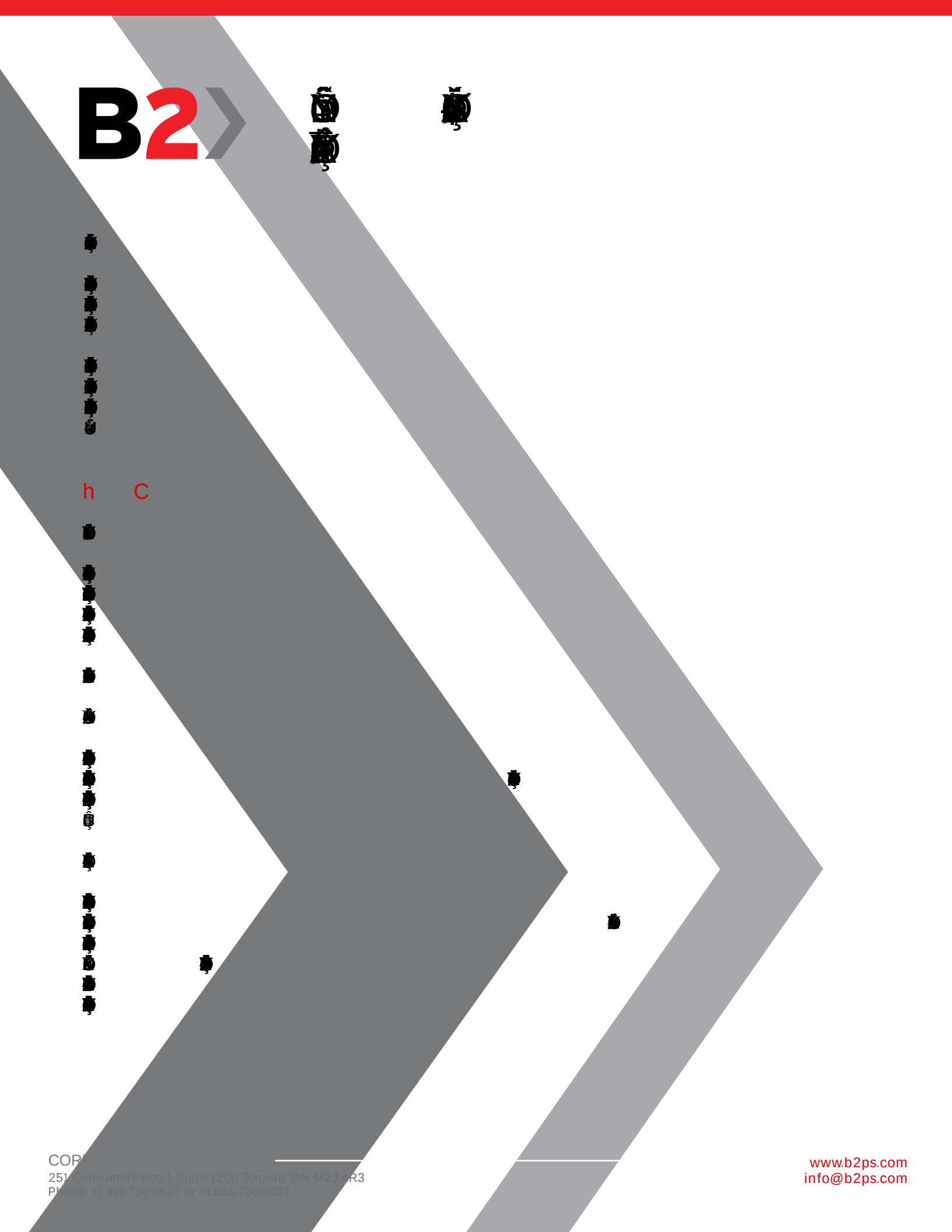

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Expert EMV & Contactless Course Outline

Kernel ICS/LOA

This presentation covers in detail the various parameters of the Implementation Conformance Statement (ICS) that are required in order to define the EMV behavior of an acceptance device. The ICS is used in conjunction with the EMVCo. Letter of Approval (LOA), which is used by the acquirer to select the relevant ICS from the various ICS' that get approved with each of the vendor's LOAs.

DAY 3

Required skills & expertise

To attend Day 3, a technical background / view is required. The day will provide a good understanding of what happens 'under the hood' in an EMV & Contactless infrastructure. It is suitable for people with with a technical oriented focus. It will focus on the technical matters of Contact and Contactless EMV via presentations, discussions, exercises and practical experiments.

All attendees must have attended Days 1 & 2.

Implementing EMV for U.S. Debit

EMV can be used for all payment products including credit and debit products. EMV doesn't distinguish between payment products as the security architecture it delivers allows all products to have the same level of security. Regulation surrounding Durbin Amendment has required additional complexity in the EMV environment, which must be implemented by merchants to ensure least cost debit routing.

This module will cover the following areas:

- Pre-EMV Debit Routing solutions
- Post-EMV Debit Routing solution
- Implementation considerations for merchants

Expert EMV & Contactless Course Outline

EMV Impacts Across Various Payment Verticals

This module will explain some of the EMV implementation options and impacts on the following merchant types:

- Gratuity (Tip environments)
- Dynamic Currency Conversion (DCC)
- Lodging
- Refund
- Cashback
- Quick Payment Services (QPS)
- Quick Chip/MChip Fast
- Merchant Stand-in

EMV Contactless Basics

Before the technical aspects of the various EMV contactless transaction flows are explained, it is important to understand the basics of EMV contactless technology. In this module we will:

- Learn the basics of EMV contactless technology.
- Understand the EMV technical standards for contactless payments.

Contactless Technical Transaction Flow

This presentation covers in technical detail the various contactless transaction flows (Visa, Mastercard, Amex and Discover) between card, terminal, acquirer host, payment network and issuer host. All relevant techniques (CDA, fDDA, Issuer Scripting, etc.), data-elements and terminology (CDOL, Issuer Action Codes, etc.) are explained. Special attention is made to the differences between Magstripe and EMV grade Contactless. The differences between Visa payWave, Mastercard PayPass, Amex Expresspay and Discover DPAS are described in detail.

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