

Workshop on Security concerns in Cashless Payment Systems and managing the Technology Risk

Target Group : Sr. Officers of all Cooperative Banks
Duration : One Day

Workshop Objectives-

By the end of Workshop, the participants would be able to know various cashless payment products, security concerns in cashless payment and ways to manage technology risk in banking

Workshop Contents-

- Concept of cashless payment
- Products of Cashless Payment Systems like RTGS/NEFT, IMPS, UPI, etc.
- Security concerns in Cashless Payment Systems
- Frauds in Digital Payments
- Risk in Digital Payment
- Categories of Risk in Digital Payment
- Components of payment transaction from the perspectives of fraud and risk
- Way to manage technology risk
- Role of Senior Management in graded approach to Cyber Security Framework.

Day-to-Day Schedule

Date	Session	Topic	Name of the Facilitator
Day 1	I	Registration and Creation of Learning Climate	
	II	Salient Features of Cashless Payment Systems ➤ Concept ➤ Products of Cashless Payment System ➤ RTGS/NEFT, IMPS, Mobile & Internet banking, UPI, eWallets, PoS, Bharat QR, e-RUPI, etc.	
	III	Security concerns in Cashless Payment Systems ➤ Concept ➤ Various securities concerns ➤ Tips to do safe cashless banking	
	IV	Managing the Technology Risk ➤ Frauds in Digital Payments ➤ Risk in Digital Payment ➤ Categories of Risk in Digital Payment ➤ Components of payment transaction from the perspectives of fraud and risk ➤ Way to manage technology risk ➤ Graded approach to Cyber Security Framework	
	III	Open House Discussion, General Queries and Workshop feedback	



Workshop on Security Concerns in Cashless Payment Systems and managing the Technology Risk

Day-to-Day Schedule with Session Objectives

Date	Session	Subject	Session Objectives
Day 1	I	Salient Features of Cashless Payment System <ul style="list-style-type: none"> ➤ Concept ➤ Products of Cashless Payment System ➤ RTGS/NEFT, IMPS, Mobile & Internet banking, UPI, eWallets, PoS, Bharat QR, e-RUPI, etc. 	<ul style="list-style-type: none"> ➤ Sensitize the participants about Cashless Payment Systems.
	II	Security concerns in Cashless Payment Systems <ul style="list-style-type: none"> ➤ Concept ➤ Various securities concerns ➤ Tips to do safe cashless banking 	<ul style="list-style-type: none"> ➤ Make participants understand the security concerns in Cashless Payment Systems.
	III	Managing the Technology Risk <ul style="list-style-type: none"> ➤ Frauds in Digital Payments ➤ Risk in Digital Payment ➤ Categories of Risk in Digital Payment ➤ Components of payment transaction from perspectives of fraud and risk ➤ Way to manage technology risk ➤ Graded approach to Cyber Security Framework 	<ul style="list-style-type: none"> ➤ Sensitize the participants about technology risk in banking. ➤ Make them understand ways to manage technology risk in banking business. ➤ Role of Senior Management in graded approach to Cyber Security Framework.

