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**PRESS RELEASE**

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**Chip and PIN advertising launch**

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New advertising campaign launches for 'biggest change since decimalisation'

- National chip and PIN campaign, backed by banking and retail industries, starts on 15 March
- advertising 'first' as ITV makes news-style announcements for ads -

The Chip and PIN Programme is today (15 March 2004) launching a new advertising campaign called safety in numbers, backed by the UK's banking and retail industries. The campaign, created by Saatchi & Saatchi, is designed to heighten awareness of chip and PIN - the biggest change in the way we pay since decimalisation. It means that purchases will become more secure as the majority of UK cardholders will enter a four digit PIN instead of signing to verify card transactions by 2005.

The safety in numbers theme highlights the importance of numbers in everyday life with the key message that using numbers to verify purchases will make people safer. The first burst, breaking on 15 March, will see national television advertising with a 40 second execution. This will be supported with the first ever news-style "announcements" from ITV highlighting the chip and PIN ad at the beginning and end of peak-time commercial breaks. From 22 March there will also be 20 second executions. Television is supported with press advertising and national radio to give further detail. The campaign has been planned and bought by ZenithOptimedia.

The launch of the advertising campaign coincides with one in four cardholders already having a new chip and PIN card and over 167,000 businesses which accept credit or debit cards already switched over to chip and PIN. The chip and PIN rollout began in October 2003 and by late Spring 2004 it is expected that half of all UK cardholders will have a chip and PIN card.

Latest consumer tracking research shows that most respondents (78%) agree that chip and PIN will make cards safer to use and almost two-thirds (60%) say that they are a vast improvement on current cards. Approval grows once people get their new chip and PIN cards. Ninety one per cent of people with new chip and PIN cards say they are safer and three-quarters (75%) of chip and PIN cardholders say they are an improvement.

Sandra Quinn, chip and PIN spokesperson said:

"We're very excited about the new chip and PIN campaign hitting TV, radio and press this month. The rollout of chip and PIN is a huge task with more than 850,000 shop terminals, 122 million cards and nearly 40,000 cash machines being upgraded. The latest figures we have from consumer research are really encouraging and show backing for the new system. The advertising campaign will help to inform and reassure cardholders about how the new system works and what they need to do."

Tony Granger, Executive Creative Director, Saatchi & Saatchi, comments,

"For chip and PIN, we have created an advertising campaign which is clear, simple and effective. For the launch ad, we used engaging images by Spanish director Nacho Gayan, beautiful photography by Jan Velicky and a compelling sound-track by the Polyphonic Spree which combine to create something which stands out from normal financial services communication. A supporting campaign of three twenty-second spots was created by the graphics and animation visionary Johnny Hardstaff."

Catherine Becker, director of ZenithOptimedia comments:

"Many elements of the communication strategy were tested in the trial in Northampton and we have a multi-media strategy in place that will give us a strong campaign. We also have a number of standout solutions to make the campaign work harder including product placement and a media 'first' of getting the ITV news-style announcements."

The advertising forms part of an integrated marketing campaign. A national shopping centre roadshow visiting cities right across the UK is underway and is part of a heavyweight PR campaign managed by Four Communications. A dedicated web site has been created and managed by Dow Carter. In addition, banks and retailers are implementing their own communications campaigns with customers.

The rollout of chip and PIN continues throughout the year and the vast majority of people will be using the system by the end of 2005. New chip and PIN cards will be issued and tills switched

over according to the individual plans of the banks, building societies, merchants and retailers. Cardholders do not need to do anything now as card companies will contact them when they are ready to issue new cards. More information can be found at <http://www.chipandpin.co.uk/>

The UK chip and PIN programme is part of an international initiative to tackle plastic card fraud which amounted to £402 million last year. The UK timescales are in line with those for Europe. A similar domestic PIN-based system for debit cards only in France has seen an 80 per cent reduction in fraud since its introduction ten years ago.

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Notes to editors:

- Banks, retailers, building societies 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 magnetic stripes on credit and debit cards replaced with a smart chip, and by 2005 the majority of plastic card transactions will be verified by cardholders keying in 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.
- Other kinds 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 range from verifying the cardholder's address and cross-checking a card security code to combat fraud 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 cardholders with disabilities.
- UK plastic card fraud facts and figures can be downloaded from <http://www.cardwatch.org.uk/>.