

# Example of essay on management information systems

[Law](#), [Security](#)



With the advent of SSL and SET security technologies, it has helped improved the safety of Internet and other E-commerce communications that we care freely carried over the web. Fraud prevention is the primary motivator behind adopting these technologies. (“ Haag/Cummings”, 2)

## **Knowing About Internet Payment Systems**

Ever wondered where your credit card information goes after you do the payments or you purchase things online? You might be thinking that it goes directly to the merchant. No, it travels through many intermediary networks before it reaches its targeted location. Due to the open nature of the Internet, there is increased security risk hence; with the invention of Secure socket layer (SSL) and Secure Electronic Transaction (SET) people now can perform any E-commerce transaction without any hassles. (“ Shanky”, 1)

Speaking about its similar features between SSL and SET, both offer secure online payment systems. These are the improved methods of communication over the previous methods available on the Internet. SSL and SET are the great examples of wide encryption standards used world-wide for any E-commerce transaction. Both use public key encryptions including digital certificates. You know you are using SSL or SET, if your web address you are accessing is prefaced with HTTPS. It has been the industry standard for securing Internet communications. (“ Haag/Cummings”, 2)

The major contrast between SSL and SET is that SET uses digital certificates for all the involved parties unlike SSL. As a result SET provides better authentication as well as it overall provides better security. Other differences like in SET, the customer has to digitally sign the payment instruction whereas in SSL there is no such mechanism exists. SSL is point to point

between buyer and seller and makes no explicit provision for involving financial institutions. However; SET has other drawbacks that include higher costs and complex implementation to that of SSL. (“ Haag/Cummings”, 2)

### **References:**

1. Shanky (2011). State the difference between SSL and SET. 16 July 2011. Retrieved from web. <http://gurushala.net/what-is-sslset-state-the-difference-between-ssl-and-set/>
2. Management Information Systems, for the Information Age, Seventh Edition. By Haag/Cummings, McGraw Hill 2008, ISBN : 978-0-07-727664-5