

PRESS RELEASE



New research shows disabled people welcome chip and PIN

Today (20 April 2004), the Chip and PIN Programme is publishing research among disabled people which shows that they overwhelmingly welcome the change to the new system for paying by plastic. 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 (personal identification number) instead of signing to verify card transactions.

The Chip and PIN Programme has been consulting disabled people and researching their views throughout the Northampton trial last year and the current national rollout to ensure that all concerns and issues are addressed. This has included regular forums, meetings, research and close collaboration with local and national disability groups including the RNIB and the Disability Rights Commission. The results published today form the third wave of research. It was conducted in February 2004 among 350 disabled and older cardholders in 11 locations across the UK. The main findings show that, of the people interviewed:

- A large majority (86%) were happy to use the new system. Those who have particular difficulties in signing were happy to use chip and PIN following a trial run. This included 27 out of 29 interviewees who were blind or had visual impairments (93%), 59 out of 78 people with manual dexterity difficulties (76%) and 43 out of 59 wheelchair users (73%).
- Most found entering a PIN easy to do. (71% found entering a PIN very easy or easy on their first attempt). And initial concerns were allayed after cardholders used the system for the first time when attitudes became even more positive.
- There were some concerns expressed about the new system, particularly relating to process and security and remembering the PIN for people with memory difficulties.



As well as positive overall views towards chip and PIN the research found specific strengths of the new process emerged for different impairments:

- Visually impaired cardholders felt that they could complete a purchase more easily on their own would be less dependent on shop staff.
- Respondents who use a walking stick found that chip and PIN was less hassle. You have to put a walking stick down when signing but you can 'chip and PIN' with one hand.
- Wheelchair users using PIN pads with flexible wires felt that they could pay without having to stretch or reach across the counter as they do now with signing.
- Respondents with manual dexterity difficulties found chip and PIN easy to use. They believed that chip and PIN also removed the embarrassment of having a signature checked.

Sandra Quinn, chip and PIN spokesperson comments:

“This research with disabled and older people is really encouraging. We believe chip and PIN will enable more disabled cardholders to pay by plastic than ever before; however, a few cardholders will encounter problems - people who are worried about using chip and PIN should contact their bank to discuss alternatives, including continuing to sign or other arrangements they have in place now.”

In 2003, two sets of qualitative research were conducted with disabled cardholders in Northampton, as part of the chip and PIN trial. Further information about chip and PIN can be found at www.chipandpin.co.uk

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For more information or a full copy of the research brief please contact:

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Notes to editors:

- Banks, building societies, retailers and card issuers have joined forces to combat the problem of 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, and by 2005 the majority of plastic card transactions will be verified by cardholders entering 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 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 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 consider the needs of disabled cardholders.
- UK plastic card fraud facts and figures can be downloaded from www.cardwatch.org.uk