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.

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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 into 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.