

PRESS RELEASE

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Half-term holiday advice from chip and PIN

- Don't forget your PINs when you travel abroad
- Signing may not be an option overseas in bars, hotels, restaurants and shops

The Chip and PIN Programme today (11 February 2005) issues advice to UK half-term holidaymakers heading for a spot of skiing or boarding on Europe's slopes - to make sure they know the PIN (personal identification number) for every chip and PIN debit or credit card they want to use while they're away.

The rollout of chip and PIN technology is taking place simultaneously across Europe, so continental travellers are increasingly likely to come across upgraded chip and PIN terminals in restaurants, hotels and shops. In these instances, customers with chip and PIN credit and debit cards will be asked to enter a PIN instead of signing to verify a payment.

Unlike in the UK, if cardholders don't know their PIN when abroad, they may not be given the option of signing. This is because some countries, including France, have used a domestic PIN-based system for a number of years and the population is familiar with using four-digits rather than signatures at the point-of-sale.

Chip and PIN spokesperson Sandra Quinn comments:

“Remembering the PINs for your chip and PIN credit and debit cards needs to go at the top of your holiday checklist along with your passport and your toothbrush. The introduction of chip and PIN is part of a global fight against card fraud, so more and more outlets across Europe and the world are making the move to the more secure technology.

“The majority of us use plastic abroad because it's so convenient and much safer than cash, but sometimes we rely on cards that we wouldn't normally use at home. We advise people to check if their cards are chip and PIN, and if they are,



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to make sure they know the PINs before they travel. It's also worth remembering that people can change their PINs to a number of their own choosing at most cash machines before they travel."

Customers with any queries about their cards should contact their banks or card issuers before they travel.

- ends -

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Notes to editors:

- Banks, building societies, retailers, card schemes 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, 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.
- Consumers will continue to be protected from card fraud losses by the commitment in 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 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



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