

EMV Training – Mastering EMV Implementation



This 3-day seminar provides well-balanced business and technical insight on EMV implementation.

It will present the card migration steps and impacts on the bank's different systems, giving a clear vision of the forthcoming migration challenges. This seminar also introduces the Risk Management features available at both Point of Transaction and Back-office systems.

Objectives

At the end of the training, you will:

- > Understand the EMV transaction (interaction between card & terminal)
- > Master and take advantage of the mechanisms proposed by EMV to secure your transactions and develop new services
- > Understand EMV migration impacts on your system
- > Be able to identify the main lines of your future migration strategy

Key topics

- > Introduction to EMV
- > Business and Security benefits of EMV
- > EMV Migration Impacts on the Bank IT Infrastructure (Card issuance, authorization system, acquiring system)
- > Risk Management

Who should attend

All people from management working in Banks, Software Houses, Payment organizations, and involved in the EMV migration process, such as:

- > Product Managers
- > Security & Fraud Managers
- > Operations Managers
- > Project Managers
- > IT Managers

Each session consists of

- > Complete training manual

Pre-requisites

- > This training does not require any specific technical skill
- > This course is held in English. On customer request a session in French can be organized.

Duration: 3 days

Location: Gemalto premises¹

Course fee: € 2099 per person²

¹All 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 is tailored to customer attendance profile. The standard agenda is provided below:

Day 1: Introduction to EMV - Business and security benefits

EMV General Overview

- > Major differences between a magnetic stripe transaction and a chip transaction
- > Migration impacts - overview

EMV Specifications / Payment System Implementation

- > Analysis of the differences between the EMV specifications and the EMV implementations defined respectively by Visa and MasterCard

EMV Business Benefits

- > Review of the major business benefits of the EMV chip card

EMV Security Benefits

Analysis of the security mechanisms defined in EMV to reduce fraud and limit the financial risk taken by an Issuer:

- > Solutions provided by an chip EMV card to improve the security of offline transactions
- > Solutions provided by chip EMV card to improve the security of online transactions
- > Selection criteria between the Offline authentication methods defined in EMV (SDA/DDA/CDA)

Day 2: EMV Impacts on Bank IT Infrastructure

EMV Migration Impacts on Card Issuance

- > General overview of the contents of a chip card
- > General Overview of the impacts on card personalization (card data preparation and card personalization – review of the possible scenarios)
- > Card Platform selection
- > Analysis of the card platform currently available on the market (native card / Multi-application card)

EMV Migration Impacts on Acquiring System

- > EMV Impacts on POS and ATM (functions impacted by EMV, certification procedures defined by Payment Systems)
- > EMV Impacts on acquiring network

EMV Migration Impacts on Back Office / Front Office

- > EMV Impacts on Bank Authorization System and Clearing System
- > Security improvement of non-face-to-face transactions
- > How EMV may be used to improve non-face-to-face transactions (internet banking / ECommerce using 3D-Secure)

Day 3: Risk Management during an EMV transaction

EMV transaction flow

- > Review of the checks performed by the terminal during a transaction

Risk Management algorithms during an EMV transaction at the point of interaction

- > General overview of the Terminal Risk Management algorithm
- > General overview of the Card Risk Management algorithms defined by Visa (VSDC) and by MasterCard (M/Chip version 4)

Risk Management scenarios at Front/Back Office level

- > General Overview of the new risk management checks available at Issuer Authorization System level
- > Review of the possible implementation scenarios
- > Dependence between Card Risk Management parameter values and implementation selected by Issuer for Front/Back Office Systems
- > New Stand-in Services available in Visa Stand-in System and MasterCard Stand-in System related to chip data processing.

Related courses

EMV Business
Impacts
(B1001I)

Mastering EMV
Implementation
(B1002I)

EMV Migration for
Issuers
(B1003S)

EMV Migration
for Acquirers
(B1004S)

EMV Migration for
Personalization
Bureau
(B1005S)

Site Evaluation
and Migration
Plan Definition
(B1011W)

Workshop on
Card Issuance
Requirements
(B1010W)

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/>

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