

The chip and PIN guide

Keeping your cards safe this summer

Using chip and PIN on holiday

Chip and PIN is the new, more secure way to pay with credit and debit cards. Instead of signing for goods at the point-of-sale, cardholders will enter a secret four-digit PIN (personal identification number) to verify a purchase. More than two in five UK cardholders now have a chip and PIN card, and as the new global system rolls out across the UK, it's also rolling out across Europe - which means increasingly that your plastic will have the same protection abroad as it does at home.

What this means to you this summer...

First and foremost don't worry - whether you have a new chip and PIN card or not it should

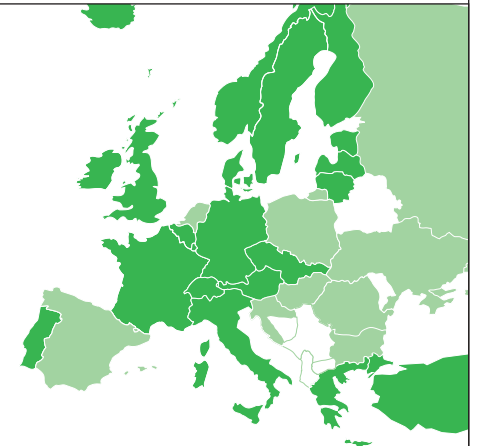
be as easy as ever to use your cards.

In places like France, they have been using their own domestic PIN-based system for cards for some time, and you are still likely to come across some old-style terminals. With these, even if you have a new chip and PIN card you will be asked to sign your name as you have always done.

However, this summer, shops, hotels and restaurants across Europe will be upgrading to the same global chip and PIN system as us. This means that if you are using a new chip and PIN card, you may be prompted to enter the same PIN as you use at home. It is essential that you know your PIN because

Chip and PIN in Europe

■ Rolling out
■ Piloted



businesses abroad may not allow you to give your signature as an alternative - as some do currently at home.

If you don't have a chip and PIN card, you will be asked for your signature in all cases.

If you only do three things before you go on holiday...

1 Only take cards away with you that you intend to use on holiday. Keep others in a secure place at home.

2 If you have new chip and PIN cards make sure you know the PIN for each plastic card you take - this applies to credit and debit cards. Even if you are not planning to use them to withdraw cash, you may have to enter your PIN in a shop, hotel or restaurant.

3 Make sure you have the 24 hour phone numbers for cancelling your cards in case they are lost or stolen - and don't keep the numbers in your wallet.

Card fraud hot-spots for UK tourists

Nearly £95 million worth of fraud on UK cards took place overseas last year. It's no surprise

that Spain – the UK's first choice for summer sun – appears in the top five, but it's in France

that we're most likely to fall victim to card fraudsters, followed by the United States.

Top five fraud hot-spots in 2003

1	France	£23.6m
2	United States	£18.2m
3	Spain	£13.5m
4	Italy	£4.9m
5	Australia	£4.6m



Tips for foiling the fraudsters

We all know that losing your cards, or having them stolen, is a huge inconvenience. It is even more inconvenient when you're on holiday.

By following some simple advice you can protect yourself against card theft abroad:

- 1** In hot weather, wearing fewer clothes can mean personal items such as wallets are more visible. Take extra care to ensure that valuables are safe. A concealed money belt is an ideal way to carry your cards and valuables.
- 2** If you drive on holiday, keep handbags and wallets out of sight of opportunist thieves - especially in slow moving traffic. Always remove plastic cards and other valuables from parked cars.

3 Keep an eye on plastic cards when paying in shops and restaurants. Check your statement carefully for unfamiliar transactions when you return home.

4 You may want to consider letting your bank know in advance if you are going to be using your cards abroad. If your bank spots unusual spending patterns it will try to contact you to check that the transactions are genuine and if they aren't an immediate block can be put on the card.

5 Be aware that your card and card details are as valuable to the fraudster as cash. When paying be wary of letting your card out of your sight and dispose carefully of any receipts or statements that include card details.

And if you're staying in the UK this summer here are some tips to stop the card criminals going on a shopping spree abroad with your cards...

Safeguard your PIN. Don't tell anyone your personal identification number (PIN) - even if they claim to be from the police or your bank.

When entering your PIN at a cash machine or in a PIN pad in a restaurant or shop, use your hand or body to shield it from prying eyes. If the PIN pad is on a flexible cord, pick it up and hold it so that you can't be overlooked.

Memorise your PIN and never write it down – you can change your PIN at a cash machine to something you can easily remember.



Safety in numbers

www.chipandpin.co.uk

