

The Travaction & 8-Step ! 6start: client - Merchant :- The client sends a request to the mendiant using his/hen temporary identity Morchant -> Client &- The merchant sends back to the including price date, transaction identifier (IDC, G) ter yes the extension Step 5 ?-Client Bank - Client Phone 5 - The Cient Bank sends the verific OTP to the client's mobite phone; there the client responds to the OTP. verific code. Once verific" is complete the client sends an ack to the merchant Bank. Client-Bank -> Client : OTP reg Client -> Client Bank : OTP res Morchant -> Payment Galeway :- Ack Ensures prevention from A impensation basis of electronic transfere, and only authorized users must therefore be able to access the details exchanged for payments. On the other hand strong client authentication should blield the initiation of online payments besides access. In the proposed method, before the payment procedure. The client bank first asks for client authentication to ensure that the prospect is an authorized person who will review the verific (OTP) code to transfer a certain amount from his/hore account to the merchant bank. Therefore through these steps there Impersonation Attacks are prevented.

The merchant also registeres with the gateway whenever elient sends a request a temp is is generated and if anything goes wrong during request processing or any malicious data are fond, the protocol discards request and toming the entire transaction.

The anonymity of client is also helps in preventing counterfeting and blackmail.

The anonymity of the client is done first by providing temporary id to the client

Q1)

But, it was not mentioned that LB stores.

Due and PwDu; while a priviledged user can store the impromation while the users are registering.

I Due and PwDy:

The hashfunction (h) accepts fixed lengthe string and collision resistant.
The hash function is common among the

details, then they can use Brute force opproach to find w, R, & famer.

Randomly pick R and & lets say

Rowd and drand (Rrand 1) IDU: 11 & rand)

Now: [X = h (Rrand 1) IDU: 11 & rand)

while (X!= PwDyi)

-> Keep calculating new X for

new R and R

Once, they have [R and &]

then they can generate 'w' using the

FREP() finen.

Randomly generate (wrong) and then put it in the Grep formen. [X = Gpp (wrand, d)] Mule (X 1 = R) and as Thus priviledged useer will have the details w, R, & of any user (h) is collision - resistent

one-one mapping

Thus,

The secret credented of users one

calculated by using fuzzy extractor on w. (b) Dwing content key acquisition phase (Ampereanator) To timestamp. DIDU -> Random text only known to e - Public key of sever Ampersanotor computer the following a MI = (TU 11 DIDU 11 I DDe) e selects KU -> randomly (Known only to the impersanator

Wy = h(KU 11 D1 Du 11 Tu) (M, W) (Send to) The LS there extracts the contents To, DIDO, 10 using (d) private key. At verifies TTU-TU'/ CATT To' - Server timestamp. The timedelay should not exceed a thrabild Thus, now, Ko is calculated as:-Tw, = h(Kull DIDO1170)/ .. the now the timestang is not the june the imperionator can repeatedly generate Ku and send to Ls until it matches Hus User impersonateon can indeed hoppen in this system.