



# Programme on Digital Payments: Changing Landscape

November 28 – 30, 2016

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

## Programme on Digital Payments: Changing Landscape

There has been a considerable degree of reforms in payment systems worldwide. Many global banks including the Reserve Bank of India (RBI) have brought about these changes. The reforms have resulted in a safe, secure, sound and efficient payment system in consonance with international standards and best practices. The Vision 2018 for Payment and Settlement Systems in India reiterates the commitment of the RBI to encourage greater use of electronic payments by all sections of society so as to achieve a "less-cash" society.

The setting up a new institutional structure for retail payment systems, setting up the legal framework for payment and settlements, risk mitigation in payment systems, efficiency enhancements, rural sector facilitation, and customer facilitation and protection have resulted in transparency of electronic payments, facilitation of government payment and collection systems and reaching out to the non-banking segment of the population.

The payment business offers banks significant opportunities to increase transaction volumes and fee income. To remain competitive, banks would, therefore, have to tailor their payment products and services to suit the requirement of their customers.

### Objectives

This programme combines up-to-date information on how banks and financial institutions can benefit from the rapidly changing environment of retail and corporate payments in the emerging economic paradigm. To explore how to monetize and radically improve their retail and corporate payments, bank executives should better understand the novel payment concepts, their customers' payments needs and expectations and the new regulatory framework in which payments operate. This programme would provide guidance to executives, managers and professionals involved in innovating payment products and services at banks.

### Target Group

The programme would be beneficial for executives working in digital banking, transaction banking, alternate delivery channels, information technology, retail and corporate banking.

### Content

- ❑ Global trends in payment systems.
- ❑ Evolving payment systems space in India: Banks, non-banks, telecom service providers, NPCI, payment banks, fintechs, innovations, e-commerce.
- ❑ Prepaid cards, virtual cards, loyalty and cash cards, migration to chip and PIN cards (EMV), NFC/contactless cards, common mobility cards, IOT and wearables payments.
- ❑ Unified Payment Interface (UPI), Immediate Payment Service (IMPS), mobile banking and mobile commerce, mobile wallets/PPIs, QR code-based payment solution.
- ❑ GIRO-based payments/Bharat Bill Payment System, NACH, Aadhaar payment bridge, Aadhaar-enabled payment system (AEPS), PMJDY scheme.
- ❑ Building acceptance infrastructure: Innovative approaches, mPOS: The new face of retail point of sale.
- ❑ IndiaStack: A complete set of API made available under the open API policy of Government of India- Creating a digital architecture for paperless and remote transactions.
  - Aadhaar for authentication.
  - e-KYC documents (safe deposit locker for issue, storage and use of documents).
  - e-Sign (digital signature acceptable under the laws).
  - Unified payment interface (for financial transactions) and privacy-protected data sharing.
- ❑ Alternate currency options like Bitcoin and other crypto currency: Suitability/applicability of such currencies in Indian context; socio, legal and operational aspects governing crypto currency.
- ❑ Regulatory framework for payment systems.
- ❑ Digital disruption in payments: The road ahead.
- ❑ Panel discussion: Payment banks, mobile wallets, small finance banks, fintechs: How are banks equipping themselves to meet the new competitive dynamics?

### Pedagogy

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.

### Faculty

NIBM faculty, NPCI executives, subject experts from mainstream banks/payment Banks, RBI senior officials, payment consultants and professionals from reputed organisations (large prepaid solution providers, fintech companies, etc.).

### Dates

November 28 – 30, 2016

The programme will commence at 9.00 am on November 28 and conclude by 5.00 pm on November 30, 2016.

### 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 Fee (per participant)

US \$ 1200 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	: 22000	3080	110	110	25300	2200
Non-Mem. Banks	: 26000	3640	130	130	29900	2600

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\*

- 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. : Current A/C 11281131004402  
with Oriental Bank of Commerce
- Bank's Swift Code : ORBCINBBFCP
- Oriental Bank of Commerce A/c No. : 36152559  
with Correspondent Bank
- 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.

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.

**Last Date for  
Receiving Nominations:**  
November 18, 2016

**Last Date for  
Availing Early Bird Incentive:**  
November 12, 2016  
(See fee structure on  
home page of the website)

## Nominations and Enquiries

Please address your enquiries and nominations to:

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