

Name:
Enrolment No:



UNIVERSITY OF PETROLEUM AND ENERGY STUDIES
End Semester Examination, December 2018

Course: B. Tech. CSE + BFSI
Programme: Payment Technologies
Code : CSIB-335

Semester: VII
Time: 03 hrs.
Max. Marks: 100

Instructions: Details & Explanation in Answers must relate to Marks Awarded to that question.

SECTION A

S. No.		Marks	CO
Q 1	Mention 7 A's to accomplish the vision of a minimum cash society?	4	CO1
Q 2	Discuss about NPCI. Mention NPCI Products & Services playing vital role in Payment.	2+2	CO2
Q 3	Explain SWIFT. Where it is used?	2+2	CO3
Q 4	What is GIRO? Where it is used?	2+2	CO4
Q 5	Write Security aspects of various modes of electronic payment schemes.	4	CO4

SECTION B

Q 6	Draw Payment System Prism Pyramid & explain briefly each stakeholder in Payment.	10	CO1
Q 7	Elaborate Basics of Payments and its standards.	10	CO2
Q 8	Write down technologies used in Plastic Payment Card.	10	CO3
Q 9	Discuss Regulatory System in Payments. Explain Rules & Regulations in Payments System. Or Define Credit Card & Debit Card. What are the similarities and differences between Credit & Debit Card?	5+5	CO4

SECTION-C

Q 10	Explain in detail the Clearing Houses in India. Types & Role of Clearing House. Clearing and settlement Process by Diagram. What is the eligibility and regulations for membership in Clearing House?	5+5+ 5+5	CO3, CO4.
Q 11	Comment on advantages & disadvantages of Cash or Currency as a Payment System. Discuss the future and challenges of Payment Technologies. Or Discuss in detail about (a) Risk Management in Payments (b) Compare RTGS, NEFT & IMPS (c) Electronic Fund Transfer Switch (d) Standards, Portability & Interoperability in Payments.	5+5+ 5+5	CO1, CO2.

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SECTION A

S. No.	Question	Marks	CO
Q 1	Write down different types of Payment.	5	CO1
Q 2	What is Fund Transfer? Write two major types of fund transfer.	2+3	CO2
Q 3	How Clearing House concept evolved & their role in Payments.	2+3	CO3
Q 4	Discuss about the SWIFT security & network. What are SWIFT Messages?	3+2	CO4

SECTION B

Q 5	Discuss various types of Payment Instruments, which is in use now.	10	CO1
Q 6	What is NPCI & how NPCI playing today vital role in India Payment System?	10	CO2
Q 7	Justify why Efficiency Enhancement is vital in the Payment Systems.	10	CO3
Q 8	Elaborate the settlement Process. Explain in detail. Or What is Standards & Protocol used in Clearing House? Mention membership criteria for Clearing House.	10	CO4

SECTION-C

Q 9	Explain in detail, Prism Pyramid of Payment System in India with Diagram	20	CO1, CO2
Q 10	Discuss Regulatory System in Payments. Explain Rules & Regulations in Payment System. Or Explain in detail Clearing House Settlement Process with the help of Diagram.	20	CO3, CO4.