

JINSUNG JANG, CISA

Certified Information Systems Auditor (CISA)
Ph.D. Candidate in Information Sciences and Technology
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Education

PENNSYLVANIA STATE UNIVERSITY University Park, Pennsylvania
Doctoral Program, College of Information Sciences and Technology August 2008 – Present

UNIVERSITY OF MICHIGAN Ann Arbor, Michigan
Dual Masters Program January 2008 – July 2008
School of Information & Department of Economics

GEORGIA INSTITUTE OF TECHNOLOGY Atlanta, Georgia
Doctoral Program, School of Public Policy August 2007 – December 2007

YONSEI UNIVERSITY Seoul, South Korea
Bachelor of Business Administration (2002)
* Ranked 7th out of 317 of graduating class

Research Areas

Law and policy on information technology and telecommunications

- Consumer protection and service providers' liability
- Contracts and bargaining power
- Negligence rule
- Information/network ownership
- Intellectual property
- Regulatory efficiency and optimal regulation

Economic effect of technological innovation

- Economic impact of the Internet
- Human behavior under information asymmetry and legal uncertainty
- Policy considerations regarding electronic banking and payment systems

Academic Experience

PENNSYLVANIA STATE UNIVERSITY

Teaching Assistant (August 2008 – Present)

Fall 2009

- IST 445H Globalization Trends and World Issues (Instructor: Andrea Tapia, Ph.D.)
- SRA 471 Risk, Informatics and the Post Modern World (Instructor: Andrea Tapia, Ph.D.)

Fall 2008

- IST 452 Legal & Regulatory Environment of Privacy & Security (Instructor: John Bagby, J.D.)
- IST 453 Legal, Regulatory, Policy Environment of Cyber Forensics (Instructor: John Bagby, J.D.)

Professional Experience

PENNSYLVANIA STATE UNIVERSITY

Information Policy Specialist (Spring 2009)

Helped installation of iPass-related policy program at the IT Office at the College of Information Sciences & Technology

KOREA FINANCIAL TELECOMMUNICATIONS & CLEARING INSTITUTE (KFTC)

Seoul, South Korea

Research Analyst (January 2003 – April 2007)

** KFTC, a national automated clearing house (ACH) provides the core infrastructure for the nation's banking industry in Korea. It operates 12 interbank payment systems including Interbank Funds Transfer Network, Automated Teller Machine Network, Home/Firm Banking Network, Local Bank Information Network, Housing Subscription Network, Continuous Linked Settlement (CLS) Network, Society for Worldwide Interbank Financial Telecommunication (SWIFT) Network and others. KFTC processed 4.9 billion (17 million daily) interbank payment transactions, 8.1 trillion USD in value (28 billion USD daily) in 2006. KFTC also operates two national financial security centers - Korea Financial Information Sharing and Analysis Center (KF-ISAC) and Digital Certificate Center.*

- Conducted research on policy issues in electronic banking and information technology.
- Authored research articles, some of which were referenced and quoted in newspapers and research papers published by banking and economic research institutes.
- Achieved the status of the youngest CISA in the history of the Institute by passing the CISA exam in 2006.
- Advised as an information technology specialist to the working group on 'Electronic Fund Transfer & Payment Service Bill' (2006) in South Korea from January to August in 2005
- Represented the Institute in the talk with the directors from Department of Payment & Settlement Systems at People's Bank of China (PBOC)

* CISA is a certification formally approved by the US Department of Defense in their Information Assurance Technical category (DoD 8570.01-M).

Honors, Awards, and Scholarship

PENNSYLVANIA STATE UNIVERSITY

- Robert W. Graham Endowed Graduate Fellowship (2008)

U.S. DEPARTMENT OF STATE

- Fulbright Scholarship (2007-2008)

ROTARY FOUNDATION

- Rotary Foundation Ambassadorial Scholarship (2007) - waived

YONSEI UNIVERSITY

- Dean's List, Highest Honors Student (Fall 2001)
- Dean's List, High Honors Student (Spring 2001)

CHANG KANG FOUNDATION

- Chang Kang Foundation Scholarship (2000)

Professional Affiliations

- Member, Electronic Documentation Technology Subcommittee at Integrated Forum on Electronic Commerce
- Member, Electronic Commerce Service Technology Subcommittee at Integrated Forum on Electronic Commerce
- Member, Information Systems Audit and Control Association International (ISACA)

Publications and Works

Peer Reviewed Conference Proceedings

Tapia, A., Jang, J., and Blodgett, B. (2009) "**The Merging of Telecommunications Policy and Science Policy through Broadband Stimulus Funding.**" Published in the Proceedings of the Telecommunication Policy Research Conference. September 25-27. Washington, DC.

Professional Journal Articles

Referred Journal Articles

J. Jang (2006) "**The Study on Cross-Border Payment Systems between Korea, Japan, and China: Technical Considerations and Consumer Protection**", *Payment Systems & Information Technology*, vol.24, pp.31-69, KFTC

J. Jang (2006) "**The Evolution and Consumer Selection of Payment Instruments: Explorati**

on on Various Theories”, *Payment Systems & Information Technology*, vol.26, pp.97-110, KFTC

J. Jang (2005) **“The Impact of Non-banks’ Participation in the Payment System: Analysis of Payment System Risk and Policy Considerations”,** *Payment Systems & Information Technology*, vol.21, pp.91-136, KFTC

J. Jang (2005) **“The Future of Payment Terminals: Trend and Issues”,** *Payment Systems & Information Technology*, vol.22, pp.29-59, KFTC

E. Oh, J. Jang (2005) **“Comparative Analysis on the Payment Statistics of the Selected 14 Countries: Landscape of the Past (1994~2003) and Future”,** *Payment Systems & Information Technology* (Special Edition) KFTC

J. Jang (2003) **“Adopting Biometrics as an Identification Tool in Electronic Banking: Technical and Policy Issues for Consumer Protection”,** *Payment Systems & Information Technology*, vol.13, pp.1-49, KFTC

J. Jang (2003) **“The Recent Trend of Electronic Bill Presentment and Payment (EBPP) and Challenges toward Market Penetration”,** *Payment Systems & Information Technology*, vol.10, KFTC

J. Jang (2003) **“Will Online Private Banking Take Off?: The Pros and Cons,** *Payment Systems & Information Technology*, vol.11, pp.1-33, KFTC

Other Journal Articles

J. Jang (2004) **“What is the ATM Total Management System (ATMS)?: Impact of New Technology on the Efficiency of E-Banking”,** *Payment Systems & Information Technology*, vol.15, pp.1-33, KFTC

Translations

J. Jang (2007) **“Payment systems in France”,** *Payment and settlement systems in selected countries (Red Book)* (2003) Bank for International Settlements

J. Jang (2007) **“Payment systems in Sweden”,** *Payment and settlement systems in selected countries (Red Book)* (2003) Bank for International Settlements

J. Jang (2007) **“General principles for international remittance services”** (2006) Consultative report, The World Bank, Bank for International Settlements

J. Jang (2005) **“Payment systems in China”,** *Payment and settlement systems in selected countries (Red Book)* (2003) Bank for International Settlements

J. Jang (2004) **“Payment Systems Efficiency, Policy Approaches, and the Role of the Central Bank”** (2003) Discussion Papers, Bank of Finland

J. Jang (2004) **“Outsourcing Technology Services”**, *IT Examination Handbook*, Federal Financial Institutions Examination Council (FFIEC)

J. Jang (2003) **“The Internet and the Future of Institutional Payment Systems”** (2002) *Draft Issues Paper*, Financial Internet Working Group (FIWG) Information Society Technologies

Internal Working Papers

J. Jang (2007) **“Where Are We and Where Should We Be Headed?: Analysis of Domestic Interbank Payment Statistics (2002-2006)”**, KFTC

J. Jang (2006) **“Securities Companies’ Participation in Retail Payment Systems and Its Impact on Banks: Pros and Cons”**, KFTC

J. Jang (2005) **“The Landscape of Payment Systems and Electronic Banking Policy in China: Talk with Directors from Department of Payment & Settlement Systems at People’s Bank of China (PBOC)”**, KFTC

J. Jang (2005) **“Three Scenarios for Implementation of the Shared Biometric Database for Electronic Banking”**, KFTC

[Policy Report] J. Jang (2004) **“Survey on the Electronic Payment Service Providers in Korea: Findings and Suggestions on Supervisory Loopholes”**, KFTC

[Strategy Report] J. Jang (2004) **“Redenomination and its Managerial Impact on KFTC: Review from Institutional, Technological, and Strategic Perspectives”**, KFTC