



## PRESS RELEASE

### Chip and PIN words of wisdom for point-of-sale staff

The Chip and PIN Programme has today (04/08/04) launched a free chip and PIN training guide for businesses to use as part of their staff education process. Companies can use text from the guide to help produce their own leaflets about chip and PIN – the new, secure way to pay with plastic.

The copy, which is available as a free download at [http://www.chipandpin.co.uk/reflib/top\\_tips\\_for\\_staff.pdf](http://www.chipandpin.co.uk/reflib/top_tips_for_staff.pdf), can also be used in other internal communications such as newsletters and magazines. It provides definitive information on those day-to-day issues which point-of-sale staff will deal with as chip and PIN rolls out.

It contains top tips for staff, and deals with issues such as customers who don't know their PINs, locked PINs, declined transactions, and how to advise customers on entering PINs securely at the point-of-sale.

Sandra Quinn, spokesperson for chip and PIN says:

“We wanted to make it as easy as possible for companies to pass on factually correct information to staff. With the advice available online as a free download, businesses can adapt the copy to fit their usual communications programmes, or use it in staff training leaflets as part of the upgrade to chip and PIN. This will help to improve chip and PIN communications at the point-of-sale for both staff and customers.”

The tips for staff are just the latest in a whole package of materials produced by the Chip and PIN Programme for businesses rolling out chip and PIN. A guide to getting ready for chip and PIN, a vendor directory, a training video, and a retailer report on lessons learnt from the Northampton trial are also available. For more information visit [www.chipandpin.co.uk](http://www.chipandpin.co.uk) and click on the businesses and organisations link.

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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](http://www.cardwatch.org.uk)