



ADVANCED CERTIFICATION IN DIGITAL PAYMENTS

DIGITAL PAYMENTS IN INDIA WILL
DOUBLE TO \$135.2 BILLION IN 2023
FROM \$64.8 BILLION IN 2019.

THE MOBILE PAYMENT
TRANSFORMATION IN THE COUNTRY
HAS LED TO A BOOM IN THE NUMBER
OF MERCHANTS ADOPTING DIGITAL
PAYMENTS WITH OVER 10 MILLION
DIGITAL PAYMENT ACCEPTANCE
LOCATIONS.

Source: PWC & KPMG Report

Key Information:



Date

10th and 11th July 2021



Time

9:00 am onwards



Mode of Delivery

Online, Live Session



Fees

18000+GST

Contact Us

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Introduction

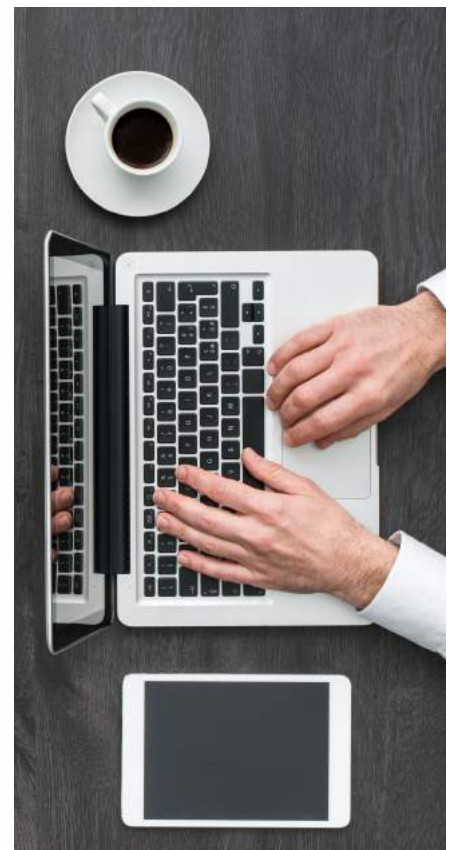
Digital payments ecosystem in India has seen tremendous growth over the past 5 years. Moving from being an economy that was almost entirely fuelled by cash transactions, the payments sector of India has gone through an enormous upheaval and transformation. This shift was fuelled by factors like Increasing smartphone penetration in the market, the 2016 Demonetization Act, and more recently, Covid19. Unified Payment Interface (UPI) has been one of major innovation to take place in Digital Payments, which has become benchmark innovation for the world.

With India moving towards becoming a completely cashless economy, it is important for financial institutions and professionals to get a better grasp on the digital payment opportunities in the country. This would encompass across products and across functions within Banks, NBFCs and Fintechs.

Digital Payment initiative incorporates the use of emerging technologies and frameworks embedded with re-engineered processes.

This program is designed to

- Provide deep dive into overall Payment methods and ecosystem
- To set up and operate different Payment based business models
- Payment models popular in India and across the world
- Recent regulatory changes associated to payments
- Innovative use cases in the payments space
- Technology stack and supporting platforms which provide the best customer experience



Target Segments

- Banks
- Fintechs
- NBFCs
- Neo Banks (Retail & SME)
- Technology Vendors
- Networks

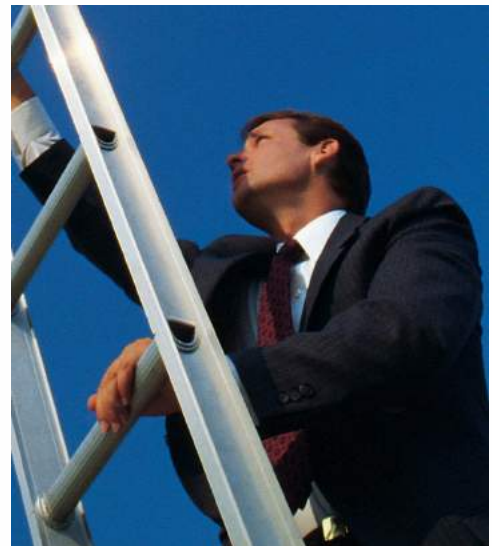


Target Audience

- Mid-to- Senior Management
- Chief Digital Officer/ Digital Payments Head/API Banking professionals / Open Banking professionals
- Team Leads/Managers
- Product Managers/Product Heads
- CTOs/Head-IT/Technology Leads
- Operations Manager

Target Departments

- Strategy
- Payments
- Fintech
- Technology
- Digital
- Service excellence
- Business Solution Groups/ Business Technology Groups
- Credit
- Analytics
- Product
- Management



Program Structure:

- Payments Overview

- Evolution of payments in India and across the globe
- Overview of Payment products,
- Understanding the digital payments ecosystem in the country,
- Payment lifecycle and customer touchpoints
- Transition in digital payments post COVID

- Payment Systems in India

- Overview of the payment systems prevalent in the country like RTGS, NEFT, Cheque Truncation System (CTS), NACH/e-NACH
- UPI 1.0 and UPI 2.0, Bharat QR and its technology & Operating model
- Case Study
- Bharat Bill payment system
- Other NPCI Stack of Digital Payments: IMPS,
- AEPS and USSD

- Payment based Business Models

- Payment Gateway and different business models of Technology Service Provider, Aggregator, Payment Processor Providers, white label
- Case study
- PoS and POS based Business models, different technologies evolving in PoS such as MPOS, Soft PoS
- Case Study
- Wallets and Pre-Paid cards; different business models around pre-paid card such as Payroll, Gift, Travel etc;

Program Structure:

- Payment-As-a-Service

- Overview of the Payment As A Service model, or alternatively Payment API Aggregator Platform
- RBI Regulations on Payment Aggregators
- Payment aggregators on a global scale
- Case study

- Card Payments

- Growth of Card payments
- Types of cards and business models (prepaid, debit, credit)
- Business models of acquiring and issuing banks
- Payment Networks such as VISA, Mastercard, Rupay
- Innovation in Card Payments such as EMV, Tokenization
- Payment Switch and Operating model, overview of NFS

- NACH / e-NACH

- Platform for bulk payments and collections
- Onboarding and Settlement flow
- Challenges with the platform
- Launch of e-NACH
- Technology flow for debit and credit mandate
- Case study of Lotus Pay



Program Structure:

- Regulatory Framework and Innovations in Payments

- Newer licenses from RBI - Prepaid Payment Instrument, Payment Bank to enable digital payments
- Understanding the New Umbrella Entity proposed by RBI.
- Innovative Use cases in Payments
- European union PSD2 and its impact

- B2B Payment and Remittance Firms for addressing Corporate / SME needs

- Commercial / Corporate cards
- Cross Border Payment and Remittance platforms
- Blockchain based payments platforms
- Emerging trends around Business Payments across globe

- Payment Systems across the Globe

- Overview of Real-time payments across Globe
- Key Payment methods such as STET, SWIFT, TIPS (Target Instant Payment Settlement)
- Payment Messaging Format such as ISO 20022

Program Structure:

- Payment Enabling Solution Stacks

- Rewards and offers
- Fraud Management Solution
- Analytics and Monitoring solution for Digital Payments

- Risk Management in Digital Payments

- Settlement & Reconciliation Risks
- Cyber Security in Digital Payments, and best practices used for digital security

- Payments led Emerging Lending Model

- Merchant Cash Advance
- Buy Now Pay Later
- Ecommerce Checkout Financing



Lead Trainers

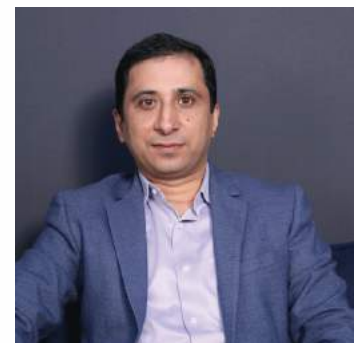
- Fintech Asia 100- Most influential individuals in Fintech in Asia by Next Money
- Digital futurist focused on bringing synergies across ecosystem
- Digital consultant with financial institutions and fintechs
- Experienced in driving innovation and technology transformation across Digital business, core platform and Infrastructure
- Runs India's First Fintech Masterclass as well as Fintech podcasts
- Won multiple awards for Best CIO and innovation

- Over 18 years of experience in managing technology setup and security & governance functions
- Experienced in the design & execution of digital strategy & transformation initiatives
- Managed Technology Infrastructure, Digital Banking & Governance function at Bank
- Built Open Banking strategy & implementation of same for Bank including onboarding of partners
- Deep understanding of banking technologies
- Won IDC award for Omni Channel Framework



Sameer Singh Jaini

Founder & CEO
The Digital Fifth



Shashank Shekhar

Cofounder &
Head of Consulting
The Digital Fifth

Testimonials of Weekend Courses:

"The diversity of the external speakers, which included senior leaders such as CDO of a leading bank, Fintech promoters, Ex Bankers, Hard core techie, investor have opened up the subject of open banking in diverse ways. The insights and learning from The Digital Fifth team and the speakers are invaluable."

RAJA CHAGANTY,
VP & Business Relationship Manager
at First Abu Dhabi Bank

"TDF lined up topline industry leaders to share insights and experience in this course who gave deep insights into the business and Technology subject on top of the Open Banking industry dynamics. Really worth the time."

PUNEET BATRA,
Sr. Manager at
Commercial Bank of Dubai

"A lot of ideas and a good understanding of how the future of banking will look like."

PRANAV GOEL,
CSO at
Qikoverly

"The program was worth the time spent over this weekend. It was really knowledgeable, well curated and helpful. Thanks!"

PRATYUSH HALEN,
Founder & CEO
at Fingpay

"All objectives with the course met. Got deeper understanding of the open banking ecosystem, ideas on API monetization, connected with amazing group of speakers and participants"

MOHIT JAIN,
Vice President
at Citibank India

"The Session were very diverse and content rich, definitely worth attending and listening to people with industry specific experience. I have personally taken back a lot of pointers to think over."

RAHUL JAIN,
Cofounder & Executive Director
AIICloud



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Our previous participants

Contact Us:



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+91 7008678928



enquiry@thedigitalfifth.com

Speaker's List*: (23rd - 24th Jan'21)



A.G. Ramakrishna
REMITTANCE EXPERT



ARIF KHAN
CHIEF DIGITAL OFFICER
- NPCI



AMIT KAPOOR
FINTECH EXPERT
- INSEAD



MANISH KUMAR GUPTA
SENIOR VICE PRESIDENT &
GENERAL MANAGER - GLANCE



PRASANNA LOHAR
Head Digital | Innovation |
Architecture at DCB bank



NAVIN SURYA
FOUNDER AND DIRECTOR AT SO
HUM BHARAT DIGITAL
PAYMENTS PVT. LTD.



PRASHANTH BALASUBRAMANIYAN
LEAD STRATEGY AND ALLIANCES
AT NATIONAL PAYMENTS
CORPORATION OF INDIA (NPCI)-
BBPS



SAMEER SINGH JAINI
FOUNDER & CEO -
THE DIGITAL FIFTH



SHASHANK SHEKHAR
CO-FOUNDER & HEAD OF
CONSULTING -
THE DIGITAL FIFTH



SMRITHI RAVICHANDRAN
BUSINESS HEAD - PAYMENTS,
CONSUMER & COMMERCIAL
LENDING & INSURETECH AT
FLIPKART



SUDIPTA ROY
GROUP HEAD - UNSECURED
ASSETS, CARDS, PAYMENT
SOLUTIONS & MILLENNIAL
BANKING - ICICI



VINAY KALANTRI
FOUNDER - QUE PROCESSING
SERVICES

