



Article Info

Barriers of the Electronic Insurance Contract
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Received:18.03.2018
Accepted: 26.04.2018
Published online:01.05.2018

ISSN: 2231-8275

ABSTRACT

The electronic insurance contract is defined in general terms: the use of the Internet and related information technologies in the production and distribution of insurance products and services. Electronic insurance in particular is the provision of the insurance coverage and the related offer, negotiation and contracting over the Internet, as well as payment and document delivery and claims settlement processes through the Internet .Therefore, the electronic insurance contract is one of the contracts concluded by means of electronic means, a contract between those present in time and absent in terms of place .Through using the internet , there are very strong expectations for the growth of electronic insurance .The fact is that many insurance companies continue to invest their potential in electronic commerce and the internet has become a very important influence on the environment surrounding insurance companies. The modest progress of electronic insurance can be attributed to the prevailing view that insurance companies consider using the Internet a risky strategy, especially in the absence of legislative frameworks regulating such contract. If the electronic insurance contract has many advantages, on the other hand, it carries many negatives, which include the presence of many obstacles. The research objective is to identify these obstacles in this insurance (electronic insurance contract), which are the technical obstacles and the legal ones. We have reviewed a number of conclusions and recommendations in this research.

Keywords: barriers, electronic, contract, insurance

Introduction

The overwhelming of technological development that invaded the world recently has changed a lot of axiomatic concepts, so the world wide web is no longer a new fad, but it become a necessity for the new life, has variable sides until becomes an important part of the life, the internet is an important facility for communication, sending messages and briefing the news of the world. These services get developed to include also online trade that include shopping from anywhere in the world to save time and effort, expectations tell that that service will widen to include more sides of life in the shed of the globalization. The insurance become of the most field of life that achieve interests and benefits for individuals. Insurance is considered a means to distribute the dangers and achieve the burden of financial loss that results from it which leads to protect the national assets. Due to the huge development happen in the technology industries and investment, the necessity of insurance has increased to compensate the losses. Also the insurance services get varied and widespread to let the

individual feel puzzled to choose the best one to protect himself , properties and his family. It is know that the basis of insurance is the risks, wherever the risks be there is a need for the insurance, beside that the electronic trade has made many new risks , unknown before, so there is a need to resort to the insurance to avoid these risks. It is already known that like these risks could be solved by prospecting these networks and emergency plans but there are many barriers that impede applying the electronic insurance contract, due to the scarcity of such studies, we have chosen this subject for our research and will study these barriers of the technical and legal respect in two sections:

First section: The technical barriers of the electronic insurance contract.

Second section: The legal barriers of the electronic insurance contract.

The first section: The Technical Barriers of the Electronic Insurance.

The electronic insurance contract is enriched with many advantages but in the same time it includes many disadvantages represented by existence of many barriers that faced this insurance. Due to the many risks and motives of the research we decided to collect these risks and put them into two main requests which barriers related with penetrating the web sites and second request related with blow these sites and deleting them with informative virus.

First request: Penetrating the sites and violating the security system.

The electronic contracts flow inside the electronic means and via informative medium or database processing system, all these information and database are easy to manipulate with, since it can penetrating the informative system itself, and that could be with many ways. So the most important feature of trade electronic deals is to be secure and discreet. Because most of the online commercial deals are protected with normal security systems. Hackers are able to the personal computer information and penetrate the privacy easily and that attributed to the vast development of computer technology and communications plus the most dangerous informative crime and methods of performance notably the individuals of these crimes are not normal criminals but computer experts either professionals or fanciers .

Many material losses may result from the penetration of these web sites such as sues reported by the incurred persons against the web site owner, so it is appropriate to insure against these risks raised from that penetration so that these companies will cover all these expenses of losses. The insurance companies will not cover these losses entirely because of the risks are not limited, so the companies can cover some financial losses of restoring information and re-activate the web site or the legal consequences of that penetration of web site reported against the web site owner(1). Either the penetration committed by hackers (professional or fanciers), there is a penetration done by the responsible employee of internet service as a broker to complicity with the hackers. Hence, it is explained into two branches: First branch includes penetrating the sites via brokers of internet service and second branch is violating the security system via the ordinary user.

First branch: Penetrating the website via brokers of internet.

First: Access Broker: He is every individual either virtual or an organization that connect people with the internet, according to the subscribing contract with people, he is committed to connect them with the websites they wish to reach. He is also responsible for penetrate the websites as he is a broker, but his work is legal and hold no consequences.

Second: Lodging Broker: He is the person either moral or normal allow access for the web sites via internet, his role is not a broker but to tell what that certain website has information and contents and what consequences may occur due to the penetration of that website, that person may be a governmental organization or a university and can be rented to accommodate a website online and brief the information in it then showing pictures or holding conferences or creating informative links with other websites. (1)

Third: Information transformer: He is the technician worker who work on connecting the networks, the transformer would insure up to the contract the information in bundles from his computer to the server, then transferred from this computer to the users, via the sender computers. Both of the transformer and the access broker legal this question : When were both of you aware of the illegal transferring of the information(2)?

Fourth: Information provider: The person who load the device or the system with information that he create about a specific subject, then he has the fully control on the information that he supply online, then is responsible of concerning about rules of findings that he submit to the surfers (3).

Fifth: Services Broker: He is the website publisher and he is the only one who own the information that transferred across the internet and has the authority to control the access and observing it, and committed to proper and valid implementing of the service according to the agreed rules, also he notify publicity of accesses to web sites.

Second Branch: Violating of the security privacy by normal user.

Breaching the access has many aspects of accessing the sites and getting the passwords to steal the information or brief the database without permission of the owner, if the laptop of the staff of company may be stolen or sold , this holds a breaching for the security of the site. Giving information by phone call is considered another kind of breaching (1). The violating person may be himself incurred the responsibility of breaching if he access without paying fees. If there are fees for this service or once he is not a subscriber individual or exceed the specific time of using the site, or these sites are coded and he breaching them, there are many ways of breaching to get information: -

- Picking information available between the auto. Computer and the terminal edge via connecting and adapter link that transmit electronic signals represented the stolen information, to the final end that spy the system, and could be received by antenna received from the satellite.
- Direct connection via phone line by installing espionage can records all communications also can be implemented by small microphones.
- Receiving the rumors come out from the informative device, being interpreted by specialized devices into information.
- Invalid access by remote interval end which facilitate the copying or ruining the information.

There are some other barriers that impede the international cooperation to confront this phenomena and represented by the following: -

- Technology mutations that the technology sector has witnessed, the speed of quantum and quality of producing them , all that let a lot of users beginners or professional try to access these systems with different price to create the informative criminal.
- There are some website that allow anyone to send messages without identifying his name or position which complicate the way to recognize the responsible of breaching the system, plus the breaching processes have many different aspects which are employed by political or economic destination in the shed of the blooming online trade .

Second request: Ruining the sites and abolishing them by informative virus.

With the wide spread of technology of information and increasing relying on computers networks, recently, the world has witnessed a new group of crimes that targeted computer programs like unauthorized access for systems and networks and having information or ruin them by viruses, hacking crimes, breaching the rights of publishers and position of producing programs, also get famous some kinds crimes that use computers as a means to commit classic criminal activities like fraud via computers and forgery by modern techniques, beside that some crimes used info technology as an ambient for them.

Virus entered the world of computer and implements kinds of criminal ways to invade computers, its effects include ruining, deleting and manipulating (1), so we suggest to divide this demand into two branches:

First branch: Kind of viruses:

The company has specialist experts who are able to hunt some breaches in it's system, most common breaches are the well-known digital viruses, there is a security system enable the company to hunt them previously and deleted them. Also there are fancier hackers who rely on information and specific access codes, in case of many users of the system, so hackers can trace the access and get the information. If the company use the method of changing the codes and passwords and delete the memory by professional periodically , the breaches will be the least. Some other kinds of viruses that cannot be captured or weakened due to their modernity or for the ignorance of the company with these viruses:

1- Unknown viruses: In spite of presence of modern system of security provided by the company, but some viruses can access the network and cause a damage with no any attention from the company except later, like what happen on 2000 when one of the fancier hackers could breaches the system of the company and ruin databases, that invasion was like an adjusted bomb, because it works in any time of the year, the company was forced to stop the whole system.

There are many types of viruses some of them damage the files and other damage the loading server, so we show the most dangerous kinds of viruses: - Virus of (Ransom) or (England virus), because England is the first country get hit by that virus among (100) other countries get hit also, it cause a huge damage for England network system and the virus passed the state security system for computers called (NHH) and reached the patients files in the hospitals, then resulted in postponed many surgical operation dates due to that damage. As same as in Spain, the virus attack the system of the communication company (Teliphonica) and caused a big damage but fortunately the database of clients didn't get hurt.

The same was with the two companies of (" Iberdola" and "Natural ") for gas and power , they get breached by the same virus, so the company was obliged to order the employees to shut down the computers after copying important files. The most country get hurt by that virus is Russia when it targeted the bank, the government declare the success in defeating that virus hardly after breaching of many computers. Egypt also get hurt by that virus but didn't declare the sites being attacked.

This virus transferred by internet messages, when the client open his message, the virus entered the computer and then can move to another networks computers. This virus is very fast and capable to enter all information center in the world.

Another kind of virus very dangerous, it is the ' Regress ball' virus, it looks like a ball move around the area and return back when it hits the any side and it influence sector of starting, damage the hard disk , then can't use the disk unless get formatted again. Also the virus of (Informative Cycle) is a program has the power to broken the computer and ruin the information entirely, it copies itself many times, and widespread through electronic interfaces and supply wrong information lead to close the system finally, it works on the operating units which is the part of computer that has group of programs that control the ability of automatic calculator in the computer.

This brief show of virus and how works is not limited to a specific type of viruses because viruses are variable and get developed every day, it is a continuous developing by innovating new types of viruses due to the huge development in the technology and the progress in electronic trade.

Second Section: Legal Barriers of Electronic Insurance Contract.

There are many barriers threaten and correlated with each other by legal guarantees and the legal nature of the contract that we will take it with two requests:

First Request: Lack of Legal Guarantees

One of the most barriers that faced the electronic insurance contracts is lack of legal guarantees that protect clients and companies in case of not implementing the commitments of contracts that is signed online. We will illustrate them in two branches:

First Branch: Guarantees related with no ensure of the waiver rights :

It is a legal privilege given by some legislation in a clear statement, such item (18-21) of the French consumption code to include each offer of contracting many statements , among them how much available the right of waiver or not available

This right hasn't been mentioned in the federal law no.(1) for the year 2006 and that requires adding this right to the law(1). There is no significance of briefing the consumer information about goods and services without giving him adequate time for thinking before buying or signing the contract, thinking is considered the accomplishing matter for the media, law doesn't oblige consumer to think, but oblige the contractor with him or the professional according to the French expression that give a chance for the consumer to think before signing the contract.

The aim of this procedure is to prevent a common phenomenon that the contractor hid the contract document until let the other party to sign, that deprive the consumer to think before signing, with this commitment, it is clear that submitting documents to consumer six days before signing the contract, as stated in the Iraqi law of (1971) or else it is considered void, the legislator seems to be strict with contractor to give appropriate time to think before signing (1).

From the other side, the Islamic Fikah sees that (The consumer has the right of waiver before or after signing the contract without incurred with any responsibility of reimbursing the risks or damages hit the contractor).

From above we noticed that the Iraqi legislator didn't mention the right of the consumer to waiver while considered the contract as a constitution of the contractors and never accept any deviation from it or modify it.

So that will cover also the electronic insurance contracts as the consumer resorts to a certain insurance company to be safe from a dangerous risk as the insurance company has the adequate and professional knowledge to defend that risk.

Some experts sees that the consumers have the right to waiver, because he buys via the internet and he only see the products online and didn't test them , so he has the right to change his mind or waiver, he can decline signing the contract after he see the goods, we can't face the damages that incur the contractor resulted from the declination of the client from signing the contract. Finally we refer that the right of waiver is for the behalf of the client regardless the nature of that contract.

Second branch: Warrantees related with the mechanism of implementing the contract by form and signing the contract.

It is so important to know the meaning of the insurance contract by classic way and by electronic way, insurance contract by classic way is defined as : It is a contract and an artistic action in the same time but it contains two sides, one is legal and the other is artistic, it is not limited to the contractual relation between the two parties if so that will turn into a gambling contract, but a cooperative act between a group of people, to support any element in the group if he experience any kind of risks. The French prudent (Himar) defined it as a pledge to pay amount by the trusted party for the behalf of the other party who get a risk due to implementing the contract between these two parties and pledging all banks procedures.

While the electronic insurance contract generally is a using of internet network and information technology related in producing and distribution of products and insurance services, while the electronic insurance in private respect is : offering the insurance coverages and what relates with such as offer and negotiation and contracting online, also payment and sending documents and compromising the disputes done by internet also.

So we can consider the electronic insurance contract as one of the electronic contract that gain electronic characteristics via the method of the contracting. Any contract to be done and produce the required results should be provided with main bases to sign the contract, they are satisfaction, place, reason and appearance, the law states on ensuring a specific kind of contract and specify the place and date after being signed.

The important question is possibility of interesting from modern communication means in signing contracts via electronic means, Are bases of signing classic insurance contracts the same bases of that electronic insurance contracts to ensure content of legal aspect in it? To reply this question we should study the sides of this contract and how much the legal aspect is available.

First – Sides of the Electronic Insurance Contract.

Satisfaction: the electronic contract as same as other contracts based on agreement between the contracting parties, it is required to be held, the expression of willing of the contracted parties, satisfaction is a required condition to hold the contract.

General rules of classic contracting required a real will to contract between the parties and evidences of that will, while the electronic insurance contract held between two absent parties online by computer, this is described with non-material contract, that matter is reason behind many problems (1) . The consent and acceptance of the parties are illustrated by electronic means, we discuss that in two items as follow:

Agreement: generally it is an expression of first will that appear in the contract, or as the French court has defined it as ' It is an offer expressed by the person of his will to sign a contract and being committed to other party when it is signed' .

The method of execution the electronic insurance contract done by internet, so the contractor should notify the client about the service and include transparency and clearance with appropriate and active means and beyond ambiguous, also the agreement is directed to several individuals. According to item (77) of the civil Iraqi law that states (Agreement and acceptance are any statement used to execute the contract, first one is considered agreement and the second one is acceptance), the Iraqi legislator intended to emphasized the agreement of the contractors , Jordanian law took the same path, the agreement characterized with two features , first one is including all elements of the contract, art (12) item (1) of the typical law of electronic trade states that the expression of will is mere database offered on internet.

The acceptance: Is the second tool in the issued contract from the destination that agreement has directed to, it should include the pure intent of contraction i.e. issued complete and without any condition, also the acceptance can be illustrated as: "An expression of the will of the other party who received the agreement sent to the agreed with party to notify him the acceptance" , or it is the response of the offer submitted by the agreed with party,

The electronic acceptance doesn't differ too much from the way except it is done by electronic ways on internet, it is remote acceptance, so it is underwent the same rules of classic acceptance, except the privacy that attributed to it's electronic nature, acceptance should be decisive, specific and dedicated to produce some legal effects and has external appearance, and the acceptance should start when the agreement is already existed and correspondent to acceptance. When the acceptance is correspondent with the agreement and doesn't include any reservations when execute the contract, so the acceptance should match the agreement definitely and not allowed to decrease or increase in any way or it is

considered a refuse required a new agreement as the item (96) states, electronic acceptance is not provided that issued in a private way or a specific status, it is acceptable to be issued via electronic means or electronic ways, electronic acceptance should be executed via electronic devices and programs work automatically, and that devices can't conclude or discover the will of the contractor, so the acceptance should be frank and doesn't let any aspect of suspicion, and should be done via sending message on email to be received by the contractor, while acceptance via website done by click of (agree) icons in that site.

The matter of authentic of clicking the (agree) icon as acceptance will has triggered a query in front of the American judgment to wonder either that will be considered a real acceptance in case of inadvertently or by mistake, but then, it is settled to be legal crucial acceptance when click on it. In some web sites it conclude several time of clicking acceptance icons, like (Are you sure to accept) to be more fair for both parties of the contract.

2- Place and the reason : the two side of place and reason in the classic insurance contract are underwent to the general rules by place and the reason but the most features that recognize the insurance contract from other contracts in this context is including a punch of elements correlated with each other, while in the electronic insurance contract it is conditioned in the place and according to general rules to be specific and existed, and all conditions should be available in the place of the electronic contract either the executed contract done by email or websites with some privacy related with specification condition, if the description of the place of electronic contract done by informative network, so it is supplied with a picture on that site, the contractor received emails include kind and specifications and all relevant issues of the place of the contract need to be executed and this process characterized with legal peculiarity as it is a commitment will produce guarantee of good quality and validity of the place and accurate required stated information in the claimed executed contract .

The contract should be existed and legal whereas doesn't conflict with the law and the state statue.

Second request: Place and time of executing the electronic insurance contract:

The contract is executed when the agreement matches with the acceptance in the agreed place and time among the contracted parties but some time they don't agreed on that, at that time the question will be , Where and when can that contract been executed?, to reply this question we must study the time of executing the contract as follow:

First branch: Onesteral Law explained the execution of the contract by time as follow:

First: If the sender prepared information system able to receive messages, then the time of receiving the message is considered the time of execution the agreed contract. When the client sends message include agreement of the contract to the email of the client, then it is considered accepted by the contractor even in case that the contractor doesn't read his email box in that moment of receiving the message.

Second: If the consignee doesn't specify an informative system to receive the message from the sender, then the contract time will be the time that message entered the system of the consignee even when he didn't brief it. But both parties of the contract can agreed on a certain time to execute the contract, most Arab legislations contain similar items that mentioned in Onestral law. While the British law adopted the theory of awareness of the acceptance as a condition to accept the agreement of the contract and not the receiving the agreement, so the contract is executed at the moment that the sender click on the icon of (Send) the message not the time of opening the email by the client, regardless the any claim of not receiving it by the client (receiver).

Second Branch : Place of execution the contract.

The matter of specifying the place of executing the contract some difficulties, because of the two parties of the contract are from different and remote places and so difficult to specify it, then the typical Onestral Law refers to the following: if the two parties didn't agreed on a specific place of executing the contract, then the place of the receiver of the message will be considered as the place of the executing the contract. In the case of that the consignee party (the client) has more than one place like a main office and sub-office, then , the place of the office which is more related with the content of the contract will be considered the place of execution the contract or with the main site.

It is worthy to mention that all previous rules related with specifying the place and time of the electronic contract suppose that the email either was agreement or acceptance has been done according to information system doesn't undergo to any control (The creator of the message or the person on behalf of him .

While for the expression of the will: -

Based on the content of the two parties, so the will doesn't undergo to any formality as each of the two parties has the right to express his will in a way he convinced with, because this contract is done electronically, if there is any conflict then that conflict can be done by printing on computer that almost leaves a material effect on the screen. So, via printing we can show our will to execute the contract, and that go with the proper mechanism of executing the insurance contracts, when we surf the insurance contracts websites we recognize the legal documentation of all items of the contracts, that reflects the capability of executing the contract via the network. The expression of the will is existed and the conflict embodies in the method of expression beside this doesn't cross with the rules of insurance contract especially that of execution of contract.

Prologue:

After tackling the electronic insurance contract in two sections, we have come up with the following conclusions and recommendations:

- 1- The electronic insurance contract differs from the classic contract as it is executed via internet and electronic communications.
- 2- Electronic insurance contract is one of the contracts that done by two parties , presented in time but absent in places, the agreement characterized with the generality mostly.
- 3- Through the research we noticed that the Iraqi legislator didn't give the client the right of waiver after executing the contract on the contrary of the French legislator does who gave the right to the client to waiver.
- 4- Dealing via electronic space required the complete identifying of both contracting parties as they are far from each other and connect by computer or electronic communication to avoid any kinds of fraud and breaching.
- 5- Difficulty of compensating risk damages due to the breaching and illegal access to the internet websites by hackers, it is so hard to convince the insurance company to compensate all resulted risks.
- 6- Absence of the sufficient legislative frame that organizes the electronic insurance contract.

Recommendations:

- 1- Finally we have come up with necessity of spreading the insurance conscious via electronic ways and ensuring required infrastructures for that , specifying rights of clients, briefing them their rights , cooperating with NGO, systems of protecting the consumers, coordination with education organization in field of educating people the issues of electronic insurance, holding workshops of teaching the principles of electronic insurance contracts.

- 2- There is an urgent need to finding protection against the internet breaching that face this kind of contracts.
- 3- Necessity of ensuring the protection for the insurance consumers and allow his waiver right.
- 4- It is necessary to urge the legislative to intervene to protect the insurance parties from the oppression that occur by the insurance company.
- 5- Means used by the insurance company become so difficult that cannot be understood in simple ways by the insurance consumer, that induce the insurance company to increase and harden their conditions against the consumer and against the other party, that resulted in creating problems between the two contracting parties.

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