

Mobile Payment Masterclass



The mobile device is unquestionably one of the most important customer touch points for a commercial organization. Not only to directly offer services, but also as a channel to leverage customer engagement, retention and to facilitate payments. These domains together, form to a great extent, the scope of mobile payment, which quite often extends across different channels and means for payment, while offering additional value added services. In the last few years there has been an explosion in activities in this space.

As the technology matures, companies are becoming better prepared to stand out in the competitive space. In this training, we will discuss the most important market drivers behind this current revolution.



WHAT YOU WILL LEARN

- HCE/Cloud-based solution
- Moving from card payment to mobile payment, namely digitization and tokenization
- Solutions leveraging scheme token service provider (MDES/VTS)
- Go-to-market strategy
- How and when tokenization can improve security

KEY TOPICS

- User and Issuer Journey: Payment and LCM
- Authentication assurance frameworks
- Apple Pay, Samsung Pay, Android Pay
- HCE/Cloud-based Payment

WHO SHOULD ATTEND?

- Business analyst IT, system analyst, security analyst
- (Technical) Project manager
- Product Owners
- Solution architect
- Product Owners
- Acquirers
- Software engineer, quality assurance engineer

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AGENDA - DAY 1

Mobile Payments Basics

- Basic understanding of concept of mobile payment and customer engagement, customer retention and payments

From Card to Mobile

- the important aspects of digitization
- the concept of tokenization will be clarified, stressing the difference between (1) authentication tokens and (2) tokens as a surrogate value for the PAN

User and Issuer Journey: Provisioning

- Critical steps during a provisioning journey;
- Measures for secure enrollment and provisioning, such as consumer ID&V and device fingerprinting.

User and Issuer Journey: Payment and LCM

- The journey of payment and lifecycle management, from both user and issuer perspectives.

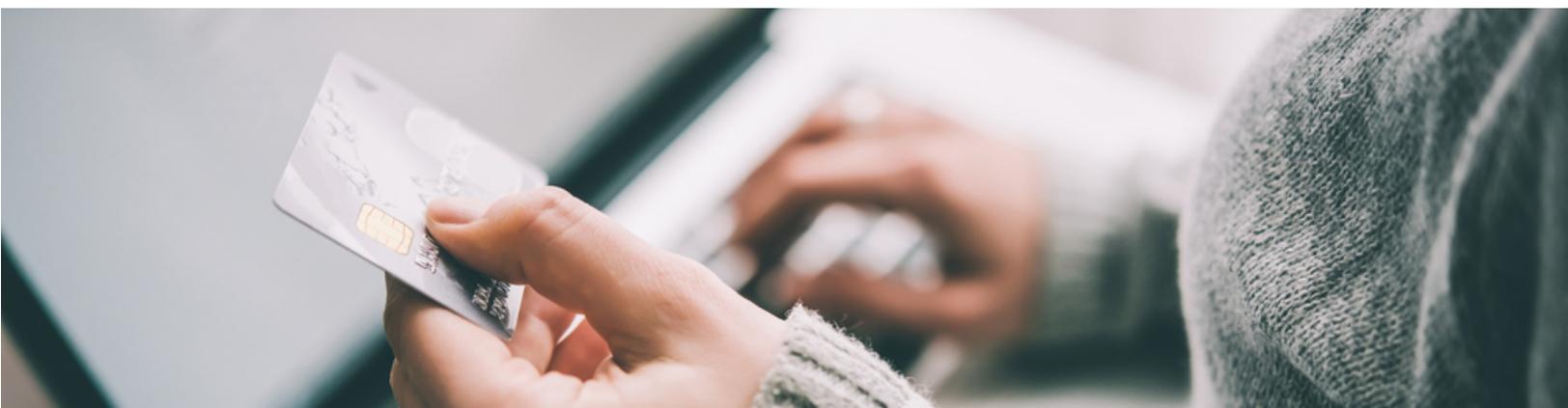
Hardware-based Mobile Payments

This module will cover the following topics around hardware based solution:

- Actors, roles and responsibilities in a hardware-based mobile payment ecosystem;
- Issuer impacts when different options are chosen;
- Go-to-market strategy for issuers or service providers adapting to this technology;
- Limitations and challenges of the hardware-based mobile payment solution.

HCE/Cloud-based Payment:

- In this module we will explain :
- What HCE is and how it works
- The functional and ecosystem impact
- The associated risks and mitigation options
- how payment schemes have specified their cloud-based products to mitigate the potential risks, due to the nature of software-based solution.



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AGENDA - Day 2

Digital Enablement Program

- This module will start from the concept of the digital enablement program, in terms of the problem it tries to solve and the impacts on the entire mobile payment ecosystem. The concept of token service provider (TSP) as well as its functional architecture will be introduced.

Case Study Presentation & Discussion

- The audience will work in groups to define a successful go-to-market strategy in terms of the choice of implementation option, product, vendor and technology, based on a few pre-defined assumptions.

Digital Enablement Onboarding

- This module will focus on the onboarding process to a digital enablement service platform (e.g. MDES/VTS or other third-party TSP). Both issuer onboarding and wallet service provider onboarding processes will be described, which will help both parties to understand the gaps and the required efforts.

OEM Pays

- In this module, it will discuss what we know about the three different means of payment. This will be analyzed from both a technical perspective and organizational perspective. (Apple Pay, also Samsung Pay and Android Pay)

Alternative Mobile Payment Methods

- From a payment channel perspective, in-App and in-browser mobile payments will be discussed in terms of the mechanisms behind them and the impacts to different players within the ecosystem. As for POS payment, QR-based payment has been drawing a lot of attention, so different ways of implementing QR-based payment will be discussed.

Defining Successful Mobile Payment Strategy

The following important aspects that may impact the choice of the product will be discussed:

- Acceptance status of the market;
- Service provider's situation, targeting customer and ambitions;
- Coexistence of different solutions;
- Differentiator of the product (e.g. suitable value added services)

General information

Course duration: 2 days

Language: English Location: Worldwide

Registration

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