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**PRESIDENCY
UNIVERSITY**

BENGALURU

School of Commerce

Mid - Term Examinations - November 2024

Semester: V

Date: 06-11-2024

Course Code: COM3029

Time: 02.00pm to 03.30pm

Course Name: Electronic Payment Systems

Max Marks: 50

Program: BBF

Weightage: 25%

Instructions:

(i) Read all questions carefully and answer accordingly.

(ii) Do not write anything on the question paper other than roll number.

Part A

Answer ALL the Questions. Each question carries 2marks.

5Qx2M=10M

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|---|--|---------|------------|-----|
| 1 | Explain banks' involvement in the evolution of money and credit systems. | 2 Marks | Remember | CO1 |
| 2 | List the problems that financial organizations encounter while introducing electronic payment solutions. | 2 Marks | Remember | CO1 |
| 3 | What are the benefits of adopting ACSS for interbank transactions? | 2 Marks | Remember | CO1 |
| 4 | How does technology help to improve the efficiency of ACSS? | 2 Marks | Understand | CO2 |
| 5 | Differences between traditional payment methods and electronic payment systems? | 2 Marks | Understand | CO2 |

Part B

Answer ALL Questions. Each question carries 10 marks.

4QX10M=40M

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|---|---|----------|----------|-----|
| 6 | In what ways can ACSS be used to automate recurring payments, such as utility bills or loan repayments, for financial institutions? | 10 Marks | Remember | CO1 |
|---|---|----------|----------|-----|

Or

7	Compare the importance of durability and acceptability as properties of money. Which is more critical in maintaining the value of a currency?	10 Marks	Remember	CO1
8	Identify the factors that influence a country's exchange rate, including interest rates, inflation, political stability, and economic performance. How can governments and central banks influence these factors?	10 Marks	Remember	CO1
Or				
9	Compare the functionalities of CHIPS and SWIFT in terms of speed, security, and cost.	10 Marks	Apply	CO2
10	A central bank and commercial banks collaborate to improve financial literacy among consumers. What programs or initiatives could they implement to achieve this goal?	10 Marks	Apply	CO2
Or				
11	A commercial bank is evaluating whether to adopt sustainable banking practices. How might the central bank encourage or incentivize this transition?	10 Marks	Understand	CO3
12	How would a retail organisation set up a real-time EDI system to handle consumer orders?	10 Marks	Understand	CO3
Or				
13	If a company receives payments from multiple customers across different banks, how can ACSS help streamline the settlement process?	10 Marks	Apply	CO2