Introduction to the Banking World

Latest technologies like Mobile Payment deployments require an alliance between two worlds, two know-hows, in other words two cultures: Mobile operators on the one side, and Banks on the other side.

This two-day seminar has been especially designed for staff from Mobile operators that will have to cope with the payment industry in the frame of a mobile payment project. Alternatively, it is also optimal for anyone wishing to have a global understanding of payment infrastructures.

Objectives
At the end of the training, you will:

- Have a high-level view of the banking system implemented worldwide
- Be able to understand the bankers' jargon, as well as their particular constraints
- Get a clear understanding of EMV transaction flow
- Look into the specificities of contactless transactions
- Discover the new world of mobile payments
- Build a successful relationship with banks in the frame of your particular project (e.g. mobile payment)

Key topics
- Payment infrastructure
- Payment transaction
- EMV
- SDA, DDA, CDA
- CVM
- Contactless programs
- Card personalization
- Certification and security

Who should attend
Staff from companies (e.g. Mobile operators) that need to collaborate with Banks or Payment Systems in the frame of a specific project
- Marketing managers
- Project managers
- Technical team
But also:
- New bank staff members

Each session consists of
- A complete course manual including a dictionary of the most frequent acronyms used in the banking sector

Pre-requisites
- No particular knowledge is necessary for this seminar
- This course is held in English. On customer request a session in French or Spanish can be organized

Duration: 2 days
Location: Gemalto premises
Course fee: € 1399 per person

1 All training courses can be held on-site at customer premises, or at one of the Gemalto training centers. Please contact us for more details.
2 Price does not include any taxes
Course schedule

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

**Day 1**

**Business introduction to Payment Transactions**
- The transaction ecosystem
  - Actors (Issuer, Acquirer, Payment Scheme)
  - Business models
- Network and Protocol
- Card types
- Overview of payment technologies:
  - Magnetic stripe, EMV, contactless, mobile NFC
  - Business benefits
  - Deployment status, liability shift

**Magnetic stripe cards and transactions**
- Contents of a magnetic stripe card
- Magnetic stripe transaction flow

**EMV chip cards and transactions**
- EMV & Cryptography
- EMV transaction flow
- Focus on chip/data authentication (SDA, DDA, CDA)
- Focus on Cardholder Verification

**Day 2**

**EMV chip cards and transactions (continued)**
- Risk management actors: Terminal, Card, Issuer host
- Management of EMV counters

**Contactless cards payments**
- Technology and Standards
- EMV Contactless
- International schemes contactless programs:
  - MasterCard and Visa transaction flow differences
  - Other contactless programs: American Express, JCB

**NFC Mobile Payments**
- Differences between contactless card and mobile
- NFC Mobile Payment based on Secure Element
- NFC Mobile Payment based on Host Card Emulation
- Tokenization
- Remote payments overview

**Related courses**

- Introduction to Banking World (B1014I)
- Contactless Payment Technology Seminar (B1021S)
- Design your NFC Mobile Payment Project (B1013W)
- Design your HCE Mobile Payment project (B1031W)

For further information about registration, course schedule: please contact us via email to: banking.training@gemalto.com or visit our website: http://www.gemalto.com/