



2 DAY ADVANCED

UNDERSTANDING CARD PAYMENT SYSTEMS



1 - 2 OCTOBER 2019

HENNESSY PARK HOTEL



Belstar
Training Centre

Knowledge empowers
Wisdom elevates

Course Objectives

This course will help you in enhancing your skills in Card Payment Systems and will provide you with an insight in end-to-end card payment operations.

Who Should Attend?


A “Must Do” course for those already working or wishing to work in Card Payment.

What will you understand?

- Different types of payment cards
- Payment cards issuance process
- Role of various players in payment card industry
- Use of Switch, HSM and key management process
- End-to-end Magstripe/EMV/NFC transaction processing
- Frauds in card payment systems and card security
- PCIDSS, EMV and EMV tokenisation

Participation Fees

 Rs 15,000 per delegate
including lunch and tea breaks

 Group Discount
10%
for groups of 4 or more

Why you Should Attend?

Card payments are very popular methods of making retail payments. CCPSP program will enable you to get thorough knowledge of how card payment systems operate, risks and opportunities in card payments and future of card payments.

Presenter: Makarand Lonkar

Makarand Lonkar is a chartered accountant, an ISO 27001 lead auditor, Certified Information Systems Auditor (CISA) and a Certified Fraud Examiner (CFE) with experience of more than 32 years in the banking and financial services industry.

Makarand has completed many consulting and training assignments on SWIFT MT and ISO 20022. He is the founder director of MVL Consulting Private Limited, India. Clients of MVL Consulting include global players such as Barclays, Citibank, HSBC, JP Morgan Chase, Standard Chartered Bank and Wells Fargo.

Course Contents

Introduction

- History of Payment Cards
- Players in Payment Card Industry
- Role of clearing houses including risk mitigation
- Card payments life cycle
- Card Schemes
- Types of Cards
 - Products viz. credit card, debit card etc.
 - Physical ; Magstripe, ICC, Contactless, NFC, Virtual
 - Structure of cards : Magstripe, ICC, Contactless, NFC
 - PIN, CVV, iCVV, CVV2
 - Access devices : ATM, POS terminal/M-POS, Internet and MOTO

Electronic Fund Transfer Switch and HSM

- Introduction to Switch and its Functions
- Brief Introduction to Hardware Requirements
- Brief Introduction to Software Components
- Host/Hardware Security Module

Introduction to Card Operations

- Introduction to ISO 8583, ASN.1/BER .
- Functions of Issuer, Acquirer, Merchants and Inter-connect

Card Operations

- Permitted Transactions
 - Card Present Transaction (CP)
 - Card Not Present Transactions (CNP)
- Transaction flow for CP and CNP Transactions
 - Full EMV and Early/Quick EMV
 - Data Authentication : SDA/DDA/CDA
 - CVM/Offline/Online PIN verification
 - Online/offline authorization processes e.g. PBF/SAF, Grading
 - Full STIP, Partial STIP, Co-operative Processing
- Reconciliations
 - Importance of Reconciliations
 - Various types of Reconciliations
- Customer Billing, Collection and Recovery
- Presentments and Chargebacks
- Settlements
 - VISA/Master Settlements
 - Partner Settlements
 - Merchant Settlements

Course Contents

Card Frauds and Security Issues:

- Card frauds
- Use of Applications for Fraud Detection and Prevention

Card Standards

- Payment Card Industry Data Security Standards (PCI DSS)
- EMV Standards



INFO/ENROLMENT

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