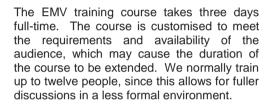


## **EMV Training and Consultancy**

# **EMV** training course

Delivered by EMV experts to equip your team with the knowledge they need to make your EMV project a success



The course comprises eight modules (see overleaf). The first module (EMV Overview) is suitable for a wider audience including non-technical staff.

The standard version of Module 3 (EMV Card Applications) covers Visa and MasterCard contact & contactless card applications. The scope of this module can be customised by arrangement.

Our trainers are experts, with first-hand experience of implementing EMV.

The course includes a training manual for each attendee, containing all slides and related documentation.

# Who should attend this course?

This course is suitable for any personnel who need a thorough grounding in EMV chip card technology, including

- Business Analysts
- EMV Project Managers
- ☐ System Support & Development
- ☐ Fraud & Customer Service
- □ IT Security specialists













MasterCard.
Vendor Program
2014 Participant



## **Consulting Services**

As well as the formal training course, our consultants' wide experience of the chip card industry can be used to assist and advise clients in the setting up and running of any or all of the systems associated with the issuing and processing of EMV payment cards, such as:

- Cryptographic key management
- System design and review
- Business requirements definition and translation to card setup
- Production/QA testing of the personalised cards.



#### THE BARNES ADVANTAGE

Barnes is the chosen partner of Banks & Issuers, Card Manufacturers, Personalisation Bureaux and Test Laboratories worldwide.

#### Here are some reasons why:

#### **COST ELIMINATION**

The high business costs and wasted resources of producing and issuing invalid cards is eliminated.

#### RISK REDUCTION

The reputational risk of issuing invalid EMV cards to end customers is reduced.

#### **FUTURE PROOFED**

Barnes works in partnership with all major payment schemes. As scheme rules evolve, Barnes rapidly make updated test script packs available to customers via the Barnes website.

### SERVICE EXCELLENCE

Our clients have every confidence that whatever their test requirement, the Barnes team is always on-hand to deliver expert advice, training, consultancy and fast support.

#### **BUSINESS AGILITY**

Barnes test tools are easy to use by both technical and nontechnical users, and speed up card development and payment scheme certification.

## **EMV Chip Card Training Outline**

#### Module 1: EMV Overview

This module provides the necessary background to the course, emphasising the business drivers behind EMV developments.

- Magnetic stripe card/signature legacy
- Rationale of EMV & EMVCo
- ☐ High-level functions & requirements
- Range of EMV specifications (contact & contactless)
- □ Certification & Type Approval
- Role of the Payment Systems (Card Schemes)
- ☐ Current & future developments

#### **Module 2: EMV Transaction Flow**

This module looks at a typical EMV transaction, covering both the functions carried out, and the way that, by setting parameter values, the issuer can control the transaction.

- ☐ Sequence of functional steps in a transaction
- ☐ Step-by-step transaction flow
- EMV parameters and their usage
- Examples from the CPT3000v3 test tool
- Issuer host processing of EMV transaction data

## Module 3: EMV Card Applications (contact & contactless)

This module examines EMV card applications, focusing on the application-specific features and parameters

- ☐ Applications to be covered Visa,
- MasterCard, Amex, Discover

  ☐ Application-specific parameters & thei usage with examples
- ☐ Transaction flow (application-specific steps)
- Discussion on parameter setting

### Module 4: Chip Card Structure

This module takes a general look at chip hardware and software platforms. The content can be customised to address specific platforms.

- ☐ Chip technology (processors, memory)
- ☐ Card Operating Systems & Virtual Machines
- ☐ Card application development & open platforms
- Card application personalisation
- Multi-application cards

#### Module 5: EMV Fraud Prevention

One of the major benefits of EMV is the proven ability to reduce fraud losses. This module examines the various ways that EMV cards and systems achieve this

- Types of card fraud to be countered
- Role of EMV authentication features
- □ Role of Card Risk Management
- Role of Issuer host systems

## Module 6: EMV Cryptography & Key Management

Cryptography plays an essential role in protecting EMV transactions and reducing fraud losses. This module shows what lies behind the high level of EMV security.

- □ Symmetric & Asymmetric Key Cryptography
- Cryptographic Algorithms
- EMV Symmetric Key functions (card-issuer host)
- □ EMV Asymmetric/Public Key functions (card terminal)
  - SDA, DDA, CDA & PIN Encipherment
- ☐ Role of Certification Authority
- Role of Issuer/Personalisation Bureau

#### Module 7: EMV Card Personalisation

To maximise the benefits of EMV it is important that the cards are suitably personalised.

- Categories of Personalisation Data
  - EMV Application Templates
    - Application Data ProfilesEMV Cardholder Data
    - Cryptographic Generated Data
- Card Personalisation Processes
- Data Preparation
- ☐ Card Personalisation
- Card Testing

#### **Module 8: Card Personalisation Testing**

The functions and benefits of card personalisation testing are explored, using the Barnes CPT 3000v3 test too to provide examples and live demonstrations.

- Introduction to EMV Card Test Tool
- ☐ Home screen, Operations & Test Reports
- ☐ Test demonstrations & reviews
- Test Scenarios & Parameters
- ☐ Further live demonstrations & review