PAYOMATIX
PAYMENTS INSTITUTE

OPEN ENROLMENT
PROGRAMMES · 2026

2026 EDITION

TWO ROUTES INTO FINTECH & PAYMENTS.

Certificate & Professional Certificate

The complete open-enrolment track in digital payments and fintech, from a sixteen-hour foundation to a thirty-two-hour professional certificate with a faculty-reviewed capstone.

16 & 32	100%	6	QR	L1
HOURS	LIVE ONLINE	ROLE FAMILIES	VERIFIABLE CERT	PCI-DSS CERTIFIED

institute.payomatix.com

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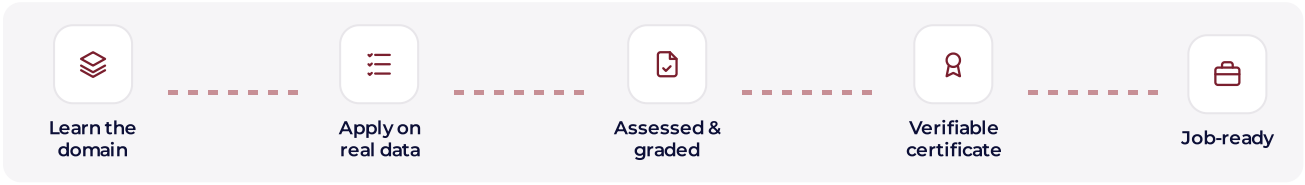
The skilling & certification division of Payomatix Technologies · PCI-DSS Level 1 certified

01 — WHICH PROGRAMME · AT A GLANCE

Two programmes, *one standard.*

Both programmes cover the payments domain end to end and both are standalone — the 16-hour course is not a prerequisite for the 32-hour. The foundation course orients you fast; the professional track takes you into applied operational work and a graded portfolio piece. Pick on depth and outcome, not on sequence.



	PPI-OP1 · CERTIFICATE	PPI-OP2 · PROFESSIONAL CERTIFICATE
Programme	Certificate in Digital Payments & Fintech Fundamentals	Professional Certificate in Digital Payments & Fintech
Duration	16 hrs · 8 sessions × 2 hrs · across 9 calendar days	32 hrs · 16 sessions × 2 hrs · within 15 calendar days
Level	Beginner / Foundation	Foundation to Intermediate
Schedule	Depends on batches available	Depends on batches available
Assessment	Session MCQs · 2 assignments · final (40 MCQs)	MCQs · 4 assignments · mid-term · final · faculty-reviewed capstone
Certificate	Payomatix-endorsed Certificate of Completion	Payomatix Professional Certificate carrying the capstone grade
Fee	₹5,000 + GST (₹5,900 payable)	₹10,000 + GST (₹11,800 payable)
Batch size	Min 30 to run · max 60	Min 30 to run · max 60

PPI-OP1 · 16 HRS

The shortest honest route into payments. You will not become an expert; you will become someone who can hold a payments conversation, read a settlement report, and answer the questions an operations or support interview actually asks. Best if you want a fast, credible entry point.

PPI-OP2 · 32 HRS

The same territory at roughly twice the depth, plus the applied work employers screen for: reconcile a real dataset, build a routing table, underwrite high-risk merchants, assemble a representment pack. Ends with a graded capstone that goes on your certificate — a portfolio piece, not a participation slip.

How we describe the certificate. Issued by Payomatix Technologies Pvt. Ltd., a PCI-DSS Level 1 certified payments company. It confirms a graded outcome — assessed hours cleared against a defined bar — not attendance. No programme guarantees an internship, interview or job offer.

Digital Payments & *Fintech Fundamentals.*

16 Hours · 8 Sessions × 2 Hours · Live Online · Open Enrolment

Duration	16 hours · 8 sessions × 2 hours · delivered across 9 calendar days
Format	100% online — live sessions via Payomatix LMS; recordings released within 12 hours
Schedule	Depends on batches available
Audience	Students, final-year graduates and early-career professionals across all streams
Level	Beginner / Foundation — no prior banking, payments or coding knowledge required
Assessment	MCQ after every session · 2 take-home assignments · final assessment (40 MCQs, 60 min)
Certificate	Payomatix-endorsed Certificate of Completion · unique QR · digitally verifiable
Delivered by	Payomatix domain trainer for every session
Batch size	Minimum 30 students to run · maximum 60

₹5,000 + GST

PAYABLE
₹5,900 all-in

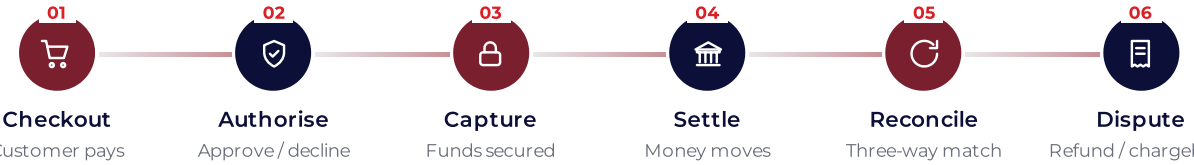
RUNS AT
30 paid enrolments

IF IT DOESN'T FILL
Free roll-forward or full refund

PROGRAMME OBJECTIVE

What blocks most candidates is not aptitude — it is that nobody has ever explained how a payment actually moves, why it fails, who earns what, and what the people inside a payments company do all day. This programme closes exactly that gap in sixteen hours. It is beginner-accessible and practical: every session ends with an activity built on a real artefact — a transaction log, a settlement report, a decline-code list — because that is what an interviewer asks about.

THE SIX-STAGE PAYMENT FLOW YOU WILL MASTER



The *8 sessions.*

S01 **The Global Payments Ecosystem**
Every participant — issuer, acquirer, network, processor, gateway, merchant — what each does and earns. RBI, NPCI, SWIFT. India in global context. Activity: "Follow the ₹1,000".

S02 **Payment Architecture & Technology**
Gateway vs processor vs aggregator. APIs, SDKs, webhooks in plain language. Hosted checkout, redirect, payment links. Reading a merchant dashboard. Activity: dashboard triage.

S03 **Authorisation, Capture & Clearing**
Checkout journey step by step. Immediate vs delayed capture. The ten most common decline codes and the right response to each. Retry logic. Activity: decline-code triage.

S04 **Acquiring, Processing & the Settlement Lifecycle**
T+0/T+1/T+2 cycles. MDR broken into interchange, scheme fee, acquirer margin. Three-way reconciliation. Refund & chargeback lifecycle incl. UPI UDIR. Activity: three-way reconciliation.

S05 **Alternative & Local Payment Methods**
UPI architecture, wallets & PPI tiers, BNPL, netbanking, EMI, POS, QR. Global LPMs: SEPA, ACH, FPS, PIX, PayNow, Alipay, WeChat Pay. Activity: build the checkout.

S06 **Payment Fraud — Typologies, Detection & Prevention**
CNP fraud, account takeover, phishing, synthetic identity, friendly fraud. Velocity, device fingerprinting, behavioural analytics. Reading a fraud score. Activity: spot the fraud.

S07 **Security & Compliance**
Encryption, tokenisation, PCI-DSS scope. 3DS2 and the liability shift. KYC/KYB, AML/PMLA, DPDP Act 2023, RBI PA/PG Guidelines. Activity: security gap audit.

S08 **The Future of Payments · Final Assessment · Career Pathways**
CBDC and India's e₹ pilot. Real-time rails compared. Where AI is genuinely used. The six role families. Final assessment: 40 MCQs, 60 minutes, autograded.

WHAT YOU WILL BE ABLE TO DO

- Explain the global and Indian payments ecosystem — participants, roles and revenue flows — and place India's market in global context
- Describe end-to-end payment architecture — gateway, processor, aggregator, APIs, webhooks — in plain, non-technical language
- Trace a transaction from checkout to merchant credit, and interpret authorisation, decline and timeout codes
- Explain settlement cycles and MDR composition, perform a three-way reconciliation, and map the refund and chargeback lifecycle including UPI UDIR
- Identify India's and the major global alternative and local payment methods and justify which to offer a given merchant

PPI-OP1-2026 · ASSESSMENT FRAMEWORK

Session MCQs — 30%

10 questions after each session · autograded · best 7 of 8 count

Assignments — 30%

2 take-home briefs: reconcile a settlement set; audit a merchant for gaps

Final assessment — 40%

40 MCQs · 60 minutes · randomised · covers all 8 sessions

Attendance — GATE

Minimum 75% live attendance to sit the final · recordings do not count

Overall pass: 60% weighted average. Grades — Distinction 85%+ · Merit 70–84% · Pass 60–69%. Attendance below 75% renders a student ineligible regardless of weighted score. Certificates are issued within 7 working days of the final assessment, carry a unique QR code and are digitally verifiable.

WHERE IT LEADS

ROLE FAMILY	REPRESENTATIVE EMPLOYERS
Payment Operations Analyst	Razorpay · PayU · Cashfree · CCAvenue · Juspay
Gateway / Technical Support Executive	Stripe · Juspay · Setu · Decentro · Adyen India
Fraud & Risk Analyst (entry)	PhonePe Risk · Razorpay Risk · Signzy · Bureau.id
Finance Operations / Reconciliation Executive	Navi · Razorpay · PayU · HDFC Digital
Merchant Onboarding Executive	PhonePe · Paytm · BharatPe · Nium · Airwallex

STRAIGHT ANSWERS

Do I need a finance degree?
No. The course assumes you have made an online payment and nothing more.

Do I need to code?
No. APIs are explained in plain language; no session requires writing code.

Is the certificate verifiable?
Yes. Every certificate carries a unique QR code and can be verified by an employer.

What if I miss a session?
Recordings within 12 hours. But 75% live attendance is required to sit the final — recordings do not count.

What if the batch doesn't fill?
A batch runs at 30 paid enrolments. If not reached seven days out, you choose: roll forward free, or a full refund.

Not the right fit? If you already work in payments operations and want depth — reconciliation practice, chargeback strategy, regulatory application — take the 32-hour Professional Certificate instead. It is standalone; you do not need this course first.

Professional Certificate in Digital Payments & Fintech

32 Hours · 16 Sessions × 2 Hours · Live Online · Open Enrolment · Faculty-Reviewed Capstone

Duration	32 hours · 16 sessions × 2 hours · completed within 15 calendar days
Format	100% online — live sessions via Payomatix LMS; recordings released within 12 hours
Schedule	Depends on batches available
Audience	Students, graduates and working professionals targeting payments, fintech, banking operations, risk or product roles
Level	Foundation to Intermediate — no prior payments knowledge and no coding. Standalone, not a follow-on to the 16-hour course
Assessment	MCQ after every session · 4 assignments · mid-term · final assessment · faculty-reviewed capstone
Certificate	Payomatix Professional Certificate carrying the capstone grade · unique QR · digitally verifiable
Delivered by	Payomatix domain trainer for every session · minimum one guest practitioner per cohort
Batch size	Minimum 30 students to run · maximum 60

₹10,000 + GST

PAYABLE
₹11,800 all-in

RUNS AT
30 paid enrolments

IF IT DOESN'T FILL
Free roll-forward or full refund

PROGRAMME OBJECTIVE

The same territory as the 16-hour course but at a materially different depth, adding the two things employers screen for: applied operational skill and evidence of work. Where the foundation course teaches a learner to describe reconciliation, this one has them reconcile. It is standalone — no prior payments knowledge is assumed — and it ends with a capstone that is reviewed and graded by Payomatix faculty and carried on the certificate.

The *16 sessions.*

S01 **The Global Payments Ecosystem & Architecture**

What a payment ecosystem is; domestic vs global; push vs pull. The five-step flow and a worked NFC example. 2026 trends and where value is captured. India's structural difference. Activity: “Map your last payment”.

S02 **The Players & The Plumbing — Participants in Depth & APIs**

Every participant named and mapped. Revenue at each node. REST vs SOAP, the four core payment API calls, webhooks and signature verification, HTTP status families. Activity: trace-the-call challenge.

S03 **Authorisation, Capture, Clearing & Settlement**

The four lifecycle stages with operational precision. Authorisation (a hold) vs capture. Interbank clearing and interchange. Timing of each stage. Activity: “The ₹12,000 That Vanished”.

S04 **Security Fundamentals, Tokenisation, PCI DSS & 3DS**

Tokenisation and PCI-DSS scope reduction; card-on-file in India. 3DS2, SCA, AFA and the liability shift. Wallet device-level tokenisation. Card rails vs real-time rails. Activity: security gap audit.

S05 **Card-Not-Present & E-commerce Payment Flows**

CNP vs card-present and where liability sits. The complete e-commerce flow. The eight CNP fraud prevention tools. The false-decline problem and checkout optimisation. Activity: merchant scenario.

S06 **Alternative & Local Payment Methods**

The card-centric myth and global reality. The five APM categories. LPMs by market — UPI, PIX, iDEAL/SEPA, ACH, FPS, PayNow, Alipay, WeChat Pay, M-Pesa. Orchestration. Activity: market-method matching.

S07 **UPI & India's Real-Time Stack**

The UPI stack layer by layer. Collect, intent and QR flows. Mandates, AutoPay, UPI Lite, credit line on UPI. Failure taxonomy and UDIR. IMPS, NEFT, RTGS. Activity: UPI failure triage.

S08 **Multi-Currency, Multi-Region & Cross-Border FX**

Presentment, processing, settlement currency. DCC vs MCP. Local acquiring, data residency, regional fraud. Correspondent banking, SWIFT GPI. The global licensing map. Activity: FX calculation workshop.

S09 **Payment Frauds — Typologies, Detection & Prevention**
Why fraud exists structurally. CP vs CNP exposure. Account takeover, friendly fraud, synthetic identity, refund abuse. Rules engines, ML, device fingerprinting, consortium networks. Activity: the luxury watch merchant.

S10 **Routing, Retries, Declines & Optimisation**
Soft vs hard declines; issuer/acquirer/network errors. Static, rules-based and ML routing; MID cascading. Retry, backoff and dunning. Auth-rate metrics. Activity: build a routing decision table.

S11 **Acquiring Economics, Settlement & Merchant Payouts**
The acquiring stack and account types. MDR by instrument and zero-MDR effect. Pricing models. Settlement cycles, rolling reserve sizing, instant settlement. Reading a settlement report. Activity: payout computation.

S12 **Reconciliation — Three-Way Matching in Practice**
Reconciliation as a control. The three legs; matching keys; the break taxonomy and root cause. Timing exceptions, multi-currency, duplicate detection, escalation. Activity: live reconciliation (seeds Capstone C).

S13 **High-Risk Processing & Underwriting**
What high-risk means and the risk tiers. Sectors — gaming, gambling, forex, crypto, lending, adult. The underwriting framework. Rolling reserves and release triggers. Activity: underwriting decision workshop.

S14 **Chargeback Management & Dispute Defence**
The chargeback lifecycle from notice to ruling. Compelling evidence and the representment pack. Defence playbooks. Case management and network monitoring programmes. Activity: representment workshop.

S15 **India's Regulatory & Compliance Framework**
RBI PA/PG Guidelines, escrow and settlement obligations. PPI Master Directions and KYC tiers. KYC/KYB, AML/PMLA, the Principal Officer. DPDP Act 2023 and data localisation. Activity: compliance decision clinic.

S16 **Future of Payments, Careers & Capstone Showcase**
Instant settlement, embedded finance, CBDCs, open banking, AI. The job landscape and pathways. Six shortlisted capstones presented live to faculty. Final assessment opens on the LMS post-session.

WHAT YOU WILL BE ABLE TO DO

- Explain the global payments ecosystem, name every participant in the chain, and say what each one earns from a transaction
- Trace a payment through the four core API calls and interpret webhooks, HTTP status codes and response payloads — without writing code
- Explain the four-stage transaction lifecycle and identify where card rails and real-time rails diverge
- Apply tokenisation, encryption, PCI-DSS scope and 3DS2 to assess a merchant's security posture
- Walk the complete card-not-present e-commerce flow and deploy CNP fraud prevention tools against a false-decline constraint

PPI-OP2-2026 · ASSESSMENT FRAMEWORK

Session MCQs	15%
Assignments (×4)	20%
Mid-term assessment	15%
Final assessment	20%
Capstone project	30%
Attendance	GATE

Overall pass: 60% weighted average. Grades — Distinction 85%+ · Merit 70–84% · Pass 60–69%. Attendance below 75% renders a student ineligible; certificates issued within 7 working days, QR-verifiable.

THE CAPSTONE · "FIX THE PAYMENTS PROBLEM"

Students choose one of three scenarios drawn from real patterns. The brief is released after Session 6, a mentor check-in follows Session 12, and all submissions are graded — six are shortlisted for live presentation. Deliverable: a 1,200–1,500 word report, an 8-slide deck and a 5-minute walkthrough.

Scenario A — The leaking checkout

A D2C brand at ₹4 cr/month running 78% auth success and a rising chargeback ratio. Diagnose both and propose a fix. Sessions 5, 9, 10.

Scenario B — The market expansion

An Indian SaaS company at ₹12 cr ARR expanding into the UK and UAE. Design acceptance, settlement and compliance for both. Sessions 6, 8, 15.

Scenario C — The reconciliation break

A marketplace with an unexplained ₹14 lakh variance across one quarter between gateway settlements and its ledger. Find it, explain it, and design the control that prevents recurrence. Draws on Sessions 11, 12, 14.

RUBRIC CRITERION	WEIGHT	WHAT A STRONG SUBMISSION LOOKS LIKE
Diagnostic accuracy	30%	Problem correctly and precisely identified from evidence, not assumed
Practical implementability	25%	A real payments team could act on this recommendation as written
Domain depth	25%	Correct use of mechanics, terminology and regulatory framing throughout
Communication quality	20%	Clear structure, defensible reasoning, confident walkthrough

PPI-OP2-2026 · WHERE IT LEADS

ROLE FAMILY	REPRESENTATIVE EMPLOYERS
Payment Operations Analyst / Specialist	Razorpay · PayU · Cashfree · Juspay · CCAvenue
Reconciliation & Finance Operations Analyst	Navi · HDFC Digital · Zoho Payments · Nium
Fraud & Risk Analyst	PhonePe Risk · Razorpay Risk · Signzy · Bureau.id
Merchant Onboarding & Risk Underwriting	PhonePe · Paytm · BharatPe · Airwallex
Payments Product / Business Analyst	CRED · Setu · Decentro · Stripe India · Adyen India
Integration & Technical Support Engineer	Juspay · Stripe · Adyen · Razorpay

STRAIGHT ANSWERS

Is the 16-hour course a prerequisite?
No. This programme is standalone and starts from first principles.

How is it different from the 16-hour course?
Same territory, roughly double the depth, plus hands-on reconciliation, fraud, routing and disputes work — and a graded capstone.

Do I need to code?
No. The API session is taught for non-coders; the trainer demonstrates, you observe and interpret.

How much work outside sessions?
Roughly 1–2 hours a week for assignments, plus 6–8 hours on the capstone across the second half.

What if the batch doesn't fill?
A batch runs at 30 paid enrolments. If not reached seven days out, you choose: roll forward free, or a full refund.

Employer names throughout are indicative of the market these roles sit in. PPI does not represent these organisations and no programme guarantees an internship, interview or job offer.

ENROL NOW.

careers start here.

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Fees are exclusive of applicable GST. A batch runs only once 30 paid enrolments are confirmed; if the minimum is not met by seven days before the start date, you are offered a free roll-forward to the next batch or a full refund.