

CANDIDATE DETAILS

Access Number	Roll Number	For Official Use Only	Serial Number
Subject INFORMATION TECHNOLOGY IN FINANCIAL SERVICES			
Candidate's Name			
Father's Name			
CNIC Number			
Cell Number		E-mail	
I verify that my particulars given above are correct and I declare that I have read the INSTRUCTIONS printed in the examination booklet, and/or given in the ISQ Examination Guidelines, violation of which would mean cancellation of my paper and debarment from appearing in future examinations.			
Candidate's Signature		Invigilator's Signature	



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The Institute of Bankers Pakistan

ISQ Examination Winter - 2017 Stage - I Information Technology in Financial Services

SEAL
BOOK
HERE

Section 2
Constructed and Extended
Response Questions

Number of Questions: 8
Marks: 55

Allotted time : 120 minutes

INSTRUCTIONS FOR THE CANDIDATES

1. The candidate must abide by the ISQ Examination Guidelines sent along with the admit card.
2. The candidate must sign the booklet after verifying the particulars and should **NOT** write his/her name or roll number on any other page of the examination booklet.
3. The candidate is advised **NOT** to approach the invigilators for seeking any explanation related to the questions in the examination paper.
4. Laptops, mobile phones or any other gadgets are **NOT** permitted in the examination hall. **ONLY** simple calculators are allowed except where indicated in the ISQ Examination Guidelines. If any candidate is found in possession of any restricted gadgets or items, his/her examination paper will be cancelled immediately.
5. The candidate must ensure that the examination booklet has all the pages duly numbered. If any page is missing, damaged or not numbered, then return the booklet to the superintendent / invigilator and obtain another booklet.
6. Write your answer **ONLY** in the given space for each question. Anything written outside the given space will not be considered for marking.
7. **ONLY** blue or black ball points are to be used.
8. The candidate must attempt **ALL** questions in the paper.

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Marks Obtained	Q.1	Q.2	Q.3	Q.4	Q.5	Q.6	Q.7	Q.8	Total Marks	Total in words
Marker - I										
Q.C										
Scrutiny										
Re-Scrutiny										
Marker- II										

Signatures:

1. Marker - I

2. QC

3. Scrutinizer

4. Re-Scrutinizer

5. Marker - II



Q1.

A. Discuss the benefits of Image based Cheque processing to the bank? (5 Marks)



B. Explain the advantages of Biometric ATMs to the:
Customer

(2.5 Marks)

Service provider

(2.5 Marks)



Q2. Discuss how a bank can use web presence, social media and mobile applications to enhance its business and customer services. (10 Marks)

Q3. Elaborate the services being offered by banks via mobile banking.

(5 Marks)



Q4. Describe the salient features of State Bank of Pakistan's Branchless Banking Regulations. (5 Marks)



Q7. Define:

(5 Marks)

1. Cryptography
2. Cold site
3. Freeware
4. PRISM
5. Electronic Money



Q8. Some customers of your bank have started receiving e-mails asking them to reset their internet banking passwords by visiting a link, that appears to be of your bank. In reality, this is a fake link used to steal user names and passwords. Highlight various signs to help your customers identify a phishing e-mail and avoid sharing their personal information.

(5 Marks)



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