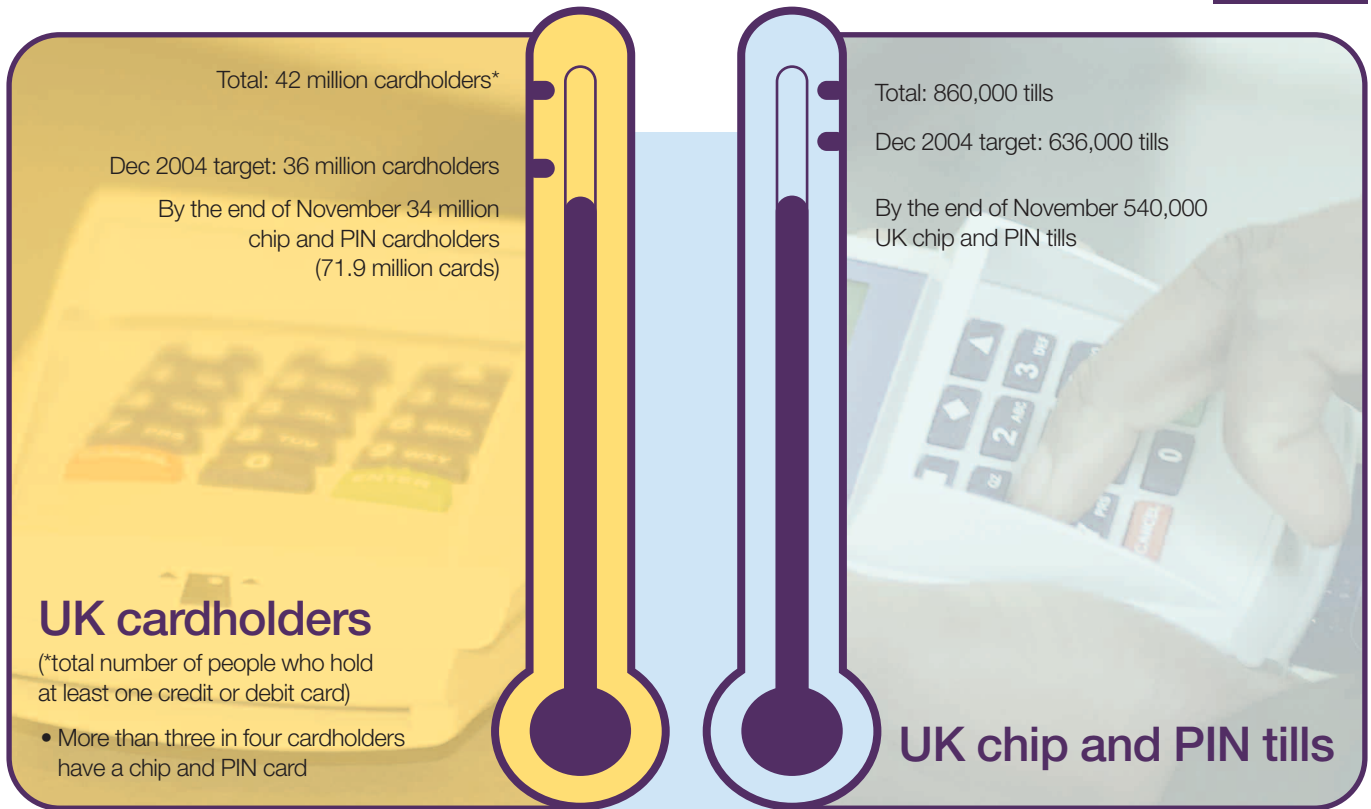


Chip and PIN barometer

Update on the national rollout of chip and PIN

NOV/
DEC
2004



New staff training guide

The Chip and PIN Programme has published '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, 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 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 500,000 tills across the UK have upgraded to the new technology. Major stores rolled out or rolling out now include Coles, B&M, Marks & Spencer, Asda, Debenhams, Sainsbury, Tesco, Homebase 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.
- By saying "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.

MARKS & SPENCER

Marks & Spencer completes rollout

One of the UK's largest retailers has completed the rollout of chip and PIN. Marks & Spencer has finished its rollout and is now accepting thousands of transactions using chip and PIN each day.

This has contributed to a level of 30 chip and PIN transactions a second.

Disclaimer: data are collected from a variety of sources. These figures are estimates for November 2004.

For further information please visit the website at <http://www.chipandpin.co.uk>

Alternatively please contact the press office on 0870 442 7898, by fax on 0870 442 7899, or by email at chipandpin@fourplc.co.uk



Safety in numbers
www.chipandpin.co.uk

