PAYOMATIX
PAYMENTS INSTITUTE

Build Future-Ready Fintech Talent for Campus & Industry.

MASTER COURSE CATALOG · 2026 EDITION

Payomatix Payments Institute

India's first industry-led payments and fintech certification partner for universities, bridging the gap between academic curricula and the payments industry.

3	**11**	**6**	**160 hrs**	**PCI-DSS L1**
LAYERS	PROGRAMS	CAREER TRACKS		

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Payomatix Technologies Pvt. Ltd. · Dubai (FZCO) & India

UGC 2024 Aligned
NCrF / ABC Compatible
2026 Edition

Payomatix Payments Institute is an industry delivery and certification partner, not a degree-granting body. Partner HEIs retain full and exclusive academic authority. All programs align with UGC 2024 and NCrF/ABC.

COURSE ARCHITECTURE

Three-layer course ladder.

Every program sits on one of three layers. The layers are a progression, from awareness to certification to institutional embedding. A student, institution, or partnership can enter at any layer.

INTRO — Awareness

Free · 2 hrs · No assessment · Get Participation certificate

One consolidated free program. Covers the complete payments and fintech landscape — industry, technology, operations, compliance, **career tracks, and all new fintech topics — in 2 hours. Used as the campus entry point for every partnership. Zero cost to** institution. Zero commitment required.

CORE — Certificates

Paid · 22–32 hrs · Co-branded certification

Six paid, assessed, co-branded certificate programs. Each maps to one job family and one specific audience. B1, B2, B3, B5 are globally focused. B4-IN is India-specific. B4-GL is internationally focused. Assessment: MCQ 40% + Capstone 40% + Attendance 20%. Primary revenue engine.

PRO — Institutional Embedded

MoU required · NCrF credit eligible · Academic Council approval

Four formats embedded into semester timetables. Require signed MoU and Academic Council approval. Credit assignment follows NCrF/ABC guidelines and remains the HEI's decision. C1 (~50 hrs, 3 credits) and C2 (~60 hrs, 3 credits) are the two flagship formats. C3 and C4 use any one Layer Core course as the content base.

PROGRAM INDEX

Code	Program Title	Layer	Hours	Primary Audience	Focus
A1	Payments 101 Masterclass	Intro	**2 hrs**	All streams	Free
B1	Certificate in Payment Technology & Integration	Core	24 hrs	B.Tech / MCA / BCA	Global
B2	Certificate in Payment Operations & Reconciliation	Core	32 hrs	BCom / BBA Finance	Global
B3	Certificate in Merchant Acquisition & Success	Core	24 hrs	BBA / MBA Sales	Global
B4-IN	Certificate in Indian Payments Compliance & Regulation	Core	22 hrs	MBA / LLB / BCom Law	India
B4- GL	Certificate in Global Payments Compliance & Licensing	Core	28 hrs	MBA / LLB / BCom Law	Global
B5	Certificate in Fintech Product & Strategy NEW	Core	30 hrs	MBA / BBA Product & Strategy	Global
C1	Semester Elective: Payments & Fintech	Pro	~50 hrs	All streams · open elective	3 NCrF credits
C2	MBA Elective: Fintech Strategy & Market Readiness	Pro	~60 hrs	MBA only	3 NCrF credits
C3	Value-Added Course: Digital Payments	Pro	22–32 hrs	BCom / BBA	1 NCrF credits
C4	Skill Enhancement Course: Digital Payments	Pro	22–32 hrs	B.Tech / MCA / BCA	1 NCrF credits

LAYER INTRO

A1 — Payments 101 Masterclass

The single entry-point for every campus relationship. One consolidated free program covering the entire payments and fintech landscape — industry, technology, operations, compliance, fintech business models, and careers — in 2 hours. No assessment. Get Participation certificate for Free. No cost to institution.

Parameter	Detail
DURATION	2 hours · one focused session
AUDIENCE	All streams — BBA, BCom, MBA, B.Tech, MCA, BCA · Walk-in format acceptable
COST	Free — cost borne by Payomatix · No commitment required from institution
MINIMUM BATCH	60 students
ASSESSMENT	None
CERTIFICATE	Certificate of Participation
DELIVERY	Offline on campus (preferred) · Online via LMS also available
DELIVERED BY	Payomatix domain trainer · Faculty facilitation only — no teaching required

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SESSION 1 — THE INDUSTRY (1 HOUR)

Topic	Coverage
India's digital payments market	Market size, growth trajectory (25–30% annually), ₹236T UPI projection, key players ecosystem
Global payment landscape	Key regions, payment rails by market, global fintech growth drivers
How a payment works	5-step journey from "Pay" to merchant credit in under 2 seconds
The payments value chain	Issuer, acquirer, card network/NPCI, processor, payment gateway, merchant — who does what
Payment methods	UPI, debit/credit cards, wallets (PPI types), net banking, QR codes, alternative payment methods overview
How UPI changed India	Pre-2016 vs post-2016, zero MDR mandate, interoperability, 500M+ users, global influence
RBI and NPCI roles	Regulatory landscape, PSS Act 2007, PA Guidelines overview, NPCI rails (UPI, RuPay, IMPS, NACH)
Gateway architecture	5 layers: Checkout · API Layer · Routing Engine · Risk Engine · Settlement Engine — each = a career
Smart routing and orchestration	Why it matters, auto-failover, multi-PSP management, success rate impact overview
Settlements and reconciliation	T+0 to T+3 explained, MDR, rolling reserve, three-way reconciliation — Riya's Refund case study
Compliance basics	PCI-DSS, KYC/KYB, AML (PMLA), RBI PA Guidelines, NPCI rules — what each means and why it matters
Merchant accounts	MID, TID, MDR, merchant onboarding process overview
Common merchant payment issues	6 issues with root causes and resolutions — group discussion activity (12 minutes)
Open banking overview	What it is, PSD2/Open Banking APIs, India Account Aggregator, AISP/PISP — surface-level intro
Neobanking overview	What neobanks are, e-money licence vs banking licence, examples (Revolut, Monzo, Jupiter, Fi)
BNPL and embedded finance	How BNPL works (Klarna, Afterpay, LazyPay), embedded finance concept, BaaS overview
Cross-border payments	SWIFT, correspondent banking, FX conversion, multi-currency settlement — surface-level intro
Global payment trends	Real-time payments growth, A2A disruption, CBDC, stablecoin settlement, super-app models

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SESSION 2 — YOUR CAREER (1 HOUR)

Topic	Coverage
The gap	What colleges teach vs what payments employers actually want — the 5% knowledge gap
5 career tracks	Gateway & Tech Ops · Processing & Settlements · Compliance & Risk · Merchant Acquisition · Fintech Product & Analytics
Who is hiring	Payment gateways · global card networks · banks & NBFCs · big tech & super-apps · fintech startups · global companies (Stripe, Wise, Adyen)
What employers actually want	6 skills from real JDs — domain knowledge, compliance basics, data literacy, communication, problem-solving, domain certificate
Payment failure	What happens when a payment fails, 5 failure categories, decline codes, retry logic, ops implications
The 90-day career plan	Month 1: foundation · Month 2: proof · Month 3: visibility — specific outputs for each
Layer Core pathway	Which course suits which stream — course selector with audience, hours, and career track
Live Q&A	Open floor — 15 minutes minimum · common questions addressed with answers prepared

Outcome: Students understand how the payments industry works globally and in India, what jobs exist, what fintech business models look like, and exactly which Layer Core course to pursue next. Trainer goal: minimum 10 students approach after session with a first-choice course identified.

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LAYER CORE — ASSESSMENT FRAMEWORK

Identical assessment framework across all six Core programs.

40%	40%	20%	60%
MCQ QUIZ	CAPSTONE PROJECT	ATTENDANCE	OVERALL PASS
30–50 questions · 60 min · auto-graded via LMS · pass: 50% of component	Report or slide deck · presented to trainer + HEI faculty panel · pass: 60% of component	75% minimum · eligibility gate only · not scored in weighted average	Minimum weighted average · certificate issued within 7 working days

Distinction
85% and above

Merit
70–84%

Pass
60–69%

Incomplete
Below 60% or <75% attendance

Certificate detail	Specification
Co-branding	HEI issues the credential · Payomatix endorses · both names and logos appear on certificate
Verification	Unique certificate ID + QR code · verified at payomatix.com/verify · records maintained 10 years
Issuance timeline	Within 7 working days of final assessment
Incomplete outcome	Participation letter issued for students attending 50%+ sessions who do not meet pass criteria
Re-sit policy	One MCQ re-sit permitted within 14 days · re-sit score replaces original · no capstone re-submission
Capstone format options	Written report (1,500–2,000 words) · OR slide deck (12–15 slides with notes) · OR both (recommended for Layer Pro)
Capstone presentation	5–8 minutes (Layer Core) · 8–12 minutes (Layer Pro) · 2–3 min Q&A · Panel: trainer + HEI faculty

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LAYER CORE — B1

B1 · PAYMENT TECHNOLOGY & INTEGRATION

Certificate in Payment Technology & Integration

24 hrs | 10 sessions | B.Tech / MCA / BCA | 40 MCQs | **Global**

Integration Engineer
Gateway Ops Analyst
Payments Product Manager
Technical Support Engineer

Session	Title	Key content
S1	Indian & global payment landscape	Payment rails by region, market sizes, key players globally, regulatory environments compared
S2	Gateway architecture globally	Stripe vs Adyen vs Razorpay models: checkout, API layer, routing engine, risk module, settlement engine
S3	API integration & developer view	REST vs SDK, key API calls (order/capture/refund/webhook), error codes, sandbox — Stripe, Adyen, Payomatix docs compared
S4	Smart routing & orchestration	Routing logic, MID cascading, auto-failover, multi-acquirer, dynamic currency conversion, orchestration platforms (Payomatix, Spreedly)
S5	Real-time payment rails globally	UPI (India), Open Banking/FPS (UK), SEPA Instant (EU), RTP (US), PayNow (SG), PIX (Brazil), M-Pesa (Africa) — architecture and differences
S6	EMI, wallets & stored-value systems	PPI licences (India), e-money licences (UK/EU), safeguarding principles, stored-value product architecture, cross-border wallet use cases
S7	Cross-border payment technology	Correspondent banking, NOSTRO/VOSTRO, SWIFT/IBAN, SWIFT GPI, FX conversion APIs, multi-currency settlement, stablecoin settlement models
S8	Cybersecurity & payment security	AES-256, TLS 1.3, CoFT tokenisation, 3DS2/SCA (EU/UK), OAuth 2.0, HMAC API security, IP whitelisting — for technical and non-technical audiences
S9	Payment tech for non-technical leaders	APIs, cloud infrastructure, integrations explained without code — how to work with engineering teams as PM or business lead
S10	Capstone & assessment	Transaction log analysis lab + cross-market integration architecture design + MCQ

> *Graduates are ready for engineering and product roles at payment gateways and fintech companies globally. The only Core course that goes inside the technology stack.*

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LAYER CORE — B2

B2 · PAYMENT OPERATIONS & RECONCILIATION

Certificate in Payment Operations & Reconciliation

32 hrs | 10 sessions | BCom / BBA Finance & Ops | 40 MCQs | **Global**

Payment Ops Analyst
Reconciliation Specialist
Finance Ops Executive
Fraud Ops Analyst

Session	Title	Key content
S1	Global settlement ecosystem	Settlement types, participants, rail-by-rail timelines: card T+1/T+2, UPI T+0, SEPA T+1, SWIFT T+2/T+3
S2	Global card acquiring & interchange	Card schemes (Visa, Mastercard, RuPay, Amex, Discover, JCB, UnionPay), interchange models globally, acquirer relationships
S3	Cross-border settlement mechanics	Correspondent banking, NOSTRO/VOSTRO, SWIFT GPI, FX conversion impact, liquidity management, high-risk settlement (W+7, USDT)
S4	Reconciliation fundamentals	Three-way reconciliation methodology (globally applicable), file formats, identifying breaks: mismatches, duplicates, missing transactions
S5	Advanced reconciliation	Multi-currency recon with FX impact, partial settlements, refund reconciliation, failed payment recovery
S6	Chargebacks & disputes — global	Visa/Mastercard chargeback lifecycle and reason codes, PayPal dispute resolution, UPI UDIR — same logic, different SLAs
S7	Refunds, reversals & failures	Refund types globally, reversal vs refund distinction, decline codes (universal + region-specific), retry logic
S8	Fraud typologies for ops teams	CNP fraud, ATO, friendly fraud, merchant fraud — how each appears in transaction logs globally
S9	Fraud alerts, reporting & compliance basics	Velocity triggers, alert triage, risk profiling; daily ops reports, KPIs, SLA management; PSD2 refund obligations, RBI PA guidelines
S10	Capstone & assessment	Multi-currency settlement audit + cross-border chargeback case + fraud alert triage + MCQ

> *Graduates can walk into a payment operations desk on day one — at any payment company, anywhere in the world.*

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LAYER CORE — B3

B3 · MERCHANT ACQUISITION & SUCCESS

Certificate in Merchant Acquisition & Success

Merchant Acquisition Executive
Merchant Success Manager
BD Executive Account Manager (Payments)

24 hrs | 8 sessions | BBA / MBA Sales | 40 MCQs | **Global**

Session	Title	Key content
S1	Global merchant & gateway relationship	Merchant types globally, gateway vs aggregator vs ISO models, merchant lifecycle overview
S2	Merchant acquisition & sales globally	Lead qualification, pitch structure, global competitive landscape (Stripe vs Adyen vs Razorpay positioning)
S3	Merchant onboarding & KYC/KYB globally	Document requirements by region: India (GST/COI), UK (Companies House), EU (UBO), US (EIN) — risk classification
S4	Account configuration & activation	MID/TID setup, global APM activation, settlement schedule configuration, dashboard setup
S5	Global card acquiring & pricing models	All card schemes from merchant perspective, MDR (India) vs interchange++ (EU/UK) vs flat-rate (US) — how to explain globally
S6	Alternative payment methods by region	UPI (India), SEPA/iDEAL/Bancontact (EU), FPS/BACS (UK), ACH (US), Alipay/WeChat (Asia), M-Pesa (Africa), PIX/Boleto (Brazil), BNPL integrations
S7	High-risk merchants & specialised operations	High-risk categories (gaming, forex, travel, adult), specialised underwriting, higher rolling reserves, USDT settlement, compliance expectations
S8	Capstone & assessment	Global merchant acquisition case: pitch → onboard → manage a high-risk vertical in two international markets + MCQ

> *Graduates are ready for merchant-facing commercial roles at any payment company globally. The only Core course built entirely around the sales and account management function.*

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LAYER CORE — B4-IN

B4-IN · INDIAN PAYMENTS COMPLIANCE

Certificate in Indian Payments Compliance & Regulation

22 hrs | 8 sessions | MBA / LLB / BCom Law | 30 MCQs | **India-specific**

Compliance Analyst
Regulatory Affairs Executive
KYC / AML Officer Risk & Control Officer (India)

Session	Title	Key content
S1	Indian regulatory landscape	RBI, NPCI, SEBI, FIU-IND, ED — jurisdiction and powers; PSS Act 2007; PA/PG/PPI licensing; cybersecurity obligations under RBI IT framework
S2	RBI PA Guidelines 2021	Networth requirements, escrow/nodal account rules, prohibited merchant categories, merchant due diligence, board-level compliance policy
S3	KYC — RBI Master Direction	KYC tiers (V-CIP, OTP, full KYC), document requirements, CKYC registry, re-verification timelines, KYC automation tools
S4	KYB & enhanced due diligence	Business KYB documents, PEP identification, adverse media screening, high-risk merchant categories, ongoing monitoring
S5	AML/CTF & risk as unified function	PMLA 2002, 3 stages of money laundering, STR/CTR drafting, FIU-IND submission, fraud monitoring as compliance function
S6	NPCI framework	UPI PSP obligations and dispute SLAs, RuPay chargeback framework, NACH mandate rules, IMPS — compliance requirements for each
S7	DPDP Act 2023 & data security	Data principal rights, consent manager framework, purpose limitation, data fiduciary obligations, breach notification to PDPB, cybersecurity basics for compliance professionals
S8	Capstone & assessment	Compliance gap assessment for simulated Indian PA/PG + STR filing exercise + MCQ

Target employers: Paytm · PhonePe · Razorpay · CRED · Navi · BharatPe · Juspay · PayU · Cashfree · CCAvenue · Setu · Decentro · Open · NiYO · Zoho Payments · Indian bank digital teams

> *Graduates are ready for compliance and regulatory roles at Indian fintech companies — trained on the exact frameworks (RBI, NPCI, PMLA, DPDP) that govern day-to-day operations.*

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LAYER CORE — B4-GL

B4-GL · GLOBAL PAYMENTS COMPLIANCE

Certificate in Global Payments Compliance & Licensing

Global Compliance Analyst
Payments Licensing Executive
AML/KYC Analyst (International) Card
Network Compliance Specialist

28 hrs | 9 sessions | MBA / LLB / BCom Law | 40 MCQs | **Global**

Session	Title	Key content
S1	Global regulatory landscape	FCA, EBA, FinCEN, MAS, AUSTRAC, FATF — jurisdiction, powers, passporting, regulatory equivalence
S2	PCI-DSS v4.0	12 requirements, merchant levels L1–L4, SAQ types, CDE scoping, QSA audit process, tokenisation and de-scoping strategies
S3	GDPR & payment data privacy	Lawful basis, data subject rights, cross-border transfer mechanisms (SCCs), DPO obligations, 72-hour breach notification rule
S4	Cybersecurity in financial services	Authentication standards (MFA, OAuth 2.0), common cyber threats in payments (phishing, card testing, API attacks), secure transaction practices, incident response, regulatory notification requirements
S5	FATF, global AML/CTF & fraud escalation	FATF 40 Recommendations, risk-based approach, CDD/EDD, PEP/sanctions screening (OFAC, UN, EU lists), when fraud becomes an AML matter, SAR under FinCEN
S6	PSD2, Open Banking & SCA	AISP/PISP licensing, SCA requirements and exemptions, XS2A obligations, UK Open Banking post-Brexit divergence
S7	PI & EMI licensing	PI vs EMI distinction, FCA authorisation vs registration, EBA PI licensing, safeguarding obligations, capital requirements, how Stripe/Wise/Adyen structure regulatory entities
S8	Visa & Mastercard network rules	Network rule hierarchy, MCC compliance implications, chargeback rules and representment, Visa GBPP, Mastercard compliance programmes, fines structure
S9	Capstone & assessment	Multi-market compliance and licensing roadmap for expansion into two new international markets + MCQ

Target employers: Stripe · Wise · PayPal · Adyen · Checkout.com · Worldline · Nuvei · Klarna · Revolut · Airwallex · Rapyd · Nium · GoCardless · Paysafe · Mastercard · Visa · global compliance teams at Indian banks

> *Graduates are ready for compliance and licensing roles at globally operating payment companies; the only Core course covering the full international regulatory stack.*

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LAYER CORE — B5 (NEW)

B5 · FINTECH PRODUCT & STRATEGY NEW

Certificate in Fintech Product & Strategy

30 hrs | 10 sessions | MBA / BBA Product & Strategy | 40 MCQs | **Global**

Fintech Product Manager
Payments Product Analyst
Digital Banking Product Lead
Checkout Optimisation Manager

Session	Title	Key content
S1	Fintech business models overview	Payment gateways, neobanks, digital lending, BNPL, insurtech, embedded finance, BaaS — how each makes money, key global players, competitive dynamics
S2	Neobanking & digital banking	Revolut, Monzo, N26, Jupiter, Fi — e-money licence vs banking licence, revenue model, competitive dynamics vs traditional banks
S3	BNPL, lending & embedded finance	BNPL mechanics (Klarna, Afterpay, LazyPay), digital lending and embedded credit, Stripe Treasury, Shopify Balance — regulatory considerations
S4	Open banking as a product oppor tunity	PSD2/Open Banking APIs, AISP/PISP use cases, account aggregation, PFM product design, India Account Aggregator framework, global implementations
S5	Payment technology for non-technical leaders	APIs, tokenisation, cloud infrastructure, integrations — explained without code; how to work with engineering teams as a PM or business lead
S6	Customer payment journey & checkout optimisation	End-to-end journey mapping: discovery → checkout → payment → post-payment; conversion drivers; one-click payments; saved cards; guest checkout; localisation; e-commerce payment UX
S7	Alternative payment methods as product decisions	APM strategy by market: UPI (India), SEPA/iDEAL (EU), FPS (UK), ACH (US), Alipay/WeChat (Asia), M-Pesa (Africa), PIX/Boleto (Brazil), BNPL — adoption strategy and integration
S8	Cross-border payment products	FX as a product decision, multi-currency wallets, remittance product design (Wise, Nium, Western Union), direct vs correspondent model
S9	Global payment trends	Real-time payments growth, A2A disruption of card networks, CBDC developments, stablecoin settlement (USDT/USDC), super-app payment models (WeChat, Paytm, Grab), future of checkout
S10	Product design bootcamp & capstone	User research → problem framing → PRD → wireframe/prototype → industry mentor review panel (bootcamp format) + MCQ

Capstone brief (bootcamp format): Students design and present a fintech payment product prototype — PRD (800–1,200 words) + wireframe/clickable prototype + go-to-market summary — to a panel of 2 industry mentors + HEI faculty. Two mandatory mentor check-ins during the course. Example briefs: BNPL product for B2B SaaS · multi-currency wallet for freelancers · checkout optimisation for cross-border e- commerce · open banking PFM product · cross-border remittance (India-UAE) · neo bank feature for gig workers.

> *The only Core course that teaches students to think like a product manager or founder, not just an operator. Covers fintech business models, open banking, neobanking, BNPL, embedded finance, APMs, checkout, cross-border, and global trends.*

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LAYER PRO — INSTITUTIONAL EMBEDDED

Four formats Semester-integrated and credit-linked.

All Pro programs require a signed MoU and Academic Council approval before commencement. HEI retains full credit-assignment authority per NCrF/ABC guidelines. All new fintech topics (open banking, neobanking, BNPL, embedded finance, cybersecurity, cross-border payments, APMs, and global trends) are included in C1 and C2.

Code	Format	Hours	Credits	Audience	Key distinction
C1	Semester Elective: Payments & Fintech	~50 hrs	3 NCrF	All streams · open elective	Full Layer Intro + all 6 Layer Core domains · 2 capstone projects · breadth-first
C2	MBA Elective: Fintech Strategy & Market Readiness	~60 hrs	3 NCrF	MBA only	Strategic & managerial lens · 3+ guest practitioners · placement readiness module · depth-first
C3	Value-Added Course: Digital Payments	22–32 hrs	1 NCrF	BCom / BBA · commerce stream	Any one Layer Core course · UGC 2024 VAC framework · institution or student selects
C4	Skill Enhancement Course: Digital Payments	22–32 hrs	1 NCrF	B.Tech / MCA / BCA	Any one Layer Core course · UGC 2024 SEC / AICTE skill module · B1 primary recommendation

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C1 — SEMESTER ELECTIVE MODULES

Module	Title	Hours	Source
1	Payments ecosystem foundations	~8 hrs	Layer Intro content + market overview
2	Payment technology & integration	~10 hrs	B1 — global tech, APIs, orchestration, real-time rails, cross-border
3	Payment operations & reconciliation	~10 hrs	B2 — global ops, multi-rail settlement, chargebacks, fraud ops
4	Merchant acquisition & success	~8 hrs	B3 — global merchant lifecycle, APMs by region, high-risk
5	Compliance — India & global introduction	~8 hrs	B4-IN + B4-GL combined — regulatory landscape, PCI-DSS, AML, cybersecurity
6	Fintech product & strategy	~8 hrs	B5 — business models, open banking, BNPL, embedded finance, trends
—	Capstone 1: Individual project	~3 hrs	Payment flow design or reconciliation audit
—	Capstone 2: Group case study	~3 hrs	Fintech product prototype — group presentation

C2 — MBA ELECTIVE DISTINCTIVE ELEMENTS

Element	Detail
Content scope	~60 hrs — same domains as C1 but taught entirely through a strategic and managerial lens
Case study anchor	Every session anchored to a real company case: Razorpay's growth, Stripe's global expansion, Wise's licensing model, PhonePe vs Paytm, Klarna's BNPL model, Adyen's enterprise approach
Guest practitioners	Minimum 3 sessions per cohort — payments industry professionals, fintech founders, compliance leads
Placement readiness module	Resume positioning for payments domain, payments interview prep, salary benchmarking, LinkedIn optimisation
Capstone 1	Individual market entry or strategy analysis — written report
Capstone 2	Group fintech product or ops case — investor-style presentation to mentor panel
New topics covered	Orchestration · open banking · neobanking · BNPL · embedded finance · APMs by region · cybersecurity · cross-border products · global payment trends · checkout optimisation · customer journey

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DELIVERY

Three modes. All program quality identical.

Mode	How it works	Minimum batch	Additional cost
Offline	Payomatix domain trainer travels to campus. Institution provides classroom + AV. Sessions delivered in person.	20 students	Trainer travel + accommodation at actuals (pre-approved)
Online	Live sessions via Payomatix LMS at agreed schedule. Unique student logins. Recordings available 30 days post-session.	20 students	None
Hybrid	Theory sessions online, capstone and assessment sessions offline. Confirmed in Annexure A of MoU.	20 students	Trainer travel for offline sessions only

WHAT PAYOMATIX PROVIDES

Item	Specification
Training delivery	Domain trainer for every session · minimum 1 guest practitioner session per cohort (Layer Core) · minimum 3 per cohort (Layer Pro C2)
LMS access	Payomatix LMS for program duration · all course content, slides, reading materials, activity briefs, MCQ quiz, capstone submission portal
Assessment	Minimum 5 capstone project topics per cohort · MCQ question bank loaded and randomised · grading within 5 working days
Mentorship	Industry mentor interactions minimum 2 per student per cohort (Layer Core) · 2 mandatory check-ins for B5 bootcamp capstone
Certificates	Co-branded certificates issued within 7 working days · unique certificate ID + QR verification · records kept 10 years
Reporting	Mid-cohort progress report · full outcome report within 14 working days of program end · annual review meeting at D+30
Internship support	Internship matching for eligible students (subject to availability) — not guaranteed · Payomatix internship pipeline access for top performers

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WHAT THE INSTITUTION PROVIDES

Item	Detail
Infrastructure	Venue and AV for offline/hybrid sessions · adequate seating and audio-visual setup
Coordination	Designated Faculty Coordinator · student enrollment facilitation · timetable integration support
Approvals	Academic Council approval for Layer Pro programs before commencement · internal program promotion
Data compliance	Student data consent per applicable data protection law · RBI and NPCI not applicable to training delivery

REPORTING & RENEWAL

Outcome Report & Annual Review Meeting.

Part 1 submitted within 14 working days of programend.Part 2 used at D+30 Annual Review — a 45-minute meeting with HEI Leadership, Faculty Coordinator, Delivery Manager, and Gauri Rathor, PPI.

Report	Delivered when	Recipient	Contents
Enrollment report	D+5 days after cohort start	Faculty Coordinator	Enrolled count, LMS login confirmation, batch details
Mid- cohort report	At 50% of program hours	Faculty Coordinator	Attendance rates, early NPS, any issues flagged for resolution
Completion report	D+3 days post-final assessment	Faculty Coordinator + TPO	Aggregate assessment scores, completion rate, certificate eligibility list
Certificates issued	D+7 working days	Students + HEI register	Certificate IDs, QR links, grade notations
Full outcome report	D+14 working days	HEI Leadership	Cohort overview · attendance analysis · assessment outcomes · NPS and feedback · placement indicators · NAAC/IQAC evidence · recommendations
Annual review meeting	D+30 days	HEI Leadership + PPI Leadership	45-minute structured meeting: outcome highlights · institution feedback · partnership options · decision and action items

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NAAC / IQAC EVIDENCE AVAILABLE FROM EVERY COHORT

Signed MoU (Annexure A, B, C, D) · Session-wise attendance register · Aggregate assessment records (MCQ + capstone scores) · Full outcome report · Certificate register with IDs · Student NPS summary (anonymised) · Guest practitioner session record (speaker, topic, date, student count)

NAAC criteria supported: Criterion 1.3 — Curriculum Enrichment · Criterion 2.4 — Industry Interactions · Criterion 5.1 — Student Support and Placement Outcomes

NAAC documentation guide and full criteria mapping maintained in the Faculty Coordinator Handbook. Faculty Coordinator to file evidence documents per that guide within 14 days of the outcome report.

REGULATORY ALIGNMENT

Your Academic Council approves. No UGC, NAAC, or AICTE filing required.

UGC 2024
All programs designed to qualify as skill-based courses. Layer Pro maps to value-added, skill enhancement, and elective formats per UGC 2024 skill-based course guidelines.

NCrF / ABC
Layer Core and Pro programs can be mapped for credit transfer and stackable learning. HEI Academic Council makes final credit decision. ABC registration facilitated.

NAAC / NIRF
IQAC outcome reports for Criteria 1.3, 2.4, and 5.1. Documented industry-student interactions. Every cohort generates auditable NAAC evidence. Documentation guide provided to IQAC.

AICTE
C4(Skill Enhancement Course) format aligns with AICTE's skill module guidelines for technical institutions. No separate approval required for technology institution courses.

PCI-DSS Level 1
Payomatixis PCI-DSS Level 1 certified. All compliance, security, and technology content reflects live operational standards — not textbook theory.

RBI / NPCI
B4-INcurriculum directly mapped to RBI PA Guidelines 2021, KYC Master Direction 2016, PMLA 2002, and NPCI operational rules. Content updated quarterly.

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PARTNERSHIP MODEL

The pilot model — one cohort, full value.

We propose beginning with the free Payments 101 Masterclass— one session, no commitment, no cost — so that students, faculty, and leadership experience the program quality directly before any formal decision is made. A Pilot Proposal tailored to your institution can be shared within 48 hours of the first call.

1. **Entry — free Payments 101 Masterclass**
   Zero friction, zero cost, zero commitment. 4-hour session on campus. Students, faculty, and leadership experience program quality directly. No formal decision required.

2. **Discovery meeting**
   30-minute meeting with HoD, Dean, or Placement Officer. We understand institutional goals — NAAC, placement, curriculum gap, or brand — and identify the right course and commercial format.

3. **Pilot proposal — within 48 hours**
   One course. One department. One cohort. Customised proposal with program schedule, learning outcomes, and full commercial terms shared within 48 hours of discovery meeting.

4. **MoU signed and program delivered**
   Payomatix trainer, Payomatix LMS, Payomatix assessment — zero load on your faculty. Outcomes tracked. Full outcome report within 14 working days of program end.

5. **Annual review meeting — D+30**
   Both parties review outcomes. Decision to continue, expand, or move to Annual Academic Partnership. Attended by HEI leadership, Faculty Coordinator, Delivery Manager, and PPI leadership.

6. **Scale — Centre of Excellence**
   Multi-department rollout, semester integration, named CoE, dedicated payments lab, employer pipeline, annual conclave on campus. Contact PPI Leadership directly.

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