

# 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
- > Get a clear understanding of EMV transaction flow
- > Look into the specificities of contactless transactions
- > Discover the new world of mobile payments
- > Build a successful relationship with banks in the frame of your particular project (e.g. mobile payment)

## Key topics

- > Payment infrastructure
- > Payment transaction
- > EMV
- > SDA, DDA, CDA
- > CVM
- > Contactless programs
- > 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 or Spanish can be organized

**Duration:** 2 days

**Location:** Gemalto premises<sup>1</sup>

**Course fee:** € 1399 per person<sup>2</sup>

<sup>1</sup>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.

<sup>2</sup> 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)
  - Business models
- > Network and Protocol
- > Card types
- > Overview of payment technologies:
  - Magnetic stripe, EMV, contactless, mobile NFC
  - Business benefits
  - Deployment status, liability shift

#### Magnetic stripe cards and transactions

- > Contents of a magnetic stripe card
- > Magnetic stripe transaction flow

#### EMV chip cards and transactions

- > EMV & Cryptography
- > EMV transaction flow
- > Focus on chip/data authentication (SDA, DDA, CDA)
- > Focus on Cardholder Verification

### Day 2

#### EMV chip cards and transactions (continued)

- > Risk management actors: Terminal, Card, Issuer host
- > Management of EMV counters

#### Contactless cards payments

- > Technology and Standards
- > EMV Contactless
- > International schemes contactless programs:
  - MasterCard and Visa transaction flow differences
  - Other contactless programs: American Express, JCB

#### NFC Mobile Payments

- > Differences between contactless card and mobile
- > NFC Mobile Payment based on Secure Element
- > NFC Mobile Payment based on Host Card Emulation
- > Tokenization
- > Remote payments overview

## Related courses

Introduction to  
Banking World  
(B1014I)

Contactless  
Payment Technology  
Seminar  
(B1021S)

Design your NFC  
Mobile Payment  
Project (B1013W)

Design your HCE  
Mobile Payment  
project (B1031W)

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/>