



Welcome to PCard News!

PCard News was designed for the cardholders and card managers that depend on the PCard as an efficient resource for procuring goods and services on behalf of the university.

We'd love to hear your feedback regarding our newsletter. What kind of information would you like to see in future issues? Please send your comments and/or suggestions to PCard@osu.edu.

Fraud Again?!

Instances of fraud and compromise of account information appear to be on the rise. In response to the growing issue, the university's card provider (PNC Bank) has been extremely proactive in blocking fraud occurrences with high risk merchants and preventing fraudulent use of any accounts that may have been breached.

As faculty and staff become more reliant on the PCard for business and travel expenditures, it is important to be aware of the transaction validation and replacement process should your card be affected by fraud or compromise (exceptions may apply).

Fraud: When PNC has identified unusual or suspicious transaction activity (e.g. high risk merchant or other suspicious use)

- PNC will immediately suspend card and notify PCard Office
- PCard Office will contact Card Manager or Cardholder to validate suspicious transactions
- If transaction(s) are legitimate, the PCard Office will advise PNC to remove suspension
- If transaction(s) are not legitimate, the card will be replaced with a new account in 3-5 business days

Compromise: When PNC has determined that the account is at risk for fraud (e.g. breach of account information at Target and Home Depot)

- PNC will notify PCard Office with a list of cards that may be at risk
- PCard Office will contact Card Manager or Cardholder to advise of replacement plan
- Replacement plastic will be issued with new magnetic strip and expiration date
- Old Card is available for use until scheduled deactivation by PNC

Note: PNC cannot detect or prevent all fraud --- if you notice suspicious or fraudulent charges on your monthly statement, you must notify the bank immediately and file a dispute with PNC within 60 days. See [Dispute Process](#).

PCard Tip – How to Protect Your Card



To limit the risk of fraud/compromise on your PCard, we recommend the following:

- Keep the PCard on your person, or secure it when not in use.
- Do not transmit the full account number via email, fax, or photocopy.
- Make sure online purchases are made through a secured website (<https://>)

If you have any questions, please contact the PCard Office at PCard@osu.edu or 614-292-9290.

INSIDE THIS ISSUE

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- Fraud Again?!
- How to Protect Your PCard

Get More News!

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QUICK LINKS

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- [Lost/Stolen Card](#)
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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.