

## Staying on Track with Europay, MasterCard & VISA

Guide to Implementing EMV Technology

May 2015

Vol 2.0

### 1) 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 separate out these card numbers. 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. You can contact the SettleMINT EFT team to activate this feature at any time to help you prepare.

### 2) 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.

### 3) 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 to get 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 Q3 of 2016.*

#### 4) 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 expirations 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 Q3 of 2016.*

#### 5) FIS Mass Enablement Project – Credit Cards Only

FIS is in the process of launching a mass enablement project. FIS has provided us with two card stock codes that will be updated in your credit card stock configuration by 08/07/15. If you would like to make the new chip card stock code your default card stock, you can make this change by going to the online credit card configuration at MNCNFG option 16, selecting each BIN, and changing the default code. The next time you order a card, the new chip card stock code will be used.

We understand that FIS allows custom plastic images and ePix cards. If you are electing to use these features, that will be a separate project with both FIS and CU\*Answers and would be completed following your EMV enablement. Be sure to coordinate dates with both vendors.

## 6) Entrust Datacard Instant Issue

Entrust Datacard, formerly known as Datacard Group, informed us in August 2014 that the current version of CardWizard that we're running, version 5.4, along with all of our current hardware, will support EMV card issuance. We therefore made no plans to update our software.

However, we have recently learned that Entrust Datacard has taken a shift in direction and is now requiring both an update to the latest version of CardWizard, version 6.2, in addition to new equipment in order to begin offering EMV card issuance.

Regardless of this last-minute shift on the part of Entrust Datacard, we have not planned for the significant programming or budgeting resources that would be needed to update your card issuance software.

We are continuing to have conversations with Entrust Datacard regarding this matter and will keep you updated on any changes.

## 7) Vendors

At this time CU\*Answers is completing another round of conference calls with each of our vendors. We still have a few vendors who do not have finalized EMV plans. Once we can confirm the direction of all CU\*Answers EFT vendors, we will be able to make decisions on our EMV enhancements.

## 8) Contact

We will be contacting you soon to discuss what option you are choosing, if any, and the date you plan on launching. This information will be helpful for CU\*Answers even if you are completing a natural reissue.

**Ask us for details!**

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

or email [settleminteft@cuanswers.com](mailto:settleminteft@cuanswers.com)