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Security updates may impact Texas State ID card carriers

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<http://star.txstate.edu/sites/default/files/cards04222014.jpg>

Texas State ID cards may be utilizing new technology by fall 2015 due to a movement toward added security measures in the US credit card industry.

The transition from decades-old magnetic strip technology is in response to widespread data breaches at Target, Michaels and Neiman Marcus, where customers' data were "lifted" from their cards as they completed in-store transactions, according to a report by the Credit Union National Association.

At Texas State, students are given the option to link their ID cards to a Wells Fargo bank account through a school-sponsored partnership, said Stephen Nixon, vice president of campus and workplace banking programs for Wells Fargo.

"When a student ID card is linked to a checking or savings account for that added debit card or ATM functionality, it effectively functions just like a standard Wells Fargo debit or ATM card would," Nixon said.

Wells Fargo cards are backed by Visa, one of the retailers that has set an October 2015 deadline to fully transition to "smart chip" or EMV technology, Nixon said.

EMV, which stands for Europay, Mastercard and Visa, is a type of chip that generates a new code for each transaction, making it more difficult for would-be thieves to make a counterfeit. Data can be stolen more easily from traditional magnetic cards. The data can then be encoded onto a counterfeit using the same numbers and expiration dates.

Texas State student ID cards currently store information on a magnetic strip and a proximity chip, said John Root, director of Auxiliary Services.

"The magnetic strip is what you're using when you use it at the library, for your meal plan, and when you use Bobcat Bucks," Root said. "The proximity chip just controls the door access portion."

Root said the university is still happy with the functionality and reliability of the magnet strip design and will probably not take the initiative to update its card technology anytime soon.

The university cards that have debit functions will be affected by upgrades at the same rate as those of other consumers, Nixon said.

"We are in the process of coming up with the plans of applying EMV and offering EMV for our debit card customers, and the same goes for our campus card program," Nixon said. "Student customers who participate in the campus card program by linking their student ID cards to their checking account will be receiving EMV on the same timeline as our standard Wells Fargo card holders."

EMV cards have been used internationally since the 1990s, according to The Nilson Report, a market research publication. There are 4.2 million EMV student ID cards already in use at 211 universities across 10 countries, according to Gemalto, the Netherlands-based company that provides them.

Card theft among students is virtually unheard of at Texas State, said Jeb Thomas, access services supervisor. Thomas said the only cases he was aware of involved students using stolen cards to buy food at the dining hall.

Students who use their IDs as debit cards are just as susceptible to fraud at merchant locations, Nixon said.

"To the extent that card information is susceptible to theft or to data breaches, the susceptibility is the same," Nixon said. "So accordingly, there have been data breaches in the past that may have included campus card program information."

While these changes will come at a great cost to card issuers and merchants, Nixon said he doesn't expect to see incremental costs of the added technology passed on to student customers in the form of higher fees or to the university itself.

"It's important to note that the cost of a debit card isn't passed on to consumers, nor is the replacement cost for a Wells Fargo debit card, and I wouldn't expect that to change as a result of having this technology," Nixon said. "And I think the same thing can be said for the campus card arrangements that we have."

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