

**Press release**  
**05 December 2005**

## **New Chip and PIN research shows disabled cardholders have welcomed the new technology**

The Chip and PIN Programme today (05 December) released new research which shows that the majority of disabled cardholders in the UK have welcomed chip and PIN and are happy using it on a daily basis.

The research involving 350 disabled cardholders and carried out by GfK NOP Ltd is the fifth wave of research undertaken by Chip and PIN into disabled cardholder's views regarding chip and PIN so far. The research showed that across each type of disability, cardholders liked using chip and PIN and preferred entering their PIN to pay compared to the old method of signing.

The research showed that:

- 83 per cent of all disabled chip and PIN cardholders questioned found chip and PIN as easy or easier than signing
- Similar levels with visually impaired respondents (74 per cent) and mobility impaired (80 per cent) found chip and PIN as easy or easier than signing
- 79 per cent older cardholders (65+) found chip and PIN as easy or easier
- 70 per cent of all chip and PIN cardholders prefer chip and PIN to signing
- The survey found that 79 per cent of respondents with a chip and PIN card found remembering a PIN easy

The research also asked disabled cardholders to name the biggest advantages of chip and PIN. Across each group of disabled cardholders fighting fraud, ease of use and that chip and PIN was a safe way to pay were identified as the biggest advantages of the new technology.

Sandra Quinn, from chip and PIN, published the findings at a special forum for disabled groups held in central London the week before last. Sandra said:



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“This is the fifth wave of research carried out by the chip and PIN Programme over the last 18 months. Through each wave of research we have found that disabled cardholders have welcomed chip and PIN, prefer it to signing and believe it has real advantages over the old method of signing.

“Of course, there will be some cardholders who are unable to use chip and PIN because of a disability. For those cardholders the banking industry will always be able to provide alternatives, such as a chip and signature card, that will allow them to carry on signing and using their credit and debit cards as they do today. Cardholders who wish to use a chip and signature card or discuss other options should contact their bank which will be able to help.”

The forum took place to give disability groups the opportunity to learn more about the “I ♥ PIN” campaign launched recently. The I ♥ PIN campaign focuses on the 14 February date, after which cardholders must use their PIN to be sure they can pay with their chip and PIN card. Disabled cardholders who have opted for a chip and signature card will continue to use a signature after this date.

#### Notes to editors

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#### For more information contact the chip and PIN press office:

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Copies of the consumer leaflet will be available online.

#### 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 will see 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 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.



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- All banks 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 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](http://www.cardwatch.org.uk)



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