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Secure Communication in Online Bank Transactions Using Modified RSA Algorithm

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ABSTRACT

Network security is the condition of being protected against danger or loss. In the general sense, security is a concept similar to safety. This safety plays a vital role in bank transactions where disclosure of any data results in huge loss. In this paper, Various security threats are illustrated using a tree structure being root nodes as the threats and leaf nodes to achieve those threats and probable measures to overcome the same has been described. security of online bank transactions have been improved by increasing the number of bits used in establishing the SSL connection as well as in RSA asymmetric key encryption along with SHA1 used for digital signature to authenticate the client. Analysis and the results obtained will prove the improved security in proposed method.

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INTRODUCTION

A "Network" has been defined as any set of interlinking lines resembling a net, a network of roads parallel and interconnected system, a computer network is simply a system of interconnected computers. Security is often viewed as the need to protect one or more aspects of network's operation and permitted use (access, behavior, performance, privacy and confidentiality included). Security requirements may be Local or Global in their scope, depending upon the networks or internetworks purpose of design and deployment. Criteria for evaluating security solutions include ability to meet the specified needs/ requirements, effectiveness of approach across networks, computing resources needed vis-a-vis the value of the protection offered, quality and scalability, availability of monitoring mechanisms, adaptability, flexibility, practicability from sociological or political perspective economic considerations and sustainability.

Security Attacks compromises the information-system security. Active attacks involve active attempts on security leading to modification, redirection, blockage or destruction of data, devices or links. Passive attacks involve simply getting access to link of device and consequently data. Security Threats are those having potential for security violation. Security Mechanism is a mechanism that detects/ locates/ identifies/ prevents/ recovers from "security attacks" (Chen, S., 1993). Security Service is a service

that enhances security, makes use of the security mechanisms. The Internet is an integral part of our daily lives as told earlier, and the proportion of people who expect to be able to manage their bank accounts anywhere, anytime is constantly growing. As such, Internet banking has come of age as a crucial component of any financial institution's multichannel strategy. Information about financial institutions, their customers, and their transactions is, by necessity, extremely sensitive; thus, doing such business via a public network introduces new challenges for security and trustworthiness. Any Internet banking system must solve the issues of authentication, confidentiality, integrity, and non-repudiation, which means it must ensure that only qualified people can access an Internet banking account, that the information viewed remains private and can't be modified by third parties, and that any transactions made are traceable and verifiable. For confidentiality and integrity, Secure Sockets Layer/Transport Layer Security (SSL/TLS) is the de facto Internet banking standard, whereas for authentication and non-repudiation, no single scheme has become predominant yet. Let us see the current authentication threats and the proposed solutions as well as how these solutions can be extended in the face of more complex future attacks.

In this paper, we describe the various security attacks (Chen, S., 1993) on banking transactions and the proposed solution which include improved SSL/TSL connection (Duncombe, J.U., 1959) between client and bank server and also improved

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2. *UT/U3b:*

Smartcard reader manipulator, this is applicable to non certified smartcard readers with insecure interfaces, which may expose the contents of the smartcard by conducting unauthorized operations.

3. *UT/U3c:*

Brute-force attacks with PIN calculators. These attacks focus on breaking the security of tokens that generate random PINs. The attack exploits the fact that a time window is necessary, for synchronization reasons. In some implementations, except from the present PIN, the subsequent and preceding codes are active for the same purpose. It is reported that it is possible to break such mechanisms with a minimum window of three PINs.

UT/U4 Phishing:

These attacks use social engineering techniques masquerading as a trustworthy person or business in an electronic communication in an attempt to fraudulently acquire sensitive information, such as passwords and credit card details. The term was initially used in the mid-1990's by hackers who were stealing America Online (AOL) accounts by scamming passwords from unsuspecting AOL users. These attacks include:

1. *UT/U4a:*

Social engineering, these attacks focus on the compromise of the user's credentials by nontechnical means, such as phone calls or the submission of e-mails masquerading as an official bank, asking the user for username and password.

2. *UT/U4b:*

Web page obfuscation: These attacks are based on links that do not correspond to the destination they describe, or the use of Internet Protocol (IP) addresses instead of universal resource locators (URL) for confusing the user. Other techniques deploy hidden frames. These are used for covering the real activity of a web page by using several frames with malicious content, while the user sees only the URL of the master frame set. Other methods use graphics that spoof the interface of a web browser, such as the address bar.

CC attacks:

This type of attack focuses on communication links.

Examples include:

CC1: Pharming:

These involve compromising domain name servers (DNSs), altering DNS tables and connecting the user to fraudulent sites, instead of the official bank's site, where information regarding the users account may be derived.

CC2: Sniffing:

Active sniffing attacks masquerade the two

communicating entities to each other (user client and the Internet banking server) to capture information, such as username and password. Passive sniffing captures information from the communication medium, without interception.

Attack/Authentication Method	Static Password	Soft-token Certificate/ SSL-TLS	Hard-token Certificate/ SSL-TLS	One-time Password/ Time-based Code Generator	Challenge-response	Biometrics	Knowledge-based
UT/U1a: User surveillance	A	X	X	A	X	X	X
UT/U1b: Token/notes theft	A	X	A	A	X	X	X
UT/U2a: Hidden code	A	A	A	A	X	A	A
UT/U2b: Worms	A	A	A	A	X	A	A
UT/U2c: E-mails with malicious code	A	A	A	A	X	A	A
UT/U3a: Smartcard analyzers	X	X	A	A	X	X	X
UT/U3b: Smartcard reader manipulator	X	X	A	X	X	X	X
UT/U3c: Brute-force attacks with PIN calculators	X	X	A	A	X	X	X
UT/U4a: Social engineering	A	X	X	X	X	A	A
UT/U4b: Web page obfuscation	A	X	X	X	X	A	A
CC1: Pharming	A	X	X	A	A	A	A
CC2: Sniffing	A	X	X	A	A	A	A
CC3: Active man-in-the-middle attacks	A	X	X	A	A	A	A
CC4: Session hijacking	A	X	X	A	A	A	A
IBS1: Brute-force attacks	A	X	X	A	X	A	X
IBS2: Security policy violation	A	A	A	A	A	A	A
IBS3: Web site manipulation	A	X	X	A	X	A	A

Legend
A: Applicable
X: Not Applicable

Fig. 2: Applicability of attacks in different authentication mechanisms.

CC3:

Active man-in-the-middle attacks, this type of attack regard a schema where the attacker receives and forwards information between the UT and the IBS. The attacker sends malformed user packets or injects new traffic, such as transfer commands, from one account to another.

CC4: Session hijackings:

Attacks that force the user to connect to the IBS with a preset session ID. Once the user authenticates to the server, the attacker may utilize the known session ID to send packets to the IBS, spoofing the user's identity.

IBS attacks:

These types of attacks are offline attacks against the servers that host the Internet banking application. Examples include:

IBS1:

Brute-force attacks, Brute-force attacks in certain password-based mechanisms are reported to be feasible by sending random usernames and passwords. The attacked mechanisms implement a scheme based on guessable usernames and four-digit passwords. The attack mechanism is based on distributed zombie personal computers, hosting automated programs for username or password based calculation. This attack may be combined with username filtering methods for determining the identity of the user. These methods filter the different responses of the server, in the case of valid or invalid usernames.

IBS2:

Bank security policy violation Violating the

bank's security policy in combination with weak access control and logging mechanisms, an employee may cause an internal security incident and expose a customer's account.

IBS3:

Web site manipulation, Exploiting the vulnerabilities of the Internet banking web server may permit the alteration of its contents, such as the links to the Internet banking login page. This may redirect the user to a fraudulent web site where his/her credentials may be captured. Applicability of attacks in different authentication mechanisms is shown in Fig. 2

Proposed Method:

A. SHA1 algorithm:

SHA-1 (Shamsiah binti Suhaili and Takahiro Watanabe, 2015) is a cryptography hash function designed by the United States National Security Agency that produces a 160-bit (20-byte) hash value. A SHA-1 hash value typically forms a hexadecimal number, 40 digits long. The one-way hash function, or secure hash function, is important not only in message authentication but in digital signatures. The purpose of a hash function is to produce a "fingerprint" of a file, message, or other block of data. To be useful for message authentication, a hash function H must have the following properties:

1. H can be applied to a block of data of any size.
2. H produces a fixed-length output.
3. $H(x)$ is easy to compute for any given x , making both hardware and software implementation practical.
4. For any given code h , it is computationally infeasible to find x such that $H(x) = h$. A hash function with this property is referred to as one-way or pre image resistant.
5. For any given code h , it is computationally infeasible to find x such that $y \neq x$ with $H(y) = H(x)$. A hash function with this property is referred to as second pre image resistant, this is sometimes referred to weak collision resistant.
6. It is computationally infeasible to find any pair $(x; y)$ such that $H(x) = H(y)$. A hash function with this property is referred to as collision resistant. This is sometimes referred to as strong collision resistant.

B. RSA algorithm:

RSA (Dhivya, S., and Mrs. Alice M.E(Ph.D)., 2015) is a block cipher in which the plain text and cipher text are integers between 0 and n for some n . Encryption and decryption are of the following form period for some plain text block M and cipher text block C : $C = M^e \bmod n$ $M = C^d \bmod n = (M^e)^d \bmod n = M^{ed} \bmod n$. Both sender and receiver must know the values of n and e , and only the receiver knows the value of d . This is a public-key encryption algorithm with a public key of $KU(e; n)$ and a private key of $KR(d; n)$. For this algorithm to be satisfactory for

public-key encryption, the following requirements must be met.

1. It is possible to find values of e, d, n such that $M^{ed} \bmod n = M$ for all $M < n$.
2. It is relatively easy to calculate M^e and C^d for all values of $M < n$.
3. It is infeasible to determine d given e and n .

The first two requirements are easily met. The third requirement can be met for large values of e and n .

RSA key generation:

- Choose two large prime numbers p, q (e.g., 1024 bits each) (Many tests like The Solovay-Strassen Primarily Test (Raja Thilagam, A. and 2Dr. R. Suresh babu., 2015), Rabin-Miller Primarily Test (Oladejo, O.P., 2015), Fermat Little Test will check the primality of number
- Compute $n = p \cdot q, z = (p-1)(q-1)$
- Choose e (with $e < n$) that has no common factors with z . (e, z are "relatively prime").
- Choose d such that $ed - 1$ is exactly divisible by z . (in other words: $e \cdot d \bmod z = 1$).
- Public key is $(n; e)$. Private Key is $(n; d)$.

RSA Encryption:

- Given $(n; e)$ and $(n; d)$ as computed above to encrypt bit pattern, m ,
- select random numbers,
 - Shift the input text to (input value in ASCII+random number) value
 - New value becomes the input text, then compute $c = m^e \bmod n$ (i.e., remainder when m^e is divided by n), for random number.

RSA Decryption:

- To decrypt (Lin, C.Y., 2001) received bit pattern c , compute $m = c^d \bmod n$ (i.e., remainder when c^d is divided by n), for random number and then shift back to the (random number-ASCII value of text) value.

C. Certificate:

With the advent of public key cryptography (PKI), it is now possible to communicate securely with untreated parties over the Internet without prior arrangement. One of the necessities arising from such communication is the ability to accurately verify someone's identity (i.e. whether the person you are communicating with is indeed the person who he/she claims to be). In order to be able to perform identity check for a given entity, there should be a fool-proof method of binding the entity's public key to its unique domain name (DN). A X.509 digital certificate (Kalaiselvan, S.A., 2015) issued by a well-known certificate authority (CA) (Adagunodo, T.A., 2015) like VeriSign, Entrust, Thawte, etc., provides a way of positively identifying the entity by placing trust on the CA to have performed the necessary verification. A X.509 certificate is a cryptographically sealed data

object that contains the entity's unique DN, public key, serial number, validity period, and possibly other extensions. [Note: Refer to RFC 3280 for a complete list of attributes and X.509 v3 extensions.] Certificates are typically stored in PEM (Privacy Enhanced Mail) format.

D. Signature algorithm:

The algorithm to generate digital signature is as follows: (Fig 3)

1. Open a input document to be signed.
2. Select the hash function to be used (Here it's SHA1)
3. Generate the 160 bit hash value
4. Generate the keys (Here RSA keys)
5. Encrypt the hash value
6. Attach certificate for authentication
7. Generate signature and store in the document.

Signature will now contain: Signature, Length of signature, Encryption algorithm used, Hash function used, Key, Original message

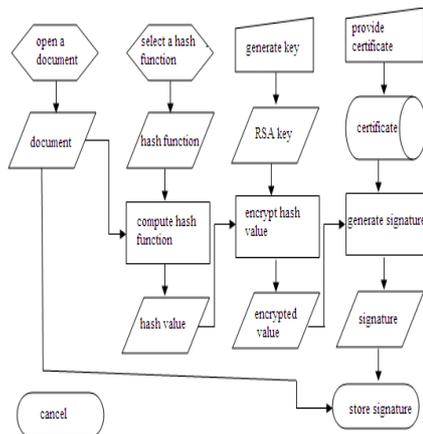


Fig. 3: Signature Generation.

Use either SI (MKS) or CGS as primary units. (SI units are strongly encouraged.) English units may be used as secondary units (in parentheses). This applies to papers in data storage. For example, write "15 Gb/cm² (100 Gb/in²)."

An exception is when English units are used as identifiers in trade, such as "3½ in disk drive." Avoid combining SI and CGS units, such as current in amperes and magnetic field in oversteps. This often leads to confusion because equations do not balance dimensionally. If you must use mixed units, clearly state the units for each quantity in an equation.

The SI unit for magnetic field strength H is A/m. However, if you wish to use units of T, either refer to magnetic flux density B or magnetic field strength symbolized as $\mu_0 H$. Use the center dot to separate compound units, e.g., "A·m²."

I. Helpful Hints:

A. Figures and Tables:

Because the final formatting of your paper is

limited in scale, you need to position figures and tables at the top and bottom of each column. Large figures and tables may span both columns. Place figure captions below the figures; place table titles above the tables. If your figure has two parts, include the labels "(a)" and "(b)" as part of the artwork. Please verify that the figures and tables you mention in the text actually exist. Do not put borders around the outside of your figures. Use the abbreviation "Fig." even at the beginning of a sentence. Do not abbreviate "Table." Tables are numbered with Roman numerals.

Include a note with your final paper indicating that you request color printing. Do not use color unless it is necessary for the proper interpretation of your figures. There is an additional charge for color printing.

Figure axis labels are often a source of confusion. Use words rather than symbols. As an example, write the quantity "Magnetization," or "Magnetization M ," not just " M ." Put units in parentheses. Do not label axes only with units. As in Fig. 1, for example, write "Magnetization (A/m)" or "Magnetization (A·m⁻¹)," not just "A/m." Do not label axes with a ratio of quantities and units. For example, write "Temperature (K)," not "Temperature/K."

Multipliers can be especially confusing. Write "Magnetization (kA/m)" or "Magnetization (10³ A/m)." Do not write "Magnetization (A/m) × 1000" because the reader would not know whether the top axis label in Fig. 1 meant 16000 A/m or 0.016 A/m. Figure labels should be legible, approximately 8 to 12 point type.

References:

Number citations consecutively in square brackets (Chen, S., 1993). The sentence punctuation follows the brackets (Duncombe, J.U., 1959). Multiple references (Duncombe, J.U., 1959; Lin, C.Y., 2001) are each numbered with separate brackets (Chen, S., 1993; Lin, C.Y., 2001). When citing a section in a book, please give the relevant page numbers. In sentences, refer simply to the reference number, as in. Do not use "Ref. (Lin, C.Y., 2001)" or "reference (Lin, C.Y., 2001)" except at the beginning of a sentence: "Reference (Lin, C.Y., 2001) shows" Number footnotes separately in superscripts (Insert | Footnote).¹ Place the actual footnote at the bottom of the column in which it is cited; do not put footnotes in the reference list (endnotes). Use letters for table footnotes (see Table I).

Please note that the references at the end of this document are in the preferred referencing style. Give all authors' names; do not use "*et al.*" unless there are six authors or more. Use a space after authors' initials. Papers that have not been published should be cited as "unpublished" (Shamsiah binti Suhaili and Takahiro Watanabe, 2015). Papers that have been submitted for

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B. Abbreviations and Acronyms:

Define abbreviations and acronyms the first time they are used in the text, even after they have already been defined in the abstract. Abbreviations such as SI, ac, and dc do not have to be defined. Abbreviations that incorporate periods should not have spaces: write “C.N.R.S.,” not “C. N. R. S.” Do not use abbreviations in the title unless they are unavoidable (for example, “International Journal Of Engineering And Innovative Technology” in the title of this article).

C. Equations:

Number equations consecutively with equation numbers in parentheses flush with the right margin, as in (1). First use the equation editor to create the equation. Then select the “Equation” markup style. Press the tab key and write the equation number in parentheses. To make your equations more compact, you may use the solidus (/), the exp function, or appropriate exponents. Use parentheses to avoid ambiguities in denominators. Punctuate equations when they are part of a sentence, as in

$$\int_0^{r_2} F(r, \varphi) dr d\varphi = [\sigma r_2 / (2\mu_0)] \cdot \int_0^\infty \exp(-\lambda |z_j - z_i|) \lambda^{-1} J_1(\lambda r_2) J_0(\lambda r_i) d\lambda. \quad (1)$$

Be sure that the symbols in your equation have been defined before the equation appears or immediately following. Italicize symbols (T might refer to temperature, but T is the unit tesla). Refer to “(1),” not “Eq. (1)” or “equation (1),” except at the beginning of a sentence: “Equation (1) is ...”

D. Other Recommendations:

Use one space after periods and colons. Hyphenate complex modifiers: “zero-field-cooled magnetization.” Avoid dangling participles, such as, “Using (1), the potential was calculated.” [It is not clear who or what used (1).] Write instead, “The potential was calculated by using (1),” or “Using (1), we calculated the potential.”

Use a zero before decimal points: “0.25,” not “.25.” Use “cm³,” not “cc.” Indicate sample dimensions as “0.1 cm × 0.2 cm,” not “0.1 × 0.2 cm².” The abbreviation for “seconds” is “s,” not “sec.” Do not mix complete spellings and abbreviations of units: use “Wb/m²” or “webers per square meter,” not “webers/m².” When expressing a range of values, write “7 to 9” or “7-9,” not “7~9.”

A parenthetical statement at the end of a sentence is punctuated outside of the closing parenthesis (like this). (A parenthetical sentence is punctuated within the parentheses.) In American English, periods and commas are within quotation marks, like “this period.”

Other punctuation is “outside”! Avoid contractions; for example, write “do not” instead of “don’t.” The serial comma is preferred: “A, B, and C” instead of “A, B and C.”

If you wish, you may write in the first person singular or plural and use the active voice (“I observed that ...” or “We observed that ...” instead of “It was observed that ...”). Remember to check spelling. If your native language is not English, please get a native English-speaking colleague to proofread your paper.

II. Some Common Mistakes:

The word “data” is plural, not singular. The subscript for the permeability of vacuum μ_0 is zero, not a lowercase letter “o.” The term for residual magnetization is “remanence”; the adjective is “remanent”; do not write “remnance” or “remnant.” Use the word “micrometer” instead of “micron.” A graph within a graph is an “inset,” not an “insert.” The word “alternatively” is preferred to the word “alternately” (unless you really mean something that alternates). Use the word “whereas” instead of “while” (unless you are referring to simultaneous events). Do not use the word “essentially” to mean “approximately” or “effectively.” Do not use the word “issue” as a euphemism for “problem.” When compositions are not specified, separate chemical symbols by en-dashes; for example, “NiMn” indicates the intermetallic compound Ni_{0.5}Mn_{0.5} whereas “Ni–Mn” indicates an alloy of some composition Ni_xMn_{1-x}.

Be aware of the different meanings of the homophones “affect” (usually a verb) and “effect” (usually a noun), “complement” and “compliment,” “discreet” and “discrete,” “principal” (e.g., “principal investigator”) and “principle” (e.g., “principle of measurement”). Do not confuse “imply” and “infer.”

Prefixes such as “non,” “sub,” “micro,” “multi,” and “ultra” are not independent words; they should be joined to the words they modify, usually without a hyphen. There is no period after the “et” in the Latin abbreviation “*et al.*” (it is also italicized). The abbreviation “i.e.,” means “that is,” and the abbreviation “e.g.,” means “for example” (these abbreviations are not italicized).

An excellent style manual and source of information for science writers is (Adagunodo, T.A., 2015).

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The submitting author is responsible for obtaining agreement of all coauthors and any consent required from sponsors before submitting a paper. It is the obligation of the authors to cite relevant prior work.

Authors of rejected papers may revise and resubmit them to the journal again.

Simulation Results:

A. Simulation Environment:

Strength of the key to resist the attack on cipher text is simulated with the simulation parameter called entropy; the entropy of a document is an index of its information content. The entropy is measured in bits per character. The information content of a message $M[i]$ is defined by information content

$$(M[i]) = \log(1/p[i]) = \log(p[i]) \dots \dots \dots (1)$$

Where $p[i]$ = Probability that message $M[i]$ = Transmitted by the message source and \log denotes logarithms to base 2. With the aid of the information content of the individual messages, the average amount of information which a source with a specified distribution delivers can be calculated. To calculate this mean, the individual messages are weighted with the probabilities of their occurrence.

$$\text{Entropy } (p[1]; p[2]; \dots; p[r]) = [p[1] \log(p[1]) + p[2] \log(p[2]) + \dots + p[r] \log(p[r])] \dots \dots \dots (2)$$

The entropy of a source thus indicates its characteristic distribution. It measures the average amount of information which one can obtain through observation of the source or, conversely, the indeterminacy which prevails over the generated messages when one cannot observe the source. List of entropy (Refer Table 1) values for same input text and different key length and there corresponding security is measured. Entropy for a input text where all the possible characters repeat is set as the threshold and related to that value conclusion is made that the entropy nearer to the threshold is better encryption method. Frequency of letters in input text and the histogram is plotted (Fig. 4), more the frequency of occurrence of character more the attack expected on that character. Different values of entropy for both normal RSA and modified RSA is listed in Table 1 and is plotted in Fig. 5

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Authors should consider the following points:

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IV. Conclusion:

A conclusion section is not required. Although a conclusion may review the main points of the paper, do not replicate the abstract as the conclusion. A conclusion might elaborate on the importance of the work or suggest applications and extensions singular heading even if you have many acknowledgments. Avoid expressions such as "One of us (S.B.A.) would like to thank" Instead, write "F. A. Author thanks." Sponsor and financial support acknowledgments are placed in the unnumbered footnote on the first page.

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