

# Define your NFC Mobile Payment Card Profile



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.

Issuing a NFC mobile payment product does not simply mean putting an existing MasterCard PayPass™ or Visa payWave™ plastic card into an NFC phone. Because they interact with the user through the handset screen and keyboard, because they can be managed Over-The-Air by the issuer's TSM, NFC mobile payment applications are fundamentally different from contactless cards. They integrate additional features around risk management, scripts management and user experience.

During this workshop, you will learn all the functionalities offered by the NFC mobile payment application, and will define the electrical profile of your NFC payment card that best fits your business requirements, including the behavior of your wallet's user interface.

## Objectives

At the end of this workshop, you will:

- > Have a detailed understanding of the specifications of the mobile payment application
- > Understand the wallet uses cases from a consumer standpoint and the intimacy between the payment application in the SE and the wallet in the handset.
- > Have your functional and business requirements transformed into detailed technical requirements:
  - Electrical profile of your SE application
  - Impact on bank input file
  - Parameterization of your wallet

## Key topics

- > Personalization profile
- > TSM
- > Provisioning and post-issuance services
- > Wallet flows
- > Interaction with issuer back-end

## Who should attend

Financial institution staff and solution providers involved in the NFC project, such as:

- > Marketing Managers
- > Project Managers
- > Risk Managers from financial institution
- > Operations Managers (authorization host, EMV scripting, data preparation system)

## Deliverables

- > Slides used during the workshop
- > Payment card profile specification document

## Pre-requisites

- > Good knowledge of EMV. It is assumed that attendees have already issued contact and/or contactless chip cards
- > A license from the chosen payment scheme is required
- > This course is held in English. Sessions in other languages can be planned, please contact us

**Duration:** 5 days

**Location:** Customer premises

**Course fee:** Please contact your local sales representative, or [banking.training@gemalto.com](mailto:banking.training@gemalto.com)

## Workshop schedule

The active participation of the attendees is required to make this seminar successful. When performed at customer premises, the agenda can be tailored to customer attendance profile. The standard agenda is provided below:

## AGENDA

### Mobile Payment Application Specifications

- > Introduction to mobile application, payment scenarios, new functionality, supported products
- > Description of the payment transaction: complete flow, detailed card risk management algorithm (management of offline transactions, decision algorithms)
- > Interface with mobile wallet: management of m-PIN/passcode, transaction log, access to card information, OTP support, and connectivity to mobile gateway.
- > Issuer update and interaction with backend servers: counter reset, m-PIN/passcode unblock/change, payment parameters update, virtual acquirer gateway, exchanges with issuer host
- > Main personalization parameters, mobile application options
- > Impacts on existing issuer authorization system and on existing CMS
- > Recommendations and certification rules of the virtual payment card and wallet

### Context of the project

- > If existing, the contact / contactless chip card profile is presented by the bank staff to the consultant
- > Expected wallet use cases and Target payment products (credit, debit, pre-paid)

### Virtual card profile definition

- > Definition of the virtual card profile using payment scheme recommendations and bank policy
  - SE architecture definition
    - List of applications present in the SE
    - Contents of the EMV applications (optional data elements, maximum length of data element)
  - Definition of the electrical profile of the mobile payment application
    - On-line and/or off-line capacity
    - Definition of the value of each data element present inside a card (DGIs details)
    - CVM: CVM list and priorities, online PIN use, m-PIN/passcode presence and usage
    - Symmetric & asymmetric keys management, EMV certificates management
- > Definition/review of the contents of the input file provided by the bank
  - m-PIN/passcode management and activation code
  - Real time versus batch mode
  - End user and product identification (phone number, renewal indicator)
- > Definition/review of the visible/sensitive graphical information
  - Card details for CNP transactions
  - View with or without m-PIN/passcode protection

The Gemalto Consultant will also assist the bank with the brand approval process obtaining the brand approval on the profile defined during the workshop.

## Related courses

Mastering  
EMV  
Implementation  
(B1002I)

Explore the  
Mobile Wallet's  
Opportunities  
(B1018I)

Explore the new  
Dimensions of  
NFC Payment  
(B1015I)

TSM for mobile  
NFC services  
deployment  
(B1016S)

Design your  
NFC Mobile  
Payment Project  
(B1013W)

Define your NFC  
Mobile Payment  
Card Profile  
(B1017W)

For further information about registration, course schedule:  
please contact us via email to: [banking.training@gemalto.com](mailto:banking.training@gemalto.com)  
or visit our web site: <http://www.gemalto.com/>