



## UNDERSTANDING ISSUING, ACQUIRING AND MOBILE PAYMENTS

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### AGENDA

#### **DAY ONE – CARD ISSUING**

**08.00 – 08.30 Registration**

**08.30 – 10.15 Welcome**

- Definition and History
- Card Associations
- Emerging Business Models
- Issuers (Banks vs. Retail)
- Types of Issuing products
  - Function
  - Relation
  - Future
- Case Study

**10.15 – 10.30 TEA**

**10.30 – 12.30 Systems architecture and flow and function**

- Application
  - Internal and External forms
- Vetting (Internal and External)
- External calls (Credit Bureaus)
- Scoring Applications and Methodologies
- Authorizations
- Credit Managements
  - Behavioral scoring systems,
  - Allocation, Interest, Fees
- Collections
  - Age Analysis and write offs
- Agencies

**12.30 - 13.15 LUNCH**

**13.15 – 15.00 Fraud and Fraud Systems**

- Case Study
- Compliance and Regulation
- Card Issuing, Manufacturing and BIN Allocation

**15.00 – 15.30 TEA**

**15.15 – 16.30 Types of issuing systems and their differences**

- In-source vs. Outsource
- Case Study
- Solution Providers

## **DAY 2 - MERCHANT ACQUIRING**

**08.30-10.15** Definition and History  
Card Schemes  
Types of Acquirers  
Acquiring Systems and Architecture  
Application / Account boarding  
Terminal Management  
Customer service  
Merchant accounts  
Relationships  
Risk Management  
Fraud  
Cross Border Acquiring

**10.15 – 10.30** TEA

**10.30-12.30** Products  
Dynamic Currency Conversion  
Compliance and Regulatory  
Acquirer Risk  
Merchant rules  
Charge Backs  
Online vs. Offline and its implications  
Merchant Fees  
Merchant Business Models  
Case Study  
Acquiring Business Models  
Case Study  
Clearing and Settlement  
Operators

**12.30 – 13.15** LUNCH

## **13.15 – 15.00** MOBILE PAYMENTS

Definition  
Aspects of Mobile Payments  
Mobile Evolution  
Regulatory  
Terminologies  
Mobile Payment Products  
Mobile Systems Architecture  
Payment Models  
Case Study  
Parties to mobile payments  
Case Study  
Being part of the transaction

**15.00 – 15.15** TEA

**15.15 – 16.30** Channel vs. Product  
Case Study  
Progression from Card to Mobile  
MNO's vs. Banks vs. Retailers vs. ISO's  
Case Study  
eWallet  
Contactless  
NFC  
Cloud  
Alliances and Partnerships