

Tuesday 24 January



Cardholders reminded they can change their PINs to ensure they remember them

- Three weeks left to chip and PIN deadline on 14 February 2006-**
- After this date if you don't know your PIN your card may be declined -**

The Chip and PIN Programme today (24 January 2006) reminded cardholders that they can change their personal identification number (PIN) on their chip and PIN credit and debit cards at most bank-owned cash machine in the UK or by contacting their card company.

After 14 February all chip and PIN cardholders must use their PIN to be sure they can pay with their chip and PIN card. If you don't know the PIN, your card may be declined and you should not expect to be able to sign.

In December 2005 there were just over 2 million PIN changes made on the UK's 127 million chip and PIN cards – this figure is in line with monthly averages and indicates that the overwhelming majority of people are comfortable remembering their existing PIN.

With just over three weeks to go before Valentine's Day, however, now is the time for chip and PIN cardholders who are having trouble memorising their PINs to change their PIN to something that is easier to remember. There are two ways a cardholder can do this, depending on who your card company is:

- by using the 'PIN services' option at most bank-owned cash machine
- by contacting their credit or debit card company

Cardholders will also need to contact their card company if they don't know the PIN for their chip and PIN card or if they have locked it by entering the number wrongly on three consecutive occasions.



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Sandra Quinn from chip and PIN said:

“With only three weeks to go until 14 February we want to remind cardholders that they can change their PIN on their credit and debit cards to something more memorable.

“The Banking Code guarantees you can change a PIN – which isn’t a service customers in many other countries around the world enjoy.

“Our research shows that some people find it trickier to get to grips with their PIN on their credit cards, because they tend to be used less often.

The Programme also reminded cardholders of some useful hints and tips to help them remember their PINs:

- If you find your PIN hard to remember, you can change it at a bank-owned cash machine – just select the ‘PIN services’ option or contact your card company
- Avoid popular or obvious number sequences like 9876, 1234 or 9999 - random combinations of numbers are best and harder for a criminal to guess
- Some people find it helps them to remember their PIN by visualising the pattern the numbers make on the keypad as they enter them
- Try breaking your PIN into two lots of two numbers, for example 5641 might be remembered as fifty-six and forty-one
- Combining numbers which mean something to you is always a good way of remembering – your youngest child’s age (14) with your best friend’s house number (23) for example

There are still some important exceptions after 14 February where cardholders will continue to sign. Cardholders with old-style chip and signature cards that have not yet been upgraded and cardholders with cards from countries that have yet to upgrade to chip and PIN will also continue to sign – as will disabled cardholders who have a chip and signature card because they cannot use a PIN because of their disability. Also, all



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cardholders will continue to sign in shops that have yet to or have chosen not to upgrade their tills to chip and PIN.

By the end of December more than 98 per cent of transactions on chip and PIN debit cards were already being completed successfully with a PIN and more than 92 per cent on chip and PIN credit cards.

- Ends -

For more information contact the chip and PIN press office:

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Notes to editors:

- Banks, building societies, retailers, card schemes and card companies have joined forces to combat credit and debit card fraud through the UK Chip and PIN Programme.
- The Chip and PIN Programme sees smart chips on credit and debit cards, coupled with the use of a secret four-digit PIN (personal identification number) to verify the transaction rather than signing a receipt.
- This simple system is part of a global initiative to cut fraud. Many other countries in Europe and around the world are implementing, or planning to implement, the chip and PIN system, which is built to an international standard.
- All card companies are committed to ensuring that the small number of disabled customers who are not able to use a chip and PIN card are able to use an alternative such as a chip and signature card which will enable them to continue using their cards now and after 14 February 2006.
- The Chip and PIN Programme continues to consult with the Disability Rights Commission and other groups to consider the needs of disabled cardholders.
- The consumer will continue to be protected from card fraud losses by The Banking Code. Nothing changes for the consumer. Just as now, cardholders do need to be responsible in protecting their cards and keep their PIN a secret.
- Other types 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 include verifying the cardholder's address and cross-checking a card security code to combat fraudulent transactions made over the phone and internet; production of training manuals; multi-sector working groups to address practical solutions and research into hand-held card readers that could be used in the future for card-not-present payments.
- UK plastic card fraud facts and figures can be downloaded from www.cardwatch.org.uk



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