

# Contactless payment with wearables



Recent studies have predicted that the global market for mobile and wearable contactless payment is set to triple in value between 2016 and 2018. Devices such as watches and wristbands will contribute to this trend, with an expected significant increase in value for banks, while deployments are just starting.

With its involvement in hundreds of contactless and mobile payment projects every year, Gemalto is proud to share its expertise and practical knowledge to help you take part in this revolution.

A balanced mix of theory and problem solving, our training is aimed at wearable brands and wearable manufacturers planning to set up a contactless payment program.

Technology basics, current deployments and implementation options as well as the roles and responsibilities of the different stakeholders are carefully considered during this 1-day seminar.

## Objectives

At the end of the session, attendees will:

- > Have a high-level view of the global banking system
- > Be able to understand banking jargon and the particular constraints on the industry
- > Have a clear understanding of the contactless transaction with wearables
- > Have detailed knowledge of the advantages and disadvantages of each type of form factor
- > Be in a position to develop a marketing strategy

## Key topics

- > Payment ecosystem
- > Contactless payment
- > EMV principles
- > Enrolment process
- > International payment card scheme
- > Customer journey
- > Issuance of payment instruments

## Who is the training aimed at?

Staff from wearable brands and wearable manufacturers that want to set up a contactless payment program (trial or mass deployment)

- > Marketing managers
- > Project managers
- > Technical teams

## Each session consists of

Full training materials in contactless payment and wearables

## Requirements

- > No particular knowledge is necessary for this training
- > This course is held in English but we can run a session in French or Spanish on request.

**Duration:** 1 day<sup>3</sup>

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

**Course fee:** €1,049 per person<sup>2</sup>

<sup>1</sup> All training courses can be held at customer premises or at one of Gemalto's training centers. Please contact us for more details.

<sup>2</sup> Price does not include any taxes

<sup>3</sup> An extended course is available on request

## Course schedule

The active participation of attendees is required to make this seminar a success.

When held at your premises, we tailor the agenda to your requirements. The standard schedule is shown below:

## AGENDA

### History of payment with a focus on contactless

- > Face-to-face payment technologies: magnetic stripe, contact and contactless cards, SE- and HCE-based mobile payment
- > Key features of wearables for contactless payment: payment application and credentials storage, modularity, connectivity
- > Wearables for online commerce
- > Examples of live projects: prepaid case study, OEM pay case study

### Introduction to the payment systems

- > The payment ecosystem (4C, 3C, ACH)
- > Stakeholders: roles and responsibilities
- > Business model
- > Latest regulations (in particular, European regulation) and impacts
- > Transaction types

### Payment product for wearables

- > Payment product types: prepaid, debit, credit, ATM
- > Payment product features
- > Definition and explanation of the payment card number (issuer PAN, proxy PAN, token PAN)
- > Best fit between payment products and wearables

### Manufacturing and provisioning

- > Payment application provisioning: static or dynamic
- > Enrolment to the payment service: ID&V process, subscription and activation
- > Typical implementations
- > Certification and security
- > Manufacturing and provisioning options per type of wearable

### User experience and cardholder verification

- > Activation and selection of the application
- > Payment user experience
- > Application life cycle management
- > Typical implementations
- > Best fit between user experience and wearables

### Workshop: open discussion of your project

- > What is your brand positioning?
- > Which type of wearable?
- > What type of payment product should be provided?
- > What customer journey do you envision?
- > Recommendations for a successful deployment

## Related courses

Introduction to the  
Banking World  
(B1014I)

Contactless  
Payment Technology  
Seminar (B1021S)

Contactless  
Payment with  
Wearables (B1034S)

Define your NFC  
Mobile Payment Card  
Profile (B1017W)

Biometrics for  
Payments  
(B1033I)

For further information about registration and the course schedule,  
please email us at [banking.training@gemalto.com](mailto:banking.training@gemalto.com)  
or visit our website: <http://www.gemalto.com/>