# Development a prototype of mobile payment system for UUM Treasury

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### Development a Prototype of Mobile Payment System for UUM Treasury

A thesis submitted to the Graduate School in partial fulfillment of the requirements for the degree Master of Science (Information Technology)

Universiti Utara Malaysia

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### **ABSTRACT**

The idea of electronic money and the digitalization of economic transactions are appealing as a result of the nowadays' technological evolution. Many proposals have been presented and several projects have been implemented in this direction, however there is still a long way ahead to widely commercially deployed applications. An electronic payment system is introduced. Mobile payments are payments that are carried out via a mobile device. In this paper we described the design and implementation of a mobile payment system prototype that can be used to facilitate UUM students to make fee payments to the UUM treasury. This has the benefit of enhancing the current UUM payment system through which payment can be made even in remote location where Internet is not accessible.

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### **CHAPTER ONE**

### INTRODUCTION

This chapter provides an overview of study of a mobile payment for UUM treasury. It starts with an introduction describing the overall idea of this study. It also discusses the problem statement, objectives and significance of the study as well as the scope of the study.

### 1.1 Motivation

A payment is the transfer of wealth from one party (such as a person or company) to another. A payment is usually made in exchange for the provision of goods, services, or both. It fulfills a legal obligation between a buyer and a customer. Barter system was a traditional method of business. It is the exchange of goods between two or more people. As time passed by, people started dealing with cash and began using banknotes in the process of selling and buying.

A new life begins for security cash in banks, which has led to increased expansion in the areas of investment and various funds. Banks do not stop at this point. They have developed new payment systems such as the use of credit cards to speed the payment by transferring funds from one place to a. At the same time, these banks allow customers to deal with them at anytime and anyplace. Banks use the Internet to make our lives easier. The Internet banking allows clients to register for the online banking

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