

Bank, Mobile and Crypto Payments

26HS

Programme	BSc in Business Information Technology BSc in Wirtschaftsinformatik
Degree	Bachelor
ECTS	3
Module coordinator	Franka Ebob Enow Ebai
Compulsory attendance	80%
Leading principle / Short description	<p>This module examines how payment systems connect economies, businesses, and individuals across different geographical regions. It shows the evolution of payment systems from traditional bank-ing infrastructures to mobile money ecosystems and crypto-based networks, each with distinct security, regulatory, and adoption challenges.</p> <p>The module equips students with core competencies that are di-rectly relevant to contemporary business and societal needs. Stu-dents gain a structured understanding of payment ecosystems across the Global North and Global South, including their underly-ing models, institutional arrangements, and drivers of adoption. Emphasis is also placed on the intersection of payments and secu-rity, exposing students to cyber threats and risks that affect differ-ent payment systems in different contexts. The module develops competencies in:</p> <ul style="list-style-type: none"> o comparative analysis of banking, mobile money, and crypto payment models o security and regulatory considerations shaping payment system design and adoption o identification of technical, social, and cyber threats facing payment infrastructures o development of mitigation strategies to strengthen trust, security, and adoption <p>By the end of the module, students will have a critical understand-ing of payment systems, their structur</p>
Module content	<ul style="list-style-type: none"> o Topic 1: Bank (traditional) payment systems o Topic 2: Mobile money payment systems o Topic 3: Crypto-based (block-chain) systems o Topic 4: Case study
Competencies to be achieved	<p>Professional Competencies <i>Students ...</i></p> <ul style="list-style-type: none"> o Analyze various payment systems across global contexts, evaluating their design, adoption, and security challenges. o Develop concrete strategies to strengthen adoption and security for a selected payment system. o Evaluate regulatory, ethical, and sustainability considerations affecting payment ecosystems and rec-ommend context appropriate solutions. <p>Methodological Competencies <i>Students ...</i></p> <ul style="list-style-type: none"> o Apply their learning to build an innovative security and adoption strategy for a selected payment sys-tem. o Integrate interdisciplinary approaches by combining technical, economic, legal, and social perspectives in problem-solving. <p>Self and Social Competencies <i>Students ...</i></p> <ul style="list-style-type: none"> o Build critical thinking skills o Think creatively o Build presentation skills o Learn to work in teams
Prerequisites	none
Teaching and learning methods	<p>Contact study:</p> <ul style="list-style-type: none"> o Lecture o Assignment o Discussion o Case studies <p>Guided self-study:</p> <ul style="list-style-type: none"> o Individual work o Group work
Literature	Additional material will be available on Moodle

**Grading
Assessment**

pass / fail

Group presentation 100%	
Oral / Written	50% wirtten 50% oral
Duration (min)	15
Grading Scale	pass / fail

Module details**Bank, Mobile and Crypto Payments (CW 46-51) - Thu - Basel, Olten, Windisch, Online**

Time	5:30 PM - 9:15 PM
Language	Englisch
Periodicity	Weekly
Lecturers	Franka Ebob Enow Ebai
Number	0-26HS.W-B-WIBIT-BMCPay_en.EN/WM

