

Name:	
Enrolment No:	

UNIVERSITY OF PETROLEUM AND ENERGY STUDIES
Online End Semester Examination, May 2021

Course: Payment Technologies	Semester: VI
Program: B. Tech. CSE + BFSI	Time 03 hrs.
Course Code: CSBI4007	Max. Marks: 100

SECTION A

1. Each Question will carry 5 Marks
2. Instruction: Complete the statement / Select the correct answer(s) / Fill the Blank(s)

S. No.	Question	CO
Q 1	Write four major classification of payment channels used by Banks: (a) -----, (b) -----, (c) -----, (d) -----,	CO1
Q2	Mention main four Semi physical channel/products of Fund transfer offered to customers by banks: (a) -----, (b) -----, (c) -----, (d) -----,	CO1
Q3	State five major participants/stakeholders of digital Payment System: (a) -----, (b) -----, (c) -----, (d) -----, (e) -----.	CO2
Q4	Mention True/False for below statements: a. Banking system become regulator to provide different types to payments to make business in India. b. Banks are tools to provide smooth, regulated fund transfer in country's economy as a trusted agency with governance and regulatory control by RBI. c. Fund transfer & Payments Applications comes under terrestrial applications, which need to be integrated with Core Banking Solutions. d. Clearing and settlement goes hand by hand, first settlement done, then clearing completed. e. In settlement process, only prepaid mode transactions accepted.	CO2
Q5	Fill in the Blanks: a. Credit and _____ are two vice versa process to complete the payment. b. SWIFT is a _____ framework for international fund transfer.. c. The Bank who pays the instrument (Cheque) amount called _____ bank, and the bank who receive amount is called _____ bank during the settlement process. d. Credit Cards are _____ payment instruments & Debit Cards are _____ payment instruments. e. _____ payment is the fund transfer between same banks branches but among different accounts.	CO3
Q6	Mention four technologies used in Point of Sale (POS) are: (a) -----, (b) -----, (c) -----, (d) -----,	CO3

SECTION B**1. Each question will carry 10 marks****2. Instruction: Write short / brief notes. Bullet point's answer appreciated.**

S. No.	Question	CO
Q 7	Draw Payment System Prism Pyramid & explain briefly each stakeholder in Online & Offline Payment system.	CO1
Q 8	Name the 7A's, 5 C and 3S+1E roadmap for accomplishment of cashless Payment System? What do you understand by Interoperability, Portability & Convergence in Payment technologies?	CO1
Q 9	Analyze NPCI role in payment & how NPCI playing today vital role in India Payment System?	CO2
Q 10	Explain in detail Clearing House formation process, membership rule and functioning ecosystem.	CO2
Q 11	Discuss Regulatory System in Payments. Explain Rules & Regulations in Payments System. Or Clarify Local & Global Standards, used in Payment System. Discuss Swift Messaging system.	CO3

Section C**1. Each Question carries 20 Marks.****2. Instruction: Write long answer.**

Q12	Elaborate your final understanding about the whole Payment technologies in terms of: (a) As a Software Professional having in-depth knowledge about Banking Industry domain, what additional opportunities, you can avail in your professional carrier as Payment technologies expert. (b) In future, what new payment technologies you visualize and due to that, what new challenges & opportunities are associated with new horizon of payment. (c). What are the similarities and differences between Credit/Debit Card and UPI? (d). How Digital currency (Cryptocurrencies) going to erupt present payment system in future, what may be your take in that digital era?	CO3
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