INTRODUCTION COURSES - Course Reference: B1014I

Introduction to card based payment

Card based payment transactions are one of the most popular means of payment for face to face purchasing in stores, as well as for payment on the Internet. Moreover, it is also the fastest-growing payment means with more than 10% increase per year.

This two-day seminar has been designed for staff from companies that have to cope with card based payment: banks, financial institutions, Fintechs, merchants... It will provide participants with an understanding of payment infrastructures, their evolution, and their impacts on their activities and projects.
Objectives
At the end of the training, you will:
> Have a global view of the card based payment landscape
> Be able to understand the card based payment vocabulary
> Get a clear understanding of the EMV standard
> Look into the specificities of contactless transactions
> Discover the new world of mobile payments

Key topics
> Payment infrastructure
> Payment transaction
> Payment and banking regulations
> EMV standard
> Card and Cardholder verification
> eCommerce
> Contactless cards
> Mobile NFC

Who should attend
Staffs from banks and any company working with card based payment solutions and services. New members of staff will in particular benefit from the seminar.
> Marketing managers
> Project managers
> Security and compliance officers
> Technical teams

Deliverable
A complete course manual including a dictionary of 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 Meudon premises. May be held at other Gemalto premises or customer premises

Course fee: 1,400€ / attendee, minimum 4 attendees

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1 Please contact us for more details.
2 Price does not include any taxes nor travel expenses should the training take place in another place than Gemalto Meudon.
Course schedule

The agenda can be tailored to customer attendance profile. The standard agenda is provided below:

### DAY 1: BASICS, ARCHITECTURES, BUSINESS

**Functional and business introduction to Card based Payment**
- The card based payment functional ecosystem
- Types of systems
- The payment schemes
- Operational players and processors
- An overview of the major players
- The transaction flow
- The liability
- Exchange protocols
- Business models
- Card types

**Card Payment in eCommerce**
- Foreword
- The Transaction flows & processes
- Operational players and processors
- The liability
- Business models
- Strong Customer Authentication
- Standards and regulations: MIF, PSD2, GDPR, PCI

### DAY 2: IMPLEMENTATIONS

**Introducing EMV**
- Magnetic stripe cards and card fraud
- The whats and whys
- EMV in action
- Chip/data authentication [SDA, DDA, CDA] and card Holder Verification methods
- EMV risk management
- Business benefits
- EMV deployment

**Implementations**
- Contactless cards
- Mobile payment and NFC
- QR codes
- Biometric cards

**Implementation for eCommerce**
- 3D Secure
- Delegated authentication
- Card on file
- Tokenization

Related courses

- **Introduction to card based payment (B1014I)**
- **A deep dive into Strong Customer Authentication (B1036I)**
- **A deep dive into PSD2 and its RTS (B1037I)**
- **Contactless Payment Technology Seminar (B1021S)**
- **Design your HCE Mobile Payment project (B1031W)**
For further information about registration, course schedule: please contact us via email to: banking.training@gemalto.com or visit our zeb site: http://www.gemalto.com/