

The chip and PIN guide

Remembering your PIN

Chip and PIN is the biggest change for UK shoppers since decimalisation.

The new cards make purchases more secure, as cardholders enter a four-digit PIN (personal identification number) instead of signing to verify card transactions. When a similar system was introduced in France, card fraud was reduced by 80 per cent.

Using a PIN (Personal Identification Number) is now a part of everyday life for most people, and, according to research carried out by Visa, only four per cent of UK consumers are uneasy about remembering

and using a four-digit PIN. This suggests that we'll have no problems adapting to the new global chip and PIN technology as it rolls out across the UK. When using chip and PIN in a bar, restaurant or shop, the PIN you enter is the same as you would use to withdraw money from a cash machine.

Latest research carried out by chip and PIN backs up Visa's findings, with 42 per cent of women and 39 per cent of men saying they have a good memory, and only 2.4 per cent of men and 3.5 per cent of woman saying they have an appalling memory.

How good would you say your memory is?

	Male	Female
Good	39.2	42.2
Average	39.2	37.1
Poor	13.6	12.9
Brilliant	5.6	4.3
Appalling	2.4	3.5

PIN hints and tips

Don't forget that you can change your PIN at your bank or building society cash machine to something you find easier to remember. But if you still need some help, here are some tried and tested means of remembering your four-digit PIN:

- Rather than learn a PIN digit by digit, learn the pattern that you need to trace on the keypad with your fingers
- To remember a new PIN, you could use an anniversary or friend's birthday. Use a combination of day and month, or month and year, whichever is easiest to remember – but don't use numbers that are easily associated with you, like your own date of birth
- Go into a room on your own and say your PIN aloud several times: just hearing your own voice often helps to deepen the imprint on your memory
- Similarly, write your PIN down ten or twenty times (make sure that you thoroughly scribble over the numbers or shred the paper before putting it in the bin!)
- Some people find it helps to break a four-digit PIN down into two lots of two numbers, for example 54 and 68



If you're having difficulty in remembering PINs for your credit and debit cards, why not try this method suggested by memory experts?

With the number shape system, you picture each number between zero and nine as something that looks like its shape.

This allows you to visualise numbers, and makes them easier to remember.

For example:

- you could picture a zero as a football
- the number one might be a pencil or a candle
- and the number two a swan or a snake

Once the associations are made, you can create a story to remember a sequence of numbers. If, for instance, your PIN was '2021', you could imagine yourself as a snake (2) playing football (0) with a swan (2) who was writing down the scores with a pencil (1). Believe it or not, the crazier the story, the stronger the chance of remembering it!

Using your PIN

When using chip and PIN in shops, bars or restaurants don't worry if you get the number wrong, you have three chances to enter the right PIN.

If you enter it incorrectly three times, your PIN will be temporarily locked. This stops people who aren't you from using your card to make purchases. Unlocking the card is very simple, just contact your card issuer.

Remember to keep your PIN a secret. Your bank and the police will never ask you to disclose your PIN.

The sooner you start using the PIN on your chip and PIN card at upgraded terminals, the better. It will make all our cards less attractive to fraudsters.

Don't write down your PIN and keep it next to your card.

When entering your PIN in a shop or restaurant use your hand or body to shield it from prying eyes.

Overall, chip and PIN will allow more people to use cards than ever before. Of course, it will not suit everyone. Disabled cardholders should discuss their options with their banks or card issuers, which include chip and signature cards.



Safety in numbers

www.chipandpin.co.uk

