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**PRESIDENCY UNIVERSITY
BENGALURU**

SET B

**SCHOOL OF MANAGEMENT
END TERM EXAMINATION - JAN 2024**

Semester : Semester V - 2021

Course Code : COM3029

Course Name : Electronic Payment Systems

Program : BBA Financial Technology

Date : 10-JAN-2024

Time : 1:00 PM - 4:00 PM

Max Marks : 100

Weightage : 50%

Instructions:

- (i) Read all questions carefully and answer accordingly.
 - (ii) Question paper consists of 3 parts.
 - (iii) Scientific and non-programmable calculator are permitted.
 - (iv) Do not write any information on the question paper other than Roll Number.
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PART A

ANSWER ALL THE QUESTIONS

5X4M=20M

1. The first known instance of a fake ATM was installed at a shopping mall in Manchester, Connecticut in 1993. Identify the precautions to be taken while using ATM.
(CO1) [Knowledge]
2. More than 10500 financial institutions and 215 countries trust SWIFT. Define SWIFT.
(CO2) [Knowledge]
3. The first version of the PayPal electronic payments system was launched in 1999. Identify how leveraging happens using mobile platforms for Paypal.
(CO3) [Knowledge]
4. Define Validation Clause in Micropayments system.
(CO4) [Knowledge]
5. A certificate Chain is an important list of certificates. Define Certificate Chain.
(CO5) [Knowledge]

PART B

ANSWER ALL THE QUESTIONS

5X10M=50M

6. NEFT and RTGS are different means of money transfer in modern days. Interpret their differences.
(CO1) [Comprehension]

7. Notable historical models of ATMs include the IBM 3624 and 473x series, Diebold 10xx and TABS 9000 series, and NCR 5xxx series. Explain the structure of ATM.
(CO2) [Comprehension]
8. Wireless payments covers a wide range of activities. Discuss the legal framework of Wireless payments.
(CO3) [Comprehension]
9. A broker is an individual or firm that acts as an intermediary between people. Illustrate the role of broker in Micropayments.
(CO4) [Comprehension]
10. The 2012 survey found that the average annual cybercrime cost was \$8.9 million. Describe the characteristics of E Security.
(CO5) [Comprehension]

PART C

ANSWER ALL THE QUESTIONS

2X15M=30M

11. The first generation of micropayment systems began around 1994 and lasted until the end of the 1999's. The developers of these systems primarily aimed at the introduction of the electronic form of cash (called ECash, E-Coins, digital cash or tokens) on the Internet. Determine the technical characteristics of micropayment systems.
(CO4) [Application]
12. India's central bank has rolled out a pilot of its proposed digital rupee, enlisting nine private and state-owned banks to conduct transactions with this form of currency. The digital rupee bears the same value and legitimacy as a banknote or a coin. Determine the foundations of electronic cash.
(CO3) [Application]