Gemalto Consulting Services provides a collaborative approach to enable your success in the dynamic U.S. market. The design of this service is geared towards guiding you step by step to optimize your payment technology investment and identify future business opportunities. A team of accredited consultants provides you with the tools to enable decisions focused on savings, return on investment and time to market throughout your technology deployment.
Gemalto Consulting Services provides expert guidance during each step of your technology deployment process, from planning to execution for an optimized time to market.

With more than 150 references worldwide and over 25 years experience on five continents, our team possesses unique and unparalleled smart card, payment systems and payment technologies experience and understanding. In the U.S., Gemalto consultants are working together with banks to issue EMV cards so whether you are converting international portfolios or issuing a mass deployment, Gemalto has the expertise and resources to help you to succeed.

“...the Gemalto consulting team provided professional and valuable advice in the areas of NFC mobile payment, TSM implementation and NFC application development, leveraging their deep knowledge of standards from the payment world including EMV, as well as from the telecom environment.”
- Dave Taylor, Solutions Architect – Card & NFC Technology, Barclays Bank

Course: Business Considerations for EMV

In this course, attendees will be introduced to the key challenges of the migration to EMV in the U.S. with emphasis on the business impacts and considerations essential to an optimized migration strategy. Emphasis for this course will surround considerations to optimize return on investment and time to market in strategic business planning for the migration. The key U.S. migration dates and liability shifts will be outlined, as well as the implications these changes will have on your business and supply chain. New operational and supply chain requirements will be discussed including the new authorization and clearing systems for fraud and risk management. Business considerations for EMV will also evaluate the advantages which implementing EMV will have on your business and marketplace, with emphasis on factors to determine return on investment with future business and product opportunities, opening doors to new revenue streams.

At the end of this course, attendees will walk away with an understanding of the EMV migration environment that enables a clear strategy for your business to start planning with a cost and time optimized approach.

Course Elements:
> Understanding key challenges of EMV migration in the U.S. environment
> Business impacts and considerations associated with the EMV migration
> Awareness into new operational and supply chain requirements
> Overview of new authorization and clearing systems for fraud and risk management
> Future business and product opportunities associated with EMV to optimize return on investment

Our consultants will guide you through key considerations such as:

- Designing a new strategy to help get your project off the ground with an optimal time to market
- Specification, testing, certification and issuance of payment solutions
- Contact and contactless strategy definition, compliance evaluation and issuance process
- Anticipation of future market requirements, giving you the tools for optimal ROI
- System design including EMV, contactless and mobile payment architecture
- Technology requirements definition and specifications review to ensure optimal allocation of spend with emphasis on determining areas for cost savings
- Providing dedicated studies to validate strategy
- Adding security to your banking portal with single sign on and two form factor methodology

Gemalto’s Consulting Services team has received payment brand accreditation, acknowledging the team’s in-depth knowledge and expertise, with a specialization in taking financial institutions to the next level and building solutions around EMV contactless and mobile payment options.

Building on Gemalto’s unique technology background with not only banking card expertise but also with telecommunications SIM card and over-the-air provisioning expertise, we are positioned to design a best in class strategy with you for a complete payment solution.

Our goal is to guide your success now, saving time and money through enabling strategic decisions and setting you up for further business expansion and revenue opportunities.
COURSE: Technology Considerations for EMV

In this course, Gemalto’s Consulting Services team will explore EMV technology in depth, providing insight into the technical considerations essential in building a cost efficient and optimized time to market EMV migration strategy. Functional capabilities of EMV technology will be discussed as well as generic and brand specific configurations to aid in determining your EMV card requirements.

EMV payment processing will be addressed, helping attendees to understand the detailed technical features and impacts of EMV. The EMV transaction flow and data elements that control transaction processing will be presented with card features and options, including offline and online authorization management for debit, credit or pre-paid products, as well as cardholder verification selection (PIN or signature) and PIN management. An overview of how to update your authorization system will be shared, allowing your organization to take advantage of the enhanced fraud and risk management tools enabled by EMV. In addition, supply chain and logistical considerations will be reviewed, including personalization script management and key management.

Attendees of this course will walk away with an understanding of the in-depth EMV technology considerations essential in building an EMV migration program and determining appropriate configurations for your business needs to optimize technology investment spend.

COURSE: EMV Implementation Strategy Workshop

In this customized course catered towards your individual business situation, Gemalto consultants will interactively analyze your EMV future strategy, working with you to fully translate your business and technology goals to compile the card personalization specification. Targeted towards businesses with an EMV strategic direction and independent of card vendor, this interactive workshop will guide you through the most complicated and potentially costly step in the EMV deployment process – the card personalization profile.

Our consultants will walk through your EMV strategy and validate each step of the process to evaluate investment spend and optimize time to market. Topics to be focused on include in-house versus outsourced supplier considerations, future business plans for contact and contactless products, EMV applications, and chip card specifications to determine details of data limits and options for chip card configuration.

At the end of this course, attendees will walk away with a carefully validated EMV strategy and a card personalization specification to enable them to successfully launch a cost optimized EMV project.

Course Elements:
- In-depth understanding of EMV technology, functional capabilities as well as transaction flow and data elements
- Present EMV generic card options and brand specific card features and configurations
- Technical EMV considerations including card issuance, issuer back-office systems and e-commerce environments
- Evaluation of operational impacts with new EMV process to ensure cost efficiency

Course Elements:
- Refine strategic direction for your business’s EMV implementation
- In-depth evaluation into features of selected EMV applications and support in selection
- Translation of technical requirements for selected EMV application
- Creation of card personalization specification (embossing file)
COURSE: EMV Issuance Process

In this course, Gemalto consultants will explore the dynamic process of EMV issuance, providing guidance through each step of the complex process to ensure your EMV investment return. Supply chain risk will be discussed in-depth as it is an often overlooked and underestimated part of EMV issuance costs and the leader in project delays. Gemalto will guide you through considerations to mitigate supply chain risk such as: supplier selection, helping to ensure lead time consistency and product availability; Multi-sourcing, evaluating the risk it can mitigate but also the new considerations that go along with this strategy such as technology selection, interoperability and chip card OS.

The certification process is another area of focus throughout this course, enabling your EMV migration strategy to save time and money by avoiding errors and thus having to repeat certifications. Both product certification and personalization certification by card brand will be addressed, along with shelf life to support certification planning, strategy and understanding of the elements of certification. Gemalto will also address other elements within EMV issuance to help issuers personalize to optimize strategy and future revenue generating opportunities.

In this course, attendees will walk away with a thorough understanding of their issuance strategy to incorporate their business and technology goals, card brand and technology certifications as well as an efficient plan for EMV supply chain management.

Course Elements:
- Expiration of technology including certifications, testing and best practices in managing the process
- Risk mitigation in supply chain and management of deployment processes
- Go-to-market certification process considerations for chip cards including shelf life, card brand and timeline
- Technical EMV issuance considerations and roadmap requirements to enable expansion
- Issuance channels and logistics: mail, brand, mobile and beyond

Global References:
Algeria, Austria, Belgium, Brazil, Bulgaria, Canada, China, Croatia, Cyprus, Denmark, France, Gabon, Germany, Greece, India, Indonesia, Ireland, Italy, Ivory Coast, Japan, Malaysia, Mexico, Morocco, The Netherlands, Nigeria, Norway, Oman, Poland, Portugal, Romania, Russia, Senegal, Singapore, South Africa, Spain, Switzerland, Thailand, Turkey, UAE, USA, Ukraine, UK.

Gemalto Global Accreditations:

To get started today, contact your local Gemalto sales representative or the Gemalto consulting services team at: us.consulting@gemalto.com

Visit us at: www.gemalto.com/financial/services/consulting.html