

DIGITAL TRANSACTIONS AND CYBER CRIMES

Edited by

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**SMT.N.P.SAVITHRAMMA GOVT DEGREE COLLEGE FOR WOMEN
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INVITES YOU TO
ICSSR SPONSORED
TWO-DAY NATIONAL SEMINAR

On
DIGITAL TRANSACTIONS AND CYBER CRIMES
(Under azadi ka amrit mahostav)

Organized
By
THE DEPARTMENT OF COMMERCE

12th & 13th November, 2022

Seminar Director

Dr.K.Manohar, Principal

Seminar Convenor

Dr.T.Vinila, Asst.Prof of Commerce

Seminar Convenor

A.M Narendra Kumar, Lecturer in Commerce

E-BANKING AND CYBER THREATS - A CASE STUDY OF A.P

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ABSTRACT

E-Banking means electronic banking. E-Banking more of a science than art. E-Banking is Knowledge based and mostly scientific in using electronic devices of the computer revolution, when most business and commercial enterprises tend to become internet working organisations, banking has to be E-Banking in the new century:

Today's banking is virtual banking. The salient feature of virtual banking are the overwhelming reliance on IT and the absence of physical bank branches to deliver banking services to the customers. It includes ATM, Shared ATM Networks, EFTPOS, smart cards, stored value cards, phone banking, home banking, internet and intranet banking.

National security Systems of the United States of America defines an attack as any kind of malicious activity that attempts to collect, disrupt deny, degrade or destroy information system resources or the information itself.

Cyber Security Threats and Trends for 2022 phishing gets more sophisticated - phishing attacks, in which carefully targeted digital messages are transmitted to fool people into clicking on a link that can then install expose sensitive data are becoming more sophisticated.

OBJECTIVE:

A small attempt is made to present a paper on E-Banking and cyber threats and how the A.P people are victimized in a real way and some precautions has to suggest by myself.

Presented a paper at ICSSR sponsored two day National Seminar at Mrs NPS GDC for women, Chittoor, A.P on 12th and 13th Nov 2022.