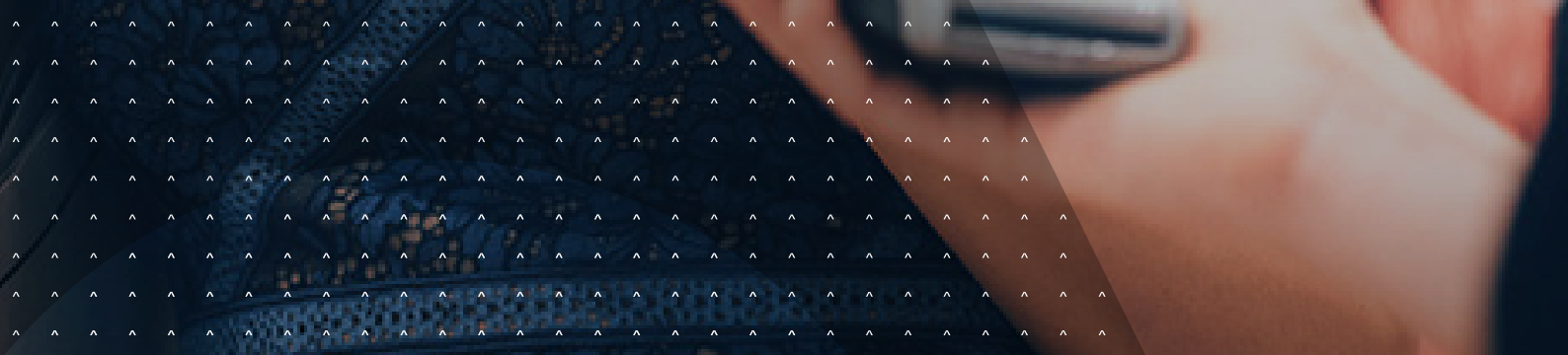**THALES**
Building a future we can all trust

Discover HCE mobile payments

Banking & Payment Services

INTRODUCTION COURSES
Course Reference: B1031I

With its involvement in more than 50 mobile payment projects worldwide, Gemalto is proud to share its know-how and practical experience.

This training is targeting Banks, Retailers, or other Service Providers with the intention, mature or not, to offer mobile payment services on HCE mobile devices.

While payment industry is quickly evolving and mobile payments gain momentum, this training on HCE mobile payments and Cloud-Based Payment architectures will give you the key information and latest trends required to make the right choices.

Objectives

At the end of the training, you will understand:

▮ The consumer experiences with the payment service: application selection, payment transaction, service management, cardholder verification, user settings

▮ The subscription and enrollment process: digitization of the payment card, ID & V and account provisioning

▮ The risks inherent to HCE-based mobile payment and the different solutions to mitigate them

▮ The Cloud-Based functionalities: credentials provisioning, active account management, transaction processing, life cycle management

▮ The global Cloud-Based Payment architecture and the roles and responsibilities of the stakeholders

▮ The different implementation options and the impacts on the current infrastructure

▮ The pros and cons of HCE mobile payments and the associated business model

Key topics

▮ Host Card Emulation
▮ Cloud-Based Payment
▮ Consumer experience
▮ Digitization / Tokenization
▮ HCE Application
▮ Identity and Verification

Who should attend

People from Banks, Retailers or other Service Providers:

▮ Marketing managers
▮ Product managers
▮ IT and operations managers
▮ New staff members focusing on HCE payments

Each session consists of

▮ A complete course manual including a dictionary of the most frequent acronyms used in the Cloud-Based Payment ecosystem (PDF format)

▮ A certificate of completion

Pre-requisites

▮ Basic knowledge on banking processes and EMV transactions will be a plus

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

Duration:

▮ 1 day

Location:

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

Course fee:

▮ € 1049 per attendee, Price does not include taxes nor travel expenses

Course schedule

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

AGENDA

Welcome and training overview

Mobile Payment – Consumer experience

- Transaction at POS and mobile commerce: payment scenarios
- User verification and CVM options: mobile PIN / online PIN / fingerprint
- Application selection / deselection / prioritization
- User Interface options: transaction notifications, transactions logs
- Service subscription and administration: card digitization, consumer authentication
- Integration with existing Mobile Banking applications
- Other features

HCE Payment – Challenges and solutions

- HCE technology and transaction routing
- Comparison between SE and HCE solutions
- New challenges inherent to payment on HCE devices
  - Sensitive data storage
  - Payment cryptogram computation
  - Secure connection with the back-end infrastructure
- Architecture for secure HCE solution
  - HCE application: white-box cryptography, local database encryption and device fingerprinting
  - Token PAN and payment channels
  - New payment credentials and payment cryptograms associated
  - Focus on device CVMs: Mobile PIN, bio PIN, patterns

Cloud-Based Payment architecture and functionalities

- Cloud-Based Payment ecosystem, actors, roles and responsibilities,
- Card digitization and provisioning, application registration in Android environment
- Processing of the HCE-based transactions
  - Technical and financial authorization
  - Risk and fraud management
- Active account management (risk mitigation options)
- Life cycle management

AGENDA

Deployment of Cloud-Based Payment Solution

I Alternatives for your implementation - focus on pros and cons

I Impacts on the existing infrastructure (authorization, clearing and settlement)

I Feedbacks on the first deployments and case studies

I Key questions for parameterization of your solution

Business Model Overview of HCE Mobile Payment

I Benefits and opportunities

I Constraints and limitations

I Maximizing coverage

- Availability of devices supporting NFC and HCE

- Deployment of both HCE and SE applications

I Total cost of Ownership and go-to-market strategy

Related courses

Introduction to the Card Based Payment (B1014I)	Discover HCE mobile payments (B1031I)

Design your HCE Mobile Payment project (B1031W)

For further information about registration, course schedule: please contact us via email to: bps_training@thalesgroup.com or visit our web site: https://www.thalesgroup.com/en/markets/digital-identity-and-security/banking-payment/consulting

> Thalesgroup.com <