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A Secure and Privacy-Preserving Mobile Wallet with Outsourced Verification in Cloud Computing

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Abstract

Mobile wallet, also known as mobile payment, is becoming one of the most frequently used approach to provide payment services under financial regulation via mobile device and may redefine our lifestyle with the rapid popularity of mobile Internet. In this paper, we address the security of the mobile wallet by providing a detailed threat analysis and identifying some unique design requirements in terms of security and privacy protection for mobile wallet. We then provide a novel approach to secure the mobile wallet and protect the privacy of the mobile user by incorporating the digital signature and pseudo-identity techniques. In view of several advantages of cloud computing, the computation task on the client side, which is usually featured with limited computation resources, is outsourced to the untrusted cloud server securely. The performance of our approach is evaluated via both theoretic analysis and experimental simulations. Also, the security analysis demonstrate that our approach can achieve desirable security properties of mobile wallet.

Keywords: Mobile wallet, Digital Signature, Secure Computation Outsourcing, Cloud Computing.

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