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 premises

Course fee: € 1399 per person

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
Course schedule

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

**Day 1**

**Business introduction to Payment Transactions**
- The transaction ecosystem – actors (Issuer, Acquirer, Payment Scheme) and business model. Interchange fees. Card types, message types.
- The future of European payments: Single Euro Payment Area (SEPA)

**Network and Protocol**
- Notion of single message, dual message
- Interbank connectivity: ISO 8583 protocol and its derivations

**Magnetic stripe cards and transactions**
- Contents of a magnetic stripe card
- Magnetic stripe transaction flow

**EMV chip cards and transactions**
- EMV transaction flow

**Day 1**

**EMV chip cards and transactions (continued)**
- Focus on chip/data authentication [SDA, DDA, CDA] and Cardholder Verification
- Risk management actors: Terminal, Card, Issuer host
- Management of EMV counters

**Contactless payments**
- 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

**Chip Card considerations**
- Available technologies: Native vs. Open platform cards
- Chip vs Magstripe Personalization Process
- Certification Procedures

**Related courses**

- Introduction to Banking World (B1014l)
- Contactless and NFC Basics (T1005l)
- Set up your Mobile Payment Project (B1013S)

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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