



# Institute for Development and Research in Banking Technology

(Established by Reserve Bank of India)

Castle Hills, Road No. 1, Masab Tank, Hyderabad-57, India.

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e-Programme on

## THREATS TO DIGITAL PAYMENT ECOSYSTEM

June 07 – 10, 2022

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### Introduction

The evolution of the payment ecosystem from a cash-based economy to one that primarily relies on digital payment has set a new paradigm in redefining the banking industry.

The Government of India's 'Digital India' initiative aimed at rebuilding India into a digitally empowered nation that is expected to further expedite awareness, availability, and adoption of digital technologies. Consumers have shown great affinity in adopting innovative digital payment solutions. However, due to the present pandemic, there has been a sharp rise in online payment frauds, malware campaigns, scamming, phishing, etc. Therefore, regulators and stakeholders in the payment industry must adopt a proactive approach to identify the threat vectors and incorporate better preventive strategies.

### Objective

The objective of this e-Programme is to enlighten the participant regarding the online payment fraud methods, associated risks, incorporating better fraud prevention strategies, the scope of upcoming technologies, and recommendations for stakeholders.

### Contents

- Digital Payment Landscape
- Technology Drivers and Threat Landscape
- Fraud and Risk Management
- Regulation Governing Digital Payments
- Case Studies

### Mode of Teaching

Online teaching plus learning inputs through reading material, videos, webinars, assignments, quizzes, online interactions and clarifications. Each e-Programme will have four live webinars and course material will be made available in advance for study.

### Who Can Participate?

Officers from IT department, cyber security, officials related to online payment fraud and risk management in banks and financial institutions (across all levels in the hierarchy).

### End Use:

This program will help the participants, to understand ways to detect and prevent the risk of digital payment frauds and strategies to mitigate them. This program will also enable the financial institutions to

learn about the regulatory acts, policies governing the digital payment systems and the upcoming technologies.

### Programme Coordinator:

**Dr. Susmita Mandal**, Assistant Professor, IDRBT; e-mail: [msusmita@idrbt.ac.in](mailto:msusmita@idrbt.ac.in)

### Fees:

#### **For Indian Participants**

- RRBs & Coop Banks: Rs. 11,800/- (Rs. 10,000/- + 18% GST)
- All Other Banks & Financial Institutions: Rs. 14,750/- (Rs. 12,500/- + 18% GST)

#### **For International participants**

- US \$ 220 (per participant, All inclusive)

### Bank Account Details for Remittance of Fees

The fees for this e-programme can be remitted to the following accounts:

#### **For Indian Participants**

Account Name : IDRBT  
Bank & Branch : Axis Bank Limited, Humayun Nagar, Mehdiapatnam, Hyderabad  
Account No. : 426010100018823  
MICR Code : 500211012  
IFSC Code : UTIB0000426

#### **For International participants**

Receiver's Correspondent Bank : JP Morgan Chase, New York, USA  
Swift Code : CHASUS33XXX  
Fed Wire Routing Number : ABA 021000021  
Beneficiary Bank & Branch : Axis Bank Ltd., Mumbai, India  
Account Number : 0011407376  
Beneficiary Bank Swift Code : AXISINBB

#### **Ultimate Beneficiary**

Account Name : IDRBT  
Customer ID : 030021632  
Account No. : 426010100018823  
Bank & Branch : Axis Bank Ltd., Jubilee Hills, Hyderabad, India. (AXISINBB030)

### Nominations

Banks may nominate any number of participants to these e-Programmes, which may be accepted on a first-cum-first-served basis. While nominating, please provide the details of the participants (Name, Designation, Bank, Mobile No/Phone No, email address, fees billing address, GST No. of the Bank).

Apart from nominations by banks, staff members of banks can self-nominate themselves for these e-Programmes by providing their employee credentials and paying the programme fee latest by **June 06, 2022**.

### How to Register

The nominations for these e-Programmes, and queries if any, may please be sent to [eprogram@idrbt.ac.in](mailto:eprogram@idrbt.ac.in). Please visit <https://www.idrbt.ac.in/eprogrammes> for more details about these programmes.

## e-Programmes in June 2022

S. No.	Name of the e-Programme	Date	e-Programme Coordinator	Last Date for Nomination
1	Privacy Preserving Machine Learning for Banks	06 – 09	Dr. V. Ravi	June 03, 2022
2	Distributed Ledger Technology and Banking Applications	06 – 09	Dr. N. V. Narendra Kumar	June 03, 2022
3	5G Use Cases and IoT Applications for Banks	06 – 10	Dr. V. N. Sastry	June 03, 2022
4	Threats to Digital Payment Ecosystem	07 – 10	Dr. Susmita Mandal	June 06, 2022
5	Technologies for Financial Inclusion	07 – 10	Dr. M.V.N.K. Prasad	June 06, 2022
6	Emerging AI/ML Technologies	13 – 16	Dr. Mridula Verma	June 10, 2022
7	Workshop on Registration Authority Operations	14 – 17	Dr. N. P. Dhavale	June 13, 2022
8	Privacy and Security Risks in Machine Learning	14 – 17	Dr. Rajarshi Pal	June 13, 2022
9	RBI Guidelines on Cyber Security	20 – 23	Dr. Dipanjan Roy	June 17, 2022
10	Introduction to Containers	21 – 24	Dr. P. Syam Kumar	June 20, 2022
11	Targeted Attacks - Detecting in Early Stages	21 – 24	Dr. B. M. Mehtre	June 20, 2022
12	API Development	Jun 28 – Jul 01	Dr. V. Radha	June 27, 2022