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for Effective Customer

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this report on central government s use of the government procurement card to pay for goods and services finds that when used appropriately it can be cost effective however while controls in five departments examined by the nao were operating as intended there is no up to date value for money case quantifying the benefits of the cards central government spent 322 million government procurement cards in 2010 11 and 149 million in the first half of 2011 12 there were 1 75 million transactions in 2010 11 and 818 781 transactions in the first half of 2011 12 the majority of transactions were low value purchases with an average value of 184 in 2010 11 use of the cards varies between departments both in the amount spent and in the type of goods and services

purchased some departments have inadequate management information and cannot monitor the use of the government procurement card effectively central data incomplete andinconsistent and does not provide an accurate picture o f spending across government there has been a lack of central government oversight of card use which has increased risks to value for money but the new central policy which defines minimum standards across government is an important move towards strengthening controls and ensuring greater consistency while departments acknowledge the risks and potential advantages of the card there is no up to date value for money case to substantiate this work by the nao has suggested that the cost of more traditional procurement methods may have fallen however using the cards could still provide a potential saving of around 35 per cent or 5 a transaction

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this book constitutes the refereed proceedings of the 7th international conference on information systems security iciss 2011 held in kolkata india in december

2011 the 20 revised full papers presented together with 4 short papers and 4 invited papers were carefully reviewed and selected from 105 submissions the papers are organized in topical sections on access control and authorization malwares and anomaly detection crypto and steganographic systems verification and analysis wireless and mobile systems security and network security

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in recent years consumers professional organizations government officials and third party payers have become increasingly concerned about how to assess the quality of the services provided by organizations in both the private and the public sectors one new approach is the organizational report card which compares the performance o f organizations such as public schools colleges hospitals and hmos this book offers the first comprehensive study of such instruments it discusses the circumstances under which they are desirable alternatives to other policy instruments such as regulation how they should be designed who is likely to use them and for what purpose and what role if any government should have in their creation informed by cases drawn from education health and other policy areas this book develops a conceptual framework for analyzing these issues it explores the tradeoffs in measuring performance the methods of communicating results effectively to mass and elite audiences and the ways in which organizations respond to the data gathered

the third international conference on e commerce and technology ec 2002 was held in conjunction with the dexa 02 in aix en provence france this conference first held in greenwich united kingdom in 2000 is now in its third year and is very well established as in the two previous years it served as a forum bringing together researchers from academia and commercial developers from industry to discuss the current state of the art in e web commerce and technology inspirations and new ideas emerged from intensive discussions during formal sessions and social events keynote addresses research presentations and discussions during the conference helped to further develop the exchange of ideas among the researchers developers and practitioners who attended the conference attracted more than 100 submissions and each paper was reviewed by at least three program committee members the program committee selected 40 papers for presentation and publication a task which was

not easy due to the high quality of the submitted papers we would like to express our thanks to our colleagues who helped to put together the technical program the program committee members and external reviewers for their timely and rigorous reviews of the papers and the organizing committee for their help in the administrative work and support we owe special thanks to gabriela wagner and maria schweikert for always being available when their helping hand was needed

technology s presence in society continues to increase as new products and programs emerge as such it is vital for various industries to rapidly adapt and learn to incorporate the latest technology applications and tools the handbook of research on technology integration in the global world is an essential reference source that examines a variety of approaches to integrating technology through technology diffusion collaboration and e adoption the book explores topics such as information systems agility semantic web and the digital divide this publication is a valuable resource for academicians practitioners researchers and upper level graduate students

a practical guide to tpm 2 0 using the trusted platform module in the new age of

security is a straight forward primer for developers it shows security and tpm concepts demonstrating their use in real applications that the reader can try out simply put this book is designed to empower and excite the programming community to go out and do cool things with the tpm the approach is to ramp the reader up quickly and keep their interest a practical guide to tpm 2 0 using the trusted platform module in the new age of security explains security concepts describes the tpm 2 0 architecture and provides code and pseudo code examples in parallel from very simple concepts and code to highly complex concepts and pseudo code the book includes instructions for the available execution environments and real code examples to get readers up and talking to the tpm quickly the authors then help the users expand on that with pseudo code descriptions of useful applications using the tpm

this book constitutes the refereed proceedings of the 16th european symposium on computer security esorics 2011 held in leuven belgium in september 2011 the 36 papers included in the book were carefully reviewed and selected from 155 papers the articles are organized in topical sections on wireless security security forensics biometrics and software protection access control cryptography and protocol

analysis information flow side channels and vulnerability analysis usability trust and economics of security and privacy and privacy

this three volume set constitutes the refereed proceedings of the second international conference on software engineering and computer systems icsecs 2011 held in kuantan malaysia in june 2011 the 190 revised full papers presented together with invited papers in the three volumes were carefully reviewed and selected from numerous submissions the papers are organized in topical sections on software engineering network bioinformatics and e health biometrics technologies engineering neural network parallel and distributed e learning ontology image processing information and management engineering software security graphics and multimedia databases algorithms signal processing software design testing e technology ad hoc networks social networks software process modeling miscellaneous topics in software engineering and computer systems

despite their economic and social importance there are relatively few book length studies of national insurance industries this collection of nine essays by a group of international experts redresses this balance providing an extensive geographical and thematic spread linked via an

extensive introduction

router security strategies securing ip network traffic planes provides a compre hensive approach understand and implement ip traffic plane separation and protection on ip routers this book details the distinct traffic planes of ip networks and the advanced techniques necessary to operationally secure them this includes the data control management and services planes that provide the infrastructure for ip networking the first section provides a brief overview of the essential components of the internet protocol and ip networking at the end of this section you will understand the fundamental principles of defense in depth and breadth security as applied to ip traffic planes techniques to secure the ip data plane ip control plane ip management plane and ip services plane are covered in detail in the second section the final section provides case studies from both the enterprise network and the service provider network perspectives in this way the individual ip traffic plane security techniques reviewed in the second section of the book are brought together to help you create an integrated comprehensive defense in depth and breadth security architecture understanding and securing ip traffic planes are critical to the overall security posture of the ip infrastructure the techniques detailed in this book provide

protection and instrumentation enablina operators to understand and defend against attacks as the vulnerabilitu economu continues to mature it is critical for both vendors and network providers collaboratively deliver these protections to the ip infrastructure russell smoak director technical services security intelligence engineering cisco grega schudel ccie no 9591 joined cisco in 2000 as a consulting system engineer supporting the u s service provider organization gregg focuses on ip core network security architectures and technology for interexchange carriers and web services providers david j smith ccie no 1986 joined cisco in 1995 and is a consulting system engineer supporting the service provider organization david focuses on ip core and edge architectures including ip routing mpls technologies gos infrastructure security and network telemetry understand the operation of ip networks and routers learn about the many threat models facing ip networks layer 2 ethernet switching environments and ipsec and mpls vpn services learn how to segment and protect each ip traffic plane by applying defense in depth and breadth principles use security techniques such as acls rate limiting ip options filtering urpf gos rtbh gppb and many others to protect the data plane of ip and switched ethernet networks secure the

ip control plane with racl copp gtsm md5 bgp and icmp techniques and layer 2 switched ethernet specific techniques protect the ip management plane with password management snmp ssh ntp aaa as well as other vpn management out of band management and remote access management techniques secure the ip services plane recoloring ip fragmentation control mpls label control and other traffic classification and process control techniques this security book is part of the cisco press networking technology series security titles from cisco press help networking professionals secure critical data and resources prevent and mitigate network attacks and build end to end self defending networks

we have tried to convey all the topics pertaining to the checklist of cyber security framework and digital banking payments security in this book it also consists of details regarding the challenges in compliance with the cuber security framework it s known that information communication and technology has become an integral part of our day to day life the increasing use of cyberspace has also made us vulnerable to cybercrime threats we must be vigilant while connecting digitally and be careful about our personal information being exposed on the internet the guidelines and safety tips are catered to

be easily understandable this book s an excellent field guide for all digital banking users and it professionals working in the security of information technology

in light of the concerns that have been raised about the lack of transparency of credit card charges in the uk particularly in relation to interest rates charged for store card credit this matter was referred by the office of trading to competition commission in march 2004 the commission s inquiry focuses on two key aspects store card credit services to retailers and related insurance services and consumer credit through store cards and related insurance services these cards offer a method of payment and credit option which are retailer specific and are mostly operated by department stores and clothing retailers the investigation is based on data relating to the period from 1999 to 2003 supplemented by relevant information for 2004 and projections for 2005 and 2006 and focuses on the functioning of the market as a whole rather than on the conduct of individual companies issues examined include relevant economic markets and the wider regulatory framework proposals to reform the legislation governing the credit market and statutory issues factors that prevent restrict or distort competition detrimental effects

customers and options for remedial action the report finds that the interest rates charged on store cards are too high generally annual percentage rates aprs of between 10 to 20 per cent above required levels resulting in an estimated cost for consumers of at least 55 million a year and possibly significantly more a number of remedies are identified that store card credit providers should make including warnina cardholders on monthly statements that cheaper credit may be available elsewhere providing more and clearer information on all monthly statements offering an option to pay by direct debit and offering payment protection insurance separately from other elements of store card insurance

special edition of the federal register containing a codification of documents of general applicability and future effect with ancillaries

chinese insurance contracts law and practice is the first systematic text written in english on the law of insurance in china this book offers a critical analysis of the major principles doctrines and concepts of insurance contract law in china at every point the analysis discusses the principles of the insurance law in detail referring where appropriate to decided cases and also drawing attention to external influences readers are guided through the complexities of chinese law in a clear and comprehensive fashion and significantly in a manner that is accessible and meaningful for those used to a common law system this book presents a comprehensive picture of chinese insurance contract law to facilitate a wider understanding of the relevant rules of law elements of insurance contract law are critically examined in addition this book presents rules of law on some special types of insurance contract such as life insurance property insurance liability insurance motor vehicle insurance reinsurance and marine insurance the deficiencies and shortcomings of the law and practice will be identified and analysed suggestions and recommendations on how to reform the law will be presented chinese insurance contracts also offers legal and practical advice to insurance professionals on how to draft clauses to avoid contractual pitfalls it also uses cases to illustrate the difficulties which can arise in applying the principles in practice this book will be essential reading for insurance companies and legal practitioners looking to do business in china as well as reference for chinese lawyers practising insurance law it will also be a useful resource for students and academics studying chinese law

consumer behavior is

becoming increasingly complex in the current global market а broader understanding of the psychologically driven motivation of consumers and characteristics o f the consumer decision making process is vital for effective customer engagement in the global economy handbook of research on leveraging consumer psychology for effective customer engagement provides current research on topics relevant to consumer beliefs feelings attitudes and intentions and how best to utilize this research improving consumer appeal and relationships emphasizing critical topics in the field of consumer behavior research publication is comprehensive resource for marketing professionals managers retailers advertising executives scholars and graduate level students in marketing psychology and mba programs

this volume contains exemplary papers that were presented at the 2017 conference on performance measurement and management control in nice france by researchers in the field from north america south america africa europe and asia

as with other transportation methods safety issues in aircraft can result in a total loss of life recently the air transport industry has come under immense scrutiny after

several deaths occurred due to aircraft design and airlines that allowed improperly inspected aircraft to fly spacecraft too have found errors in system software that could lead to catastrophic failure it is imperative that the aviation and aerospace industries continue to revise and refine safety protocols from the construction and design of aircraft to secure and improve aviation systems and to test and inspect aircraft the research anthology on reliability and safety in aviation systems spacecraft and air transport is a vital reference source that examines the latest scholarly material on the use of adaptive and assistive technologies in aviation to establish clear guidelines for design and implementation of such technologies to better serve the needs of both military and civilian pilots it also covers new information technology use in aviation systems to streamline the cybersecurity decision making planning and design processes within the aviation industry highlighting a range of topics such as air navigation systems computer simulation and airline operations this multi volume book is ideally designed for pilots scientists engineers aviation operators air traffic controllers air crash investigators teachers academicians researchers and students

through a comparative case study analysis of the united kingdom and germany with references to the united states this study examines the impetuses for and processes by which governments came to choose the points system for immigration control

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