<u>Title</u>

1. Yes, the paper I am reviewing has a title and a title page. The page adequately describes the context of what to expect in the paper. In this case, it will be about credit card fraud

<u>Main Points</u>

1 The author of the paper has many main points. He or she has done a good job of introducing the subject the reader and methodically working their way throughout each point. The main points of the draft are:

    a. They will like to research the new chip technology found these days on debit and credit cards. This new chip technology is a way for credit card companies to combat the vulnerability that exists with the magnet part of the card. Fraudsters, as they quote it in the paper, have gone to great lengths to steal information off credit cards by using objects such as credit card readers.

    b. Next, the author wants to conduct their research by comparing the raw data of instances of security breaches that took place on cards that did have the new chip and those that didn't. The author has stated in the text that this will help them understand the potential effectiveness of using such a deterrent like the new chip.

    c. Another main point the author describes in the paper is the acknowledgment of understanding that no matter what, fraudsters will eventually find a way around new security measures. The author states that if companies embrace this mindset, they can work more diligently to outthink and out maneuver the opponent.

    d. Last but not least they will conduct new research on future technologies that companies will look to integrate into cards.

2. The main point I think needs more support is c (how will credit card Company's look to outthink and or out maneuver fraudsters). The author should include research such as are companies these days trying extreme measures such as even hacking or trying to breach their own cards with the mindset of a fraudsters? Are they canvasing the internet to see what the new trends are of the fraudsters? More information or insight on the credit card companies are actually looking to combat the fraudsters would be interesting.

3. I don't think any points of the author should be eliminated. They did a good job of being concise and not adding extra fluff. All sections were relevant.

4. No, the author's main points are not out of order. As I mentioned above, the author did a good job of first introducing the material and then methodically going from point to point.

Citations

1. Yes there are more than 10 references the author used for this paper.

2. No, the author did not cite his references within the paper at all. The author just noted them at the works cited page.

3. Since the author did not cite any sources within the paper, I cannot say he or she used APA citing format.

Wording and formatting

1. Yes, the author does a good job of seldomly using jargon in the paper, but they do a great job of following it up with explanation for the reader. I did not know a couple terms or words but quickly understood the meaning after the following sentences.

2. Yes, the paper is suitable for a novice in any field.

3. Yes, the paper is more than 10 pages (12)

4. Yes, the sections and headings are appropriate for the content within them. The author used straightforward heading and titles to demonstrate the point he or she wanted across. No confusion.

Final Thoughts

1. The thesis of this paper is pretty much the author would like to conduct research on credit card security breaches and the impact the new chips on them have on them. The author will look at raw data numbers to make a conclusion for their finding. They will also discuss potential fixes for the problem.

2. Yes, after reading the paper the thesis is supported but still needs more work in my opinion. The authors states themselves that they are still in the midst of their research but after reading the paper, you can foreshadow the direction of the conclusion.

3. The author is not missing too much information. Above, I stated that they should work on section (c.) of the main points.

4. The most important thing stated in the paper in my opinion was that whatever new security measures companies come up with, fraudsters will eventually breach it. With that, they always need to stay on their toes and be alert.