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QUESTION 1

Which type of encryption is typically slower to use but does not require a secure channel to function?

- A. One-time pad (OTP)
- B. Symmetric-key encryption
- C. Pretty Good Privacy (PGP)
- D. Asymmetric-key encryption

Correct Answer: D

QUESTION 2

Denying that a payment transaction took place is known as:

- A. repudiation.
- B. nonrepudiation.
- C. poor data integrity.
- D. negative authentication.

Correct Answer: A

QUESTION 3

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 4

Which of the following can help customers complete purchases more quickly?



- A. A well-planned site hierarchy
- B. Detailed descriptions of products
- C. Product testimonials from other customers
- D. An RSS feed directing customers to a site blog

Correct Answer: A

QUESTION 5

Before you can conduct usability testing, you should:

- A. identify your potential customers.
- B. identify browser compatibility issues.
- C. publish your site to a production server.
- D. identify the most-traveled path of your site.

Correct Answer: A

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