

*

*)

...

" " " "

" "

().

()

)

()

.(

-
-
-
-

...

:

(on-line :)

•
•
•
•
•

•
•

•
•
•
•

()

-
1. Firewall
 2. Identification System (IDS)

1. Website Hosting

-
1. Direct Data Feed
 3. PINs
 6. Website Hosting

2. Password
4. PKI

()

()

:

-
1. Extensible Mark-up Language (XML)
 2. Automated Clearing House (ACH)

...

•

•

)

(

ACH

()

WML

-
1. Wireless
 2. Hyper Text Markup Language (HTML)
 3. Wireless Markup Language (WML)
 4. Wireless Application Protocol (WAP)

...

(

()

()

(

- Checkland, P. (1985), "Achieving Desirable and Feasible Change: An Application of SSM", *Journal of the Operations Research Society*, Vol. 36, No. 9, pp. 821-831.
- IT Hand Book (2004), FFIEC Information Technology Examination Hand Book.
- Mingers, J. and S. Taylor (1992), "The Use of Soft System Methodology for Marketing", *Journal of the Operations Research Society*, Vol. 43, No. 3, April, pp. 321-332.
- Shri, S. R. Mitta (2001), "Report on Internet Banking", *Reserve Bank of India*.
- Ziqi Liao, Michael Tow Cheung (2002), Internet-based E-Banking and Consumer attitudes: an Empirical Study, *Information and Management*, No. 39, pp. 283-295.

