provide an in-depth exploration of Payment System and banking arrangements in Govt. of India, e-money, Direct Benefit Transfer, cyber security, ICT for Good Governance, Interoperability and mobile payments and Leveraging technology for App based digital payments by examining their developments around the globe, preconditions, business model, platforms and technologies including Quick Response (QR) codes, and mobile wallets, benefits to the economy and risks, prudential regulations, and contingency planning. The course is designed to be interactive by using a combination of lectures, case studies, group or individual presentations, and panel discussions