

SYLLABUS

University: Technical University of Košice			
Faculty: Faculty of Economics			
Department: Department of Banking and Investment			
Course Number: 35000449		Course Name: Payments system	
Type, scope and method of learning activities:			
Course Type: Lecture, Seminar			
Recommended scope of the course content (in hours):			
Full-time study (hours per week): 2,0			
Part-time study (hours per semester): 26			
Study Method:			
Number of credits: 3			
Recommended semester of study: ST			
Recommended semester	Study programme	Study grade	Study Method
2.rok ST	Finance, Banking and Investment (FBI_Bc_D_en)	Bachelor	Attendance
Level of study: Bachelor			
Prerequisites:			
Course completion requirements:			
Assessment and completion of the course: Graded credit test			
Continuous assessment:			
Final assessment: Student passes the final assessment and passes the examination when he or she meets the requirement to obtain at least 51% out of 100%.			
During the semester, students can obtain up to 100 points (100%). A maximum of 40 points (40%) can be obtained in the form of a project aimed at analysing the payment instruments at the country level. These projects discussed at the seminars show creativity, expertise, a general overview, and technical skills in writing. Students are also allowed to get additional points for actively participating in seminar discussions, which show their ability to discuss and think critically. A maximum of 60 points (60%) is set for two written exams to verify the knowledge gained during the semester. Exams take the form of written tests, in which theoretical insights are tested via open and closed questions, emphasising the correctness of their interpretation in practice.			
Overall assessment: Overall assessment is the sum of the assessments obtained by students in the assessment period. The overall result is determined in accordance with the internal regulations of the Technical University in Košice. (Study Regulations, the internal regulation principles of doctoral studies)			
Learning outcomes:			
The subject aims to teach students a basic understanding of payment systems and obtain knowledge of the basic payment instruments and settlement methods in domestic and foreign payment systems. Students will learn about cash and non-cash payment operations performed by Slovak commercial banks, as well as about the use of payment instruments such as cards, bills of exchange, cheques, documentation payments and bank guarantees. Besides traditional payment channels, students also gain knowledge of innovation in the payments industry. Therefore, an integral part is monitoring the up-to-date information published by commercial banks as well as NBS, which is responsible for overseeing their payments system via the implementation of oversight policies. Students use theoretical knowledge for preparing a project and for a detailed analysis of the selected payment instruments in the selected country. The analysis has the form of a project. The results are presented at seminars, creating the opportunity for a critical analysis of their results. An application and verification of theoretical knowledge mainly occur at seminars throughout the semester, using model examples based on data published by the ECB, NBS, commercial banks and payment institutions.			
After the subject has been completed:			
- The students gain knowledge from the basic payment instruments and settlement methods in domestic and foreign payment systems. Students use their knowledge from mathematics, informatics and commercial banking.			
- Students gain knowledge of their work with the data and financial statements, the ability to use theoretical knowledge in dealing with model examples based on data published by the European Central Bank, NBS, central banks, payment institutions, and their ability to learn. They will use the project to check the payment system's knowledge at the country level. They are also enhancing skills in internal staff communication, collaboration, and skills to present and communicate the results of their findings. ICT skills are also increasing here.			
- Students can apply theoretical knowledge, are characterised by analytical thinking, communicate their results, and share their knowledge. The students can apply theoretical knowledge and recognise the practices that can be used to analyse payment instruments after taking into account good moral attitudes.			
We employ classical education as well as alternative educational methods. Motivating methods are motivating interviews/talks, detecting the problem, exchanging views, constructive criticality, case studies, updating the education content, and students' self-assessments. Exposure and fixing methods are classic and interactive lectures, interpretation, repeating, training, written exam, and discussing experiences. Methods are focused on the acquisition, promotion and development of skills and competencies. The subject also requires methods of separate work for the student, for example, working with information resources and self-students of the relevant literature.			
Brief course content:			
1. Payments system and its essential features: Legislation and breakdown of payment systems			
2. Cash payments at commercial bank: Treasury operations			
3. Single euro payments area			
4. Cashless operations at a commercial bank			
5. 1st credit exam			

6. Bills of exchange and cheques
7. Card payments and their use in payment systems
8. Documentary payments
9. A bank guarantee
10. Payment systems: SIPS; TARGET2-SK, TARGET2-Securities, SWIFT
11. Oversight policy of NBS
12. Innovation in the field of payment systems
13. 2nd credit exam

Recommended Reference Sources:

CASU, B. et al.: Introduction to banking. 2022. ISBN 978-1-292-24033-6.

MEJSTRÍK, M. a kol.: Banking in theory and praxis. Praha, 2014. ISBN 978-80-246-2870-7. (dostupné v eBooks UK TUKE)

Recommended optional program components:**Languages required for the course completion:****Notes:****Course assessment:**

Total number of students assessed: 0

A	B	C	D	E	FX
0%	0%	0%	0%	0%	0%

Teacher:

doc. Ing. Kristína Kočíšová, PhD.

Last modified: 01.09.2022

Approved by: person(s) responsible for the study program