

This factsheet is about using chip and PIN, the new more secure way to pay using credit and debit cards.

What is chip and PIN?

Why has chip and PIN been introduced?

Where can chip and PIN be used?

What will chip and PIN machines look like?

Will all chip and PIN machines look the same?

How does chip and PIN work?

What happens if I type in the wrong PIN?

How will chip and PIN affect people with a learning disability?

What happens if a person is unable to remember their PIN number?

What if a person has difficulty using their hands?

What if the person is blind or partially sighted?

How do you get your chip and PIN card?

What happened after 14th February 2006?

Will I be able to continue to sign after Valentine's Day?

What if I am a driver with a disability?

What is chip and PIN?

Chip and **PIN** is the new more secure way in which to pay for things with your credit and debit cards. The way you pay for things with your card has changed. Instead of signing your name when you pay by card you type in a four-digit personal identification number, known as a PIN number, which is known only by you. It works in the same way as when you type in your PIN number at a cash machine.

Why has chip and PIN been introduced?

Chip and **PIN** has been introduced to reduce card fraud, which is a big issue – it happens every 8 seconds in the UK. Typing in a four-digit PIN number will be a more secure way to pay with a credit or debit card. Typing your PIN number in will replace having to sign your name on a receipt.

Where can chip and PIN be used?

Chip and **PIN** is being used in many places in the UK, including:

- shops
- restaurants
- supermarkets
- garages

What will chip and PIN machines look like?

There are several different types of machines for entering your **PIN** (known as PIN pads). The different types of design include:

- a separate PIN pad that is attached to the cash till by a wire
- a card-reader machine with a PIN pad in one unit
- a PIN pad built into the shop counter
- wireless PIN pads. You can use these to pay at your table when you are in a restaurant.

Will all chip and PIN machines look the same?

All **PIN** pads will have the keys on the keypad in the same order as they appear on a telephone. However the design will vary. You must use the correct PIN number for the card however the PIN pad is designed.

There are two accepted displays for the "cancel", "clear" and "enter" keys on the PIN pad. The "cancel", "clear", and "enter" keys are either down the right hand side of the numbers or along the bottom, underneath the numbers. Where coloured, the "enter" key is green. The number "5" key is in the centre, with a raised bar or dot.

All PIN pads will have a display that will guide you through the process, but will not display your PIN.

Most PIN pads are designed to be picked up, turned or tilted. This is for security reasons, to help you type in your PIN number safely, without being seen by other people nearby. It is also recommended that if you are able, you use your spare hand to shield your PIN as you type it in.

How does chip and PIN work?

When you pay with your card in a shop you will be asked to put your card into a card-reader machine. In some stores the member of staff may do this for you.

The **PIN** pad will show the total amount you are being charged and will also prompt you to type in your PIN.

You will then need to type in your personal four-digit PIN number on the PIN pad. When you do this asterisks will appear instead of numbers. This is for security reasons so that nobody can see your number when you type it. However, you must still make sure that nobody is watching you type in your number. You should be as careful as you would be at a cash machine.

Once the number has been typed in, press the "enter" key to confirm your payment.

You should never tell anyone else your PIN number, including staff in shops, or in banks. If you think that someone else knows what your PIN number is, you should speak to your bank or card company straight away. They will tell you what to do.

You should always type your PIN number in yourself – shop staff will help show you how the PIN pads work, but will not type in your PIN number for you as it's important that your PIN number is kept secret.

What happens if I type in the wrong PIN?

If the wrong **PIN** number is typed into the PIN pad three times in a row, the card will be locked. This is for security reasons as the card could have been stolen. The card will not be swallowed like it would be at a cash machine - it will be given back to you.

The genuine cardholder can then unlock the card by contacting the card issuing company. They will tell you what to do.

How will chip and PIN affect people with a learning disability?

Chip and **PIN** is designed to be as user friendly as possible.

Chip and PIN will allow more disabled people, including people with a learning disability, to use credit and debit cards than before. For example, if a person with a learning disability has difficulty in signing their name, chip and PIN will help.

If, however, you are unable to use a PIN, you should contact the bank or card issuing company who will be able to discuss other options with you. There will always be an alternative to chip and PIN for your use and these may include cards with signatures (known as chip and signature cards) or other suitable methods (for example, rubber signature stamp or other unique forms of ID).

What happens if a person is unable to remember their PIN number?

You can change your **PIN** number at your bank or building society cash machine to a four-digit number that you find easier to remember, or by speaking to your card issuing company, but make sure it's a number that nobody else can guess.

If your problem remembering your four-digit PIN, means that you are unable to use your card, speak to your bank or card issuing company who will be able to discuss other options with you. These may include cards with signatures (known as chip and signature cards) or other suitable methods (for example, rubber signature stamp or other unique forms of ID).

What if a person has difficulty using their hands?

Some people with a learning disability may have problems using their hands because of conditions such as cerebral palsy and arthritis. If a person has difficulty using their hands and is worried about using chip and **PIN**, they should contact their bank or card issuing company who will be able to discuss other options with them. These may include cards with signatures (known as chip and signature cards) or other suitable methods (for example, rubber signature stamp or other unique forms of ID).

What if the person is blind or partially sighted?

All **PIN** pads have the same layout of number keys, in the order that they appear on the telephone.

There are two accepted displays for the "cancel", "clear" and "enter" keys on the PIN pad. The "cancel", "clear", and "enter" keys are either down the right hand side of the numbers or along the bottom, underneath the numbers. Where coloured, the "enter" key is green. The

number "5" key is in the centre, with a raised bar or dot.

If a person is blind or partially sighted and is worried about using chip and PIN, they should contact their bank or card issuing company who will be able to discuss other options with them. These may include cards with signatures (known as chip and signature cards) or other suitable methods (for example, rubber signature stamp or other unique forms of ID).

How do you get your chip and PIN card?

Your bank or building society will have been in contact to send you a new chip and **PIN** card. Typically this happens when your card reaches its expiry date.

What happened after 14th February 2006?

After Valentine's Day 2006, anyone with a chip and **PIN** card needed to know their PIN to be sure they could pay. This only affected the small number of customers who were at that stage using a chip and PIN card without their PIN.

Will I be able to continue to sign after Valentine's Day?

- If you use a chip and signature card you will always continue to sign when you pay no matter where you shop, even after Valentine's Day 2006. Should a retailer be unsure about accepting your chip and signature card, ask them to insert the card in the terminal and follow the instructions provided. This will always request a signature rather than PIN.

What if I am a driver with a disability?

If you are a driver with a disability who uses a chip and **PIN** card you should be able to continue to use your card at petrol stations after 14th February. Petrol stations will begin installing mobile PIN pads that will be brought to your car for you to enter your PIN. Petrol stations that have not installed mobile PIN pads will have procedures in place to enable you to use a signature. You might like to check with your local petrol station to see what arrangements they have in place.

Key Terms:

1. **PIN** - (Personal Identification Number) a four-digit number you type into a PIN pad when you pay by credit or debit card, to confirm the payment and to confirm that the card is yours.

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