

## [MODULE - 5 DIGITAL BANKING]

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### ⇒ 5.1 DIGITAL PAYMENT OR E-PAYMENT :-

⇒ An e-payment account account is a way to send and receive money online without needing your credit or debit card details. Digital Payment method.

1) Banking card (2) AEPS (3) UPI (4) Point of sale.  
5) internet Banking etc.

### ⇒ 5.2 MPOS Machine :-

⇒ An MPOS or Mobile POS is a Portable Point of Sale on a smartphone or tablet at a register.

### ⇒ 5.3 DO'S and DON'TS of using Cards :-

⇒ Don't Miss a Payment : As explained above. It is important to pay your credit card bills on time. Never use your credit card for car advance.

Debit Do's

Debit Don'ts

- |                                 |                                 |
|---------------------------------|---------------------------------|
| 1) The Anti-Debit-option.       | 1. Don't Give out Personal info |
| 2) Debit of the Digital wallet. | 2). inflated charging Account.  |
| 3) Dirty Debit.                 | 3) Don't Fall for Scheming.     |
| 4) Shop with the lock           | 4) The Power of the PIN.        |



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### ⇒ 5.4 USSD : →

⇒ USSD meaning :- unstructured supplementary service data sometime referred to as "quick codes" or "feature codes" is a communications protocol used by GSM cellular telephones to communicate with the mobile network operator's computers.

### ⇒ 5.5 AADHAAR enabled Payment System (AEPS)

⇒ AEPS is a bank led model which allows online interoperable financial transactions at POS (point of sale / micro ATM) through the business correspondent & / Bank mitra of any bank using the aadhaar authentication.

### ⇒ 5.6 UPI AND BHIM ⇒

⇒ BHIM is an initiative to enable fast secure, reliable cashless payments through your mobile phone. Unified Payments Interface is an instant realtime payment system developed by National Payments Corporation of India.

### ⇒ 5.7 E WALLET ⇒

⇒ E WALLET ⇒ E wallet stands of electronic wallet. It is a type of electronic type card which is used for transactions made online through a computer or a smartphone. The utility of e-wallet is same as a credit or debit card.

### ⇒ 5.8 CYBER SECURITY ⇒

⇒ Cyber security focuses on protecting computer systems from unauthorised access or being otherwise damaged or made inaccessible, whether in hard copy or digital form.