

**GS-III Basics of Cyber Security; Money-Laundering and its Prevention.**

**1. Cyber security a critical challenge for India's Digital Payments Ecosystem.**

**Comment.**

**Why this Question?**

- India witnesses an enormous increase in the adoption and dependence on digital payments.

**Key Demands of Question:**

- Mention the growth of the digital payment ecosystem in India.
- Explain the increasing cyber security challenges posed a serious threat to the digital payments.
- Discuss the suitable measures to tackle the Cyber Security Challenges.

**Directive word:**

**Comment:**

- When you are asked to comment, you have to pick main points and give your 'opinion' on them based on evidences or arguments stemming from your wide reading.
- Your opinion may be for or against, but you must back your argument with evidences.
- These types of question offer you a chance to consolidate your reading of different subjects to justify your opinion.

**Structure of Answer:**

**Introduction:**

- Mention the growth of the digital payments ecosystem and the government's objective of attaining the less cash ecosystem.

**Body:**

- Explain the various challenges faced by the digital payments ecosystem in India. Give examples of increasing ransom ware, DDos attacks, etc.
- Discuss the implications of the cyber security challenges on the digital payments in India. For example, distrust among people, etc.
- Explain the suitable measures to tackle the cyber security challenges. For example, biometric authentication, etc.
- Highlight the government measures and policies regarding this. For example mention cyber security policy 2013, CERT-In, etc.

**Conclusion:**

- Conclude with significance of the digital payments and need to address the cyber security challenges as faced by it.

