

September 2014 P-Card Newsletter

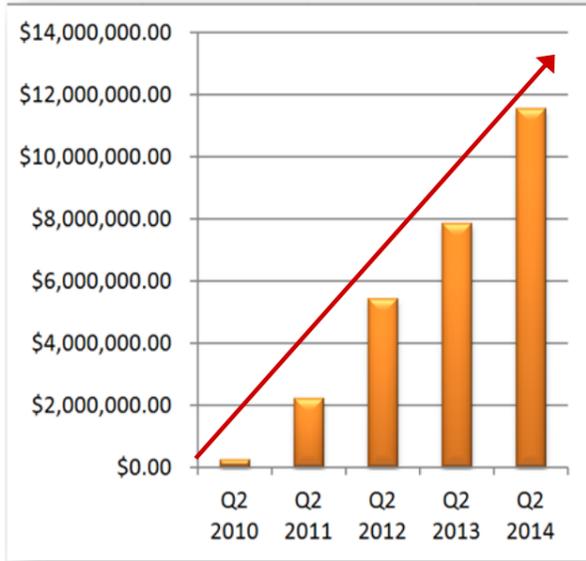
Raking in the Cost Savings!

Our program continues to see steady growth as new opportunities for spend migration (from PO to P-Card) are identified. Quarter 2 2014 was our highest quarterly P-Card spend volume to-date! The snapshot below compares our Quarter 2 spend from 2010 to current.

It's not that we are spending more, it's just that we have continued to transition to a leaner, more efficient way of doing business.

Great Job everyone!

Q2 Year	P-Card Spend
Q2 2010	\$228,513
Q2 2011	\$2,195,232
Q2 2012	\$5,414,638
Q2 2013	\$7,839,171
Q2 2014	\$11,540,179



EMV Chip Cards Coming Very Soon!

We are pleased to announce that [EMV chip cards](#) are coming to our card program, beginning in October 2014! "EMV" – commonly referred to as "chip" or "chip and PIN" – is a globally accepted card standard that uses an embedded microchip to protect your purchases from counterfeit fraud.



You will be receiving an EMV chip card when your US Bank P-Card is reissued or replaced due to loss or theft. The plastic will look like your current card, and the account number will remain the same, but you will experience a whole new level of card security.

- **EMV chip cards are easy to use.** Your new card includes both the chip and a magnetic stripe, so you'll be able to use your card wherever P-Card is accepted.
- **If a merchant *hasn't* adopted EMV chip technology yet,** your card will be processed just the same as it is today. It will be swiped, and you'll sign the receipt.
- **If a merchant *has* adopted EMV chip technology,** your card will be inserted ("dipped") into the terminal. You'll sign the receipt and be good to go!

Although EMV chip technology is recognized around the world, it is new to many U.S.-based cardholders and merchant locations. We'll be sharing information with you throughout the transition to help you learn everything you need to know about your new card.

Training Changes

There are new changes to our training structure and we wanted to keep everyone informed. The changes are being made in an effort to reduce risk in the Oracle iExpense system. Since iExpense is an employee reimbursement program, gaining access to the system for processing P-Card transactions also grants full access to the system for employee reimbursement processing.

Moving forward, we want to ensure that everyone that is granted full rights to the system understands how to use all of the system's functionality. This is a collaborative effort between the Business Resource Center and Procurement. For more information on the training changes please see the attached "P-Card Training Changes.pdf."



Home Depot Breach

Home Depot is currently investigating a data breach. Please continue to use your card with confidence; US Bank is aware of the issue and protecting your account. If we detect suspicious activity, we will contact you immediately and replace your card. You do not need to cancel and request a new plastic.

US Bank has a **Zero Fraud Liability** policy, which means you are not responsible for any unauthorized transactions made to your account.



Our next P-Card training will be on Tuesday, October 7th from 1:30 to 3:30 in the Chinook Dahlia Room, 3rd Floor. We welcome anyone who would like to attend, even for a refresher course! You can sign up through PeopleSoft or [contact us](#).

