

The chip and PIN guide

What happens after 14th February?

After 14 February 2006, to protect you from fraud, you must use your PIN to make sure you can pay with your chip and PIN card. If you don't know your PIN, you shouldn't expect to be able to sign in shops and other outlets which take chip and PIN cards.

If you don't know your PIN for some or all of your chip and PIN debit and credit cards:

- Don't panic!
- Contact your card company(ies) today and ask them to re-advise you of your PIN(s)
- Try to carry at least one card for which you know the PIN - people have four cards each on average
- In the meantime, carry other forms of payment eg cheque and cheque guarantee card or cash if you don't know any of your PINs

If you can't use a PIN because of a disability:

- Contact your card company and ensure that you can get a card to use, more than likely a chip and signature card instead

If you have locked your card because you have entered your PIN wrongly three consecutive times:

- Contact your card company today and they will advise you of how to unlock your card

If you have problems remembering your PIN:

- Change your PIN at a cash machine to a more memorable number

If you know your PINs for all your debit and credit cards and are using chip and PIN:

- Make sure you keep using them
- Keep your PINs safe and don't tell anyone what they are. Never write down or record your PIN or other security information
- Congratulations – you are one of over 98.5% of cardholders using chip and PIN successfully

IMPORTANT EXCEPTIONS

There are a number of important exceptions. Some people will continue to sign even after 14 February. They are:

- Cardholders with any cards which have yet to be upgraded to chip and PIN
- Cardholders with cards from countries that have yet to upgrade will always sign
- Disabled cardholders who have a chip and signature card

In all these cases the terminal will automatically recognise that a signature rather than a PIN is required

Questions and answers

What's happening after 14 February 2006?

After 14 February 2006 you must use your PIN to be sure you can pay with your chip and PIN card. If you don't know the PIN, your card may be declined and you should not expect to be able to sign. You may need to provide an alternative method of payment instead.

What do I need to do?

If you have a chip and PIN card make sure you know your PIN and use it for all your purchases. If you have a chip and PIN card but don't know your PIN contact your card company who will reissue your PIN. If you are not sure whether your card is chip and PIN contact your card company. Most people are already using their PIN for all their transactions and will not need to do anything.

What does it mean if my PIN is 'locked'?

This means that you have entered the wrong PIN three times when trying to make a purchase and the card is made temporarily unusable. If you contact your card company they will help you unlock it.

How will I know what my PIN is?

If you don't know your PIN, get in touch with your bank or card company now. If you find your PIN hard to remember use some of our memory hints and tips or change it to something more memorable at a cash machine.

I am disabled; will chip and PIN affect me?

The majority of disabled people have welcomed chip and PIN once they have had the chance to try it out, however, using a PIN may be more difficult than signing for some disabled cardholders. You should contact your card company straight away who will be able to provide you with an alternative, most likely a chip and signature card.

Will I use my PIN in every shop?

When you use your chip and PIN cards in shops which have not yet upgraded to chip and PIN equipment, they will still ask you for a signature.

