



ARGOTECHNO

## EMV ESSENTIALS FOR BUSINESS



**Argotechno** brings to the market the best on professional education to improve knowledge and usage of EMV rules. We have trainings and workshops on the practices most commonly used all over the world, with a practical approach of their application.

Trainings are specially formulated for financial business managers, developers of new financial products or IT professionals, promoting learning and autonomous development after courses

**MasterCard.**  
**Vendor Program**  
**2014 Participant**

**VISA**  
Technology Partner

**OBJECTIVE** Provide management teams a clear view of the dimensions that involve the adoption of EMV rules in a company, showing how to obtain and explore possibilities of new business coming from this transition.

**METHODOLOGY** A program developed with technical and practical components, promoting practical application of the concepts. The instructor presents the concepts and practical cases and encourages participation.

**SCHEDULE** **EMV ESSENTIALS FOR BUSINESS – 8 HOURS**

**PART I:**

- Payment's Architecture: concepts from electronic payments to amount transferring
- Parts involved: cardholder (issuer's client), merchant (acquirer's client), acquirer, issuer, Schemes (connection between all acquires and issuers) and terminals
- Financial flow and settlement processes
- Authorization flow: the necessary transactions to allow payments

**PART II:**

- The identification concept and the parts involved in it.
- Authentication concept
- EMV SmartCard regulations
- Benefits from the adoption: fraud prevention, identification, mobility, and others.
- New products and technologies.

*PS: We are also able to provide personalized trainings to fulfill special needs that your company may have. Contact us if you need something specific.*

**ABOUT  
ARGOTECHNO**

Company that provides products and services for clients that demand productivity, security and innovation in IT solutions. With relevant experience on technologies for secure transactions, smartcards and electronic payments, including mobile. Bringing together business strategies, IT and systems architectures, governance practices, technologies and software engineering to provide customer oriented value added services. We apply state of the art technologies, methods and standards ensuring excellent productivity, reduced operational risks and delivering effective competitive advantages.

***ArgoTechno provides consulting and services on methods and technologies such as:***

- Projects for Issuers: EMV chip, Contactless and Mobile/NFC (MasterCard, Visa, Amex, Discover, others)

- Projects for Acquirers: Transaction authorization, Full Grade, EMV chip, Contactless and Mobile/NFC (Mastercard, Visa, Amex, Discover, others).
- Organizational and IT process adjustments. (Cobit, ITL, CMMi, etc.)

**COURSE  
COORDINATION****Course coordinators:**

**Alex Gama dos Santos**, Graduated in Electronic Engineering at Instituto Tecnológico da Aeronáutica (ITA); post-graduated at Fundação Getúlio Vargas; certified as Project Management Professional (PMP) by the Project Management Institute (PMI). Has great experience in the development of payment implementation and Contactless and mobile payments, as well as EFT solutions specifications and implementations.

**Eduardo Marcio de Barros Franco**, Graduated in Electrical Engineering at Universidade de São Paulo; has great experience as project manager and is certified as Project Management Professional (PM) by the Project Management Institute (PMI). Senior consultant and system architect with great knowledge in smartcard Technologies, EMV migration and implementation and contactless and mobile payments, as well as public transportation automation.

**All the instructors** are professionals with high knowledge and experience in projects and are able to transmit, not only the concepts, but also optimize the comprehension of best practices in applying concepts.

**CONDITIONS,  
OPTIONS,  
SCHEDULES**

IN-COMPANY course, using the contractor's structure. Classes up to 12 students. Dates to be arranged between contractor and provider.

**ARGOTECHNO NA**

Phone: +1 855 527 4683  
201 S. Biscayne Blvd. Suite 1200 – 33131  
Miami, FL – United States  
<http://www.argotechno.com>

MasterCard Europe SPRL  
Chaussée de Tervuren, 198A  
B-1410 Waterloo  
Belgium  
tel 32 2 352 51 11  
fax 32 2 352 58 07  
www.mastercard.com



**Argotechno**  
To the attention of: Mr. Eduardo Márcio de Barros Franco  
Rua Orissanga, 26 conj. 101  
04052-030 Sao Paulo SP  
Brazil

December 22, 2011

**Object: Letter of Accreditation for Formal Approval Services**

Agreement reference number: 2010090099

Dear Mr. de Barros Franco,

We are pleased to announce that Argotechno has successfully implemented the MasterCard® Worldwide Accreditation Requirements for Formal Approval Services.

Herewith MasterCard Worldwide notifies that Argotechno is accredited as from **January 1<sup>st</sup>, 2012** for delivery of Formal Approval services.

As of January 1<sup>st</sup>, 2012 MasterCard allows Argotechno to deliver the following Formal Approval services:

1. **Card Personalization Validation (CPV) for contact and contactless technologies**, except for CPA, *PayPass* CPA and Maestro UK applications.
2. **MasterCard Terminal Integration Process (M-TIP), *PayPass* TIP, and *PayPass* M-TIP**, except for dual-capability CAT1–CAT2 terminals and for *PayPass* readers implementing specification versions lower than *PayPass* 2.0.

This letter of accreditation is issued subject to the "Agreement for Formal Approval Services" (Effective Date of November 22nd, 2010).

Sincerely yours,



**Christian Delporte**  
Head of Chip Engineering  
MasterCard Worldwide

MasterCard Europe SPRL  
Chaussée de Tervuren, 198A  
B-1410 Waterloo  
Belgium  
tel 32 2 352 51 11  
fax 32 2 352 58 07  
www.mastercard.com



**Argotechno Engenharia Ltda.**  
Mr. Alex Gama dos Santos, Director  
R. Orissanga, 26 cj. 101,  
04052-030 São Paulo Brasil

Thursday November 15<sup>th</sup>, 2010

**Object:** Letter of Accreditation - Agreement ref. nb. : 2010030090

Dear Sir,

MasterCard confirms that Argotechno has successfully passed the MasterCard Chip accreditation process.

The accreditation process was based on the "CCoE Accreditation Requirements v2.0".

MasterCard has accredited Argotechno in the following categories:

- Guidance
- Technical Support Issuer
- Technical Support Acquirer

MasterCard requires Argotechno to proceed with an Accreditation Renewal prior to July 1<sup>st</sup>, 2011.

The most recent "CCoE Accreditation Requirements" apply at the moment of renewal.

This letter is established in conformity with the "Accreditation Agreement for MasterCard Chip-related services" signed by both parties on March 3<sup>rd</sup>, 2010. As stated in clause 6.2 of the agreement, the Service Provider shall send the activity report at the end of each quarter. The Service Provider shall also provide, as soon as a service has been delivered, the required contact details allowing MasterCard to perform the quality evaluation stated in clause 7.2.

Sincerely yours,



Alfred Poell  
Head of Inter-operability Services  
Chip Solutions and Engineering