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 premises

Course fee: €2099 per person

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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 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

### Related courses

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<th>Course</th>
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<td>EMV Business Impacts</td>
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<td>Mastering EMV Implementation</td>
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<td>EMV Migration for Issuers</td>
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<td>EMV Migration for Personalization Bureau</td>
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<td>Site Evaluation and Migration Plan Definition</td>
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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/