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Ans 11: Electronic eCommerce involves consumers and businesses paying to purchase physical goods, information, or services that are posted or advertised online.   
Ans 12: The Payment Card Industry security standard spells out measures and security procedures to safeguard the card issuer, the cardholder, and the merchant.   
Ans 13: The most successful e-commerce solutions must be designed to be highly scalable so that they can be upgraded to meet unexpected user traffic.

## Ans 14: Digital Certificates create a trust chain throughout the transaction, verifying both the purchaser and supplier identities.

Ans 15: The two most widely used Web server software packages are Apache HTTP Server and Microsoft Internet Information Services.   
Ans 16: With the Secure Sockets Layer communication protocol, the data is always encrypted ensuring that your transactions are not subject to interception.   
Ans 17: The use of cell phones has become commonplace to make purchases and transfer funds between consumers. Two options are available: payments linked to bank account and payments added to your phone bill.   
Ans 18: The Certificate Authority (CA) is responsible for guaranteeing that the people or organizations granted these unique certificates are, in fact, who they claim to be.

## Ans 19: Unlike a credit card, a smart card does not shown your account number or signature anywhere on the card.

E-Commerce or Electronic Commerce is an industry where purchasing, exchanging and selling of goods and services are performed through the electronic systems, typically Internet. E-Commerce presents a major opportunity for effective use of data mining to understand the consumer behavior (Stair and Reynolds, 215). E-commerce enables the user to conduct business through the B2B (Business to Business), B2C (Business to Consumer), C2B (Consumer to Business) and C2C (Consumer to Consumer) channels.   
The growing number of products and services pose a challenge to the business and the consumers who trade using e-commerce. The three key challenges are to provide an easy to use platform, building customer relationship management (CRM) and localization issues. E-commerce holds the promise and challenge of affecting every aspect of a business’ operation from product design and production to distribution and service delivery (Barkley, Markley & Lamie, 13). Consumers need a user friendly and easy to buy platform to keep them engaged while purchasing, and companies must make an effort to understand the consumer behavior to build CRM.

## Works Cited

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