

Mobile Business 2 SS 2024 Exercise 3 M-Payment

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Exercise 1 (Secure Element): The Secure Element can be found either embedded into the mobile phone's hardware, in a SIM/UICC card, or in an mSD card.

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

Exercise 2 (M-Payment Consortia): In Lecture 7 (Mobile payment II), Slide no. 15, a list of mobile payment consortia are listed. 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 3 (M-Payment Infrastructures): We saw in Lecture 7 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.

Exercise 4 (M-Payment Cases): Studentenwerk Frankfurt allows to pay with a mobile payment system called Blue Code (see <https://www.swffm.de/en/studentenwerk/press/detail/schnell-und-sicher-per-smartphone-in-der-mensa-zahlen-studentenwerk-frankfurt-am-main-frankfurter-sparkasse-und-nassauische-sparkasse-naspa-starten-mit-blue-code>).

- Did you use it?
- If yes to (a), explain your experiences with this system and whether you would use it in future and for what?
- If no to (a), explain why you did not use the system and whether and why or under which circumstances you would consider using it?