

### 7.3.3 Q3: SSL SET

Q: ① SSL protocols

② SET protocols

③ Differences

④ Reason failure

Solution ① SSL protocols

Secure Socket Layer (SSL) is a method where transactions using a web browser is encrypted. SSL protects the transmission but does not authenticate the sender.

② SET protocols

Secure Electronic Transaction (SET) authenticates consumer, merchants and all parties during the transactions.

③ Differences & Reasons

(1) Although SET was designed by Visa card, Master card and others, it failed to gain popularity. Reasons for this include

(2) Need to install SET software on client

computers

- (3) Cost and complexity for merchants to offer support for SET compared to low cost and simplicity of the SSL
- (4) Client side certificate distribution logistics.
- (5) SET was difficult to use while SSL was easy to use and built popular browsers.