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PAYMENT SOLUTIONS ONLINE USING CREDIT CARDS: ONLINE TRACKING VS THREATS AND SECURITY RISKS

On-line world offers so many possibilities when people get the best service ever having just a credit or debit card which opens an amazing world of good and services just in one simple click. All the contemporary selling platforms struggle to shorten the path from the moment form the product selection until the moment when you may get it delivered to your doorway or even passed over to you at home. Along the way everybody wants to simplify their lives and make as less clicks as possible, bookmarking the web-sites aggregating all the tracking information is sorted in the way of dashboards or active reminders connected with our calendars, electronic wallets.

Single sign-on systems with cross-platform profiles serve as passes to access new and new landscapes of the digital world, where we may quicker reach the desired product or service proving that they protect our data.

But are we sure they are properly protected? Let us review what simple rules should be always followed if you start giving your credit-card or any other sensitive information to the software vendor.

- Is the web-site taking good care of your data protection? The HTTPS protocol for the data transfer is a must if you have a profile and enter your personal data. The EU legislation is very strict especially against vendors having registration and not using the SSL certificates to protect the data transferred across the channel.
- Is the application collecting your data in fact PCI DSS (Payment Card Industry Data Security Standard) compliant to store and carefully protect the collected customer sensitive financial or payment identification data. Only PCI compliant vendors may store the Credit Card information in their services and usually the portals are using trusted payment gateways.

Contemporary commercial platforms support modular system and represents an integration of the following subsystems:

- **Social Media** – publicly available channel for the traffic generation and segregation of social media data with the online purchases;
- **Online Analytics** – the analytics engines collecting the customer behavior data, online traffic and tracing the revenue generation KPI etc.
- **Payment System Provider** – the payment processing center performing transactions for created orders.
- **Enterprise Resource Planning** – the software system created to support with accounting operations, trace the good and services coming and going with automated allocation of the inventory and all the logic of effective tracking and logistics.
- **Marketing/CRM** systems support collection, storage and processing customer information and related data for effective service and marketing activities. Nowadays such systems represent the main processing center of customer data and key router of the marketing channeling.

The most “sensitive” moment everybody feels – the interaction with payment system provider, which is usually represented by minimalistic window with the minimum info requested and below is the example how it looks and what is behind the scene:

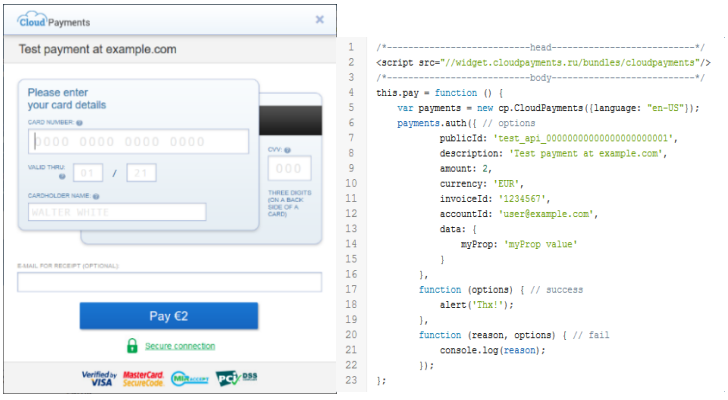

Fig1. The payment PopUp publicly available at api.cloudpayments.ru

Contemporary Software Auditing Companies are very much concerned about the use of iFrame solution, especially if there is activated Google Tag Manager for Analytic. The majority of PSPs as ChargeLogic Connect or PayPal are radically negative to any possible iFrame to be on the same page with the PSP being a potential risk of the data leak or putting the client’s data at risk. Thus, doing the transactions please be aware that iFrame solutions are not always safe and have a lot of issues in comparison with the hosted payments pages which are wrongly considered as breakers of the analytics tracking. That is officially proven that Analytics can be properly set up to keep a correct tracking without putting clients’ data at risk and still use the hosted payment pages.