

## Ready or Not, Here They Come (EMV Cards)



By now you've probably heard that EMV equipped cards are required by October 2015. That's when the issuer or merchant offering the least secure method of handling credit and debit card transactions can be liable when cards are compromised. The microchip adds an additional level of security to transactions.

EMV (a technology named for founders EuroPay International, MasterCard and Visa) keeps the same verification steps customers are used to. That means debit cards with EMV chips will require PINs, but credit cards will require only signatures. Chip cards will require slightly different action at the checkout counter than a magnetic strip card. Instead of swiping a card, customers will insert the card into a slot (chip end first), leave it in place for a moment (not unlike when using an ATM) then sign as usual. While many retailers have yet to install chip-enabled terminals, the deadline is fast approaching.

Another step in the process of migrating to EMV is letting your members know how they differ from traditional mag-stripe cards. Without getting too technical, you can point out a few key features. Let them know that while it's been around for a decade, EMV is still a viable technology. At point of sale, it provides enhanced security and reduces the fraud associated with the traditional mag-stripe cards. Instead of swiping the EMV card, they will be required to insert it into a card reader, but they have to wait to remove the card until it's been verified. With a consistent message, your members will be up to speed on EMV cards.

Our card supplier, CPI Card Group, is ready to supply your credit union with the new chip and signature cards. With current turnaround times of 10 weeks from proof approval, don't delay ordering your EMV equipped cards.

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## Postal News

As a credit union serving postal employees, retirees and their families, check here to stay current on the latest news effecting postal credit unions:

[US Postal Service Reports \\$586 million Net Loss in Third Quarter, Double-Digit Package Growth \(USPS.com\)](#)

[Postal Union Continues Effort to Stop Staples, Office Depot Merger \(MSN Money\)](#)

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## Industry Updates

Follow the links below to get the latest news, trends and industry insights affecting your credit union:

**Industry Trends:** [Apple Pay's Participating Banks \(and Credit Unions\) Apple.com/support](#)

[Five Things to Know About the EMV Deadline \(CU Times\)](#)

[Four Ways to Attract a Multigenerational Workforce \(CU Times\)](#)

[NCUA Launches New Credit Union Search Tool \(CUInsight\)](#)

**Marketing:** [Four Inexpensive Marketing Ideas to Make Your Credit Union Stand Out \(yourmarketingco.com\)](#)

**Economics:** [Credit Union Shares Reach \\$1 Trillion \(CU Times\)](#)

**Regulatory:** [On Compliance, An Important Link in the Chain \(CUES\)](#)

[NCUA Hosting Webinar on Safe and Sound Participation Lending \(NCUA\)](#)

**Fraud Prevention:** [Credit Unions Need to Keep Member Information Safe](#)

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## Postscripts



[ORDER FORM](#)

### Eagle-Image Plastic Card Order

**Order your EMV cards today! The deadline for EMV integration is October 2015.**

To be included in the next bulk eagle-image plastic card orders, follow the link below and complete the online form. If you need cards now, separate, smaller orders can be processed.

If you have any questions, please call 858-792-3883 or email [ncpcu@ncpcu.org](mailto:ncpcu@ncpcu.org). ATM, debit and credit card versions of the popular eagle cards are available. Also, cards are available without the eagle image in other custom designs.

**Eagle-Image plastic card order due September 25, 2015 for estimated ship date of October 30, 2015**

## NCPCU's 33rd Annual Conference



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