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QUESTION 1

What is the name of the electronic funds transfer (EFT) system governed by the United States and designed to provide the clearing of electronic payments between banks?

- A. The National Clearing House (NCH) network
- B. The Automated Clearing House (ACH) network
- C. The Receiving Depository Financial Institution (RDFI)
- D. The Originating Depository Financial Institution (ODFI)

Correct Answer: B

QUESTION 2

Which of the following is true of high-level offline storefronts?

- A. They require the greatest amount of expertise to use properly.
- B. They use only proprietary encryption and data-formatting standards.
- C. They require the site to be taken offline whenever a change is made.
- D. They are not designed to support business-to-business (B2B) needs.

Correct Answer: A

QUESTION 3

You have just started a new business. In order to accept credit card payments on your Web site, what should you do first?

- A. Enable SSL/TLS on the Web server.
- B. Set up a certificate server to authenticate customers.
- C. Set up an Internet merchant account to process transactions.
- D. Configure your payment gateway to work with your e-commerce server.

Correct Answer: C

QUESTION 4

Nain is a front-desk receptionist at a large corporation. After a recent payday for the employees, Nain received a phone call from someone claiming to be an employee who was out-of-state on an assignment. This person asked Nain whether his check had been deposited, and to verify that the check was written to a specific account name and bank



routing number. This occurrence may be a type of attack known as a:

- A. phishing attack.
- B. pharming attack.
- C. denial-of-service attack.
- D. social-engineering attack.

Correct Answer: D

QUESTION 5

The details of an e-commerce site order can be kept in memory, stored on the visitor's computer or stored on the Web server. This ability to remember the details of an order is known as:

- A. profiling an order.
- B. tracking an order.
- C. persisting an order.
- D. filling the shopping cart.

Correct Answer: C

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