

EMV Issuer Migration Guidance

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

Presentation

This educational seminar enables attendees to evaluate the business and technical challenges and impacts of the EMV migration for Issuers and to start designing and planning an efficient implementation and a smooth migration of the required EMV portfolio

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 & certification requirements, timelines and skillsets needed
- Possible course expansion to include Networks' specific requirements

Target

Targeted audience includes any 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

- 1.5 days

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

1st half-day

1. Overview of EMV

- **Scenery**
Forces at work, key features of EMV chip cards, EMVCo
- **Scope of EMV Specifications**
Scope, documentation
- **EMV in the World**
EMV migration history, status
- **US EMV Migration**
Network's plans, EMF (EMV Migration Forum), EMF working committees
- **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
- **EMV transaction, fundamentals**
Magnetic-stripe transactions vs. EMV chip transactions, EMV transaction flow, EMV application selection, CVM (Cardholder Verification Method), how CVM matching works, online CAM (Card Authentication Method), offline CAM, summary of networks' requirements
- **EMV Card Profiles**
US credit cards examples, US debit cards examples
- **EMV Migration Program**
Costs and benefits

2nd half-day

3. Migration context and new chip card

- **Context of the Migration**
Card segments analysis, system ownership, involved stakeholders, internal functions affected
- **New Chip Card**
Chip card applications, issuer decisions, co-residing applications, US debit cards, rules for multi-applications cards, card visual, card preferences
- **Fraud reduction and prevention**
CVM (Cardholder Verification Methods), CVM fallback, CAM (Cardholder Authentication Methods), card risk management

4. Security and issuance of EMV cards

- **Key Management**
Impact of cryptographic elements introduced by chip, offline CAM, online CAM and script processing, key certification
- **Issuing EMV Cards**
Chip card production request, chip card personalization, card profile selection, instant issuing, personalization validation by brands

3rd half-day

5. EMV processing and back-office

- **Processing EMV Transactions**
impacts on authorization messages and systems, impact on authorization interface, on-behalf cryptogram validation. Impact on clearing and disputes
- **Managing EMV back-office**
Impacts on card management system, impact on fraud monitoring and prevention

6. Implementing the migration

- **EMV Issuing Migration Project**
Major phase and milestones, going through decision, preparation, solution development, implementation testing, implementation pilot, roll-out phases, project timeframe

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