

# Become an expert in EMV® contact specification.

This training course is focused on EMV® Level 2 (application level), and enables participants to understand the EMV contact transaction flow as per the EMV specification.

## **Objectives**

- Understand the different steps of the contact EMV transaction flow.
- Interpret the data exchanged between the card and the terminal (POS or ATM).
- Analyze what happened during an EMV transaction.

# Key topics

- · EMV overview and transaction flow.
- · Flow EMV security.
- EMV commands / responses.

### Audience

Acquiring banks, merchants, project managers and technical experts.

# Prerequisites

Prior knowledge / experience of the banking industry and awareness of the four-party scheme. Completion of "Payment ecosystem introduction" online training would be an advantage.

#### Price

Visit our website for more information about our training offer. For any specific requests, please contact us.

# Payment ecosystem

EMV® contact specification.



# Fime plus

- Stay in contact with your Fime trainer, following your session for continued support and insight.
- Be part of Fime's trainee community and stay up to date with the latest technological developments.
- Receive an official Fime certificate to recognize your participation.

# Training pack

Includes a binder, notebook, pen, USB key and your official certificate.

Duration	Location	Language
2 days	Customer's premises or Fime agency	English Local language may be available on request.

# Training course program

### Day 1

#### **EMV** overview

Objectives (security & interoperability).

#### Advantages of the smart card

#### **EMV** security

- · Symmetric key cryptography.
- Public key cryptography.

#### **EMV transaction flow (Part 1)**

- How to determine the card application.
- · How to read application data.

### Day 3 (optional)

- · Structure of an EMV contact log.
- Manual log analysis (TLV).
- · Automatic logs analysis tool (Savvi).
- Q&A on the EMV contact specification.

## Day 2

#### **EMV transaction flow (Part 2)**

- · Offline and online processing.
- Offline data authentication: SDA, DDA, CDA.
- · Cardholder verification.
- · Decision cycle.
- · Online processing.

#### EMV commands / responses

- Application Protocol Data Units (APDU).
- · Data Object List (DOL) handling.

# Related trainings

#### Newcomer

#### Payment ecosystem

Payment ecosystem introduction

#### Payment ecosystem

SoftPOS ecosystem

#### Advanced

#### Payment ecosystem

Certification processes for acquirers (Mastercard and Visa)

#### Payment ecosystem

Certification processes for issuers (Mastercard and Visa)

#### **Expert**

#### Payment ecosystem

Contactless specifications BCK2 & BCK3 (Mastercard & Visa)

#### Payment ecosystem

Contactless specification BCK4 (American Express)

#### Payment ecosystem

Contactless specification BCK5 (JCB)

#### Payment ecosystem

Contactless specification BCK6 (Discover)

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# Learn more



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