

# **EMV ATM Migration Guidance**

Understanding the EMV migration challenges and learning how to define, architect and manage an ATM migration program

#### Presentation

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

#### Key points

- Trainers having an operational experience of EMV implementations
- Review of expected business changes and migration impacts, focusing on contact EMV and extending to contactless and mobile
- In-depth review of migration paths and constraints, including testing and certification requirements, timelines and skillsets needed
- Possible extension with Networks' specific requirements

### Target

Targeted audience includes any Independent Sales Organization's (ISO), Independent ATM Deployer's (IAD), Issuer'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 training can be modified or complemented 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 migrating ATMs to EMV

#### Language

This course 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

# **EMV ATM Migration Guidance**

# **Program**

#### Morning

# 1. Overview of EMV

- History and EMV trends
   EMVCo members & roles, trends, significant events
- 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 and Regional
  Networks
- On-going and upcoming developments
   Leveraging EMV, adding other applications to EMV, NFC Mobile Devices

# 2. Preparing for Business Changes & Impacts

- EMV Business Drivers Fraud, liability shift, Payment Networks rules
- EMV transaction, fundamentals
   Magnetic stripe transactions vs. EMV chip transactions, application selection, multiple applications
- US common debit AID Key principles
- Additional applications to EMV Donation, couponing, transport, loyalty...
- Mobile
   Customer interaction, QR Code, Topless ATM
- Costs and benefits for ATM owners
  One-off costs, recurrent costs and revenues

#### Afternoon

# 3. Designing an ATM Migration Program

- Dedicated EMV requirements
  Software, hardware & security recommendations
- Migration key issues
   Upgrade or replace? Application selection, possible transactions scenarios, communication to customers
- Back-office and front-end upgrade
   New interface and message formats to support chip data, new rules for disputes & liability
- Testing and certification
   EMVCo Type Approval, PCI Approval, Brand's End-to-End Testing
- Zoom on PIN change possibilities
   New function on chip, challenges, risks

# 4. ATM Migration Planning

- Key questions
   Evaluate hardware and software, EMV implementation choices (AID selection, functionalities, communication to customers, impacts on Back-end Systems)
- Tasks per project phase Decision, preparation, solution development, testing implementation, pilot and roll-out

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

