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## A Need for Peer-To-Peer Strong Local Authentication Protocol (P2PSLAP) In Mobile Banking

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**Abstract:** Mobile Phones are the most used electronic gadgets in today's world. They have been used in financial transactions like mobile banking, mobile payments, etc. These include sensitive information. This paper proposes a need for peer-to-peer Strong Local Authentication Protocol (p2pSLAP) for Mobile banking transactions. Those Transactions which implement a peer-to-peer architecture to provide local authentication mechanism between the customer and the service provider are considered in this paper. It makes the use of public key infrastructure concept. The advanced applications as being in common place, this paper deals with design to replace cash-relied transactions, the implementation and user interface design, by focusing on the balance between the use and security. The Public key cryptography is the solution that can provide secure transaction at every point in mobile banking.