



## Programme in Alternate Delivery Channels as Business Strategy

Globally, spending on Information Technology (IT) for retail banking channels is expected to grow. Banks are expected to set aside nearly USD 9.3 billion and USD 3.7 billion for investments in online and other channels, including mobile, respectively. Indian banks are also investing substantially in IT-based delivery channels. The evident answer to the rationale behind such large IT investment is to maintain and upgrade technology. But the more important objective behind these spends is to make banking a satisfying experience for customers. This is possible only if the customers use such multiple delivery channels to optimal levels. Full exploitation of the delivery channels guarantees a favorable outcome for both the banks and customers. But, to cite a few examples, the reality is that on the fund transfer side around 35% is paper-based, mobile banking user base has touched only 40 million, and the number of cards active on POS terminals is just around 10%.

### Objectives

- To determine the difficulties being faced by banks in migrating their customers to delivery channels
- To share various facets of ADCs and their usage as a strategic tool to garner new business through better product offering and innovative service delivery processes
- To offer insights into major areas of concern for banks in the field of cyber security and the related risks and controls.

### Target Group

The programme is designed for middle and senior officials from the IT, transaction banking, digital banking, e-business, and alternate delivery channel departments who are focused on operations, business development and growth in this segment.

### Content

- Current trends in ADCs and payment systems and their impact on banks' business strategy
- ATM strategy to tap the market potential fully and money in ATM business
- Plan for capturing a sizeable share of the point-of-sale (POS) income stream, cards payment strategy
- Strategy for mobile banking, usage of mobile as a channel or payment instrument
- Strategy for growing and popularising NEFT among customers, steps to be taken to add value to corporate clients who use RTGS actively, cash management service
- NFC-based payments like shake-n-pay and wallets, unified payment interface, common mobility cards, BBPS
- Scope for payment gateway to act as a possible revenue stream
- Banks' take on business correspondents in tapping rural savings through financial inclusion
- Regulatory framework for ADCs, emergence of payment banks in Indian banking: Implications
- Issues in reconciliation of electronic payments through various channels, efficient recon systems and procedures
- Dispute management and resolution on electronic payment platforms, implementation of help desk/service units through call centres
- Risk management systems for tackling fraudulent transactions on electronic banking platforms
- Measuring benefits and developing metrics for ADC services.

### 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.

### Dates

August 22 – 25, 2016

The programme will commence at 9:00 am on August 22 and conclude by the evening of August 25, 2016. Participants are expected to reach the NIBM campus positively by the evening of August 21, 2016 and plan for their return journey after 6.00 pm on August 25, 2016.

### Venue

NIBM Campus, Kondhwe Khurd, Pune, India.

### Hostel 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 the appropriate clothes/gears.