

News release



Release date: 7 June 2004

Chip and PIN Programme launches new guide for businesses at Retail Solutions Show

- Get expert advice about implementing chip and PIN at stand J42 -

A new guide for businesses entitled '*Get Ready for Chip and PIN*' will be launched by the Chip and PIN Programme Management Organisation at The Retail Solutions Show (NEC Birmingham, 8-10 June 2004). The Guide, which provides useful advice on all stages of implementing chip and PIN, will be available free of charge at the show to retailers and vendors visiting the chip and PIN stand (stand J42).

'*Get Ready for Chip and PIN*' is a comprehensive, practical guide which takes businesses through the implementation process step-by-step according to whether the terminals used are Bank Owned or Business Owned. The Guide gives examples of how much fraud could cost businesses that don't move to chip and PIN in time to meet the liability shift date of 1 January 2005, and covers a range of topics from choosing a solution that is right for your business to staff and customer training.

For those not able to visit the show, the Guide will be available in a downloadable PDF format free of charge from the chip and PIN website (www.chipandpin.co.uk) following the Show.

The full range of chip and PIN publications will be available at the PMO stand, including the '*Chip and PIN Directory of Vendors*' which has proved popular with retailers. Visitors to the stand will also have online access to the chip and PIN website and be guided through the wealth of advice, information and reference documents available on the site.



Safety in numbers
www.chipandpin.co.uk



Mike Hendry, Technical and Operations Director at the Chip and PIN Programme Management Organisation, will be speaking at the Retail Solutions Seminar on Tuesday, 8 June, when he will give an update on the chip and PIN roll out and talk about the approval process that terminals need to go through before they can be used for EMV transactions, to ensure compliance with standards and card scheme rules.

The chip and PIN rollout continues apace as millions more UK shoppers receive their chip and PIN cards and some of the nation's biggest retailers roll out the new, more secure technology.

Asda, Dixons, Tesco and Wilkinsons are just some of the new big high street names starting to use chip and PIN technology at their checkouts. Shoppers will increasingly find themselves entering their four-digit PIN rather than a signature when they go shopping.

By the end of May, more than two in five UK cardholders (41 per cent) had a chip and PIN credit or debit card and 305,000 businesses - including shops, restaurants, and bars - had switched over to chip and PIN.

Sandra Quinn, chip and PIN spokesperson, said: "With these figures in mind, every retailer needs to get ready. In particular, medium sized retail chains need to engage in their implementation programmes now so as not to get left behind. The chip and PIN stand at Retail Solutions is the ideal place to get the best impartial, expert help and advice on implementing chip and PIN in your business."

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Notes to editors:

- Banks, building societies, retailers 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