

# **J.S. University, Shikohabad**

Established by UP Govt. Act No. 07 of 2015

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## **Value Added Course**

**( DIGITAL BANKING )**

**VAC-089**

**Faculty of Commerce**



J.S. University, Shikohabad  
Faculty Of Commerce

Value Added Course

AY: 2020-21

## DIGITAL BANKING

### Learning Outcome:

- LO 1: To meet the emerging needs of businesses in a rapidly changing global market  
LO 2: Electronic payments are the life blood of e Commerce. Electronic payments are expanding rapidly  
LO 3: To study the emerging trends in digital banking in the globalized scenario

**Duration:** 45 Hours. (Theory and Practical)

### Course Outcomes: -

- Co1 Understand How Digital Banking Works  
Co2 Students Able To know Mobile Banking System  
Co3 Students Know About Digital Payments  
Co4 Students Able To Know To Digital Marketplaces  
Co5 Understand various Digital Products and their implementation in Banking Industry



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## Syllabus Outline

### 1. Module-1

#### DIGITAL BANKING DEVELOPMENT AND PRODUCTS

Introduction - Need for Digital Banking Products Customer Education for Digital Banking Products  
CARDS - ATMs Cash Deposit Machines - Cash Re-Cyclers. Overview and brief history Various  
types of cards Product – features EMV technology New Technologies –Tap and Go, NFC – ATMs -  
Overview and Brief History Product Features- ATM Network Planning - Operations and Technology

### Module-2

#### MOBILE BANKING

Overview and Brief History - Product Features and Diversity - IMPS -Profitability of Mobile  
Banking – Risk Management and Frauds - Back End Operations and Technology- Wireless  
payments, digital wallets - the Google wallet - Google pay - Phonepe banking in mainland  
china: PayPal

### 1. Module-3

#### INTERNET BANKING

Overview and Brief History - Product Features - Corporate and Individual Internet  
Banking Integration with e-Commerce Merchant sites -Profitability of Internet Banking - Risk  
Management and Frauds - Back End Operations and Technology - Virtual currencies - Bit  
coin.

### 2. Module-4

#### PAYMENT SYSTEMS

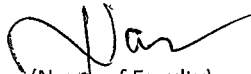
Overview of global payment systems - Overview of domestic payment systems - RuPay and RuPay  
Secure - Immediate Payment Service (IMPS) -National Unified USSD Platform (NUUP) - National  
Automated Clearing House (NACH) - Aadhaar Enabled Payment System (AEPS) e-KYC – National  
Financial Switch (NFS) - RTGS - NEFT - Forex settlements – Innovative Banking & Payment  
Systems

## References:-

1 RBI, IDRBT, NPCI, Digital India, Cashless India Website, for Circulars and Publications.


2 Digital Banking By Indian Institute of Banking & Finance.

3 **The Digital Banking Revolution Second Edition 2017 Edition by Luigi Wewege**  
Publisher: Lulu.com

  
(Name of Faculty)


Course Coordinator

Dr. Naveen

  
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Director/Principle/Dean of  
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Dr. Ganesh