

# EMV Training - Mastering EMV Implementation

Banking & Payment Services

INTRODUCTION COURSES

Course Reference: B1002I





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:

- | On-site at customer premises, or at one of the Thales training centers. Please contact us for more details.

## Course fee:

- | € 2099 per attendee, Price does not include taxes nor travel expenses

# Course schedule

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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
- | 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 (B1001I)**

**Mastering EMV Implementation (B1002I)**

**EMV Migration for Issuers (B1003S)**

**EMV Migration for Acquirers (B1004S)**

**EMV Migration for Personalization Bureau (B1005S)**

**Workshop on Card Issuance Requirements (B1010W)**

For further information about registration, course schedule: please contact us via email to: [bps\\_training@thalesgroup.com](mailto:bps_training@thalesgroup.com) or visit our web site: <https://www.thalesgroup.com/en/markets/digital-identity-and-security/banking-payment/consulting>