

# PRESS RELEASE

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## **New staff training guide launched by the Chip and PIN Programme**

- *New guide with hints and tips on customer care*
- *Three quarters of cardholders now have chip and PIN card*

The Chip and PIN Programme today (23 November 2004) publishes 'the chip and PIN guide to customer care' – containing the latest advice and guidance for staff working at the point-of-sale and processing chip and PIN transactions.

Available free to download from [www.chipandpin.co.uk/info/reference.html](http://www.chipandpin.co.uk/info/reference.html), it contains information on how to help customers make the switch to use the new, more secure, technology, what to do if a customer has forgotten their PIN, advice on making sure customers can enter their PIN safely and securely and answers to cardholders' frequently asked questions.

The guide comes as more and more businesses make the move to chip and PIN, and more cardholders receive their new cards. Three quarters of all cardholders now have a chip and PIN card in their wallets.

Sandra Quinn, UK spokesperson for chip and PIN, says:

"It's really important to encourage customers to start using their PINs sooner rather than later. Not only does it make all of our cards more secure, it also protects businesses from the fraudsters. The advice in the guide will help staff deal with cardholders' enquiries."

Experience with banks and retailers reveals that cardholders take to chip and PIN swiftly and easily. Within their first three transactions 96% of customers are quickly and enthusiastically tapping in their PIN, with only 4% of customers requiring more than three transactions before they feel completely comfortable.

Quinn continues:

"As people get used to using their cards and more businesses are using chip and PIN, we'll see further improvements.



“It’s important that staff at the point-of-sale know why chip and PIN is being introduced in order to help customers through their first transaction. It’s worth knowing that once people have entered their PIN once or twice they find it as quick and easy, if not even quicker and easier, than signing. There are some customers who are a little cautious the first time they use it, and we hope this guide will help staff to help them.”

HMV, Selfridges, Shell and Debenhams are the latest big-name retailers to join, amongst others, Comet, BP, Marks & Spencer, Asda, Dixons, Wilkinsons, Tesco, Homebase, and PC World in having chip and PIN technology up and running in-store. Tens of thousands of smaller retailers and other businesses have also rolled out chip and PIN.

The tips and hints contained in the guide will help businesses to protect themselves from the cost of card fraud after the liability shift on 1 January. After this date, fraud committed on chip and PIN cards that could have been prevented using chip and PIN technology at the point-of-sale will become the responsibility of the outlet where the fraud took place instead of their bank. There is no change in liability for cardholders, and for those who don’t have chip and PIN cards yet, they will continue to sign as normal.

The chip and PIN website contains additional free materials for staff training and for use at the point-of-sale. These are available from

[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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**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, 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.
- The consumer 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](http://www.cardwatch.org.uk)

