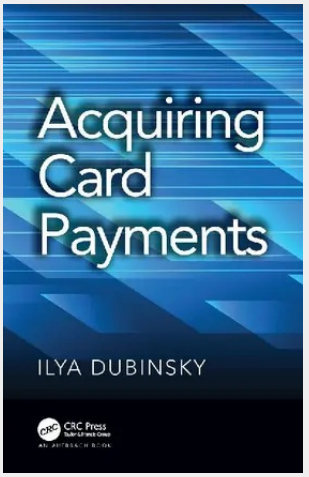
Dubinsky

Acquiring Card Payments

This book delves into the essential concepts and technologies of acquiring systems. It fills the gap left by manuals and standards and provides practical knowledge and insight that allow engineers to navigate systems as well as the massive tomes containing standards and manuals. Dedicated to card acquiring exclusively, the book covers: - Payment cards and protocols - EMV contact chip and contactless transactions - Disputes, arbitration, and compliance - Data security standards in the payment card industry - Validation algorithms - Code tables - Basic cryptography - Pin block formats and algorithms When necessary the book discusses issuer-side features or standards insomuch as they are required for the sake of completeness. For example, protocols such as EMV 3-D Secure are not covered to the last exhaustive detail. Instead, this book provides an overview, justification, and logic behind each message of the protocol and leaves the task of listing all fields and their formats to the standard document itself. The chapter on EMV contact transactions is comprehensive to fully explain this complex topic in order to provide a basis for understanding EMV contactless transaction. A guide to behind-the-scenes business processes, relevant industry standards, best practices, and cryptographic algorithms, Acquiring Card Payments covers the essentials so readers can master the standards and latest developments of card payment systems and technology

The book explains the business of card processing, including transaction types and modes of operation. It covers dispute cycles that occur behind the scenes, as well as relevant security standards, including PCI DSS, PCI PA DSS, PCI PTS.



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