News release

Chip and PIN Kicks-Off UK City Shopping Centre Roadshow

The UK Chip and PIN Programme today [02/02/04] announced its customer helpdesk UK roadshow will begin on **Tuesday, 3 February 2003 at Brent Cross Shopping Centre, North West London**. The roadshow will give UK shoppers the chance see how the new system works and understand how it will help protect their credit and debit cards from fraud.

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.

Across the UK, one in six cardholders have already received chip and PIN cards and 100,000 businesses have begun taking payments using the new, more secure system.

On Tuesday 3 and Wednesday 4 February, the chip and PIN helpdesk will be outside Marks & Spencer in Mall Two at Brent Cross and is open from 9am until 8pm each day. A team of advisors will be on hand to answer any questions shoppers or retailers may have about chip and PIN and how its introduction will affect them.

Further confirmed dates for the UK chip and PIN roadshow are:

- 12-13 February, White Rose Shopping Centre, Leeds
- 17-18 February, Meadowhall Centre, Sheffield
- 24-25 February, Oracle Centre, Reading
- 3-4 March, The Gyle Centre, Edinburgh

For immediate release
2 February 2004
• 9-10 March, The Shires, Leicester
• 18-19 March, West Quay Centre, Southampton
• 27-28 April, Buchanan Galleries, Glasgow

Additional dates will be announced shortly.

Sandra Quinn from the UK Chip and PIN Programme says:
“We want to give shoppers who haven't yet received new chip and PIN cards an opportunity to see how it works. With our helpdesk and advisors, we're on hand to answer any questions cardholders and retailers may have about how chip and PIN works, and how the new system will make life harder for card criminals.”

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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Journalists interested in visiting the helpdesk should contact:
Chip and PIN press office
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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.