



Course Reference : B1014S

## Introduction to the Banking World



Latest technologies like Mobile Payment deployments require an alliance between two worlds, two know-hows, in other words two cultures: Mobile operators on the one side, and Banks on the other side.

This one-day seminar has been especially designed for staff from Mobile operators that will have to cope with the payment industry in the frame of a mobile payment project. Alternatively, it is also optimal for anyone wishing to have a global understanding of payment infrastructures.

### Objectives

At the end of the training, you will:

- Have a high-level view of the banking system implemented worldwide
- Be able to understand the bankers' jargon, as well as their particular constraints
- Build a successful relationship with banks in the frame of your particular project (e.g. mobile payment)

### Key topics

- Payment infrastructure
- Payment transaction
- EMV
- SDA, DDA, CDA
- Contactless: Paypass, Visa Contactless, Visa Wave, J/Speedy
- Card Personalization
- Certification and security

### Who should attend

Staff from companies (e.g. Mobile operators) that need to collaborate with Banks or Payment Systems in the frame of a specific project

- Marketing managers
- Project managers
- Technical team

But also:

- New bank staff members

### Each session consists of

- A complete course manual including a glossary of the most frequent terms 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:** 1 day

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

**Course fee:** Please contact your local sales representative, or [banking.training@gemalto.com](mailto:banking.training@gemalto.com)

<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.

For further information about registration and 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/>



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## Course schedule

When performed at customer premises, the agenda can be tailored to customer attendance profile. The standard agenda is provided below:

Agenda
<p><b>Introduction</b></p> <ul style="list-style-type: none"> <li>• Description of the banking ecosystem – actors (Issuer, Acquirer, Merchant, Cardholder, Payment Schemes)</li> <li>• Authorization, clearing and settlement - notion of single message, dual message</li> <li>• Interbank connectivity: ISO 8583 protocol and its derivations</li> </ul> <p><b>Magnetic stripe cards and transactions</b></p> <ul style="list-style-type: none"> <li>• Contents of a magnetic stripe card</li> <li>• Magnetic stripe transaction flow</li> </ul> <p><b>EMV chip cards and transactions</b></p> <ul style="list-style-type: none"> <li>• EMV, what is it? What for?</li> <li>• EMV transaction flow</li> <li>• Focus on chip/data authentication: SDA, DDA, CDA</li> <li>• Cardholder verification</li> <li>• Risk management actors: Terminal, Card, Issuer host</li> <li>• Management of EMV counters</li> <li>• Available technologies: native cards vs. open platform cards</li> </ul> <p><b>Contactless payments</b></p> <ul style="list-style-type: none"> <li>• Introduction: protocols - deployment</li> <li>• MasterCard's contactless program: Paypass (Magstripe / MChip)</li> <li>• Visa's contactless program: Visa Contactless – Visa Wave</li> <li>• Other contactless programs: Amex ExpressPay, JCB J/Speedy</li> <li>• Interaction between contact and contactless interfaces – counter reset problematics</li> </ul> <p><b>Card Personalization</b></p> <ul style="list-style-type: none"> <li>• Magstripe card personalization process</li> <li>• EMV Chip card personalization process</li> <li>• Possible personalization scenarii</li> </ul> <p><b>Certification procedures</b></p> <ul style="list-style-type: none"> <li>• Certifications required for a terminal/reader</li> <li>• Certifications required for a card</li> </ul>

## Related Courses:

Introduction to  
Banking World  
(B1014S)

Contactless and  
NFC Basics  
(T1005I)

Set up your  
Mobile Payment  
Project (B1013S)

For further information about registration and 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/>