

Design your NFC Mobile Payment project



With their involvement in more than 50 NFC mobile payment projects worldwide, Gemalto consultants are proud to share their know-how and their practical experience.

Mixing theory and brainstorming, this workshop targets financial institutions who intend to launch a mobile contactless payment program. For each decision to make, according to business expectations, the possible options and technical solutions are explained in details, with their advantages and drawbacks, and attendees shall give a collegiate choice for their project.

The technology basics, existing deployments, implementation options as well as stakes and responsibilities for the various partners are carefully considered during this workshop.

Objectives

At the end of the training, you will:

- **Have your business expectations summarized: end-user experience, roles and responsibilities, partnerships, supplier's capability, regulatory impact**
- **Have defined the most suitable options for your implementation: secure element and its architecture, payment application, wallet interface, use cases**
- **Get concrete recommendations for your project and identify risks**

Key topics

- **Project partnerships, roles and responsibilities**
- **NFC mobile payment**
- **Mobile wallet features**
- **Provisioning and post-issuance services**
- **Mobile architectures & implementation options**

Who should attend

People from financial institutions (banks, retailers, etc.) intending to launch a NFC mobile payment program:

- Marketing Managers
- Project Managers
- Operations Managers (authorization host, card management system, IT)

Deliverables

- Slides used during the workshop
- Summary of the key decisions
- Customer requirements specification document

Pre-requisites

- Basic knowledge on banking processes
- Knowledge on NFC and TSM (e.g. through Gemalto trainings B1015I or B1016S)
- Knowledge on telecom environment is a plus.
- This course is held in English. Sessions in other languages can be planned, please contact us

Duration: 10 days

Location: Customer premises

Course fee: Please contact your local sales representative, or consulting_services@gemalto.com

For further information about registration and course schedule:
 Please contact us via email to: consulting_services@gemalto.com
 Or visit our web site: <http://www.gemalto.com/training/>

Workshop schedule

The active participation of the attendees is required to make this seminar successful.

When performed at customer premises, agenda can be tailored to customer attendance profile. Standard agenda is provided below:

Agenda
<p>What is the context of the target project</p> <ul style="list-style-type: none"> • Define the main project scope <ul style="list-style-type: none"> ○ Which payment scheme(s)? ○ Which kind of bank product(s)? ○ Prepaid or credit/debit? Online and/or offline? • Define the wallet capabilities: <ul style="list-style-type: none"> ○ Interoperable wallet – with several cards from several schemes and financial institutions ○ Issuer-centric wallet – with several cards from several schemes ○ Scheme-centric wallet – with several cards from several financial institutions • And the other applications it supports: <ul style="list-style-type: none"> ○ Retail payment and rewards ○ Mobile banking ○ Ticketing and access • Mobile Payment deployment: <ul style="list-style-type: none"> ○ Take into account the customer's objectives as well as the potential partner's expectations ○ Deployment mode: Simple, Delegated or Authorized? ○ Consider the legacy environment and the specific regulations <p>Choose your payment instrument</p> <ul style="list-style-type: none"> • What type of secure element? Related handset architecture • Considerations around issuance and distribution of the secure element <ul style="list-style-type: none"> ○ Personalization at factory versus dynamic update via OTA • How to interface with the payment instrument in 3G/Wireless networks • How to identify the payment instrument in the whole eco-system: <ul style="list-style-type: none"> ○ User, device and service identification • Choice of wallet UI. How is the wallet protected? Which framework is used? Which Handset OSs are supported? <p>Define the payment experience</p> <ul style="list-style-type: none"> • Payment initiation: manual mode and/or automatic mode? Service availability in battery-off mode? • Application selection for payment: activation/deactivation, default application or prioritization of applications, one-time payment. PPSE management: external or internal mode? • Cardholder verification: is a passcode (m-PIN) needed? Other CVM to support? Passcode features & management • How to manage multiple applications and multiple instances? Choice of the MNO? • Other wallet features: top-up/balance enquiry, view last transaction, view card information for CNP transactions, Discover offers & coupons, view product info, gain rewards, direct access to the financial institution backend

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Agenda

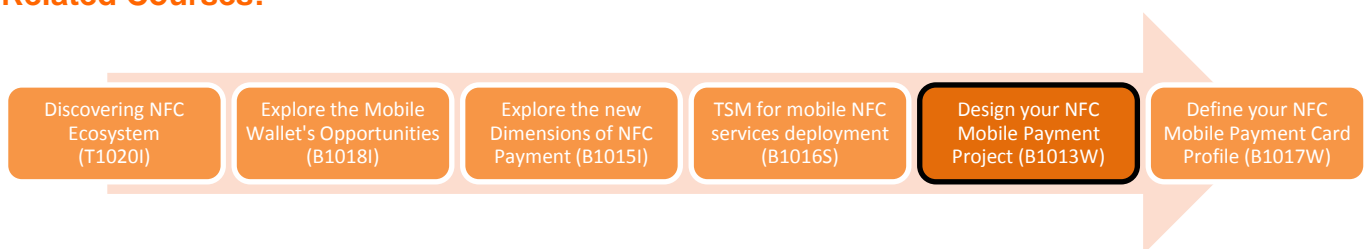
Build the customer journey

- NFC mobile payment service subscription: From the wallet? Physically in branch/shop? On-line from internet? KYC process, eligibility check
- Payment credentials generation: Real-time or batch? Unique identifier choice? Impact on Financial institution back end? How is managed EMV data generation?
- Service deployment: is activation code needed to run deployment? What are the steps of the deployment of the mobile payment service in payment instrument? Roles & responsibilities of all actors? Is there an end user activation step at first launch of the application?
- Application post-issuance management: service suspension and reactivation, passcode/mPin unblock/change, counter reset, payment parameters update (EMV scripting)
- Device life cycle management and anticipation: handset change and lost/stolen, SE change and lost/stolen, MSISDN change, MNO contract termination
- Mobile Payment Service renewal and termination
- Summary of all the use cases to support: subscription, deployment, activation, post-issuance, life cycle management, renewal, termination. For each use case: push or pull, protocol, flow diagram, integration of issuer backend with SP TSM, impact on operations of existing components
- Security and certification issues

Draft your project plan including all external dependencies

- Indicative list of tasks, estimated workloads and durations
- Impacts on authorization server, issuer back-end, EMV scripting modules
- Impact of acceptance environment
- Next steps definition: Implementation, Testing, Certification, Deployment

Related Courses:



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