

As a credit union serving postal employees, retirees and their families, check here to stay on top of the latest news affecting your members:

CU Journal: [Postscript: Architect of USPS Banking Proposal Speaks Out](#)

USPS OIG: [U.S. Postal Service Records Second Quarter Loss of \\$1.9 Billion](#)

INDUSTRY UPDATES

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

Regulatory/Compliance: [Your Top 5 BSA Questions Answered](#)

Data Security: [Breach Tests Reveal Weak Spots Despite Robust Firewalls](#)

Economic: [\\$1.2M in Grants Up for Grabs: NCUA](#)

Marketing: [Trailblazers 40 Below: Tara Bross on Gen Y and Banking](#)

Fraud Prevention: [Card Risk Reduction Can Begin In-House](#)

POSTSCRIPTS

Is Your Card Program Ready for EMV?



What is EMV and what does your credit union need to know about this technology? EMV is a technology named for founders EuroPay International, MasterCard and Visa. It is standard in Europe and much of the rest of the world and makes it more difficult for hackers to clone card data. EMV has been slow to catch on in the U.S. in part because it costs merchants and issuers more than cards with magnetic strips. Visa and MasterCard have given retailers and credit unions until October 2015 to adopt the EMV technology or assume liability for fraudulent transactions. There are two types of EMV cards, the contact and dual interface type. Most credit unions will issue the contact type which requires the user to swipe the card and either sign or enter a PIN. The dual interface type has an antennae embedded in the EMV chip

that enables the user to “touch and go” when making a purchase. The Council’s two preferred card manufacturers, CPI Card Group and Shoreline Business Solutions both manufacture the EMV cards. The Council is working on redesigning the eagle image plastic cards to accommodate the EMV chip placement. We will continue to keep you updated with the latest developments on

this process. For more information about EMV cards please visit our preferred vendor websites at: www.cpicardgroup.com and www.shoreline-solutions.com

Eagle-Image ATM, Debit, Credit Card Order Due June 27 for estimated ship date of July 25, 2014

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