



Course Reference : B1002I

## 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 skills
- This course is held in English. On customer request a session in French can be organized.

**Duration:** 3 days

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

**Course fee:** € 2099 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

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/>



## 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 / E-Commerce using 3D-Secure)

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### 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
- New Stand-in Services available in Visa Stand-in System and MasterCard Stand-in System related to chip data processing.

#### Related Courses:

EMV Business  
Impacts

Mastering EMV  
Implementation

EMV Migration for  
Issuers

EMV Migration  
for Acquirers

EMV Migration for  
Personalization  
Bureau

Site Evaluation  
and Migration  
Plan Definition

Workshop on  
Personalization  
Requirements

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