



Certificate Course in Digital Banking (in E-Learning Mode) Rules & Syllabus 2025

SELF-PACED E-LEARNING COURSE:

Development of self-paced e-learning is an attempt by IIBF to provide a more conducive learning environment to professionals employed in the banking and finance sectors.

Under this approach, which harnesses technology to an optimal extent, a candidate will have the flexibility to register for the exam 'Digital Banking', learn at his/ her own pace, and finally take an examination from his/ her own place.

EXAMINATION OBJECTIVE:

The course on 'Digital Banking' is intended to provide practicing bankers and finance professionals a sound foundation in the digital banking products such as Cards, ATMs, Mobile and Internet Banking and PoS. This will make them familiar with relevant aspects such that they could help in rendering improved customer service and also will help them in properly guiding the customers as and when needed.

ELIGIBILITY:

1. Members and Non-Members of the Institute
2. Candidates must have passed the 12th standard examination in any discipline or its equivalent.

SUBJECT OF EXAMINATION: Digital Banking

PASSING CRITERIA: Minimum marks for pass in the subject is 60 out of 100

EXAMINATION FEES:

Particulars	For Members	For Non-Members
First attempt	Rs.1,200/- *	Rs.1,700/- *
Subsequent each attempt	Rs.1,200/- *	Rs.1,700/- *

* Plus Convenience charges and Taxes as applicable.

Please Note: Candidates are required to Register for every attempt separately.

Candidates may register for examination at any time, following which login credentials will be provided to them. Candidates must complete the final assessment within 90 days of registration, failing which the existing login credentials shall be rendered defunct and candidates will be required to register again.

The fee once paid will **NOT** be refunded.

MEDIUM OF EXAMINATION:

Examination will be conducted in English only.

PATTERN OF EXAMINATION:

- (i) Question Paper will contain objective type multiple choice questions for 100 marks.
- (ii) There will NOT be negative marking for wrong answers.

DURATION OF EXAMINATION:

The duration of the examination will be of 90 minutes.

PROCEDURE FOR APPLYING FOR EXAMINATION:

Application for self-paced e-learning course should be registered online by paying requisite fees from the Institute's website www.iibf.org.in. After successful registration, candidates will receive

login credentials for the Learning Management System (LMS) in their email within 24 hours. Non-members applying for Institute's examinations/ courses are required to attach/ submit a copy of any one of the following documents containing Name, Photo and Signature at the time of registration of Examination Application. Application without the same shall be liable to be rejected.

1) Photo I/ Card issued by Employer or 2) PAN Card or 3) Driving License or 4) Election Voter's I/ Card or 5) Passport 6) Aadhaar Card

SELF-PACED E-LEARNING MANAGEMENT SYSTEM

The Self-Paced E-learning Management System will host a variety of interactive content to aid wholesome learning. Candidates can learn at their own pace and also measure the learnings imbibed by attempting questions under 'Check Your Progress' which will appear at the end of every unit. There will be three MCQs at the end of every unit and the time available to answer these questions will be 5 minutes. Candidates will not be allowed to go to the subsequent unit unless they have attempted the questions under 'Check Your Progress'. Feedback about each question will be provided. No marks have been assigned to these questions.

Once a candidate completes all the units in the e-learning, there will be a final evaluation consisting of around 100 questions (MCQs) for 90 minutes. On observing the minimum marks required to pass, a certificate will be issued to the successful candidate.

The self-paced e-learning on the subject has been prepared keeping the syllabus prescribed in mind. However, candidates should not solely depend on the e-learning. Rather, they are advised to visit the websites of organizations like RBI, SEBI, BIS, IRDAI, FEDAI etc. besides going through other books & publications covering the subject/ exam concerned etc. Questions based on current developments relating to the subject/ exam may also be asked.

CUT-OFF DATE OF GUIDELINES/ IMPORTANT DEVELOPMENTS

The Institute has a practice of asking questions in each exam about the recent developments/ guidelines issued by the regulator(s) in order to test if the candidates keep themselves abreast of the current developments. However, there could be changes in the developments/ guidelines from the date the question papers are prepared and the dates of the actual examinations.

In order to address these issues effectively, it has been decided that:

- (i) In respect of the examinations to be conducted by the Institute for the period March to August of a calendar year, instructions/ guidelines issued by the regulator(s) and important developments in banking and finance up to 31st December will only be considered for the purpose of inclusion in the question papers".
- (ii) In respect of the examinations to be conducted by the Institute for the period September to February of a calendar year, instructions/ guidelines issued by the regulator(s) and important developments in banking and finance up to 30th June will only be considered for the purpose of inclusion in the question papers.

The table given below further clarifies the situation.

Particulars Developments for Examination/s	Cut-off Date of Guidelines/ Important Developments for Examination/s
For the examinations to be conducted by the Institute for the period March 2025 to August 2025	31st December 2024
For the examinations to be conducted by the Institute for the period September 2025 to February 2026	30th June 2025

SYLLABUS:

The details of the prescribed syllabus which is indicative are furnished in the booklet. However, keeping in view the professional nature of examinations, all matters falling within the realm of the subject concerned will have to be studied by the candidate as questions can be asked on

all relevant matters under the subject. Candidates appearing for the examination should particularly prepare themselves for answering questions that may be asked on the latest developments taking place under the various subject/s of the said examination although those topics may not have been specifically included in the syllabus covered in the e-learning. The Institute also reserves to itself the right to vary the syllabus/ rules/ fee structure from time to time. Any alterations made will be notified from time to time.

Candidates are advised to refer to financial newspapers/ periodicals more particularly “IIBF VISION” and “BANK QUEST” published by the Institute.

The topics covered for the subject are as under:

MODULE A: DIGITAL BANKING PRODUCTS

DIGITAL DELIVERY CHANNELS

- Introduction to Digital Banking
- Need for Digital Channels
- 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)
- Central Bank Digital Currency (CBDC)
- Digital Transformation of Banks in India

IMPORTANT RULES/ INFORMATION FOR CANDIDATES

1. REGISTRATION FOR EXAMINATIONS:

- Candidates may register on the Institute website at any time as per their convenience.
- Login credentials for the e-learning course will be sent to participants within 24 hours of registration.
- Registration for the e-learning mode will be valid for 90 days from the date of registration. Participants who do not complete final examination within 90 days' time will have to register again for the course.

2. OTHER RULES/ INFORMATION

- Participants will be provided only one attempt to appear for the final examination after the end of e-learning. Participants who cannot secure the passing marks (60%) in the examination will have to register once again for the course by paying the full course fee.
- Candidates would be able to login to the system only with the password provided after registration. This password should not be disclosed to others. Keep it safe to avoid the possible misuse.
- Candidates shall not be allowed to use the keyboard or switch tabs during the final exam. Any attempt to do so shall result in the automatic submission of the examination. Additionally, copy, paste and print-screen functions shall be disabled during the examination.**
- Candidates are required to strictly follow all the instructions during the examination and adhere to Rules of the examination.
- Violation of any of the Rules/ Instructions, misuse of the login credentials will be considered to be an act of serious misconduct and the Institute will take action as per the Rules of the examination, which will also be reported to the employer of the candidate.

5. RULES, PENALTIES FOR MISCONDUCT/ UNFAIR PRACTICES:

- No candidate shall impersonate others or allow others to impersonate himself/herself during the examination.
- Candidates should not use any other application or browse other websites during the examination.

If any candidate violates any of the above rules, it will be considered to be an act of misconduct and he/she will be liable for punishment.

PLEASE REFER INSTITUTE'S WEBSITE UNDER THE MENU "EXAM RELATED" FOR DETAILS OF DEBARMENT PERIOD FOR UNFAIR PRACTICES ADOPTED BY CANDIDATES DURING CONDUCT OF INSTITUTE'S EXAMINATIONS.

6. RESULT ADVICE/ FINAL CERTIFICATE

- The wording 'e-learning mode' will be added in the name of the examination in the certificate that will be issued to participants who complete the examination. e.g. 'Certificate course in Digital Banking in E-learning Mode'.
- Final certificates will be digitally signed and sent to candidates via email within a period of one month from the date of completion of the course.

MULTIPLE CHOICE QUESTIONS (MCQS) AND ANSWERS

"The Institute conducts its examinations through Multiple Choice Questions (MCQs). These MCQs are part of the Question Bank of the Institute and its Intellectual Property. As a matter of policy, these MCQs and their answers will not be shared by the Institute with the candidates or others and no correspondence in this regard will be entertained.

CONTACT DETAILS:

Register your queries through website www.iibf.org.in > Members/ Candidates Support Services (Help)

or

Email all your queries to care@iibf.org.in

MEMBER SUPPORT SERVICE OFFICE:

Indian Institute of Banking & Finance

193-F, Maker Towers, 19th Floor,

Cuffe Parade, Mumbai - 400 005

Tel.: 08069260700

FOR TRAINING/ CONTACT CLASSES RELATED QUERIES CONTACT:

Leadership Centre

Indian Institute of Banking & Finance

Kohinoor City, Commercial-II, Tower-I, 3rd Floor,

Kirol Road, Off L. B. S. Marg, Kurla West, Mumbai 400 070.

Tel.: 022-68507000 / 080692 60710

E-mail: training@iibf.org.in

PROFESSIONAL DEVELOPMENT CENTRES:

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