

# EMV OTP Authentication Method Workshop



Online Banking is strategic for banks, reducing drastically transaction costs in comparison to branches or ATM. With more than 230 million of users in 2006, online Banking meets a tremendous success among both the consumer and corporate market. However, banks and their customers are faced with an increasing online fraud (viruses, phishing, etc.) encouraged by the minimal security of static password for user authentication. For preventing this fraud, International Payment Schemes have a solution using an EMV card.

During this three-days workshop you will study Authentication Method implementation based on usage of an EMV card defined by International Payment Schemes (MasterCard CAP, Visa DPA) and you will setup system parameters (card and authentication server) that better fit your business requirements.

## Objectives

At the end of the training, you will:

- > Have an overview of the One Time Password implementation based on EMV card defined by MasterCard and Visa
- > Evaluate the impact of support of the EMV OTP authentication method on current IT infrastructure
- > Setup System Parameters involved in the EMV OTP authentication (card parameters – Authentication Server parameters)

## Key topics

- > MasterCard Chip Authentication Program (CAP) specification
- > Visa Dynamic Passcode Authentication (DPA) implementation
- > Impacts and scenarios of migration

## Who should attend

People involved in the smart card activity, online banking activity and financial transaction security:

- > Marketing managers
- > Technical project managers
- > Banking Project managers
- > Product managers
- > Security managers

## Each session consists of

- > A complete course manual

## Pre-requisites

- > Basic knowledge about smart cards.
- > This course is held in English. On customer request a session in French can be organized

**Duration:** 3 days

**Location:** Customer premises

**Course fee:** € 5895<sup>1</sup>

<sup>1</sup> Price does not include taxes nor travel & expenses for the consultant on-site.

## Course schedule

### Day 1 – Training for knowledge transfer

#### **Business needs of security improvement for non-face-to-face transactions**

#### **General overview of EMV-based Authentication Method solution defined by International Payment Schemes**

- Review of the options supported by EMV-based Authentication Method solution defined by International Payment Schemes
- EMV-based Authentication Method usage for improving security of E-Banking
- EMV-based Authentication Method usage for improving security of E-Commerce

#### **Detailed analysis of the EMV-based Authentication Method algorithm**

- Analysis of the algorithm defined in the MasterCard CAP specifications (reference document to the Visa DPA implementation)
- Review of the CAP/DPA parameters (IAF and IPB) involved in this algorithm

#### **Impact analysis on Bank IT Infrastructure**

- Analysis of the impacts on Card Issuance System
- Analysis of the impacts on Bank Authentication System for E-banking and E-Commerce

#### **Conclusion**

## Day 2/3: Assistance in the definition of the EMV-based Authentication Parameters

Based on the information communicated during the training, the Gemalto consultant will assist the Bank in the definition of the System Parameters involved in the EMV OTP authentication

- > CAP/DPA parameters to personalize in the card
- > CAP/DPA parameters to setup in Bank Authentication Server

Definition of these parameters will be based on Bank business requirements and on Bank policy related to

- > Card database management
- > Card Key management
- > CAP/DPA modes selected by the Bank

At the end of the workshop, the Gemalto Consultant will provide the Bank with a report summarizing the information and decisions taken during the workshop.

### Related courses

EMV Business  
Impacts  
(B1001I)

Mastering EMV  
Implementation  
(B1002I)

EMV Migration  
for Issuers  
(B1003S)

EMV OTP  
Authentication  
Method  
(B1022W)

Set up your Non-face-to-face  
Strong Authentication project  
(B1023W)

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/>