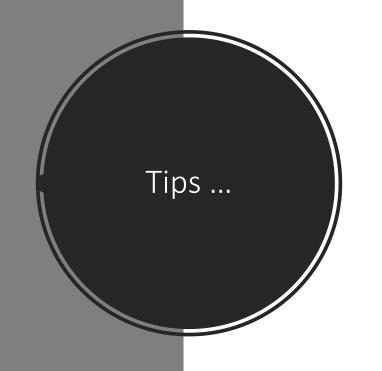
- Apps
 - Review Security & Privacy
 - Set transaction Passcode
 - Set the Maximum Transaction Amount



- Use Up-to-Date version of ...
 - Apps
 - Browsers
 - OS (Mobile, Desktop)
- Anti-malware tool



- Data / Identity Protection
 - email address
 - mobile phone number
 - remote voice mail access
 - remote call forward
 - internet call forward
 - date of birth

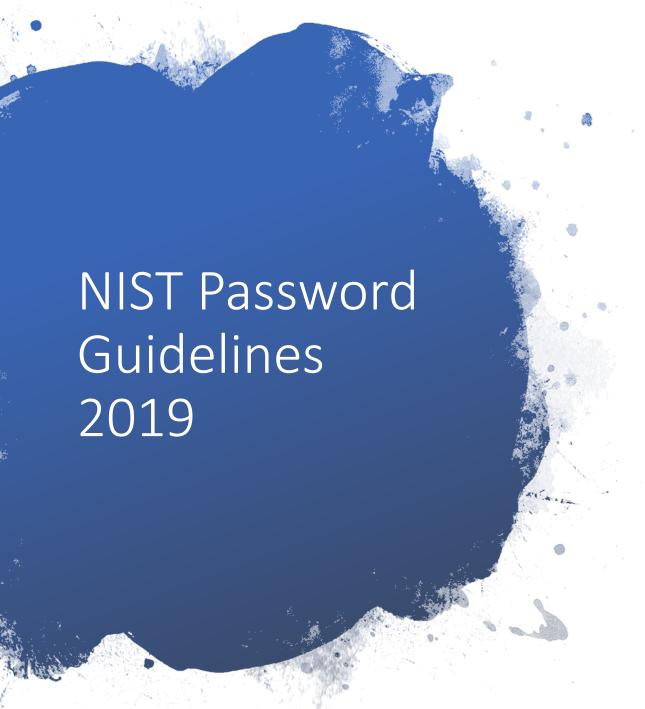




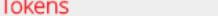
HOW PASSWORD
LENGTH WINS
THE INTERNET

Passwords 102

- Strong Password
- Don't use "same" password



- 8 character minimum when a human sets it
- 6 character minimum when set by a system/service
- Support at least 64 characters maximum length
- All ASCII characters (including space) should be supported
- Truncation of the secret (password) shall not be performed when processed
- Check chosen password with known password dictionaries
- Allow at least 10 password attempts before lockout
- No complexity requirements
- No password expiration period
- No password hints
- No knowledge-based authentication
- No SMS for 2FA





LogMeIn Accounts: ws...

Requests



Microsoft:wsyoung@w...



Other:wsyoung@proto...



Personal



root-account-mfa-devi...

371 162

Expires in 25 seconds



- 2FA
 - SMS / Voice Callback
 - Apps (OTP)



- Activate "locate & wipe"
 - iOS: Find My iPhone
 - Android: Find My Device
 - Security Apps





Questions?