Programme on

INNOVATIONS IN PAYMENT SYSTEMS

Coordinator: **Dr. M. V. N. K. Prasad** & **Dr. Susmita Mandal**

FEBRUARY 11 - 13, 2026

INSTITUTE FOR DEVELOPMENT AND RESEARCH IN BANKING TECHNOLOGY, HYDERABAD

(ESTABLISHED BY RESERVE BANK OF INDIA)

Introduction

The digital transformation of the Indian Banking and Financial Sector is a continous process positively impacting not just the internal processes and existing service models but also the products and services provided to end-users. While innovations in Payment Systems have enabled citizens to undertake realtime digital transactions, at the same time, the threat landscape has grown multifold with online payment frauds, malware campaigns, scamming, phishing, etc. The expectations of customers are also on the rise.

In these context, there is a need for all stakeholders in the Indian Banking and Financial Sector to proactively approach innovations in payment systems. Right from managing multiple channels to ensuring efficient, satisfactory, safe and speedy payment services, calls for innovations across the payments systems cycle, and this programme focuses on these innovations.

Objective

The objective of the programme is to enable the participants to understand the challenges and concerns related to Payment Systems, online payment fraud methods, associated risks as well as preventive and proactive strategies to improve the effectiveness of payment system operations.

Contents

* Payment Systems
* Delivery Channels
* Authorization Methods
* Threat Landscape
* Fraud and Risk Management
* Regulations Governing Digital Payments

* Bank Reconciliation
* New Payment Initiatives
* NewPayment Initiatives- CBDC , DeFi, Fast Payments
* Embedded Finance- IoT
* Cross Border Payments

Who can Participate?

Officials/Executives from IT department, Officials associated with managing payment systems, transaction processing systems, delivery channels, business model development for payment system, and innovation technologies in banks and financial institutions (across all levels of hierarchy).

End Use

This programme will enable the participants to understand ways of improving the functioning of various payment systems and delivery channels so as to improve the efficiency and effectiveness of Payment Systems operations in the bank, while also preparing the officers for future payment systems.

Programme Coordinator

Dr. M. V. N. K. Prasad, Associate Professor; e-mail: **mvnkprasad@idrbt.ac.in**.
Dr. Susmita Mandal, Assistant Professor; e-mail: **msusmita@idrbt.ac.in**.

Fee Details

Domestic Participants from

✳ RRBs & Coop. Banks : Rs. 38, 000/- + Applicable GST
✳ All other Banks & Fis : Rs. 45, 000/- + Applicable GST

The fees for our programmes can be remitted through NEFT and the bank account details for fee payment are here under:

Account Name   : IDRBT
Bank   : Axis Bank Limited
Branch   : Humayun Nagar (Mehdipatnam Ring Road) Branch,Hyderabad
Account Number   : 426010100018823
IFSC Code   : UTIB0000426
GSTIN   : 36AAAAI0204K1Z4.

Nominations

Nominations may please be sent to us latest by **January 27, 2026** by email to *program@idrbt.ac.in.* **Please note that no nominations will be accepted after this date**. This measure is envisaged to further improve the quality and learning outcomes of the programmes based on participants' profile and requirements.

While nominating, please provide the details of the participants (Name, Designation, Bank, Mobile No / Phone No., email address) along with the nominating authority details (Name, Designation, Bank, Mobile No / Phone No., email address, Fees billing address, GST No. of the bank).

Accommodation

Participants will be provided Air Conditioned Single Occupancy accommodation at IDRBT, Hyderabad, with all cafeteria facilities. The Participants can check-in on the evening of one day before the commencement of the programme and can check-out after completion of the programme on the same day (or) in the morning of the next day of the programme.

Contact Us

Please contact our Programme Office for organizing Customized Programmes and/or any other queries related to programmes at ***hunar@idrbt.ac.in*** or call us on +914023294121/24/25.

Forthcoming Programmes of February 2026

S. No.	Programme	Date	Coordinator
1.	Intelligent Process Automation	02 - 06	Prof. V. N. Sastry & Dr. Mridla Verma
2.	Application Security & Dev-Sec-Ops	04 - 06	Dr. Abhishek Thakur & Dr. Dipanjan Roy
3.	Quantum Computing	04 - 06	Dr. P. Syam Kumar
4.	Customer Identity and Digital Personal Data Protection Compliance for Banks and Financial Institutions	11 - 13	Prof. V. N. Sastry
5.	Innovations in Payment Systems	11 - 13	Dr. M. V. N. K. Prasad & Dr. Susmita Mandal
6.	End to End Implementation of AI/ML in Banking	16 - 20	Dr. V. Ravi
7.	Information Systems Controls & Audit	23 - 27	Dr. Dipanjan Roy
8.	AI/ML Red Flags: Challenges in Privacy, Security & Governance	23 - 27	Dr. Mridula Verma

Please visit our website for more details on programmes at
https://www.idrbt.ac.in/executive-development-programmes/