

Advanced Programme on Card Payment System

(A Joint Programme of NIBM and NPCI)

June 12 – 15, 2017



Coordinator
Dr Deepankar Roy



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



**National Payments
Corporation of India**

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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 offer 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 cards payment products and services to suit the requirement of their customers. It is against this background that a training programme has been conceived by the NIBM in collaboration with National Payments Corporation of India (NPCI).

Objectives

- To provide exposure to complexities in card payment system like authorisation, 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 authorised through to being cleared, and then settled.
- To provide participants 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 interchange schemes like Visa, Mastercard, American Express and Discover.

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.

Content

1st Day

- ❑ Evolution of payment systems in India.
- ❑ 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 personalisation.

2nd Day

- ❑ Card operations, reconciliation and settlement methods.
- ❑ RuPay global clearing and settlement process (RGCS).
- ❑ Card frauds management/cyber-security.
- ❑ Credit card issuance and business process and loyalty programmes.
- ❑ Prepaid card issuance and business process.

3rd Day

- ❑ Fundamentals of acquiring business.
- ❑ POS terminal technicalities.
- ❑ Payment gateway and e-commerce: Operations and business process.
- ❑ Use cases/applications in card payment system.

4th Day

- ❑ Card payments: Best practices.
- ❑ Regulatory perspective in card payments.
- ❑ Mobile wallets.
- ❑ Emerging NPCI payment products: UPI/BHIM/Aadhaar Pay/National Electronic Toll Collection/Bharat QR code, etc.

Target Group

The programme is designed for middle and senior level 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

June 12 – 15, 2017

The programme will commence at 9.00 am on June 12 and conclude by 5.00 pm on June 15, 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:**
June 2, 2017

**Last Date for
Availing Early Bird Incentive of 5%:**
May 27, 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	: 36000	5040	180	180	41400	3600
Non-Mem. Banks	: 42000	5880	210	210	48300	4200

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 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.