

Research on one-time passwords and their application in online banking transaction authentication

Van Thi Thao

Abstract: This is a study on One-Time Password (OTP) and its application in an online banking transaction authentication system. The research context addresses current information security issues, particularly for online banking transactions. The objective of the study is to analyze the security features of OTP and build an OTP-based authentication system for banks. The approach combines theoretical research on cryptography with practical application deployment. Expected results will confirm the effectiveness and widespread application of the OTP method in online authentication systems, contributing to enhancing information security for banking transactions.

Keywords: OTP, Information security, Transaction authentication, Online banking, Cryptography