

**ETAU: COLLEGE OF GENERAL STUDIES**  
**INTRODUCTION TO TECHNOLOGY**  
**COURSE OUTLINE**

**Learning Objectives:**

At the end of the course, participants should be able to:

- Understand the various communication methods and POS equipment used by merchants today
- Understand how the internet and other payments technologies are changing merchant and consumer options
- Understand how a credit card payment goes from card to statement and how the merchant gets paid
- Understand how debit processing, EBT, Gift Card, Pre-paid products, and Biometrics works
- Understand the various companies influencing technology growth
- Have a basic understanding of the international marketplace

**I. Recap of Electronic Processing – “A Day in the Life of a Transaction”**

**II. Overview of “Technology” Categories**

- ❖ Primary areas of focus
  - Pos
  - Telecommunications
  - Internet and mail/phone order
  - 
  - International processing

**III. Merchant Landscape**

- ❖ Types of Merchants

**IV. Terminals/ECs/PCRs**

- ❖ Historical perspective
- ❖ Modern times
- ❖ Functionality
  - Single message
  - Dual message

**V. Telecommunications**

- ❖ Historical perspective
- ❖ Advanced communications
- ❖ General categories of telecommunications
  - Dial-up line
  - Frame relay
  - Private leased line/dedicated
  - IP Connection

**VI. Security**

- ❖ Customer authentication
- ❖ Transaction/message encryption
- ❖ Information security

**VII. Credit and Debit Cards**

**VIII. Value-Added Products**

- ❖ EBT
- ❖ eCommerce
- ❖ Proximity payments
  - Terminal providers
  - Chip card providers
- ❖ Stored value/Prepaid
- ❖ Checks

**IX. International Processing**

**X. Summary**

- I. Recap of the topics covered and a preview of the topics to be covered in ETAU's *Introduction to Operations* and *Introduction to Sales and Marketing* courses.