

SYLLABUS

MODULE A: DIGITAL BANKING PRODUCTS

DIGITAL DELIVERY CHANNELS

- ◆ Introduction to Digital Banking
- ◆ Need for Digital Channels
- ◆ Cost of Transactions
- ◆ Customer Preferences for Digital Banking
- ◆ Customer Digital Interface for Digital Banking Products
- ◆ Technology - The foundation for user-friendliness and customer interaction
- ◆ Security is the cornerstone of Digital Banking
- ◆ Information Security (IS)
- ◆ Integrated Ombudsman Scheme, 2021 by RBI
- ◆ Customer Protection – Limiting Liability of Customers in Unauthorised Electronic Banking Transactions
- ◆ RBI Master Direction on Digital Payment Security Controls
- ◆ Challenges in Digital Banking
- ◆ e-KYC

CARDS

- ◆ Overview and Brief History
- ◆ Plastic Payment Cards
- ◆ Product Features of Cards
- ◆ Benefits of Cards to Customers

- ◆ Payment Card Industry-Data Security Standard
- ◆ Magnetic Strip Cards and EMV Cards
- ◆ NFC-based Tap & Go
- ◆ Approval Process for Card Schemes
- ◆ Profitability of the Card Business
- ◆ Backend Operations
- ◆ Recovery and Follow-up
- ◆ Information Security Issues

AUTOMATED TELLER MACHINES (ATMs)

- ◆ Overview and Brief History
- ◆ Product Features
- ◆ White Label and Brown Label ATMs
- ◆ ATM Networks
- ◆ Instant Money Transfer (IMT) Systems
- ◆ Profitability of ATMs
- ◆ Cash Deposit Machine (CDM)
- ◆ Risk Management and Frauds
- ◆ Backend Operations and Technology
- ◆ Dispute Management System (DMS)

MOBILE BANKING

- ◆ Overview and Brief History
- ◆ Product Features and Diversity
- ◆ IMPS
- ◆ Benefits of Mobile Banking
- ◆ Risk Management and Frauds
- ◆ Backend Operations and Technology
- ◆ Information Security Tips
- ◆ Conclusion



INTERNET OR ONLINE BANKING

- ◆ Overview and Brief History
- ◆ How Internet Banking Works
- ◆ Product Features
- ◆ Profitability of Internet Banking
- ◆ Risk Management and Frauds

POS TERMINALS

- ◆ Overview and Brief History
- ◆ Features of POS
- ◆ Types of POS terminals
- ◆ Key Benefits of POS Systems to Merchants
- ◆ Key Benefits of POS Systems to Customers
- ◆ Types of transactions at POS terminals
- ◆ Cash withdrawal at Point of Sale (PoS)
- ◆ On-boarding Merchant on POS
- ◆ Approval process for POS terminals
- ◆ Parties to a POS Set-up
- ◆ Profitability of POS Business
- ◆ Risk Management and Frauds
- ◆ Backend Operations and Technology

MODULE B: DIGITAL BANKING & FINANCIAL INCLUSION (FI)

DIGITAL BANKING & FINANCIAL INCLUSION (FI)

- ◆ Introduction to Financial Inclusion
- ◆ Strategy for Financial Inclusion
- ◆ Approaches to accelerate Financial Inclusion
- ◆ Technologies for Financial Inclusion

- ◆ Digital Banking Services in FI-Status
- ◆ Factors beyond Technology - Awareness, FI-infra
- ◆ Information Security Issues in FI
- ◆ New Developments
- ◆ How Banks earn money using Digital Delivery Channels

MODULE C: MARKETING OF DIGITAL BANKING PRODUCTS

MARKETING OF DIGITAL BANKING PRODUCTS

- ◆ Concept of Marketing Digital Banking Products
- ◆ Channels for Marketing Digital Banking
- ◆ Product Planning
- ◆ Structure for Marketing Digital Banking Products in Banks
- ◆ Sales delivery to customers
- ◆ e-Galleries
- ◆ After-sales service to customers
- ◆ Marketing for Financial Inclusion
- ◆ Dangers of Mis-selling
- ◆ Use of Analytics in Marketing of Digital Banking Products
- ◆ Customer Education and Protection

MODULE D: PAYMENT SYSTEMS

DEVELOPMENTS IN PAYMENT SYSTEMS IN INDIA AND DIGITAL BANKING

- ◆ Overview of Global Payment Systems
- ◆ Overview of Domestic Payment Systems
- ◆ New Domestic Payment Vehicles and Platforms
- ◆ Cheque Truncation System (CTS)
- ◆ National Financial Switch (NFS)



- ◆ Real Time Gross Settlement (RTGS) System
- ◆ National Electronic Funds Transfer (NEFT)
- ◆ National Electronic Toll Collection (NETC)
- ◆ Bharat QR
- ◆ UPI QR
- ◆ Bharat Bill Payment System (BBPS)
- ◆ Society for Worldwide Interbank Financial Telecommunications (SWIFT)
- ◆ Forex Settlements
- ◆ Securities Settlements
- ◆ Innovative Banking and Payment Systems
- ◆ Payments, Digital Banking, Information Security
- ◆ Banking Super Apps

MODULE E: FUTURE TRENDS IN DIGITAL BANKING

FUTURE TRENDS IN DIGITAL BANKING

- ◆ Background
- ◆ Fintechs
- ◆ Business Ecosystem
- ◆ Blockchain
- ◆ Cryptocurrencies
- ◆ Peer Financing
- ◆ Cloud Computing
- ◆ Virtualization
- ◆ Data Analytics
- ◆ Artificial Intelligence (AI) Machine Learning (ML) and Deep Learning (DL)
- ◆ Robotic Process Automation (RPA)
- ◆ Internet of Things (IoT)

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- ◆ Central Bank Digital Currency (CBDC)
- ◆ Digital Transformation of Banks in India