

## عنوان مقاله:

A MULTI-CHANNEL E-PAYMENT SOLUTION FOR BRANCHLESS BANKING

## محل انتشار:

پنجمین کنفرانس بین المللی تجارت الکترونیک در کشورهای در حال توسعه (سال: 1389)

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## خلاصه مقاله:

In online purchasing, there are occasions when customers wish if they could halt the process in the current step and complete it later. They may also be interested in using different media (e.g. internet, mobile, telephone) to pay off their orders at different situations. On the other hand, there might be some security issues in providing e-payment solutions in developing countries (i.e. public inaccessibility to Public Key Infrastructure) which makes it untrustful for people doing their every day financial transactions. Moreover, a large portion of population in these countries has no access to financial services and, hence, can not utilize the benefits of e-commerce services. There are some other issues such as insufficient coverage of communication infrastructures (e.g. internet) that makes people not to use e-payment services extensively. These issues become more challenging when developing branchless banking. This paper cast lights on a multi-channel e-payment solution that overcomes these problems and proposes a convenient e-payment solution for everyone who wishes to use it regardless of his/her access to the financial system and/or to high-quality communication media.

## کلمات کلیدی:

E-Payment, E-Banking, Branchless Banking

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<https://civilica.com/doc/146822>

