

PRESS RELEASE

4 August 2005

Don't get locked out this summer

- 'PIN locked' advice from the Chip and PIN programme
- Signing may not be an option overseas in bars, hotels, restaurants and shops

The Chip and PIN Programme today (4 August 2005) issues advice to UK chip and PIN cardholders regarding 'locking' and 'unlocking' their credit and debit cards – and is urging cardholders to make sure they know the PIN for every chip and PIN card they want to use - especially if they're abroad - this summer.

A chip and PIN card will be locked if a cardholder enters their PIN wrongly three times on a PIN pad in a shop either at home or abroad. This makes the card temporarily unusable. If this happens and the cardholder remembers their PIN they can easily unlock their card at a UK cash machine. If they need to get hold of their PIN again they can contact their card company who will reissue it for them.

Businesses abroad such as shops, restaurants and hotels will not accept a locked card, which is why it is so important to make sure you know your PIN before travelling. If your card is currently locked, you should make sure you unlock it before you set off.

Chip and PIN spokesperson Sandra Quinn says:

"In the UK, while we are still getting used to chip and PIN, cardholders may accidentally lock their card. However, unlocking a card is very easy to do – if you have remembered the PIN simply put your 'locked' card into a UK cash machine enter your PIN and choose the 'PIN Unlock' option in the PIN services menu. If you can't remember your PIN just contact your bank or card issuer and they will reissue it for you."

As the rollout of chip and PIN technology is currently taking place across Europe and beyond, travellers this summer are increasingly likely to come across upgraded chip and PIN terminals in restaurants, hotels and shops. In these instances, customers with chip



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and PIN cards will automatically 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 customers are familiar with using PINs rather than signatures when they're buying something in a shop.

Quinn continues:

“Memorising your PIN 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.”

- 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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