

DDA migration for Issuers



Now becoming a mandate from international payment schemes, a migration from SDA to DDA is also the opportunity for Issuers to review the risk management policy of their cards.

This workshop clarifies the impacts of DDA migration on the issuer's IT systems. After collecting the bank's business and risk requirements, the consultant will deliver a report specifying, for each card, the personalization data. This document may then be used as the reference document to Bank Personalization Bureau Providers.

Objectives

At the end of the training, you will:

- > Understand DDA impacts on issuance and authorization systems
- > Be able to leverage on DDA migration to propose more innovative products
- > Obtain ready-to-use Card Personalization Specification document for your future DDA product(s)

Key topics

- > SDA, DDA, CDA
- > DDA/CDA migration impacts
- > Business advantages of offline transactions
- > Personalization profiles

Who should attend

People from technical management and staff working in the banking and payment domain involved in the DDA migration process, such as:

- > Operations
- > IT systems, security, quality
- > Marketing
- > Fraud monitoring

Each session consists of

- > Complete training manual
- > For each card impacted by DDA migration: Personalization Specification document, delivered by the consultant 2 weeks after the end of the workshop

Pre-requisites

- > Basic knowledge about Payment Systems, EMV and Card Risk Management
- > For each card impacted by DDA migration, the existing EMV card personalization specification (profile) shall be at the disposal of the consultant in editable format (.doc, .rtf, .xls) one week before the workshop
- > This course is held in English. On customer request a session in other languages (French, German, Spanish, Chinese...) can be organised

Duration:

3 days or more
(Duration depends on the number and variety of card applications impacted by the DDA migration – 3 days is a minimal and indicative duration for up to 3 card profiles using the same operating system)

Location:

Customer premises

Course fee:

€ 5,895 for 3 days

€ 2,000 for each additional day

¹ Price does not include taxes nor travel & expenses for the consultant on-site

Course schedule

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

Part1 - day 1

Morning: Business introduction to DDA migration

- > Role of Card Data Authentication in transaction liability – available methods vs. technology
- > SDA, DDA, CDA: what for? which differences?
- > Reminders about EMV transaction
- > Visa and MasterCard mandates for DDA (Europe region)
- > DDA migration: how to turn an obligation into an opportunity?

Afternoon (workshop): Definition of the bank's DDA strategy for existing/future card products

- > Review of the bank's issuance and IT system:
 - Complete card portfolio: for each card product, technology, operating system, application(s) supported and their main features: domestic/international? For which terminals? offline-capable? Cardholder verification methods supported?
 - Card issuance system: internal or fully/partially outsourced? DDA-ready?
 - Authorization system (internal, outsourced?) and its capabilities: magstripe/full grade? If full grade, does it support TVR / CVR analysis? Does it support Issuer scripting (which commands)? PIN management?
- > Debate: for each card product, decide:
 - Is a DDA migration necessary?
 - Any new feature to be integrated, e.g. support of offline transactions, PIN management, new application?

Based on the decisions taken collegially, the consultant will assess the duration necessary for the workshop (Part 2)

Part 1 - day 2

Morning: Card Data Authentication algorithms

- > SDA algorithm
- > DDA algorithm
- > CDA algorithm

Afternoon: Impacts of DDA migration on the issuing system

- > Chip technology upgrade
- > New chip data elements
- > Data preparation system upgrade
- > Other possible impacts

Afternoon: Impacts of DDA migration on other issuer's systems

- > Impacts of DDA migration on the authorization and clearing system

Part 2 (from day 3): Workshop: review and update of the bank's card profile(s)

Workshop: review and update of the bank's card profile(s)

Warning: This part of the workshop can only be performed if the bank provides the existing card personalization specification document (i.e. electric profile) to the Consultant in electronic editable format (ideally .doc, .rtf, .xls)-cf. Prerequisites section. This applies to all cards to be DDA-migrated.

The duration of this workshop depends on the number of cards and applications to be migrated to DDA, on the number of operating systems (VSDC, MChip 2.1, MChip 4...) as well as on potential new functionalities that the bank may decide to add on the card. The workshop duration will have been assessed jointly with the bank at the end of Day 1.

The objective of the workshop is to upgrade, for each existing EMV card, the card personalization specification document previously provided by the Issuing Bank.

The Gemalto Consultant will assist the bank in translating business requirements into technical requirements, included but not limited to DDA. He may also provide training for knowledge transfer as necessary (e.g Card Risk Management VSDC/MChip, Pin management,...)

The Consultant will deliver the upgraded documents no later than one week after the end of the workshop.

The entire redaction and delivery of a card personalization document for newly chip-migrated products or newly added applications is outside the scope of this workshop (see Workshop on Card Issuance Requirements, Ref. B1010W).

Related courses

Mastering EMV
Implementation
(B1002I)

DDA Migration
for Issuers
(B1014W)

Workshop on
Card Issuance
Requirements
(B1010W)

Contactless
Payment Seminar
(B1008S)

EMV OTP
Authentication
Method Workshop
(B1022W)

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