EMV Technology Coming to DU P-Card Program

EMV stands for Europay, MasterCard and Visa and represents a standard for improving card security and providing greater fraud prevention through microchip technology.

Who – Visa and US Bank, DU P-Card holders
What – Replacement of DU P-Cards from magnetic strip to EMV chip-and-pin
When – Beginning in March, 2015
Where – Distribution of new P-Cards will be scheduled with the department card coordinator
Why – To reduce fraud and provide cardholders with current technology

US Bank will send a PIN number via US Mail to each cardholder at the office address listed in Access Online. Pin changes can be made once the initial pin has been received via US Mail.

DU P-Card holders who currently have a green chip & pin card won’t receive a replacement card.

Determining Fraud or Dispute

US Bank defines fraud as the unauthorized third party use of a card. If you do not recognize a charge on your P-Card report it to the US Bank fraud prevention group at 800-523-9078.

Dispute is defined as a disagreement between the merchant and the cardholder where the cardholder is asking for the card issuer’s assistance. Dispute doesn’t apply to unrecognized charges.

Whenever possible the cardholder should attempt to resolve the matter with the vendor prior to initiating a dispute. The dispute process should be used rarely; contacting the merchant is the most direct and efficient means of correcting an error.