

For immediate release
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Putting the PIN into shopping this Christmas

Safer seasonal shopping. Don't let a fraudster add their gifts to your list!

- **Consumers urged to get ready for change after 14 February 2006**

The Chip and PIN Programme today (19 December 2005) issued seasonal advice for Christmas shoppers - to remind them to use their PINs wherever possible to help drive fraudsters away from cards this Christmas.

The advice comes eight weeks before Valentine's Day, the next key date in the fight against fraud and the UK's upgrade to chip and PIN. After 14 February 2006, shoppers need to know their PIN to be sure they can 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.

Chip and PIN's tips for safer shopping this Christmas. Know your PIN; use your PIN; and protect your PIN.

- Use your PIN when you pay with your chip and PIN card whenever possible – it will help protect your card from fraud
- Make sure you know the PIN for all your chip and PIN cards – especially those credit cards you might only use at this time of year
- If you've forgotten your PIN, contact your card company for a reminder
- You can change your PIN at a cash machine. Choose numbers that are easily memorable but that can't be guessed by a fraudster. Never write down your PIN and keep with your card
- Make sure no-one can see you enter your PIN by picking up the PIN pad or shielding it with your free hand
- Remember to check your bank statements regularly for any unusual

Sandra Quinn of the Chip and PIN Programme says:



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“Christmas is a time when we traditionally shop more than usual, and we should take extra care to keep our cards and PINs safe. By using PINs every time we shop with our chip and PIN cards, not only are we protecting our cards from fraudsters trying to make a bit of extra cash this Christmas, we are also preparing ourselves for the time after 14 February next year - when we’ll need to use our PIN to be sure we can pay.”

The Programme also released the latest chip and PIN rollout figures. The figures show that vast majority of people are already successfully using PIN; at the end of October 2005 more than 90 per cent of debit and credit card transactions on chip and PIN cards (97 per cent of debit and 91 of credit) were successfully verified by PIN – this equates to 108 PIN verified transactions every second.

After 14 February 2006, some customers will continue to sign. These include cardholders with old-style cards which have not yet been upgraded to chip and PIN; and in shops that have not yet been upgraded to chip and PIN. Disabled customers using a chip and signature card instead of a chip and PIN card will also continue to sign.

- Ends -

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Notes to editors:

- 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 sees 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 system is part of a global initiative to cut fraud. Many other countries in Europe and around the world are implementing, or planning to implement, the chip and PIN system, which is built to an international standard.
- All card companies 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.



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- 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



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