

# News release



6 February 2004

## Londoners get to grips with Chip and PIN

Hundreds of London shoppers visited the chip and PIN helpdesk at Brent Cross Shopping Centre in this week, as the chip and PIN roadshow team spent two days [3-4 February 2004] in the centre explaining the new system to cardholders.

Retailers and shop workers also discussed the new, secure payment system with the chip and PIN roadshow team - finding out how it worked, why it's being introduced and how it makes life tough for card fraudsters.

Chip and PIN is the biggest change in the way Britain shops since decimalisation. It means that purchases will become more secure as cardholders enter a four digit PIN instead of signing to verify card transactions. The introduction of chip and PIN is expected to dramatically reduce the levels of fraud committed on lost and stolen cards and on 'skimmed', 'cloned' or counterfeit cards.

Sandra Quinn from the UK Chip and PIN Programme says:

"We're delighted that the chip and PIN roadshow got off to a flying start at Brent Cross. Our research has shown that Londoners are overwhelmingly positive about the introduction of the new cards; with 82 per cent preferring to make a purchase at a shop where they could use their secure PIN, rather than at a shop where they would have to sign; and first-hand experience at Brent Cross reflected this. One in six cardholders across London is already in possession of a chip and PIN card, and our team was able to answer shoppers' and retailers' questions in a relevant and accessible environment."



Safety in numbers  
[www.chipandpin.co.uk](http://www.chipandpin.co.uk)



The UK Chip and PIN Programme is part of an international initiative to tackle plastic card fraud. A similar domestic PIN-based system for debit cards only in France has seen an 80 per cent reduction in fraud since its introduction ten years ago.

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**Notes to editors:**

- Banks, retailers, building societies and card issuers have joined forces to combat the problem of credit and debit card fraud through the UK Chip and PIN Programme.
- By 2005 the majority of plastic card transactions will be verified by cardholders keying in a secret four-digit PIN (Personal Identification Number) rather than signing a receipt.
- This simple new system is part of a global initiative to cut fraud. Many other countries in Europe and around the world are planning to implement the chip and PIN system, which is built to an international standard.
- Other kinds of card fraud, such as identity fraud and card not present fraud are being tackled by retailers and banks through a number of initiatives. These range from verifying the cardholder's address and cross-checking a card security code to combat fraud made over the phone and internet; production of training manuals; multi-sector working groups to address practical solutions and research into hand-held PIN readers that could be used in the future for card-not-present payments.
- The Chip and PIN Programme continues to consult with the Disability Rights Commission and other groups to ensure we continue to meet the needs of cardholders with disabilities.
- UK plastic card fraud facts and figures can be downloaded from [www.cardwatch.org.uk](http://www.cardwatch.org.uk).