



Course Reference : B1009S

EMV Seminar – Common Payment Application (CPA)



Today, a bank issuing EMV cards from several Payment System schemes needs to duplicate some functions – and the associated investment –, especially in the card issuance and Back/Front office system, to be able to comply with the specifications of each scheme.

In order to alleviate this drawback, EMVCo has recently published the Common Payment Application (CPA) specification. With CPA, a bank may issue the same type of card for several International Payment Systems, thus optimizing the chip migration investment.

This technical 4-day seminar allows for the technical management and staff to understand in details the CPA specifications, and how it can be adapted to specific payment systems.

Objectives

At the end of the training, you will:

- Understand the main features and benefits of CPA, as well as its impacts on the authorization system.
- Be able to adapt CPA options to your Risk Management Strategy.
- Understand the diversity of CPA application providers' offer.

Key topics

- What is CPA? What is CCD (EMV Common Core Definitions)?
- Implementer options
- Issuer options
- CPA Card Risk Management

Who should attend

People from technical management and staff working in issuing banks or national bank associations involved in the migration process, such as:

- Operations
- IT systems, security, quality
- Marketing
- Fraud monitoring

Each session consists of

- A complete course manual

Pre-requisites

- Knowledge of EMV and Card Risk Management. It is highly recommended to have attended the training "*EMV migration for Issuers*".
- This course is held in English. On customer request a session in French can be organized.

Duration: 4 days

Location: Gemalto premises¹

Course fee: € 2799 per person²

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

For further information about registration and course schedule: please contact us via email to: banking.training@gemalto.com or visit our web site: <http://www.gemalto.com/>



Course Reference : B1009S

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 Common Personalization Application

Introduction

- EMV Implementations
- CPA Implementation

General Overview

- Application Profile Management
- CPA Card Risk Management Counters
- Application Profile Parameters Management
- Interface with Issuer Host
- Transaction Log File
- CPA Card Risk Management Checks
- CPA Application Memory size
- Card Manufacturer Implementation Options
- Examples of implementation

CPA Card State Machine

Day 2

CPA Card Risk Management Parameters

- Profile Selection Parameters
- Profile Definition Parameters
- CRM Counters Parameters
- Accumulator Counters Management
- Cyclic Accumulator Counters Management
- VLP Accumulator Counter Management
- Transaction Counter Management
- Application Parameters
- Miscellaneous other parameters

For further information about registration and course schedule:
please contact us via email to: banking.training@gemalto.com
or visit our web site: <http://www.gemalto.com/>



Course Reference : B1009S

Day 3

Management of dates

1st GENERATE AC

- Data sent to the card
- Card Risk Management Checks
- Card Decision algorithm
- Card Response

Interface with Issuer Host

2nd GENERATE AC

- Data sent to the card
- Card Risk Management Checks

Day 4

Transaction Log File Management

Very Low Payment (VLP) Data File

Script Commands

Cryptographic Functions

Conclusion

Related Courses:

EMV Business
Impacts

Mastering EMV
Implementation

EMV Migration
for Issuers

EMV Migration for
Personalization
Bureau

Common
Payment
Application (CPA)

For further information about registration and course schedule:
please contact us via email to: banking.training@gemalto.com
or visit our web site: <http://www.gemalto.com/>