

**Press release**  
**3 November 2005**

## **CHIP AND PIN PROGRAMME PUBLISHES NEW ADVICE GUIDES FOR RETAILERS**

- **Straightforward advice for businesses, retail staff and customers -**
  - **Preparing for change post-Valentine's Day 2006 -**

The Chip and PIN Programme today (3 November 2005) has published a checklist for retailers to help them prepare for after 14 February 2006. The new digital guide, which outlines best practice guidelines, top tips and frequently asked questions is now available as a free download from <http://www.chipandpin.co.uk/reflib/14feb06.pdf>

The checklist has been produced to help retailers and other businesses following the announcement earlier this month (11 October 2005) that after Valentine's Day 2006 cardholders must use their PIN to be sure of being able to pay with their chip and PIN cards. If shoppers don't use PIN, their card may be declined and the option of signing can no longer be guaranteed.

Cardholders will continue to sign on old-style cards which have not yet been upgraded to chip and PIN and some disabled customers who cannot use PIN because of an impairment will be using a chip and signature card. All the retailer needs to do is to follow the prompts on their till which will tell them whether a PIN or signature is required.

Sandra Quinn of the Chip and PIN Programme says:

“Chip and PIN is driving down fraud committed in store, and by making sure that people with chip and PIN cards use their PINs wherever and whenever they can, will make life even tougher for the fraudsters.

“We're committed to making sure that businesses have easy access to accurate information about chip and PIN. We want retailers to be able to reassure any of their customers that have any questions about using their cards in store now and after 14 February next year.”



**www.chipandpin.co.uk**

The vast majority of people are already successfully using PIN; 97 per cent of transactions on chip and PIN debit cards and 89 per cent of transactions on chip and PIN credit cards are already successfully verified by PIN. Advice contained in the new retailer advice guides stresses the importance of encouraging any chip and PIN customer who isn't currently using their PIN to start. Retailers are reminded to always 'dip the chip' into the terminal and ask for PIN or signature depending on the screen prompts This is because there are instances where cardholders will continue to sign even after 14 February 2006. These include:

- o purchases in outlets which are not yet using chip and PIN technology
- o purchases made on cards which have not yet been upgraded to chip and PIN
- o purchases made abroad in countries which have not yet upgraded to chip and PIN
- o purchases made by visitors to the UK from countries that have not yet rolled out chip and PIN
- o purchases made by those disabled customers using a chip and signature card instead of a chip and PIN card and who will always continue to sign

Paul Smith, Director, British Retail Consortium added:

“Our experience shows that most retail staff and customers find using chip and PIN technology quick and easy. The new retailer guides provide simple, easy to follow advice that will protect businesses and customers from the cost and inconvenience of card fraud.”

- ends -

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Copies of the consumer leaflet are available online.

**Notes to editors:**



[www.chipandpin.co.uk](http://www.chipandpin.co.uk)

- Banks, building societies, retailers, card schemes and card companies have joined forces to combat 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, coupled with the use of a secret four-digit PIN (personal identification number) to verify the transaction 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.
- All banks are committed to ensuring that the small number of disabled customers who are not able to use a chip and PIN card are able to use an alternative such as a chip and signature card which will enable them to continue using their cards now and after 14 February 2006.
- The Chip and PIN Programme continues to consult with the Disability Rights Commission and other groups to consider the needs of disabled cardholders.
- The consumer will continue to be protected from card fraud losses by 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 readers that could be used in the future for card-not-present payments.
- UK plastic card fraud facts and figures can be downloaded from [www.cardwatch.org.uk](http://www.cardwatch.org.uk)



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