



# Advanced Programme on Card Payment System

(A Joint Programme of NIBM and NPCI)

August 23 – 25, 2018

*Coordinator*  
Dr Deepankar Roy



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



**National Payments  
Corporation of India**

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## Background

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 offers promising opportunities for banks to increase their payment business. We are witnessing lots of innovation in card payment instrument such as prepaid cards, contactless cards, EMV and virtual cards. Card-based payments in India, in terms of volume, increased from 648 million in 2011-12 to 5450 million in 2016-17. In terms of value, the increase was from Rs. 2 trillion in 2011 - 12 to Rs. 7.4 trillion in 2016 -17. 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 cards payment products and services to suit the requirement of their customers. Against this background the captioned 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 as to how the competition in card payment system is growing with the introduction of RuPay or a domestic card payment network vis-a-vis the international schemes like Visa, Mastercard, American Express and Discover.

## Content

- Card Payment System and transaction flow
- Fundamentals of debit card issuance, pricing, cardholder lifecycle management and loyalty programmes
- Card Payment Standards: EMV,NFC and QR code
- Card Manufacturing and Personalization
- Card Operations, reconciliation and settlement methods, Dispute management and Chargeback Rules
- Card Frauds Management/Cyber Security
- Credit card Issuance and business process and loyalty programmes
- Prepaid Card Issuance and business process, mobile wallets
- Fundamentals of Acquiring business, POS terminal technicalities, mobile POS, Bharat QR
- Payment Gateway and e-commerce: Operations and business process
- Regulatory perspective in card payments
- Payment Networks: RuPay/VISA/MC/Discover/JCB/China Union Pay/ NETS
- Emerging Payment products: UPI/BHIM/Aadhaar Pay/National Electronic Toll Collection, BBPS, NFC contactless payments etc.

## Methodology

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

## Faculty

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

## Target Group

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

## Dates

August 23 – 25, 2018

The Programme will commence at 9.00 am on August 23 (Thursday) and conclude by 5.00 pm on August 25, 2018 (Saturday).

## 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:

August 13, 2018

## Last Date for

### Availing Early Bird Incentive of 5%:

August 8, 2018

(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](mailto:d_roy@nibmindia.org)

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

## Programme Fee (per participant)

US \$ 1200 for foreign participant

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

	Fee	GST	Fee+GST	TDS
Member Banks :	26400	4752	31152	2640
Non-Member Banks :	31200	5616	36816	3120

The fee includes the cost of tuition, board and lodging facilities, teaching material, etc. (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. : 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.