

Mobile Business 2 SS 2017 Homework 3 M-Payment

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Exercise 1 (M-Payment Cases): Studentenwerk Frankfurt allows to pay with a mobile payment system called Blue Code (see <https://www.studentenwerkfrankfurt.de/en/eat-drink/general-remarks/cashless-payment/paying-with-blue-code/>).

- Did you use it already?
- If you answered yes to a), explain your experiences with the system and whether you would use it in the future and for what.
- If you answered no to a), explain why you did not use the system and whether you would consider using the system, why you would/wouldn't and under which circumstances.

Exercise 2 (Secure Element): The Secure Element can be found either embedded into the mobile phone's hardware, or in a SIM/UICC card or in an mSD card. In Lecture 5, we mentioned the advantages and disadvantages of the SIM-based Secure Element.

Briefly discuss the advantages and disadvantages of embedded Secure Element and mSD-based Secure Element.

Exercise 3 (M-Payment Consortia): In Lecture 6, Slide no. 15, we list several mobile payment consortia. Choose five examples from the list and explain why did they fail or why did they become and/or remain successful, depending on your choices.

Exercise 4 (M-Payment Infrastructures): We saw in Lecture 6 that there are several types of mobile payment infrastructures, depending on the party that processes the transaction.

- In your opinion, in which infrastructure does the party, which processes the transaction, collect more data and in which infrastructure does it make more profit?
- Mention some advantages and disadvantages of each of the infrastructures.