



## **Chip and PIN issues a timely Valentine's reminder for disabled cardholders**

- Two weeks remain until 14 February change -
- Advice on getting a chip and signature card -
- Specific advice for disabled drivers after 14 February -

With only two weeks to go until the chip and PIN change after 14 February 2006 chip and PIN today issued important advice to disabled cardholders to ensure they are ready for Valentine's Day.

Any disabled cardholder who cannot use a PIN because of a disability should have an alternative card, most likely a chip and signature card that will enable them to continue signing no matter where they shop after Valentine's Day. About 100,000 chip and signature cards have already been issued but if any customer still needs one there is still time to get one issued before 14 February. They should contact their card company now.

Ongoing research has shown that the vast majority of disabled cardholders have no difficulty using a PIN and are positive about it but alternatives will always be available to a customer who requires it.

After 14 February any customer with a chip and PIN card should expect that they must use their PIN to be sure they can pay with their card in retailers that have upgraded to the new system. Customers whose cards have not yet been upgraded to chip and PIN will continue to sign. If you are unsure about what kind of card you have you can contact your card company.

Chip and PIN also issued advice to disabled drivers ahead of the 14 February change. At the moment disabled drivers with chip and PIN cards who are unable to access a pin pad from the forecourt have been able to sign for petrol. After Valentine's Day unless the petrol retailer has an accessible PIN pad they will have procedures in place to accept a

signature to enable disabled drivers to continue using their card. Chip and PIN and the petrol industry are both aware of the requirements of the Disability Discrimination Act to ensure that any disabled cardholders are able to use their cards to pay for their petrol, regardless of the type of card they hold. If disabled drivers find their card is not being accepted, they should contact the HQ of the petrol company straight away.

Sandra Quinn from chip and PIN said

“Our research has shown that the overwhelming majority of disabled cardholders have welcomed chip and PIN and are happily using it ahead of 14 February. We accept however that some disabled cardholders may find using a PIN more difficult and we are pleased to see that they are contacting their banks ahead of the change and requesting a chip and signature card so they can continue to sign. From the start of the introduction of chip and PIN three years ago, we have worked hard to ensure that disabled cardholders know that an alternative to PIN is available from their card company and we are grateful to disability groups for the help they have provided in helping us reach as many people as possible.

“Anyone who still needs an alternative to PIN but hasn’t yet requested it should not worry as there is still time to receive a new card before Valentine’s Day. Just make sure you speak to your card company this week.

“Even after Valentine’s Day, your card company will be happy to provide you with the card best suited to your needs.”

Throughout the trial and rollout the chip and PIN Programme carried out research to gauge the views of disabled cardholders. The most recent research, carried out by GfK NOP Ltd, involved 350 disabled cardholders and was the fifth wave of research undertaken by chip and PIN into disabled cardholder’s views. The research showed that across each type of disability, cardholders preferred using chip and PIN and preferred entering their PIN compared to the old method of signing.

The research showed that:

- 83 per cent of all disabled chip and PIN cardholders questioned found chip and PIN as easy or easier than signing
- Similar levels with visually impaired respondents (74 per cent) and mobility impaired (80 per cent) found chip and PIN as easy or easier than signing
- 79 per cent older cardholders (65+) found chip and PIN as easy or easier
- 70 per cent of all chip and PIN cardholders prefer chip and PIN to signing
- The survey found that 79 per cent of respondents with a chip and PIN card found remembering a PIN easy

## Ends

### **For more information contact the chip and PIN press office:**

T: 0870 442 7898

E: [chipandpin@fourcommunications.com](mailto:chipandpin@fourcommunications.com)

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

### **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.
- 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 card 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)