

# The chip and PIN guide

## Customer care

The chip and PIN rollout carries on apace. Three quarters of cardholders now have a chip and PIN credit or debit card in their wallets and more than 520,000 tills across the UK have upgraded to the new technology.

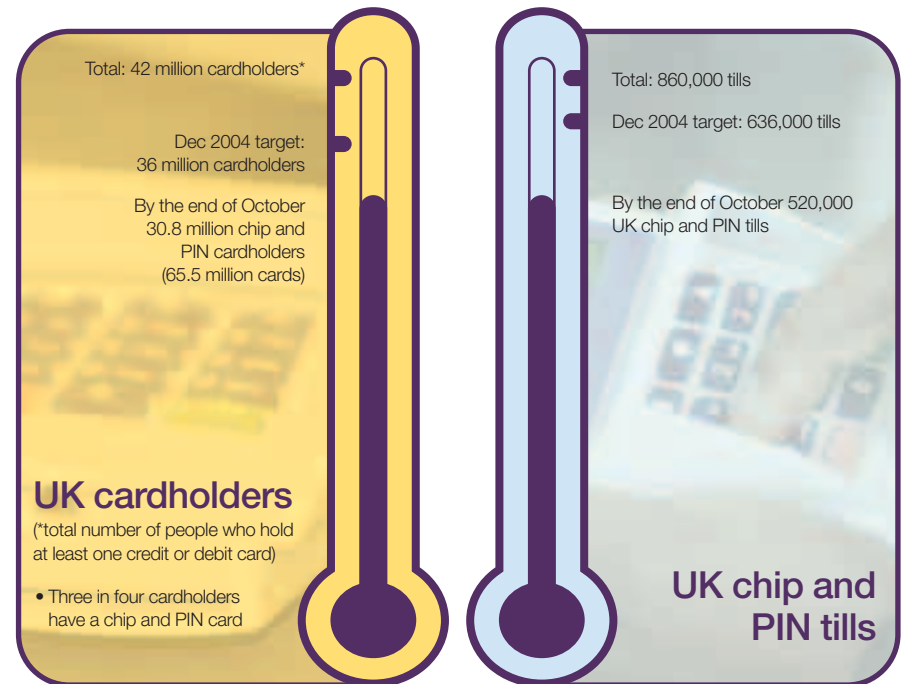
Major stores rolled out or rolling out now include Comet, BP, Marks & Spencer, Asda, Dixons Group, Wilkinson, Tesco, Homebase, and Debenhams, and there are tens of thousands of smaller retailers and other businesses with chip and PIN terminals at the point-of-sale.

But the introduction of the new,

more secure, way to pay isn't just about rolling out technology; it's about making sure that everyone at the point-of-sale makes the switch as smoothly and quickly as possible.

In reality what this means is that staff are confident they can help customers make the change to chip and PIN – especially if it's their first PIN transaction.

If you're working at the till or checkout, you're perfectly placed to reassure customers about using their PINs, and make sure that they protect themselves, and your place of work, from card fraudsters.



## Helping customers at the point-of-sale

- Always follow the prompts – the point of sale terminal will provide step-by-step instructions to complete the transaction
- Try asking “Please enter your PIN” rather than “Do you know your PIN?”, it's more positive and reassuring.
- Be patient, customers using chip and PIN for the first time may take a little longer than usual, and may need some reassurance about what to do. But once they get used to it, most people find using a PIN is quicker and easier than signing.
- Make sure customers enter their own PIN. By all means show them what to do and how to do it, but don't let them tell you what their PIN is. PINs should be kept secret at all times.
- Using PINs instead of signatures makes all of our cards much more secure and makes life tougher for the fraudsters.

# Privacy and accessibility

Some customers are worried about being overlooked when they enter their PINs.

To make your shopping environment as secure as possible, advise customers to pick up the PIN pad where they can, and to use their hand or body as a shield.

Make sure that you look away when they enter their PIN, and check that they are not overlooked by other staff or customers.

It is the legal responsibility of all businesses to cater for disabled customers, so be ready to help anyone who may have difficulties at the point-of-sale. Overall, chip and PIN will allow more people to use cards than ever

before. Of course, it will not suit everyone, and disabled cardholders may have been issued with a chip and signature card instead.

These cards won't look any different but the prompts on the PIN pad terminal will advise you to request a signature: so don't automatically assume that everyone will be asked to enter a PIN from now on.

## Frequently asked questions

### What do I do if a customer forgets their PIN?

It's worth reminding a customer that the PIN they need to key in is the same PIN as they would use at a cash machine.

Let your customers know that they can change their PIN to something more memorable at most cash machines.

Advise customers who don't know their PIN to contact their card issuer, who will issue them with a reminder.

If you decide to accept payment by letting the customer sign instead of entering their PIN you should pay particular notice to the card and the signature. Make sure that the card is genuine by checking the validity of the card's security features.

An alternative is to ask the customer if they can pay with another card or with cash.

### What does it mean if a customer's PIN is locked?

If someone enters the wrong PIN three times, the PIN will become locked and is temporarily unusable. This stops anyone who isn't the genuine owner from being able to use a lost or stolen card fraudulently.

If you come across a locked card, the terminal prompt will let you know whether you can continue and verify the card payment using signature, or if the customer will need to pay another way.

Advise cardholders that they can unlock their PIN at most cash machines with PIN services

or by contacting their card issuer – the phone number is usually on the back of the card and on monthly statements.

The website, [www.chipandpin.co.uk](http://www.chipandpin.co.uk), has more information and materials specially designed for retailers and people working at the point-of-sale, including:

- Cardholder information leaflet
- Top tips for retail staff
- Frequently asked questions with easy to follow answers and advice
- Guide to remembering your PIN
- Retail staff training material.

For more information please visit [http://www.chipandpin.co.uk/business/card\\_payments/retail\\_toolkit.html](http://www.chipandpin.co.uk/business/card_payments/retail_toolkit.html)



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