

# Advanced Programme on Card Payment System

(A Joint Programme of NIBM and NPCI)

January 30 – February 2, 2017

*Coordinator*  
**Dr Deepankar Roy**



**National Institute of  
Bank Management  
Pune, India**



**National Payments  
Corporation of India**

# Advanced Programme on Card Payment System

(A Joint Programme of NIBM and NPCI)

Credit and debit cards are emerging as a convenient form of making payments for goods and services without the use of actual cash or cheques and this offers promising opportunities for banks to increase their payment business. We are witnessing lots of innovation in card payment instruments such as prepaid cards, contactless cards, EMV and virtual cards. Card-based payments in India, in terms of volume, increased from 404.4 million in 2009-10 to 2,707.2 million in 2015-16. In terms of value, the increase was from Rs 0.9 trillion in 2009-10 to Rs 4.5 trillion in 2015-16. Card business offers banks significant opportunities to increase transaction volumes and earn fee income through interchange. To remain competitive, banks would, therefore, have to tailor their card payment products and services to suit the requirement of their customers. Against this background, the training programme has been conceived by NIBM in collaboration with National Payments Corporation of India (NPCI).

## Objectives

- To provide exposure to complexities in card payment system like authorization, clearing and settlement services.
- To introduce participants to the four-party and three-party model, the roles played by issuers, acquirers, merchants and the key steps involved in a transaction being authorized through to being cleared, and then settled.
- To provide them an insight into the key areas of the card business, highlighting industry trends along with the business drivers, best practice techniques for running a successful card business and loyalty programmes.
- To cover how the competition in card payment system is growing with the introduction of RuPay or a domestic card payment network *vis-a-vis* interchange schemes like Visa, Mastercard, American Express and Discover.

## Content

- ❑ How does the Card Payment System Work?
- ❑ Transaction Flow in Card Payment System.
- ❑ Pricing in Card Payment System.
- ❑ Fundamentals of Debit Card Issuance Business.
- ❑ Fundamentals of the Acquiring Business.
- ❑ Payment Networks Globally: VISA/MC/Discover/JCB/China Union Pay/NETS.
- ❑ Credit Card Market: Issues and Challenges.
- ❑ RuPay Scheme: Regulations and Rules.
- ❑ Prepaid Cards: Closed Loop/Open Loop/Semi-Closed.
- ❑ Dispute Management and Chargeback Rules.
- ❑ Card Payment Standards EMV and NFC.
- ❑ E-Commerce Fundamentals.
- ❑ Risks Associated with the Cards Business, Fraud Trends: India versus Global, Fraud Mitigation Mechanisms
- ❑ Cardholder Lifecycle Management.
- ❑ Loyalty Programmes, Cashback and Insurance in Card Payment System: Fundamentals.
- ❑ Regulatory Framework for Card Payment System.

## Methodology

The programme will be highly interactive in nature and will be based on concept sessions, cases, brainstorming, discussions, group presentations and sharing of experiences by industry experts.

## Target Group

The programme is designed for middle and senior officials working in the field of cards from departments like Transaction Banking, Digital Banking, Information Technology, Retail Banking, Personal Banking, E-Business, New Business Initiatives, Alternate Banking Channels, Marketing, Planning and Development.

## Faculty

NPCI executives, NIBM faculty, subject experts from banks, RBI senior officials, payment consultants and professionals from reputed organisations (card management solution providers, large prepaid solution providers, etc.)

## Dates

January 30 – February 2, 2017

The programme will commence at 9.00 am on January 30 and conclude by 5.00 pm on February 2, 2017.

## Venue

NIBM Campus, Kondhwe Khurd  
Pune, India.

## Accommodation

The programme is fully residential. Participants will be provided well-furnished single room AC accommodation in the Institute's hostel complex on the campus. However, they will not be permitted to bring their family members to stay on the campus. In case any Officer/Executive with physical/medical disability is being nominated, kindly inform us in advance with particulars of disability to facilitate necessary arrangements.

The Institute has facilities for outdoor and indoor games and a large walking/jogging trail for physical fitness besides a yoga centre. Participants are therefore encouraged to bring appropriate clothes/gear.

## Programme Coordinator

Dr Deepankar Roy

Assistant Professor

(Information Technology Area Group)

**Last Date for  
Receiving Nominations:**  
January 20, 2017

**Last Date for  
Availing Early Bird Incentive:**  
January 14, 2017  
(See fee structure on  
home page of the website)

## Nominations and Enquiries

Please address your enquiries and nominations to:

Dr Deepankar Roy

Programme Coordinator

National Institute of Bank Management

NIBM Post Office, Kondhwe Khurd

Pune 411 048, India

Tel. : 0091-20-26716000 (EPABX)  
26716283 (Direct)

Fax : 0091-20-26834478

E-mail : d\_roy@nibmindia.org

Website : www.nibmindia.org

## Programme Fee (per participant)

US \$ 1600 for foreign participant

(See fee structure on home page of the website for incentive)

	Fee	ST	SBAC	KKC	Fee+ST+ SBAC+KKC	TDS
Mem. Banks	30000	4200	150	150	34500	3000
Non-Mem. Banks	35000	4900	175	175	40250	3500

The fee includes the cost of tuition, board and lodging facilities, teaching material, etc. (Service Tax (ST) @ 14%, Swachh Bharat Abhiyan Cess (SBAC) @ 0.5%, Krishi Kalyan Cess (KKC) @ 0.5% and TDS @ 10%. Kindly send the TDS Certificate on priority to NIBM).

### Mode of Payment for Indian Participants

- The fee may preferably be transferred by RTGS/NEFT/ECS to our A/c No. 20002400021 with Bank of Maharashtra, NIBM Branch, Pune (IFSC Code MAHB0001124). NIBM PAN No. AAATN0040P and ST No. AAATN0040PST001.
- National Institute of Bank Management  
NIBM Post Office, Kondhwe Khurd, Pune 411 048, INDIA.

### Mode of Payment for Foreign Participants

#### Mode of Remittance: SWIFT\*

1. Name & Address of our Bankers : Oriental Bank of Commerce  
C-2, Shop No. 4-5, Bramha Estate  
Kondhwe Khurd, Pune 411 048  
Maharashtra, India
2. Name of the Account : National Institute of Bank Management
3. NIBM's Bank Account No. : Current A/C 11281131004402  
with Oriental Bank of Commerce
4. Bank's Swift Code : ORBCINBBFCP
5. Oriental Bank of Commerce A/c No. : 36152559  
with Correspondent Bank
6. Preferred currency : USD
7. Correspondent Bank : CITIBANK N.A.
8. Swift code for Citi Bank : CITIUS33

**\* The Foreign Bank  
Charges/ SWIFT  
charges/Commission  
is to be borne by the  
remitter. The fees  
mentioned in the  
invoice/brochure is to  
be paid to NIBM, net  
of all bank charges.**

**\*Payments will be accepted only through electronic mode.  
Cheques/DDs/Pay Orders will not be accepted.**

- For all electronic remittances, kindly send a confirmatory e-mail at: [accounts@nibmindia.org](mailto:accounts@nibmindia.org) giving details of the remitter and participant, name and dates of programme, etc.

Please see programme fee structure on home page of the website for early bird incentive, incentives for SAARC and other developing countries, mode of remittance, Pune City route map and local conveyance.