

IIBF Digital Banking Syllabus 2025

The **Indian Institute of Banking and Finance (IIBF)** has released the latest **Digital Banking Exam Syllabus for 2025**, designed to equip banking professionals with essential knowledge of digital banking trends, technologies, security, and customer services. The syllabus covers all key areas such as digital delivery channels, financial inclusion, product marketing, payment systems, and future innovations like blockchain, AI, and central bank digital currency (CBDC).

Module A: Digital Banking Products

This module provides a comprehensive overview of various digital banking products and services used in today's banking ecosystem. It covers multiple delivery channels such as cards, ATMs, mobile and internet banking, and POS terminals, highlighting both operational aspects and security considerations.

Module	Topics	Sub-topics Covered
Module A Digital Banking Products & Delivery Channels	Digital Delivery Channels	<ul style="list-style-type: none">- Introduction to Digital Banking- Need for Digital Channels- Customer Preferences- Customer Digital Interface- Technology for User-Friendliness & Interaction- Security & Information Security (IS)- Integrated Ombudsman Scheme, 2021 (RBI)- Customer Protection & Liability in Unauthorised Transactions- RBI Master Direction on Digital Payment Security- Challenges in Digital Banking- e-KYC
	Cards	<ul style="list-style-type: none">- Overview and Brief History- Plastic Payment Cards- Features & Benefits of Cards- PCI-DSS Standards- Magnetic Strip & EMV Cards- NFC Tap & Go Technology

Module	Topics	Sub-topics Covered
		<ul style="list-style-type: none"> - Approval Process for Card Schemes - Profitability of Card Business - Backend Operations - Recovery and Follow-up - Information Security Issues
	Automated Teller Machines (ATMs)	<ul style="list-style-type: none"> - Overview and Brief History - Product Features - White Label & Brown Label ATMs - ATM Networks - Instant Money Transfer (IMT) - Profitability of ATMs - Cash Deposit Machines (CDM) - Risk Management & Frauds - Backend Technology - Dispute Management System (DMS)
	Mobile Banking	<ul style="list-style-type: none"> - Overview and Brief History - Features and Diversity - IMPS (Immediate Payment Service) - Benefits of Mobile Banking - Risk Management & Frauds - Backend Technology - Information Security Tips - Conclusion
	Internet / Online Banking	<ul style="list-style-type: none"> - Overview and History - How Internet Banking Works - Features of Internet Banking - Profitability of Services - Risk Management & Frauds
	POS Terminals	<ul style="list-style-type: none"> - Overview and History - Key Features & Types - Merchant & Customer Benefits - Transactions at POS - Cash Withdrawals at POS - Merchant Onboarding Process

Module	Topics	Sub-topics Covered
		<ul style="list-style-type: none"> - Terminal Approval Process - Parties to a POS Set-up - Profitability of POS Business - Risk Management & Frauds - Backend Operations & Technology

Module B: Digital Banking & Financial Inclusion (FI)

This module focuses on the role of digital banking in promoting financial inclusion across India. It explores strategies, technologies, and infrastructure used to extend banking services to the unbanked and underbanked segments, along with key security and operational considerations.

Module	Topics	Sub-topics Covered
Module B Digital Banking & Financial Inclusion (FI)	Financial Inclusion	<ul style="list-style-type: none"> - Introduction to FI - Strategy for Inclusion - Accelerating FI Approaches - Technology for FI - Status of Digital Services in FI - Beyond Technology: Awareness & Infrastructure - Information Security in FI - New Developments in FI - Bank Revenue via Digital Delivery Channels

Module C: Marketing of Digital Banking Products

This module explains how banks plan, promote, and deliver digital banking products. It emphasizes marketing strategies, delivery channels, customer engagement, post-sales services, and the importance of customer education and ethical selling.

Module	Topics	Sub-topics Covered
Module C Marketing of Digital Banking Products	Marketing Fundamentals	<ul style="list-style-type: none"> - Concept of Digital Product Marketing - Channels for Marketing - Product Planning and Development - Marketing Structure in Banks - Sales Delivery to Customers
	Customer Engagement & Ethics	<ul style="list-style-type: none"> - e-Galleries - After-sales Service - FI-Specific Marketing - Dangers of Mis-selling - Use of Analytics in Marketing - Customer Education & Protection

Module D: Payment Systems

Module D covers the major payment systems used in India and globally. It includes traditional and modern digital platforms, from RTGS and NEFT to UPI, BBPS, and banking super apps. The module also touches on international networks and the integration of security in payment systems.

Module	Topics	Sub-topics Covered
Module D Payment Systems	Indian & Global Payment Ecosystems	<ul style="list-style-type: none"> - Overview of Global Payment Systems - Domestic Payment Systems Overview - New Payment Vehicles & Platforms
	Core Payment Systems	<ul style="list-style-type: none"> - Cheque Truncation System (CTS) - National Financial Switch (NFS) - RTGS (Real-Time Gross Settlement) - NEFT (National Electronic

Module	Topics	Sub-topics Covered
		Funds Transfer) - NETC (National Electronic Toll Collection) - Bharat QR - UPI QR - Bharat Bill Payment System (BBPS) - SWIFT
	Settlement Systems	- Forex Settlements - Securities Settlements
	Innovation & Security	- Innovative Payment Systems - Integration with Digital Banking - Payment Security Guidelines - Banking Super Apps

Module E: Future Trends in Digital Banking

This final module looks ahead at the future of digital banking. It explores disruptive technologies and innovations such as fintechs, blockchain, AI, ML, RPA, IoT, and Central Bank Digital Currency (CBDC), giving insight into how banks are digitally transforming.

Module	Topics	Sub-topics Covered
Module E Future Trends in Digital Banking	Emerging Technologies & Innovations	- Background and Context - Rise of Fintechs - Evolving Business Ecosystems - Blockchain Technology - Cryptocurrencies - Peer-to-Peer Financing - Cloud Computing - Virtualization - Data Analytics
	AI-Driven Automation & Transformation	- Artificial Intelligence (AI) - Machine Learning (ML) - Deep Learning (DL) - Robotic Process

Module	Topics	Sub-topics Covered
		Automation (RPA) - Internet of Things (IoT) - Central Bank Digital Currency (CBDC) - Digital Transformation of Indian Banks

