

Digital Reforms in India – Payment & Governance – Major Computer Terminologies (Part -3) (Download PDF)

(September 13, 2017)

Here we will be covering solutions of the most important questions for upcoming November 2017 NET exam on Computer. We will be continuing the series with environment and computers which is gaining importance based on the current trend. Also note since this time there is no choice for paper 1 questions and all 50 questions are compulsory, you need to have a strong preparation for all topics including Computer Terminologies.

Find this video at:
<https://www.youtube.com/video/pLs7KMJBD1E>

Digital Reforms in India: Payment & Governance Major Computer Terminologies (In English)

What is Required for Transaction?

- IIN (Identifying the Bank to which the customer is associated)
- Aadhaar Number
- Fingerprint captured during their enrollment

*99#

- Works on Unstructured Supplementary Service Data (USSD) channel
- Immediate low value remittance & mobile banking
- “Common number across all Telecom Service Providers (TSPs) ” on their mobile phone and transact through an interactive menu displayed on the mobile screen.
- Works without internet
- Works across all GSM providers
- *99 * 99# is a USSD based value added service – to check status of Aadhaar number seeding/linking in the bank account.

Less Cash Townships

A less-cash township is one where

- Deployment of payment acceptance infrastructure is complete
- All the families in the township are covered under training programs
- More than 80 % of the total number of transactions in the township being done through digital modes

Bharat Bill Payment System (BBPS)

- RBI driven NPCI model

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- Bharat Bill Payment Operating Unit (BBPOU): Entity (bank or non-bank) that is authorized by Reserve Bank of India.
- one-stop payment platform for all bills providing an interoperable and accessible “Anytime Anywhere” bill payment service to all customers across India with certainty, reliability and safety of transactions
- Categories are electricity, gas, water, DTH and telecom
- Future biller categories - insurance premium, mutual funds, school fees, and institution fees, credit cards, local taxes, invoice payments, etc.

Bharat QR

- World’s first interoperable Quick Response (QR) code acceptance solution developed by the payments industry to expedite India’s transition to a less - cash society.
- Developed by NPCI
- Devised based on direction by RBI in 2016
- Outlines innovation, interoperability, and security

RuPay

- Card by NPCI
- Flexibility of the product platform, high levels of acceptance and the strength of the RuPay brand
- Domestic, open loop and multilateral system of payments
- Launched in 2012

Micro ATM

- Point of Sale (PoS) devices that work with minimal power, connect to central banking servers through GPRS
- Reduces operational costs
- Threats include data vulnerabilities, skimming (theft), PoS malwares and social engineering

Digital India

- Aims at digital infrastructure, digital empowerment and governance and services on demand
- IT (Indian Talent) + IT (Information Technology) = IT (India Tomorrow)

9 Pillars

- Broadband Highways - 3 sub components- Broadband for All Rural, Broadband for All Urban and National Information Infrastructure
- Universal Access to Mobile Connectivity
- Public Internet Access Program - Common Service Centers and Post Offices as multi-service centers
- e-Governance: Reforming Government through Technology – electronic database, workflow automation and public grievance redressal
- e-Kranti - Electronic Delivery of Services – 31 mission mode projects like health, education, farmers and security

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- Information for All – Open Data Platform, social media and online messaging
- Electronics Manufacturing – Target NET ZERO imports
- IT for Jobs – DeiTy is the nodal department
- Early Harvest Programs – IT platform for messages, Biometric attendance, Wi-Fi in all Universities, Secure email in Government, National Portal for Lost and Found Children, school books to be e-books

E-Sign: Online Digital Signature Service

- Digital signature has same function as that of a handwritten signature.
- Non-repudiation, integrity and authenticity
- Information Technology Act 2000 provides legal sanctity to digital signatures based on asymmetric crypto systems (one key can be made public without compromising secrecy of other key).
- Key challenge is authentication of user & trusted method of signing
- C-DAC by e-Hastakshar initiative enables citizens with valid Aadhaar ID and registered mobile number to carryout digital signing of their documents on-line