



Welcome to PCard News!

What kind of information would you like to see in future issues? Please send your comments and/or suggestions to PCard@osu.edu.

Chip Cards | University-Wide PCard Replacement

To align with industry requirements, the university's PCard banking partner (PNC Bank) has initiated the transition of all active credit card accounts to chip card technology. A chip card is a standard-size plastic credit card that contains an embedded microchip as well as the traditional magnetic stripe. The chip encrypts information to increase data security when making transactions at a chip-enabled terminal.

PNC will be replacing all active PCards with the new chip card technology by the end of **July 2015**. Cards will be delivered to OSU and bundled for bulk distribution to each College/VP Area. When the cards are ready, pick-up instructions will be administered by email directly with the Senior Fiscal Officer of the College/VP area.

Important Notes:

- The account number on the cards will remain the same; the expiration date and the 3-digit security code (on the back of your card) will change
- **Cards without the chip technology will be deactivated by PNC on October 1, 2015;** once the replacement chip cards arrive, cards that are in circulation without chip technology will only be eligible for use through September 30, 2015.
- Upon receipt and activation of the new chip cards, properly destroy the old card(s)

For more information, see [Chip Card FAQs and Terminal Use Guide](#).

If you have any questions, please contact the PCard Office at 292-9290 or pcard@osu.edu.

PCard Tip – Using Chip-Enabled Merchant Terminals

- Insert card with chip facing up in to the merchant terminal
- The chip card still has a magnetic stripe on the back; if the merchant does not have a chip-enabled merchant terminal, the card can be swiped to complete the transaction
- No PIN is required
- Remember to retrieve the receipt and card from merchant Terminal



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Need a Statement?

Contact the [PCard Office](#) to request a copy of a previous month's billing statement.

Why was my card declined?

Contact the [PCard Office](#) to verify cause of decline. See [PCard Tip](#).

What's my available balance?

Contact the [PCard Office](#) to verify limits and available balance.