



I ♥ PIN

14 February 2006



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After Valentine's Day 2006 you must use your PIN to be sure you can pay with your chip and PIN card. If you don't know the PIN you should not expect to be able to sign. You may need to provide an alternative method of payment instead. For the vast majority of us who are already happily using PIN there's no change.

If you don't know the PIN for any of your chip and PIN cards, contact your card company now – they will send you a reminder. And if you're worried about remembering your PINs, try using some of the tips in this leaflet.

Safer, faster, more secure

Since its introduction, UK shoppers have taken to chip and PIN with enthusiasm. It has already cut fraud on cards and has cut down the time spent queuing at the checkout. One hundred chip and PIN transactions a second are already verified by a PIN – which shows how easily most of us have made the change. And we cut out £36m of fraud in the first half of 2005 as a result of chip and PIN. Banks and retailers now want all UK shoppers to use the PIN on their chip and PIN cards so we can stop even more criminals using other people's cards.

Always PIN?

Most of us now have at least one chip and PIN card and find using a PIN quick and easy.

But if you are one of the few people who has not yet got a chip and PIN card, or if some of your cards have yet to be upgraded, don't worry. Customers with old-style cards will still be able to sign when using them. The same is true for visitors to the UK from countries that have yet to upgrade to chip and PIN.

Any disabled cardholder who is using an alternative, most likely a chip and signature card, because an impairment prevents them from using PIN will also continue to sign for goods now and in the future. Any disabled cardholder who has a chip and PIN card and is unable to use a PIN should contact their card company who will discuss the most appropriate alternative for them.

And it's worth remembering that even if all of your cards are chip and PIN, you will still be asked to sign for purchases if the shop or business does not yet use chip and PIN equipment.

How does it work?

Step by step guide

Step 1:

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

Step 2:

If you have a chip and PIN card, the card terminal will recognise this and will request a PIN instead of signature

Step 3:

Follow the instructions on the PIN pad. Check the amount and enter your secret four-digit PIN followed by the ENTER key when asked to confirm the payment. Make sure no-one can see your PIN by picking up the PIN pad where possible or shielding it with your free hand or your body

Step 4:

The PIN itself is never displayed. You will see asterisks (****) instead

Step 5:

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

Step 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

Step 7:

The screen will tell you if the PIN has been accepted and you will be issued a receipt as normal





Tips on choosing and remembering your PIN

- If you find your PIN hard to remember, you can change it at most cash machines – just select the ‘PIN services’ option
- If you change your PIN, don’t use numbers easily associated with you like part of your telephone number, your year of birth or your street number as they are too easy to guess
- Remember to find out the PIN on your credit card – as you are less likely to have used it in the past. If you don’t know it, ask your card company to send you a reminder
- Avoid popular or obvious 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 pattern the numbers make on the keypad as you enter them
- 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

- Combining numbers which mean something to you is always a good way of remembering – your youngest child’s age (07) with your mother’s house number (23), or your favourite football player’s shirt number (10)

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 a wrong number three times, though, your PIN will be ‘locked’. This stops anyone else 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 contact your card company who will help you unlock it or if you remember your PIN later, you can then unlock it yourself at a UK cash machine
- Don’t allow anyone else to use your card, PIN or other security information
- Never write down or record your PIN or other security information
- Your bank or the police will never ask you to disclose your PIN

Frequently asked questions

What's happening after 14 February 2006?

After Valentine's Day 2006 you must use your PIN to be sure you can pay with your 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. You may need to provide an alternative method of payment instead.

What do I need to do?

If you have a chip and PIN card make sure you know your PIN and use it for all your purchases. If you have a chip and PIN card but don't know your PIN contact your card company who will reissue your PIN. If you are not sure whether your card is chip and PIN contact your card company.

Most people are already using their PIN for all their transactions and will not need to do anything.

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

This means that you have entered the wrong PIN three times when trying to make a purchase and the card is made temporarily unusable. If you contact your card company they will help you unlock it.

How will I know what my PIN is?

If you don't know your PIN, get in touch with your bank or card company well ahead of Valentine's Day. If you find your PIN hard to remember use some of our memory hints and tips or change it to something more memorable at a cash machine.

I am disabled; will chip and PIN affect me?

The majority of disabled people have welcomed chip and PIN once they have had the chance to try it out. Indeed, it means that some customers find it easier to use cards than ever before.

Using a PIN may be more difficult than signing for some disabled cardholders. You should contact your card company straight away who will be able to provide you with an alternative, most likely a chip and signature card.

Will I use my PIN in every shop?

When you use your chip and PIN cards in shops which have not yet upgraded to chip and PIN equipment, they will still ask you for a signature.

Can I use my chip and PIN card abroad?

UK chip and PIN cardholders travelling abroad should increasingly expect to use their PIN wherever they pay.

For more information visit
www.chipandpin.co.uk



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