



Course Reference: B1014I

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
- Build a successful relationship with banks in the frame of your particular project (e.g. mobile payment)

Key topics

- Payment infrastructure
- SEPA
- Payment transaction
- EMV
- SDA, DDA, CDA
- Contactless: Paypass, Visa Contactless, Visa Wave, J/Speedy
- 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 can be organized.

Duration: 2 days

Location: Gemalto premises¹

Course fee: € 1399 per person²

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

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



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Course schedule

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

Agenda
----- 1 st day -----
<p>Business introduction to Payment Transactions</p> <ul style="list-style-type: none"> • The transaction ecosystem – actors (Issuer, Acquirer, Payment Scheme) and business model. Interchange fees. Card types, message types. • Overview of payment technologies: magnetic stripe, EMV, contactless, mobile. Business benefits, deployment status, liability shift. • The future of European payments: Single Euro Payment Area (SEPA) <p>Network and Protocol</p> <ul style="list-style-type: none"> • Notion of single message, dual message • Interbank connectivity: ISO 8583 protocol and its derivations <p>Magnetic stripe cards and transactions</p> <ul style="list-style-type: none"> • Contents of a magnetic stripe card • Magnetic stripe transaction flow <p>EMV chip cards and transactions</p> <ul style="list-style-type: none"> • EMV transaction flow
----- 2 nd day -----
<p>EMV chip cards and transactions (continued)</p> <ul style="list-style-type: none"> • Focus on chip/data authentication (SDA, DDA, CDA) and Cardholder Verification • Risk management actors: Terminal, Card, Issuer host • Management of EMV counters <p>Contactless payments</p> <ul style="list-style-type: none"> • Technology and Standards • MasterCard's contactless program: Paypass (Magstripe / MChip) • Visa's contactless program: Visa Contactless – Visa Wave • Other contactless programs: Amex ExpressPay, JCB J/Speedy • Interaction between contact and contactless interfaces – counter reset problematic <p>Chip Card considerations</p> <ul style="list-style-type: none"> • Available technologies: Native vs. Open platform cards • Chip vs. Magstripe Personalization Process • Certification Procedures

Related Courses:

Introduction to
Banking World
(B1014I)

Contactless and
NFC Basics
(T1005I)

Set up your
Mobile Payment
Project (B1013S)

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or visit our web site: <http://www.gemalto.com/>