EMV Chip Card is Coming Soon

EMV, which stands for Europay, MasterCard, and Visa, is a global standard for authenticating credit and debit card transactions. EMV payment cards contain an embedded microprocessor that provides enhanced security features. This will require an equipment upgrade for most credit card terminals.

We are working closely with our processor, Global Payments, to organize the ordering of equipment for EMV credit card terminal deployment. Merchant Card Services will contact departments in the near future to replace equipment for EMV capable terminals prior to October 2015.

Preventing Chargebacks

A chargeback is the return of funds to a cardholder. The cardholder initiates a chargeback by contacting their bank and filing a complaint. The amount of the original transaction is then removed from the department’s account.

We receive a significant number of chargebacks and inquiries from customers who don’t recognize a charge on their statement when it is processed through iPay. This is primarily due to the limited descriptive text that we can use: “U of IL Web Payment.” If departments can make sure they include a small bit of text on any receipts or emails indicating how the charge will appear on their account, that will go a long way to help reduce the number of confused customers.

Regulation Change Now Permits Credit Card Minimum Purchase Amounts

Federal law now permits merchants to require a minimum purchase amount of up to $10 for credit card transactions. When a merchant opts to set a minimum purchase amount, the requirements are as follows:

– The minimum purchase amount must be $10 or less.
– Merchants may not have different minimums among card brands. Any minimum purchase amount must apply to American Express, Visa, MasterCard, and Discover, exactly the same.
– Minimum charges may not differ among card-issuing banks.
– Minimum charges for debit card transactions are not allowed regardless if a transaction is run as debit or credit

Refer to Credit Card Minimum Purchases (PDF) for complete rules and limits.
Recognizing Email Scams and Reducing Fraud

Phishing is commonly conducted through email scams that specifically ask recipients for account information verification.

⇒ Departments should NEVER respond by providing their merchant id#, terminal information, bank account number, or accepting credit card machine upgrades.
⇒ We remind everyone: NEVER click on unsolicited web links provided in an email or other correspondence.

Email Phishing Example:
Original Message——
From: global Payments
[mailto:updates@globalpay.com]
Sent: Tuesday, February 01, 2015 4:16 PM
To: XXXXXXXXXXX
Subject: ACCOUNT UPDATE

Dear Global Payments Customer,
To help protect your identity and your private information, verification of your account is required. Download your attachment and continue.

Are Your Department Contacts Up to Date?

Merchant Card Services maintains a list of all named contacts in designated operational roles. All units are encouraged to make sure our contact information is correct and to provide updated contact information to Merchant Card Services, at merchantcardhelp@uillinois.edu.

- The Fiscal Officer is responsible for management and oversight of all aspects of payment card processing within a unit. This includes ensuring a unit complies with all merchant card processing policies as well as Payment Card Industry Data Security Standard (PCIDSS).
- The Dispute Resolution Contact is responsible for responding to chargeback requests and documentation retrievals. These information requests come from a customer’s bank and require a response to be submitted in a timely manner in order to avoid possible loss of funds.
- The Operations Manager is responsible for overseeing daily operations or support of the terminal, point-of-sale, or e-commerce system. In addition, this role is accountable for following and supervising the enforcement of all merchant card processing policies and the Payment Card Industry Data Security Standard (PCIDSS).
- The Web/Technical Contact is responsible for the maintenance and support of the department’s website (iPay only).

Note: For smaller units, the Fiscal Officer and Operations Manager roles may be fulfilled by a single person.

About Us

Merchant Card Services is responsible for all payment card transactions accepted for the sale of goods and services by all entities within the University. We are part of University Administration within the Office of Treasury Operations. Our office is located on the Urbana-Champaign campus. For more information, visit our website, call us at 217-244-9384, or email us at merchantcardhelp@uillinois.edu.