



EMV Migration
Management
Methodology: EM³

Moving to EMV – the Support You Need

For card issuers, acquirers and processors the pressure to start EMV migration is mounting. Card schemes, national payment organisations, governments and pan-national groupings such as the EU and EEA have established or are moving towards mandates and rule changes to promote global migration to EMV chip-based payments.

Many organisations have successfully made the transition and have benefited from expert support – however, some have experienced problems that could have been avoided by engaging external help with the right mix of skills and experience.

Aconite is an established consulting and smart solutions company with an unrivalled track record in supporting cards businesses through EMV migration and smart product implementation. Our consultants can draw on experience in over 100 chip migration projects, from the first trials of EMV through to present day migration programmes gained with large and small organisations. Aconite's clients include card schemes, card issuers and processors around the world, for example:

- Visa Inc: validating the specification and developing documentation for the new Visa Prepaid Chip Card
- Saudi Arabian Monetary Agency: advising

on the strategy for the EMV migration of national debit cards

- DBS Bank (Hong Kong) Ltd: managing the launch of a multi-application EMV and chip-based loyalty scheme
- American Express: EMV Awareness Training for management, sales and development staff
- First Data: strategic consulting for an EMV scripting service for EMEA VisionPLUS® processing customers.

Our consultants have led or been engaged at all stages of EMV programmes, often managing the complex, multi-department, multi-vendor nature of these projects. This experience has been distilled into a modular, repeatable methodology: EM³ – EMV Migration Management Methodology. This methodology is now being rolled out across markets to assist card issuers, acquirers and processors with their migration programmes.

At a glance

features

- ✓ proven methodology
- ✓ expert help
- ✓ modular toolkit
- ✓ tailored support programmes

benefits

- ✓ reduce risk
- ✓ avoid common pitfalls
- ✓ save time and money
- ✓ knowledge transfer

Aconite EM³

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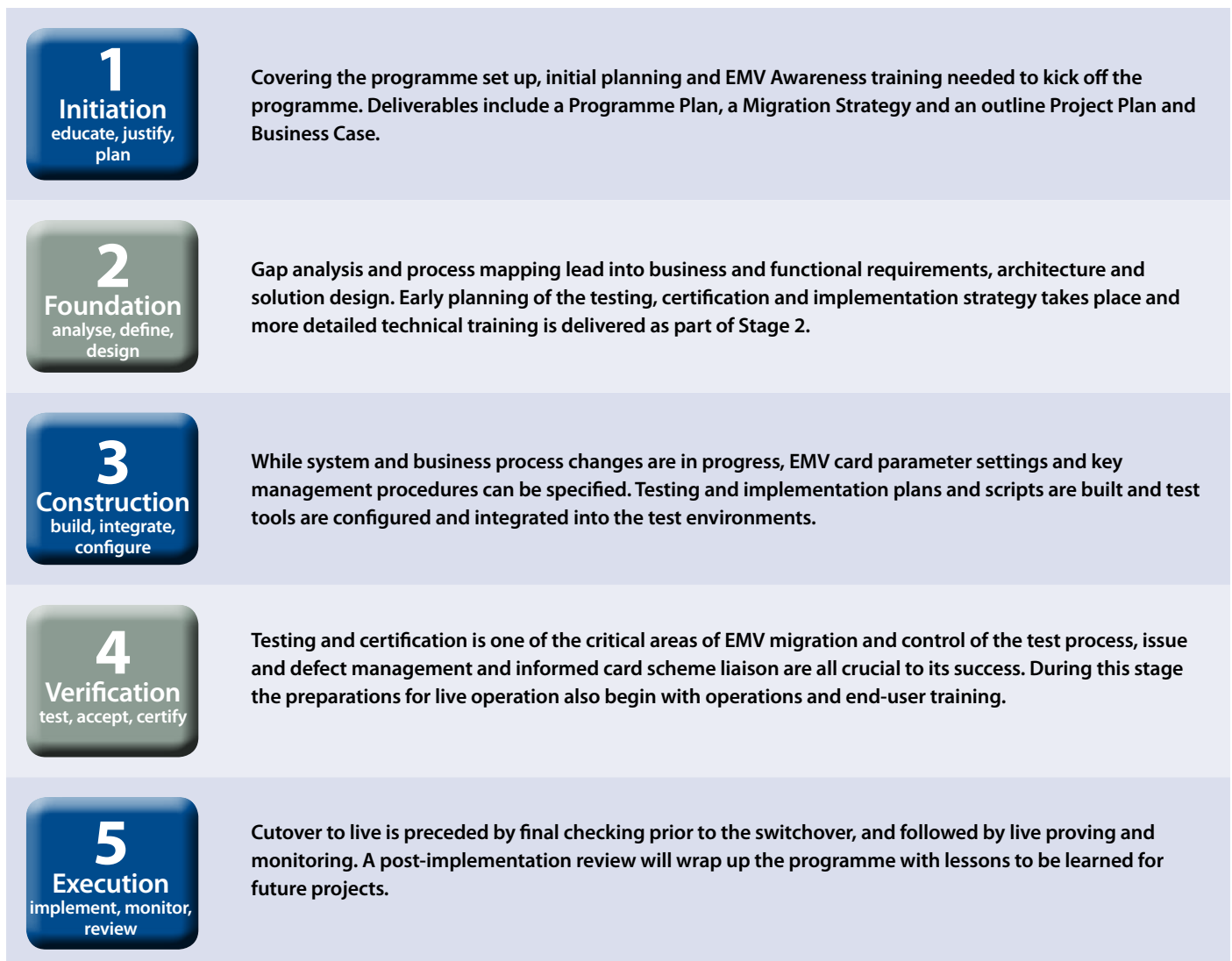
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EM³ – the Ultimate Migration Toolkit

Aconite has devised a five-stage process covering the major phases of EMV migration and has broken down the stages into twenty eight task areas. These are the areas where Aconite consultants can take responsibility for or assist with project management and delivery. Aconite works with clients to define the mix of tasks and the level of involvement where assistance is appropriate. In that way, the existing strengths of the client are utilised and Aconite supports in the areas where additional help is needed. A key element of Aconite's involvement is knowledge transfer to the client's staff, thereby laying the foundations for successful future projects. The final task within each stage is a health check – a review of readiness to proceed to the next stage.

The five stages are:



With Aconite's targeted support in those areas where it is needed, it's possible to eliminate many of the risks that result from lack of experience in implementing chip-based payments. Aconite's focused, professional consulting team will ensure that the EMV migration process flows smoothly and that the traps into which the unwary can fall will be avoided, saving money, time and reputation.



EMV Awareness Workshops

A fundamental pre-requisite of any EMV migration programme is for staff to have gained an appropriate understanding of what EMV and chip-based payments mean for the organisation's business, operations and technical infrastructure. One of the key messages in any migration is that all parts of the business will be impacted to some degree – the changes that will be required are not restricted to technology, but will affect the way in which all other business units operate. This is true for all levels of executive and operational management, marketing and product management, customer services, back office etc. and will lead to some degree of business process re-engineering in many of these areas.

To assist clients in gaining the appropriate level of knowledge across the organisation, Aconite has devised a series of EMV Awareness Workshops that allow all groups to acquire the knowledge they need quickly and efficiently. Workshops can be delivered as an integral part of Aconite's EM3 migration methodology or as stand-alone units, depending on customer needs. The level of detail is tailored to the needs of the audience through a modular structure which supports executive level briefings lasting 2-3 hours through to detailed technical workshops of several days. Since their introduction, Aconite has delivered over 250 such workshops around the world and has trained thousands of customer staff.

Here's an overview of the coverage at various levels of workshop:

Executive and Senior Management:

- Background to EMV and chip technology
- Global and regional migration status
- Business drivers
- Impacts, challenges and decision points
- Future opportunities

Operational management, key business operations staff:

- as above plus:
- EMV fraud and risk countermeasures
 - EMV transaction flow
 - Risk management and post-issuance updates
 - Business systems and processing changes for EMV
 - Security policy and key management
 - Impacts on devices and their management

Designers, developers and technicians:

- as above plus:
- Chip selection: technology, architectures and operating systems
 - Testing and certification
 - Implementation and rollout
 - Detailed impacts on acquirer and issuer systems and operations:
 - Authorisation
 - Clearing and settlement
 - Card issuing and card management
 - Card production, data preparation and personalisation
 - Customer services
 - Security and key management
 - Fraud investigations
 - Disputes and chargebacks
 - Letters, statements and reporting
 - ATM and terminal management
 - Merchant support and call centre

Aconite's EMV Awareness Workshops will give your management and staff a solid foundation in the background, impacts and operation of EMV in today's cards business and are recommended either as an essential element of Aconite's EM³ migration methodology or as a stand-alone introduction to EMV at all levels.



About Aconite

Aconite develops and delivers software solutions for managing business applications on chips in smart cards, tokens or mobiles to issuers around the world. We provide a rapid and cost-effective route to implementing new customer propositions, entering new markets and complying with international standards.

Incorporating a unique blend of proven software solutions and professional services, Aconite solutions can be tailored to meet individual business requirements without the need to replace legacy systems and with minimal impact on staff and processes. Based in the UK, Aconite operates across the globe, with a local presence in many markets.

Further information can be found on the Aconite website at:

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