

# ADVANCED PROGRAMME ON CARD PAYMENT SYSTEM

(A Joint Programme of NIBM and NPCI)

October 14 – 16, 2019



**Coordinator**  
**Dr Deepankar Roy**



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



**National Payments  
Corporation of India**

# Advanced Programme on Card Payment System (A Joint Programme of NIBM and NPCI)

## 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 lot 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 8207 million in 2017-18. In terms of value, the increase was from Rs. 2 trillion in 2011 - 12 to Rs. 10.6 trillion in 2017 -18. 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 designed 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

- Payment Card System and Payment Flow – Four Party Model – Issuer, Acquirer and Network
- Fundamentals of Payment Card Business – Product, Pricing, Distribution, Customer Lifecycle Management
- Payment Card Standards – EMV, NFC & QR Code
- New Technologies in Payment Card Business (Card & Terminal)
- Card Operations, Reconciliation and Settlement Methods, Dispute Management and Chargeback Rules
- Security and Risk Management in Payment Card Business
- Fundamentals of Issuing Business – Pre Issuance, Issuance & Post Issuance
- Mobile Banking/Wallets and their impact on Payment Card Business
- Fundamentals of Acquiring Business – POS terminal technicalities, Mobile POS, Bharat QR, Payment Gateway, E-commerce
- New Use Cases in Payment Card Business – Smart Cities, Transit, Recurring Payments
- Regulatory perspective in card payments
- Innovation in Payment Card Business
- Emerging Payment Products: UPI/BHIM/Aadhaar Pay/NETC/BBPS

## 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.

## 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.

## Faculty

NIBM faculty, NPCI Executives, 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.)

## Dates

October 14 – 16, 2019

The Programme will commence at 9.00 am on October 14 and will conclude by 5.00 pm on October 16, 2019.

## 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:**  
October 4, 2019

**Last Date for  
Availing Early Bird Incentive of 5%:**  
September 28, 2019  
(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)  
Mobile : 9890448546  
Fax : 0091-20-26834478  
E-mail : d\_roy@nibmindia.org  
Website : 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\*

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.  
with Oriental Bank of Commerce : **Current A/C 11281131004402**
4. Bank's Swift Code : **ORBCINBBFCP**
5. Oriental Bank of Commerce A/c No.  
with Correspondent Bank : **36152559**
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](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.