



# Online Programme on Digital Payments

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December 1 – 4, 2020

*(Online Course Duration 15 hours)*

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

## Programme Background

Efficient and effective payment and settlement systems are not only of strategic importance to the stability of the financial systems but they also ensure better financial performance of the institutions and facilitate financial inclusion. Implementation of such systems improves transparency, reduces cash transactions, lowers transaction costs, improves operational efficiency of trade and commerce, and provides support to globalization of the economy. Both the regulator and the regulated entities have taken initiatives to respond to these changing needs in the banking environment.

The emergence of digital transactions has disrupted the payments market. The growth in smart phones, mobile internet and 'enabling' regulations are enabling new payment capabilities. The payment landscape is now seeing heightened activity across multiple player categories, ranging from tech firms, device manufacturers, telecom companies and start-ups. Digital payments transactions are predicted to reach around 876 billion by 2021 according to the World Payments Report as banks and fintech players introduce new digital payment alternatives. As emerging markets continue to grow, cashless transactions are becoming more widespread. In India, the Reserve Bank of India (RBI) has always ensured that we have a 'state-of-the-art' payment and settlement systems which are not just safe and secure, but are also efficient, fast and affordable.

With this background, the National Institute of Bank Management (NIBM) is pleased to announce the captioned programme. In the captioned training programme, participants will learn about the emerging digital landscape, regulatory framework in which payments operate as well as the new market participants and products that have disrupted the market.

### Objectives

- To build an understanding of payment and settlement systems and its underlying objective of reducing the cash usage, drivers, trends, opportunities and challenges in digital payments
- To build an in-depth know-how of different digital payments instruments, channels and innovations in each of them, associated emerging technologies, associated global standards and implementation mechanisms
- To build an understanding of policies, regulatory framework, global standards and cyber security
- To share the successful India and global case studies on digital payments and how they have benefited the overall financial ecosystem

### Methodology

The programme aims to bring together successful minds around the digital payments industry to share their expertise and success stories of initiatives taken in digital payments space in India and across different geographies. Each session would be supplemented by case studies which would help participants to understand the roles of every player for building the successful ecosystem.

## Content

- ❑ Introduction to Digital Payments
- ❑ Card Payment System: Domestic and International Networks: A Comparison
- ❑ Digital Payments: Best Practices across the world (Alipay in China, mPESA in Kenya, etc.)
- ❑ Policy Perspective in Payment Systems
- ❑ Open Banking and PSD2; Data Protection and Data Localisation: GDPR guidelines/Data Protection Bill in India
- ❑ Digital Currency: Cross Country Comparisons (Blockchain/DLT)
- ❑ Big Data Analytics, NLP, AI and ML: Concepts and Use Cases in Digital Payments
- ❑ PPI/Mobile Wallets and financial products distribution (differentiated use cases)
- ❑ Innovations in Acquiring Infrastructure: QR Technology, mobile POS
- ❑ Unified Payment Interface(UPI), Contactless Payments (National Common Mobility Cards): NFC Technology
- ❑ New Age Payment Technologies: Tokenization, Host Card Emulation, IOT, Sound based Payments
- ❑ Conversational Payments: Chatbot Pay Interface, Voice Payments
- ❑ Payment Frauds: Trends, Controls and Countermeasures
- ❑ Urban and Rural Payments : Use Cases

## Faculty / Speakers

The programme will include faculty from NIBM and experts from RBI. The programme will also be facilitated by domain experts from banks, payments processing industry, card networks, leading wallet, fintech companies, payments consultants, etc.

## Target Group

- ❖ The programme would be beneficial for bank officials working in departments like Digital Banking, Information Technology, Transaction Banking, FinTech, Alternate Delivery Channels, e-Business, Financial Inclusion, etc.
- ❖ Professionals working in above domains in NBFC's, Government Departments, Central Banks, Regulatory Institutions, FinTech companies, Consulting firms, etc. can also participate in an individual basis

## Modalities

This online course will have 15 hours of engagement time spread over a maximum 4 days, which includes several self-paced study and live interactions of participants. The courseware will include the following:

- I. Reading material for self-study, case study or exercise material and Online references
- II. Video sessions comprising of:
  - i. Recorded video sessions.
  - ii. Live video sessions by faculty or guest lecturers, for discussions, clarification of doubt, etc.

Participants enrolled to the programme will be provided with log-in id and password to enter into the learning management platform of the institute. Guidance will be provided for navigating through the various activities in the platform such as accessing courseware, viewing video sessions, participating in live sessions, etc.

Live session schedule will be provided at the start of the programme.

Executives attending the programme would need internet access on a desktop or laptop preferably with Google Chrome browser and Windows 10 platform to enable access to live and recorded sessions.

## Completion Certificate

A completion certificate will be given to the participant at the end of the programme

### Nominations and Enquiries

Nominations are invited from both Institutions and Individuals from India and Abroad. Executives working in Banks/Financial Institution/Consulting Firms/Technology Firms in the Banking and Financial Services domain can apply for the program in their individual capacity.

Please address your enquiries and nominations to:

Dr Deepankar Roy

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Programme Coordinators

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Website : [www.nibmindia.org](http://www.nibmindia.org)

**Last Date for Receiving Nominations: November 28, 2020**

## Programme Fee (per participant) for 15 hours programme

US \$ 600 for foreign participant

	Fee	GST	Fee+GST	TDS
Member Banks :	13200	2376	15576	1320
Non-Member Banks :	15500	2790	18290	1550
Individual Nominee :	15500	2790	18290	---

The fee includes the cost of tuition, access to reading material and recorded videos, etc. (Central Goods and Services Tax (GST) @ 18%, 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 GSTIN No. 27AAATN0040P1ZJ.
- National Institute of Bank Management  
NIBM Post Office, Kondhwe Khurd, Pune 411 048, INDIA.

### Mode of Payment for Foreign Participants

#### Mode of Remittance: SWIFT\*

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