

The possible use of electronic payment methods in the field of selling lecture notes on the Internet

(Abstract)

Life long learning (3L) has become an objective necessity in Hungary as well. It makes possible for one to fulfil the requirements of the rapidly changing economy, science and technology – mainly on the labour market.

E-learning makes a good use of the modern telecommunication and data transfer technologies. It can vastly expand the circle of students for educational institutions without geographical limits and provide a fast and comfortable contact between tutors and students.

Naturally, there is no free lunch. On most parts of the educational and especially the e-learning market the students have to pay for education and other complementary services – lecture notes, syllabi, e-library, etc. – provided by the institutions.

Besides the questions of macro payment (e.g. paying for a course or a semester), there are important **micro payment problems, namely how to create an efficient and student-friendly payment-system for the well divisible and therefore cheap complimentary materials and services**. The issue is that students should be able to decide autonomously, what their needs are besides the compulsory learning materials, which are mostly included in the tuition fee. One should be able to have access to and pay for the complementary materials in discrete pieces even if one needs only a single page.

The presentation examines the possible use of the present e-finance technologies – card based methods, account based methods, intelligent means of payment, micro payment methods, etc.– along with their advantages, disadvantages and infrastructural needs, when used in an e-learning system. An attempt is made to demonstrate an integrated, multi-tier payment system for e-learning usage, capable to handle macro- and micro payment needs as well.