

Staying on Track with Europay, MasterCard & VISA

Guide to Implementing EMV Technology

August 2015 Vol 3.0

1) Vendor Review

*CU*Answers completed another round of calls with each of our vendors and have outlined the details below.*

For online EMV messaging, CU*Answers is electing to not receive the chip validation. Therefore, *all vendors* will validate that information, just like they do with your current PIN numbers. Once the transaction passes all the initial parameters (chip/pin validation, CVV, fraud, etc.) the transaction will route to CU*Answers for approval.

We are working on a project that will help you easily identify if the transaction is a chip transaction by placing an indicator in the description. The biggest differences we foresee are with batch maintenance, which are outlined below.

a) Shazam

Shazam does not require any changes to either the online message or to batch processing. Once you schedule a date with Shazam and certify your BIN as EMV, any card ordered on that day and after will have an EMV chip.

The only change will be with your replacement cards. Right now, the expiration date stays the same when you process a replacement card in CU*BASE; going forward, all replacement cards will be ordered through the Shazam portal, with an adjustment to the expiration date.

b) FIS (Credit Pass-Thru)

FIS does not require changes to the online message process, however, there are changes to batch maintenance. FIS is [requiring the use of a new card stock code](#); if you are part of the mass enablement project, this code has been configured in CU*BASE for you and is ready for use. To permanently change to this new code, you can update your BIN configuration in MNCNFG option 16.

If you are not part of the mass enablement project, contact SettleMINT and we can help you configure your new card stock code.

If you want to launch ePix, that is a separate project for both CU*Answers and FIS. We will need to coordinate launch dates between all parties.

You will need to talk to FIS to see if they are ready to support Instant Card Issue with EMV. This will allow you to be ready when CU*Answers has completed the upgrade to CardWizard 6.3

c) FIS (Debit Pass-Thru)

FIS does not require any changes to the online message process, however, there are changes to batch maintenance. They are requiring the use of a new card stock code. Contact SettleMINT to help you configure your new card stock codes.

If you want to launch ePix, that is a separate project for both CU*Answers and FIS. We will need to coordinate launch dates between all parties.

You will need to talk to FIS to see if they are ready to support Instant Card Issue. This will allow you to be ready when CU*Answers has completed the upgrade to CardWizard 6.3.

d) Elan

Elan does not require any changes to either online message or batch processing. Once you schedule a date with Elan and certify your BIN as EMV, any card ordered on that day and after will have an EMV chip.

e) Vantiv

Vantiv does not require any changes either to the online message or to batch processing. Once you schedule a date with Vantiv and certify your BIN as EMV, any card ordered on that day and after will have an EMV chip.

Vantiv does not support shared card numbers for credit cards. If you do not have multiple PAN turned on, you will need to contact SettleMINT to start this process. Then you will need to make a decision on how to get everyone his or her own unique card number. Some options include performing a mass reissue, or a natural reissue (ordering separate cards each month upon expiration).

You will need to talk to Vantiv to see if they are ready to support Instant Card Issue. This will allow you to be ready when CU*Answers has completed the upgrade to CardWizard 6.3.

f) JHA

JHA does not require any changes to either the online message or to batch processing. Once you schedule a date with JHA and certify your BIN as EMV, any card ordered on that day and after will have an EMV chip.

g) Co-Op

Co-Op does have an online message change, which is currently being certified. Once that is completed, we will work with Co-Op to activate this for all clients. Co-Op also has batch maintenance changes. They are requiring us to send a new field telling them that the card order is an EMV request. This new flag will be at the BIN level, and once you set this flag to EMV, all cards will be ordered as EMV. This will require certification.

h) FISERV EFT

FISERV EFT does not require any changes to the online message process, however, there are changes to batch maintenance. When you are working through the process with FISERV, you will need to contact SettleMINT to provide us with the new card type so we can update the configurations correctly. FISERV is adding a “++” in front of the card type we currently send to indicate the card will be an EMV card.

i) Visa DPS (MAPs)

Visa DPS (Maps) does not require any changes to the online message process, however, there are changes to batch maintenance. They are requiring CU*Answers to send a new field indicating the card order is an EMV request. This new flag will be at the BIN level and once you set this flag to EMV, all cards will be ordered as EMV. [This will require certification for all credit unions.](#)

j) First Data

First Data does not require any changes to either the online message or to batch processing. Once you schedule a date with First Data and certify your BIN as EMV, any card ordered on that day and after will have an EMV chip.

k) Vendors We Have Not Yet Communicated With

Metavante, FIS (Berlin/FISB), and FIS Intercept. We have attempted to talk to these vendors but have been unsuccessful. We were informed that they would work like FIS however; we have not been able to confirm this. If you have a relationship with these vendors and can put us in contact with a representative, please let us know.

2) Reissue Options

a) Natural Reissue and Credit Cards

If you have elected to complete a natural reissue to EMV with your credit cards, you will need to work out the switchover date with your card processor. Once you determine the date, any card reissued through your vendor's monthly process will have a chip in it. Some vendors have told us once you make this change you will no longer be able to issue mag stripe cards.

If you have selected natural reissue, have you considered the impact on your loans with shared card numbers? If your vendor does not support chip cards with a shared card number, you will have to order each joint cardholder a unique PAN. Some credit unions have elected to review the reissue report from their vendor and manually order those cards for the member that month. That will keep your expiration dates in sync and ensure that both members get a chip card.

CU*Answers has implemented a project to allow multiple card numbers per loan. Contact the SettleMINT EFT team to activate this feature at any time to help you prepare.

b) Natural Reissue and Debit Cards

If you are choosing to complete a natural reissue with your debit cards, you will need to work out the date with your card processor. Once you determine the date, any card reissue processed through the monthly reissue will have a chip in them. Once you make this change you will no longer be able to issue mag stripe cards.

c) Mass Reissue for ATM/Debit Cards

If you are electing to perform a mass reissue for your debit cards and are not able to reserve a date on our 2015 calendar, it is possible to complete a mass reissue without CU*Answers' involvement. In order to make this work, contact your vendor for details. You will need to ensure the old and new card numbers are exactly the same. As CU*Answers does not do expiration date validation, if you do not manually update the new expiration dates on CU*BASE, we will not decline the transactions. However, if you are a credit union that likes to keep the two systems in sync, which we encourage, then you have the choice of waiting for a reissue date in 2016 with both vendors or moving forward with the mass reissue and manually updating expiration dates in MNATMD option 1.

*If you would like to have CU*Answers assistance, we are currently booking into Q4 of 2016.*

d) Mass Reissue for Credit Cards

When it comes to mass reissues for credit cards, there are a few considerations to keep in mind. Does your vendor support shared card numbers when moving to the EMV cards? If yes, when you reissue, are you keeping the card number and expiration date the same? If this is the case then you could perform a mass reissue without CU*Answers assistance.

If you are changing the card number, issuing new cards for joint users, changing expiration dates, or you have the 'Use Review Date for Disbursement' configuration active, you will need to coordinate with CU*Answers to get the correct fields updated on CU*BASE.

Currently, our 2015 calendar is full and we are booking into Q4 of 2016.

3) Certification

Does your vendor require certification? If so, do you have dates scheduled with all vendors? If you have not reached out to CU*Answers yet, PLEASE make sure that you reach out to us ASAP.

Currently, our 2015 calendar is full and we are booking into Q4 of 2016.

4) EMV Pricing

EMV pricing is \$1000.00 for a Debit project and \$1500.00 for a Credit project. Additional cost applies for the following requests:

New BIN - add \$500.00

Debit Certification – add \$1000.00

Credit Certification – add \$1500.00

Questions? Concerns?

Ask us for details!

Call us at (800) 327-3478 ext. 309

or email settleminteft@cuanswers.com