



The University of Southern Queensland

## Course specification

The current and official versions of the course specifications are available on the web at <http://www.usq.edu.au/coursespecification/current>.  
Please consult the web for updates that may occur during the year.

### Description: e-Finance and Banking

Subject	Cat-nbr	Class	Term	Mode	Units	Campus
FIN	8301	74155	1, 2008	WEB	1.00	Toowoomba

<b>Academic group:</b>	FOBUS
<b>Academic org:</b>	FOB008
<b>Student contribution band:</b>	3A
<b>ASCED code:</b>	081105

### STAFFING

Examiner: David Troedson  
Moderator: Peter Phillips

### OTHER REQUISITES

Students are required to have access to a personal computer, e-mail capabilities and Internet access to USQConnect. Current details of computer requirements can be found at <http://www.usq.edu.au/business/aboutfob.htm>

### SYNOPSIS

This course deals with finance related issues which are central to success of any e-business. In particular it provides an understanding of the electronic payment systems, electronic banking, security issues, intranets, corporate finance and conduct of e-financial markets.

### OBJECTIVES

The course objectives define the student learning outcomes for a course. The assessment item/s that may be used to assess student achievement of an objective is/are shown in parentheses after each objective. On successful completion of this course, students should be able to:

1. understand e-commerce and the variety of enabling technologies associated with it (Assignment, Examination)
2. understand security issues and technologies in EPS, e-banking, and e-commerce in general (Assignment, Examination)
3. understand the various electronic retail payment systems, for example, credit cards, payment gateways, smart cards, e-cash (Assignment, Examination)
4. understand the various electronic wholesale payment systems, for example, SWIFT (Assignment, Examination)
5. discuss electronic banking trends, technologies and issues, and the growing involvement of banks in e-commerce (Assignment, Examination)
6. be aware of the developments with respect to intranets and corporate systems, software and analytics (Assignment, Examination)

7. understand the structure and conduct of electronic financial markets (Assignment, Examination)
8. be aware of the policy and regulations governing e-commerce in Australia (Assignment, Examination)
9. understand risk management issues associated with e-finance and e-commerce (Assignment, Examination).

## TOPICS

Description	Weighting (%)
1. Introduction to e-finance, e-commerce and e-banking	12.00
2. Security issues in e-finance	15.00
3. Electronic payment systems: I	12.00
4. Electronic payment systems: II	8.00
5. Electronic banking: concepts	10.00
6. Internet banking	10.00
7. Intranets and corporate finance	10.00
8. Electronic financial markets and exchanges	10.00
9. E-finance: policy and regulations in Australia	6.00
10. Risk management issues in e-finance	7.00

## TEXT and MATERIALS required to be PURCHASED or ACCESSED

ALL textbooks and materials are available for purchase from USQ BOOKSHOP (unless otherwise stated). Orders may be placed via secure internet, free fax 1800642453, phone 07 46312742 (within Australia), or mail. Overseas students should fax +61 7 46311743, or phone +61 7 46312742. For costs, further details, and internet ordering, use the 'Textbook Search' facility at <http://bookshop.usq.edu.au> click 'Semester', then enter your 'Course Code' (no spaces).

Apart from the Communication skills handbook, there is no set text for this course. Students should focus on USQ study materials, their own Internet-based research, and the references referred to below.

Summers, J & Smith, B 2006, *Communication skills handbook: how to succeed in written and oral communication*, 2nd edn, John Wiley & Sons, Milton, Queensland.

## REFERENCE MATERIALS

Reference materials are materials that, if accessed by students, may improve their knowledge and understanding of the material in the course and enrich their learning experience.

Bidgoli, H 2002, *Electronic commerce: principles and practice*, Academic Press, San Diego, California.

Camp, LJ & Lewis, S (eds) 2004, *Economics of information security*, Kluwer Academic Publishers, Boston, Massachusetts.

Crisell, M 1994, *Financial technology review - Spring 1994*, Euromoney Publishing, Colchester, United Kingdom.

Downes, L 1998, *The guide to financial technology in Asia*, EFP International, Hong Kong.

Evans, G & Thygeson, K 1997, *The financial institutions Internet sourcebook*, McGraw-Hill, New York.

Financial system inquiry 1997, *Financial system inquiry*, Australian Government Publishing Service, Canberra.

Greenstein, M & Vasarhelyi, M 2002, *Electronic commerce: security, risk management and control*, 2nd edn, McGraw-Hill Irwin, Boston, Massachusetts.

(international edition)

Hendry, M 1993, *Implementing EDI*, Artech House, Boston, Massachusetts.

Kalakota, R & Whinston, AB 1997, *Electronic commerce: a manager's guide*, Addison Wesley, Reading, Massachusetts.

KPMG 1998, *Internet home banking survey*, KPMG, Sydney.

Lawrence, E, Corbitt, B, Fisher, J, Lawrence, J & Tidwell, A 2003, *Internet commerce: digital models for business*, 3rd edn, Wiley, Milton, Queensland.

O'Mahony, D, Peirce, M & Tewari, H 2001, *Electronic payment systems for e-commerce*, 2nd edn, Artech House, Boston, Massachusetts.

Shaw, M, Blanning, R, Strader, T & Whinston, A (eds) 2000, *Handbook on electronic commerce*, Springer, New York.

Treese, GW & Stewart, LC 2003, *Designing systems for Internet commerce*, 2nd edn, Addison-Wesley, Boston, Massachusetts.

Whinston, AB, Stahl, DO & Choi, SY 1997, *The economics of electronic commerce*, MacMillan Publishing, Indianapolis, Indiana.

## STUDENT WORKLOAD REQUIREMENTS

ACTIVITY	HOURS
Assessments	20.00
Directed Study	56.00
Private Study	90.00

## ASSESSMENT DETAILS

Description	Marks out of	Wtg (%)	Due date
ASSIGNMENT	30.00	30.00	02 Apr 2008
EXAM PART A (MULTI-CHOICE)	40.00	40.00	END S1 (see note 1)
EXAM PART B (WRITTEN)	30.00	30.00	END S1

### NOTES

1. The examination is scheduled to be held in the end-of-semester examination period. Students will be advised of the official examination date for Exam (Parts A and B) after

the timetable has been finalised. The total working time for Exam (Parts A and B) is 2 hours.

## **IMPORTANT ASSESSMENT INFORMATION**

- 1 Attendance requirements:  
There are no attendance requirements for this course. However, it is the students' responsibility to study all material provided to them or required to be accessed by them to maximise their chance of meeting the objectives of the course and to be informed of course-related activities and administration.
- 2 Requirements for students to complete each assessment item satisfactorily:  
To satisfactorily complete an individual assessment item a student must achieve at least 50% of the marks. (Depending upon the requirements in Statement 4 below, students may not have to satisfactorily complete each assessment item to receive a passing grade in this course.)
- 3 Penalties for late submission of required work:  
If students submit assignments after the due date without prior approval of the examiner, then a penalty of 5% of the total marks gained by the student for the assignment may apply for each working day late up to ten working days at which time a mark of zero may be recorded.
- 4 Requirements for student to be awarded a passing grade in the course:  
To be assured of receiving a passing grade a student must achieve at least 50% of the total weighted marks available for the course.
- 5 Method used to combine assessment results to attain final grade:  
The final grades for students will be assigned on the basis of the aggregate of the weighted marks obtained for each of the summative assessment items in the course.
- 6 Examination information:  
This is a restricted examination. Candidates are allowed access to specific materials during the examination. The only materials that candidates may use in the restricted examination for this course are: writing materials (non-electronic and free from material which could give the student an unfair advantage in the examination); calculators which cannot hold textual information (students must indicate on their examination paper the make and model of any calculator(s) they use during the examination). Students are not permitted to take mobile telephones, pagers or other electronic means of communication into the examination room.
- 7 Examination period when Deferred/Supplementary examinations will be held:  
Any Deferred or Supplementary examinations for this course will be held during the next examination period.
- 8 University Regulations:  
Students should read USQ Regulations 5.1 Definitions, 5.6 Assessment, and 5.10 Student Academic Misconduct for further information and to avoid actions which might contravene university regulations. These regulations can be found at <http://www.usq.edu.au/corporateservices/calendar/part5.htm>. Students should also read the Faculty of Business Policies and Procedures which can be found at <http://www.usq.edu.au/business/aboutfob.htm>.

## **ASSESSMENT NOTES**

- 1 Assignments: (i) The due date for an assignment is the date by which a student must despatch the assignment to the USQ. The onus is on the student to provide proof of the

- despatch date, if requested by the examiner. (ii) If requested, students will be required to provide a copy of an assignment submitted for assessment purposes. This should be despatched to the USQ within 24 hours of receipt of a request being made. (iii) In accordance with university policy, the examiner may grant an extension of the due date of an assignment in extenuating circumstances. (iv) Assignments are to be submitted in the appropriate assignment folders.
- 2 Course weightings: Course weightings of topics should not be interpreted as applying to the number of marks allocated to questions testing those topics in an examination paper. The examination may test material already tested in assignments.
  - 3 Deferred work: Students who, for medical, family/personal, or employment-related reasons, are unable to complete an assignment or to sit for an examination at the scheduled time may apply to defer an assessment in a course. Such a request must be accompanied by appropriate supporting documentation. One of the following temporary grades may be awarded: IDS (Incomplete - Deferred Examination); IDM (Incomplete Deferred Make-up); IDB (Incomplete - Both Deferred Examination and Deferred Make-up).
  - 4 Dishonest actions: (i) Any student who is alleged to have performed a dishonest action relating to any assessment in the course will have a course of action taken against him/her as outlined in the academic regulations. (ii) Pieces of assessment should be the work of individual students. Joint pieces of assessment are not permitted unless written approval has been obtained from the examiner. (iii) Dishonest action in relation to assessment includes: copying or attempting to copy the work of others; use of or attempting to use information prohibited from use in that form of assessment; submitting the work of another as your own; consciously committing acts of plagiarism, that is, taking and using another's thoughts or writings as one's own with intent to deceive, which occurs when paragraphs, sentences, a single sentence or significant parts of a sentence which are copied directly, are not enclosed in quotation marks and appropriately footnoted or referenced in the text; direct quotations are not used, but text is paraphrased or summarised, and the source of the material is not acknowledged by footnoting or other reference in the text.