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## PRESS RELEASE

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### **100 millionth chip and PIN card issued today**

- **Chip and PIN programme issues bank holiday PIN advice** -

The Chip and PIN Programme announced today (26 May 2005) that the 100 millionth chip and PIN card has been issued in the UK. It also released PIN advice to cardholders travelling abroad this bank holiday.

Since the first chip and PIN card was issued in March 2003, 100 million cards have been issued to 38 million cardholders. More than 70 PIN-verified transactions are now taking place every second.

Given that almost every cardholder in the UK now has one or more chip and PIN card in their wallet, the programme is issuing advice to UK holidaymakers going abroad this bank holiday to make sure they know their PINs for all chip and PIN cards they want to use.

As the rollout of chip and PIN technology takes place across the world, UK overseas travellers this bank holiday could come across newly upgraded chip and PIN terminals in shops, hotels and restaurants. Cardholders with chip and PIN cards will be asked to enter a PIN instead of signing to verify a payment and if cardholders don't know their PIN they may not be given the option of signing, as they are currently in the UK.

Chip and PIN spokesperson, Sandra Quinn comments:

“Chip and PIN is now a way of life for everyone across the UK and cardholders are now expecting to use chip and PIN on a daily basis. However, it is not just in the UK that they will be asked for their PIN, so they must memorise their PIN before they go abroad this bank holiday as there is a growing chance that they will be asked to use it.”

With the introduction of chip and PIN there is no change in liability for the cardholder. Innocent victims of card fraud remain fully protected from suffering financial loss under The Banking Code.

**Before you travel overseas this bank holiday:**

- Make sure you know the PIN for each plastic card you take on holiday – debit and credit cards. You may have to enter your PIN in a shop, hotel or restaurant.
- Memorise your PIN and never write it down – you can always change your PIN at a cash machine to something easily memorable before you go away.
- Ensure you take the 24-hour phone numbers for cancelling your cards in case they are lost or stolen – but remember not to keep these numbers in your wallet.
- Only take cards away with you that you intend to use on holiday. Keep the others in a safe place at home.

**When you are abroad this bank holiday:**

- Take extra care to ensure that your valuables are safe – remember that in hot weather, wearing fewer clothes means personal items are more visible. A money belt is an ideal way to carry your valuables.
- Keep handbags and wallets out of sight of opportunist thieves when you are driving – especially in slow moving traffic. Keep your plastic cards on you at all times, and do not leave them in the car.
- Keep an eye on your cards when you pay in shops, restaurants and hotels. Do check your statements for any unusual transactions when you return home.
- You might want to let your bank know in advance that you are going to be using your cards abroad. If your bank notices unusual spending patterns it will contact you to check that the transactions are genuine – if they aren't, an immediate block will be put on your card.
- When paying, be wary of letting your card out of your sight and dispose carefully of any receipts that include your card details.
- When entering your PIN at a cash machine or in a PIN pad, use your hand or body to shield it from prying eyes.

**ENDS**

***For further information, contact the APACS Cards Information Office***

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