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EMV Concepts and  
Migration Impacts  
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# *EMV Concepts and Migration Impacts*

## *Workshop 2*

This workshop describes the EMV concept and objectives and analyses the processes that ensure a secure transaction. It describes each phase from personalisation to certification.

It also details the migration impacts on different payment system components (terminal, ATM, front-end and back-end servers...). Several scenarios of migration from magstripe cards to EMV smart cards are explained, including existing payment system constraints.

# EMV CONCEPTS AND MIGRATION IMPACTS

## AUDIENCE

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For Payment System Managers, Operations & IT Managers, Electronic Banking Managers, Security Managers, Project Managers, e-Banking integrators involved in the EMV migration process.

## BENEFITS FOR YOU AND YOUR ORGANISATION

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- To understand the migration impacts on your systems
- To learn about EMV transaction principles and functions
- To clearly understand the pre-authorization mechanism
- To understand security standards
- To evaluate the project scope (study, development, integration, certification, deployment) to ensure the migration path of the different acquirer and issuer systems within a financial institution

## AGENDA

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A two-day programme covers the following modules:

Day 1: concept and objectives

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### What is EMV

#### Presentation of EMV specifications:

- Functional coverage of EMV specifications
- Content of the EMV specifications
- Description of EMV specifications

#### Payment transaction description:

- Card authentication
- Cardholder verification
- Risk management
- Transaction flow security

#### Personalisation:

- Personalisation processing
- EMV data processing

#### EMV Level 1 and Level 2

#### Card and terminal certification

### General information

- Duration: 2 days
- Maximum attendees: 15
- Pre-requisites: none
- Technical Level: 2

Easy                      Complex



- Deliverable: Workshop support (Designed in English or in French on request)
- Location: Customer premises or FIME office on request.

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## Day 2: Migration Impacts

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### **Impacts on:**

- The issuer system
- The acquirer system

### **Migration decision points:**

- Selection criteria
- Recommendations

### **Project planning:**

- Migration project phases
- Different implementation scenarios



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