

**For immediate release
15 September 2004**



One year on – chip and PIN is the established way to pay in Northampton

- **Northampton's Abington Street provides snapshot of the UK high street of the future –**

The Chip and PIN Programme today (15 September 2004) reveals new research which shows that one year on from the chip and PIN trial in Northampton, local cardholders remain overwhelmingly positive about using the new, more secure way to pay. Chosen to hold the largest trial of its kind anywhere in the world, Northampton cardholders and businesses piloted chip and PIN last summer, making the town the most mature chip and PIN environment in the UK.

Eighty-seven per cent of cardholders with the new cards in Northampton have used chip and PIN to pay for goods and services in the town; nearly three-quarters already use chip and PIN for at least half their purchases; and half use chip and PIN for most of their purchases.

When asked how they feel about chip and PIN one year on, respondents remain overwhelmingly positive. Two-thirds of Northampton's chip and PIN cardholders feel the cards are safer and protect them from fraud and 84 per cent think it would be much easier to forge a signature than guess a PIN.

Remembering a PIN is also proving no problem: 97 per cent of respondents knew the PIN on their debit card and 67 per cent knew the PIN on their credit cards.

The experience of shoppers and businesses in Northampton provides a snapshot of the high street of the future as the nationwide rollout of chip and PIN gathers pace. Already, three in five cardholders across the UK have a chip and PIN card in their wallet. And an increasing number of businesses, including hundreds of thousands of smaller shops, bars, restaurants and hotels and big names like Asda, Comet, Dixons, The Link, PC World and Tesco are now partially or fully rolled out.

More/...



Safety in numbers 
www.chipandpin.co.uk

Northampton, as the trial town, has a concentration of retailers using the system and has provided a centre for many businesses looking to trial their own UK rollouts. On Northampton's Abington Street - the main shopping thoroughfare – there are 21 chip and PIN retailers including Marks & Spencer, Woolworths, Wallis, Lunn Poly, Phones4U and Specsavers. Full details of chip and PIN-enabled businesses on Abington Street can be seen online at www.chipandpin.co.uk/media/northampton2004

Jemma Smith, spokesperson for chip and PIN, says:

“Northampton shoppers and businesses have been using chip and PIN longer than anyone else in the UK, and this research shows that one year on people are as enthusiastic as ever. Chip and PIN has fast become the natural way to pay in the town, with both cardholders and retail staff adapting to the new technology quickly and easily. Above all, they appreciate the increased security chip and PIN provides against fraudsters.

The full national roll out is well underway right across the UK and the experience in Northampton points to a successful implementation elsewhere.”

- ends -

For more information contact the chip and PIN press office
T: 0870 442 7898 E: chipandpin@fourplc.com

Notes to editors:

- Banks, retailers, building societies 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 keying in 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 chip and PIN, 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 fraud 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 cardholders with disabilities.
- UK plastic card fraud facts and figures can be downloaded from www.cardwatch.org.uk

