



# Introducing chip and PIN



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## PIN not pen

The way that we pay for things with credit and debit cards is changing. By 2005, most of us will be using a smart, new system in the UK called chip and PIN which will help safeguard our cards from fraud.

The main difference is that when you pay with your card, you will be asked to enter a four-digit number instead of signing a receipt. This number is a personal identification number, better known as a PIN and the same as the one you use at a cash machine.

Most people will be getting replacement cards from their card companies by 2005. Typically, this will be when current cards reach their expiry date. Shops and other places that accept card payments will be gradually switching over to chip and PIN so that the majority of transactions will be verified by PIN by 2005.

## Why are we changing?

Chip and PIN introduces a much more secure way for over 40 million people in the UK to use their credit and debit cards. It combines smart 'chips' on cards to store information more safely combined with PINs which will make it harder for criminals to use your card or card details.

Plastic card fraud is a massive problem with over £400 million worth committed on UK cards every year. That's about £1 million every day.

The Chip and PIN Programme is part of a worldwide initiative and the UK is one of the first to put it in place. A similar system in France reduced card fraud by 80 per cent, so it really does work. In time, queues at tills will be shorter as paying by PIN takes less time than signing.

## The chip and PIN trial

In the summer of 2003, a very successful chip and PIN trial took place in Northampton. In the trial, people really liked the new system with more than eighty per cent of those we asked saying they were in favour. Across the country, people seem to agree. In a national survey, 84 per cent of people say they are 'quite keen' or 'can't wait' to use chip and PIN and 95 per cent think it will be 'child's play' or 'fairly easy' to use.

## What do I do now?

You don't have to do anything now! Your card company will be in touch with full information when they are ready to issue a new chip and PIN card to you.



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## How does it work?

Using your PIN to pay will be quick and easy



**1** When you go to pay, checkout staff will put your card into the card reader or ask you to do it.



**4** The PIN is not displayed. You will see asterisks (\*\*\*\*) instead.



**5** If you make a mistake, press clear and re-enter your PIN.

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## Tips on choosing and remembering your PIN

- Your new card may have the same PIN as your current card. If you want to change your PIN you can do it at a cash machine or by contacting your bank
- If you do change it, don't use numbers easily associated with you like part of your telephone number, your year of birth or your street number
- It may be the first time you need to remember a credit card PIN as you need a PIN for all your cards
- Avoid popular number sequences like 9876 or 1234 or 9999
- Random combinations of numbers are best and hardest for a criminal to guess
- Some people find it helps to visualise the keypad pattern of the numbers as you enter them



**2** If you have a chip and PIN card, the card reader will recognise this and will proceed with a chip and PIN transaction.



**3** Follow the instructions on the screen. Check the amount and enter your secret four-digit PIN on the PIN pad followed by the ENTER key when asked to confirm the payment.



**6** In restaurants and other places where tipping is commonplace, you may be given the choice of entering a tip or new amount before entering your PIN.



**7** The screen will show you if the transaction has been verified and you will be issued a receipt as normal.

- If you forget your PIN completely, contact your card company and they will send you a reminder
- If remembering a four-digit PIN is difficult, break it down into two lots of two numbers, for example 5641 might be remembered as fifty-six and forty-one

### **What happens if I key in the wrong number?**

- Don't worry if you key in the wrong number - you have three chances to get it right

- If you enter the wrong number three times in a row your PIN will be 'locked'. This stops anyone who isn't you using your card and having more guesses at your PIN
- The screen on the PIN pad will tell you if you entered a wrong number
- If your card is locked please contact your card company who will tell you how to unlock your card

# Frequently Asked Questions

## What is chip and PIN?

Chip and PIN is a new, more secure way to pay with a credit, debit or charge card. In the future you will simply tap in a four-digit number rather than signing a receipt.

## What is chip?

A microchip on your debit or credit card stores your card data more securely than the current magnetic stripe – it is much harder to copy.

## What is PIN?

A PIN (Personal Identification Number) is a four-digit number you tap in to verify a payment.

## Will I have to have new cards?

Yes. Your cards (even those with chips already in them) will be replaced in order to allow you to use PIN when you pay. In most cases your cards will be replaced when they expire.

## What does it mean if my PIN is 'locked'?

This means that you have entered the wrong PIN three times in a row when trying to make a purchase and the card is made temporarily

unusable. If you contact your card issuer they will help you unlock it.

## How will I know what my PIN is?

Your card company will send you a new PIN or may readvise you of your old PIN when you get your new chip and PIN card. If you don't know your existing PIN contact your card company.

## I am disabled; will chip and PIN affect me?

Overall, chip and PIN will allow more disabled people to use cards than before. Of course, it will not suit everyone. Disabled cardholders should discuss their options with their card companies, including cards with signatures, just as they do now.

## Will my new chip and PIN card still need to be signed on the reverse?

Yes. You'll need this to use your cards in shops that haven't yet switched to chip and PIN or when in countries still without chip and PIN. And your signature will still be checked if you pay by cheque.

**For more information visit**  
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## Keep your PIN a secret:

- Don't allow anyone else to use your card, PIN or other security information
- Always memorise your PIN and destroy the notification as soon as you receive it. If the PIN you are provided with is difficult to remember, change it to something more memorable
- Never write down or record your PIN or other security information
- Always take reasonable steps to keep your card safe and your PIN secret
- Your bank or the police will never ask you to disclose your PIN

## For disabled cardholders

- If you have concerns about using chip and PIN you should contact your bank or card issuer who will be happy to discuss alternative options with you



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