

## NPCI and IDRBT Sign MoU to Jointly Advance Payment Security and Cyber Resilience

**Mumbai, June 12, 2025:** [National Payments Corporation of India](#) (NPCI) and [The Institute for Development and Research in Banking Technology](#) (IDRBT) have signed a Memorandum of Understanding (MoU) to collaborate on initiatives that aim to strengthen the cyber security and resiliency across India's digital payment ecosystem.

As part of the agreement, the two organisations will jointly conduct targeted training programmes for tech and cyber professionals in the banking and digital payment services sector. These programmes will focus on key areas such as cyber security, resiliency and data privacy. The partnership will also lead to the development of an exclusive NPCI-certified payment security certification programme, aligned with emerging industry needs and regulatory expectations. In addition, IDRBT will also extend सचेत (IBCART 3.0), the threat intelligence services to NPCI and its ecosystem partners.

**Mr. Dilip Asbe, MD and CEO, NPCI, said,** *“We are happy to partner with IDRBT to advance payment security and cyber resilience across the digital payment ecosystem in India. Strengthening cyber resilience is not just about technology, but also about people and preparedness. Our partnership with IDRBT will enable structured capacity building across the ecosystem through training, certifications and sharing threat intelligence. This collaboration reinforces NPCI's commitment to proactive risk management and elevating security standards across digital payments.”*

**Dr. Deepak Kumar, Director, IDRBT,** highlighted that IDRBT has been established for the adoption and absorption of technology in the banking and financial sector, as well as for nourishing the digital public infrastructure. In the context of the formal collaboration with NPCI, he said, *“This will strengthen the broader payment ecosystem by promoting a culture of security awareness, capability-building, and proactive response. The subscription to सचेत (IBCART 3.0) will provide diverse, enriched, and contextualised threat intelligence feeds to organisations working with NPCI, further improving the robustness and resilience of the ecosystem.”*

### **About NPCI:**

National Payments Corporation of India (NPCI) is the central body responsible for overseeing retail payments and settlement systems in India. It is established by the Reserve Bank of India (RBI) and the Indian Banks' Association (IBA). The Company is focused on bringing innovations in the retail payment systems by using technology for achieving greater efficiency in operations and widening the reach of payment systems. NPCI is committed to harnessing the transformative potential of deep tech, creating an ecosystem that fosters collaboration to work on breakthrough technologies. Underlining its commitment to service, NPCI has been incorporated as a “Not for Profit” Company to provide infrastructure to the entire Banking system in India for physical as well as electronic payment and settlement systems.



NPCI has made a profound impact on India's retail payment landscape, focusing on creating robust, efficient, and inclusive payment and settlement solutions. NPCI has been instrumental in introducing a range of products that have revolutionised retail payment systems. These include [Unified Payments Interface \(UPI\)](#), [RuPay](#), [National Automated Clearing House \(NACH\)](#), [Immediate Payment Service \(IMPS\)](#), [National Electronic Toll Collection \(NETC\)](#), [Aadhaar Enabled Payment System \(AePS\)](#), [e-RUPI](#) and more. Each of these products has contributed significantly to enhance the efficiency and accessibility of payment systems in India, ultimately propelling financial inclusion.

NPCI has played a fundamental role in establishing the foundation for India's rapidly growing digital payments ecosystem, projecting the country onto the global stage.

NPCI has three wholly owned subsidiaries – [NPCI International Payments Limited \(NIPL\)](#) and [NPCI Bharat BillPay Limited \(NBBL\)](#) and [NPCI BHIM Services Limited \(NBSL\)](#), established in pursuance of NPCI Board & RBI approval.

For more information visit: <https://www.npci.org.in/>

### About IDRBT:

The Institute for Development and Research in Banking Technology (IDRBT) is an autonomous organization established by the Reserve Bank of India in 1996. It focuses on research and development, training, and consultancy in banking technology, particularly for the Indian banking and financial sector. IDRBT also serves as a Certifying Authority for digital certificates within the banking and financial sector. IDRBT has been the pioneer in realm of banking technology by launching multiple innovations including INFINET (1999), SFMS (2001) which enabled multiple applications including RTGS (2004) and NEFT(2005), National Financial Switch to connect ATMs across banks (2003), Indian Banking Community Cloud (IBCC) in 2013, IBCART (2104) rechristened as सचेत (2025), domain registry for RBI regulated entities (2025). It also runs multiple forums for banks, including Forum for Chief Information Security Officers (CISO) as early as 2010 and thereafter Chief Information Officers (CIO) Forum (2015), Chief Analytics Officers (CAO) Forum (CAO) (2016). Admissions are open for its flagship post graduate program in financial technology, with the next batch starting from July 2025.

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