



Institute for Development and Research in Banking Technology  
(Established by Reserve Bank of India)

# EMERGING AUTHENTICATION TECHNIQUES FOR BANKS

May 22 – 23, 2017



**W**E are glad to announce a Programme on Emerging Authentication Techniques for Banks, May 22 – 23, 2017. The details of the programme are given below.

### Introduction:

The technological metamorphosis in banking has resulted in a plethora of delivery channels being now available for customers of banks. The retail customers of banks have perhaps benefited most by the use of technology based systems such as Core Banking, Clustered systems, as well as delivery channels such as Automated Teller Machines, Internet banking and mobile banking, to name a few. In all these new delivery channels the most important requirement pertains to the need for identifying the customer who would no longer be visiting the branch premises but would be accessing services of the bank through the new delivery channels. Authentication plays a vital role especially in the cases where the customer is not present in front of the banker or its authorized representative. This assumes more significance in online banking as well, where a public medium of access such as the Internet is used as the means of accessing the bank's IT systems (and thus ultimately the funds too, by the customer). There are multiple ways through which banks can authenticate users. These range from the simple systems such as a combination of the username and password to complex systems such as biometric and / or one time usage based variable tokens. As technology continues to change, banks need to adapt their security systems to effectively combat threats posed by malafide intents, imposters, hackers, thieves, and the like.

### Contents:

- ★ Biometrics
- ★ Biometric Standards
- ★ Electronic authentication Guide lines
- ★ Visual Cryptography
- ★ Multifactor Authentication etc.

### Objective:

The program will explore various authentication methods for different delivery channels and challenges to implement the methods.

### Profile of Participants:

Officials from Banking, Financial and Insurance can participate in the programme.

### End Use:

Participants shall learn to take the route of analytics in solving the perennial problem of recovery of loans.

### Fee & Nomination:

The fee for the programme is Rs. 14,000/- + Service Tax 15% = Rs. 16,100/- per participant. It includes boarding, lodging, training, course material, kit, and other infrastructure overheads. The fees can be remitted through NEFT (details furnished here under):

### IDRBT Bank Account Details for NEFT transfer:

**Account Name :** IDRBT  
**Bank :** Axis Bank Limited  
**Branch :** Mehdiapatnam Ring Road Branch, Hyderabad  
**Account No. :** 426010100018823  
**MICR Code :** 500211012  
**IFSC Code :** UTIB0000426

### Nominations, should be sent latest by **MAY 08, 2017.**

**PAN Number :** AAAAI0204K  
**Service Tax Number :** AAAAI0204KST001

The Programme will commence at 9.30 am on the first day and conclude by 5.30 pm on all the days.

We request you to nominate suitable officials for the programme. Please do send us a brief CV/Profile of the official/s nominated (not exceeding one page per person) so that we can fine tune the programme structure, content and delivery.

Please provide the following information for the nominations from your Bank:

- 1) Name of the Official :
- 2) Bank :
- 3) Designation :
- 4) Official Postal Address :
- 5) Mobile /Phone No. :
- 6) Email address :

Please inform the nominees of the landmark to locate IDRBT, i.e., Behind NMDC.

The fees includes boarding, lodging, training, course material, kit, and other infrastructure overheads. Nominations accompanied, should be sent to the following address:

### The Coordinator - EEDP

Institute for Development and Research in Banking Technology  
Road No.1, Castle Hills, Masab Tank, Hyderabad 500 057  
Email: [program@idrbt.ac.in](mailto:program@idrbt.ac.in) Fax: 040-2329 4123

### Programme Coordinator :

**Dr. M. V. N. K. Prasad**, Associate Professor, IDRBT  
Email : [program@idrbt.ac.in](mailto:program@idrbt.ac.in)

## FEE DISCOUNTS FOR REGIONAL RURAL BANKS & COOPERATIVE BANKS

No. of Participants	Residential			Non-Residential		
	Fees	Service Tax 15%	Total Fees	Fees	Service Tax 15%	Total Fees
<b>1</b>	Rs. 10,000/-	Rs. 1,500/-	Rs. 11,500/-	Rs. 8,000/-	Rs. 1,200/-	Rs. 9,200/-
<b>*This is the discounted fees to be paid uniformly for each participant</b>						

## FEE FOR OTHER BANKS

No. of Participants	Residential			Non-Residential		
	Fees	Service Tax 15%	Total Fees	Fees	Service Tax 15%	Total Fees
<b>1</b>	Rs. 14,000/-	Rs. 2,100/-	Rs. 16,100/-	Rs. 12,000/-	Rs. 1,800/-	Rs. 13,800/-
<b>The fees to be paid uniformly for each participant</b>						

## FEE FOR FOREIGN COUNTRIES

Sl. No.	Classification of Countries	Fees per participant (Residential only) US \$	Service Tax (15%) US \$	Total Fees (US \$)
1	SAARC Countries	400 \$	60\$	460\$
2	Other Countries	600 \$	90\$	690\$



**Institute for Development and Research in Banking Technology**

(Established by Reserve Bank of India)

Behind NMDC, Castle Hills, Road No. 1,

Masab Tank, Hyderabad - 500 057, A.P., India.

EPABX : +91 - 40 - 23294121, Fax : +91 - 40 - 23535157

Web : [www.idrbt.ac.in](http://www.idrbt.ac.in) E-mail : [program@idrbt.ac.in](mailto:program@idrbt.ac.in)