

EMV Merchant Migration Guidance

Understanding the EMV migration challenges, and learning how to define, architect and manage a Merchant's migration program

Presentation

This educational seminar enables attendees to explore and evaluate Merchant EMV business & technical challenges and focus on how to get started designing and planning for a successful Merchant EMV migration program

Key points

- Trainers having an EMV operational and implementation experience
- Review of expected business changes and migration impacts of contact, contactless and mobile EMV implementations
- In-depth review of migration paths and constraints, including testing and certification requirements, timelines and skillsets needed

Target

Targeted audience includes any Merchant's or Processor's staff member involved in EMV migration projects, e.g. solution architects, product managers, service managers, project managers, business analysts...

Duration

• 1 day

Pre-requisite

The seminar requires participants to have basic knowledge of card systems

Customization upon request

The content of this seminar can be modified and enhanced to meet customer-specific requirements. Please contact us for customization requests and availability of trainers

Trainers

Experts in payment systems, having a concrete experience of EMV implementations

Language

This seminar is given in English

Price

Contact us

Documentation

Slide deck Card & Payment Acronyms

About Galitt

Over 20 years of chip card and EMV related payment experience

Galitt is recognized for delivering innovative projects using advanced smart card technology & defining flexible payment architectural solutions

Program

Morning

1. Overview of EMV

• Introduction

Forces at work, evolving risk Landscape, EMV chip card technology, EMV contact and dual interface, key features of EMV chip cards, EMVCo: members & roles

- Scope of EMV specifications Levels of standards and requirements involved in contact and contactless EMV specifications
- EMV Migration in the World
- US market US EMV migration plans of Global Networks, EMV migration forum
- On-going and upcoming developments Chip a platform for evolution, NFC mobile

2. EMV drivers & fundamentals

- EMV business drivers Fraud, off-line processing capabilities, liability shift, Payment Networks rules, terminal replacement cycle, PCI compliance...
- EMV transaction, fundamentals Magnetic-stripe transactions vs. EMV chip transactions, EMV transaction flow, EMV application selection, offline CAM (Card Authentication Method), CVM (Cardholder Verification Method), how CVM matching works, online CAM, summary of networks' requirements
- Costs impacts for merchants One-off costs and recurrent costs

Afternoon

3. US Debit

- Key principles The EMF debit technical solution, US common AID definition, debit cards configurations
- Debit cards and the EMV chip migration Local networks readiness, migration scenario
- Transaction routing Role of US common AID, routing options, role and content of BIN table
- CVM options PIN preferring merchants, fast transactions preferring merchants, PIN cancel scenario

4. Designing the migration program

- Key issues for merchants Overall impacts, network' requirements, infrastructure, transaction flow, application selection
- Terminal and infrastructure preparation EMVCo type approval, terminal management system
- Back-office & front-end upgrade Clearing procedures, authorization rules, new chip data, acquirer(s) interface(s) validation, key management
- Testing and certification Required test phases, acquirer host testing, terminal integration or End-to-End testing, when testing is required, production validation test

5. Implementing the migration

- Major phases & milestones Key questions, tasks, resources involved, success criteria
- **Program planning** Decision, preparation, solution development, testing, implementation, store pilot and roll-out

Due to the continuous changes, the content of the seminar is updated regularly

