

Banking Technology

MCQs – JAIIB Principles & Practices of Banking – MODULE C- BANKING TECHNOLOGY

- 1) **'PIN' in Smart Card is called ---**
 - A) Permanent Index Number
 - B) Personal Identification Number**
 - C) Personal Index Number
 - D) Permanent Identification Number

- 2) **The usage of word "ATM" in the banks connotes –**
 - A) Automated Teller Machine**
 - B) Automated Teller Machine
 - C) Accounts Transacting Machine
 - D) Automated Tallying Machine

- 3) **A collaborative network that uses Internet Technology to link business with their suppliers is ---**
 - A) Internet
 - B) Intranet
 - C) Extranet**
 - D) WAN

- 4) **'MICR' technology used for clearance of cheques by banks refers to –**
 - A) Magnetic Ink Character Recognition**
 - B) Magnetic Intelligence Character Recognition
 - C) Magnetic Information Cable Recognition
 - D) Magnetic Insurance Cases Recognition

- 5) **"Buy Now – Pay Now" is commonly used for ---**
 - A) Debit Cards**
 - B) Vault Cards
 - C) Credit Cards
 - D) E-purse

- 6) **Open Systems Interconnection (OSI) Model consists of –**
 - A) 5-layers
 - B) 6-layers
 - C) 7-layers**
 - D) 8-layers

- 7) **Internet is –**
 - A) Network of LAN
 - B) Network of ATMs
 - C) Network of ALPMs
 - D) Network of Networks**

- 8) **A passive threat to computer security is :**
- A) Malicious Intent
 - B) Sabotage
 - C) Accidental Errors**
 - D) Espionage Agents
- 9) **Threats of physical damage to the hardware is from –**
- A) Natural Calamities**
 - B) Power Fluctuations
 - C) Electro Magnetic Effects
 - D) All of these
- 10) **'DOS' floppy disk does not have –**
- A) A Boot Record
 - B) A File Allocation Table
 - C) A Root Directory
 - D) Virtual Memory**
- 11) **The network interface card of LAN is related to following layer of OSI Model**
- A) Transport
 - B) Network
 - C) Data Link**
 - D) Physical
- 12) **A result of a computer virus cannot lead to**
- A) Disk Crash
 - B) Mother Board Crash**
 - C) Corruption of program
 - D) Deletion of files
- 13) **irewalls are used to protect against**
- A) Unauthorised Attacks**
 - B) Virus Attacks
 - C) Data Driven Attacks
 - D) Fire Attacks
- 14) **Data related crime does not incorporate**
- A) Data Didling
 - B) Data Spying
 - C) Data Leakage
 - D) Data Mining**
- 15) **The highest percentage of victims of computer crime are in –**
- A) Banks
 - B) Commercial Users**
 - C) Government
 - D) University

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- 16) The ____ converts digital signals to analog signals for the purpose of transmitting data over telephone lines
- A) **Modem**
 - B) Router
 - C) Gateway
 - D) Bridge
- 17) The ____ directory is mandatory for every disk
- A) **Root**
 - B) Base
 - C) Sub
 - D) Case
- 18) The management level responsible for making long range strategic decisions about which products and services to produce is the –
- A) Technology Level
 - B) Application Level
 - C) Operational Level
 - D) **Top Level**
- 19) In the online world of electronic commerce, what do the initials CEM stands for ?
- A) Costly E-Commerce Marketing
 - B) **Customer Experience Management**
 - C) Customer Experience Misleading
 - D) Cost Estimates are Mind Boggling
- 20) The fastest 1/0 of RAID (Redundant Arrays of Inexpensive Disks) is --
- A) **Level – 0**
 - B) Level – 1
 - C) Level – 3
 - D) Level – 4
- 21) **RSA is –**
- A) Symmetric Cryptosystem
 - B) **Asymmetric Cryptosystem**
 - C) Block Cypher
 - D) Digital Signature
- 22) **Compiler is a ---**
- A) Package
 - B) **System Software**
 - C) Process
 - D) Application Software

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- 23) **Smallest storage unit of a computer is ---**
- A) **Bit**
 - B) Byte
 - C) Nibble
 - D) Pixel
- 24) **Digital Signature consists of --**
- A) Message Only
 - B) Random Number Only
 - C) **Both (A) and (B)**
 - D) None of these
- 25) **The nucleus of all software activity is –**
- A) Printer
 - B) Word Processing Application
 - C) Database Application
 - D) **Operating System**
- 26) **A communication processor that connects dissimilar networks by providing the translation from one set of protocol to another is –**
- A) Bridge
 - B) **Gateway**
 - C) Router
 - D) Modem
- 27) **Any Crime accomplished through knowledge or use of computer technology is –**
- A) Cyber – Crime
 - B) Techno – Theft
 - C) Computer – Crime
 - D) **Techno – Crime**
- 28) **Smart Card is –**
- A) Special purpose Cards
 - B) **Microprocessor Cards**
 - C) Processing unit contains memory for storing data
 - D) Processing unit for software handling
- 29) **The word “FTP” stands for –**
- A) File Translate Protocol
 - B) File Transit Protocol
 - C) File Typing Protocol
 - D) **File Transfer Protocol**

30) **A collection of raw facts is called –**

- A) Output
- B) Information
- C) Bits
- D) Data**

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