

# Card payment for merchants training

Banking & Payment Services

INTRODUCTION COURSES

Course Reference: B1039I





All around the world, card is one of the most, when not the most popular way for customers to pay when purchasing goods or services. No merchant, be it brick and mortar or acting on the web, can neglect this means of payment, and must offer it to the consumers.

Because they need to understand the rationale of card payment, the systems and technologies it is based upon, how to implement it in a secure, user convenient and cost-effective way, while complying with the most recent regulations, Thales propose this in depth dedicated "Card payment for merchants" training.

## Objectives

During this session, you will get trained on:

- | The card payment architectures, functions and technologies
- | The regulations and standards
- | The specificities of eCommerce and Digital payment

## Key topics

- | What is Strong Customer Authentication, what is it for
- | N-corner models
- | Contact, contactless, biometric cards and card non-present
- | EMV and the payment schemes
- | PSD2
- | Mobile payment
- | 3D-Secure
- | ... and many more

## Who should attend

- | Brick and mortar merchants, e- and m-Commerce, Solution vendors, Processors or Service Providers
- | Managers or operationals: Marketing, Architects, Fraud prevention, Security, IT, Compliance

## Deliverables :

- | 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

## Course fee:

- | 1.400€ / attendee, minimum 4 attendees. Price does not include taxes nor travel expenses

## Duration:

- | 2 days

## Location:

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

# Course schedule

---

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

## DAY 1

### Customer authentication in payment

#### The 4 corner model

- | Ecosystem
- | Payment flows
- | The payment schemes
- | Economics (incl. fees, liabilities...)
- | Other operational players

#### The regulation

- | IFR and the co-badging aspects
- | GDPR
- | PSD2
- | Card scheme mandates

#### Card and terminal Technology

- | Contact, contactless
- | Biometric cards
- | The terminal
- | Exchange and protocols standards (ISO, Nexio)

#### The EMV standard

- | EMV's whys and what
- | EMV transaction process and flow
- | Contact vs contactless

#### The PCI standards

- | PCI DSS
- | Assessments and QSA
- | PCI PTS, SPoC, CPOC, UPT



# DAY 2

## Digitization

- | Tokenisation
- | Mobile payment (HCE, SE, TEE, ...)
- | OEM Pay
- | Visa and Mastercard in the digital card landscape
- | QR Code based payment (Merchant Presented vs Customer Presented)

## E-commerce

- | The specific aspects of e-commerce
- | 3D-Secure
- | Card on file tokenization
- | SRC
- | Authentication models and delegated authentication

## Market trends in payments

- | What about credit transfers?
- | Payment methods per region and major countries
- | Card scheme (international and domestic) presence per country/region
- | Noticeable operational trends
- | How authentication evolves
- | The rise of PISPs
- | On-line vs. off-line and the trend towards full on-line
- | Trends in fraud

## Related courses

**A deep dive into Strong Customer Authentication (B1036I)**

**A deep dive into PSD2 and its RTS (B1037I)**

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>