



## **In the run up to PIN Day, 17th March 2007 – IPSO provides Chip and PIN Cardholders with Top Tips on remembering their PINs**

*Press Release Issued by the Irish Payment Services Organisation  
29<sup>th</sup> January 2007*

### **After 17th March 2007 if you have a Chip and PIN debit or credit card, you will need your PIN to guarantee payment.**

After 17 March 2007 all Chip and PIN credit and debit cardholders must know their PINs to be sure they can pay with their Chip and PIN debit and credit cards. After this date, if customers don't know the PIN for any of their payment cards, they should not expect to be able to sign instead.

Úna Dillon from IPSO Card Services has said: *"The majority of people are comfortable remembering the original PIN provided to them by their bank or card company. However, with only six weeks to go until 17 March (PIN Day) we want to remind cardholders that they can easily change the PIN for their credit and debit cards to something more memorable."*

There are two ways in which a cardholder can change the PIN for a card, depending on which Card Company issued the card:

1. by using the 'PIN services' or 'PIN management' option at most bank-owned ATMs
2. by contacting their bank or payment card company directly

Cardholders will also need to contact their card company if they don't know the PIN for their Chip and PIN card or if they have locked it by entering the number incorrectly on three consecutive occasions. The bank or card company will send out a PIN reminder.

IPSO provides some useful hints and tips to help cardholders remember their PINs:

- Avoid obvious number sequences like 9876, 1234 or 9999 - random combinations of numbers are better and are harder for a criminal to guess
- Some people find it helps them to remember their PIN by visualising the pattern the numbers make on the keypad as they enter them
- Try breaking your PIN into two lots of numbers, for example 5641 might be remembered as fifty-six and forty-one

- Combining numbers which mean something to you is always a good way of remembering – your youngest child’s age (14) with a relative’s house number (23) for example

### **IMPORTANT EXCEPTIONS**

There will be some important exceptions where cardholders will continue to sign after 17 March. These are cardholders whose cards have not yet been upgraded to Chip and PIN and cardholders from countries that have yet to upgrade to Chip and PIN technology will all continue to sign a terminal receipt – just as they always have done. Also, all cardholders will continue to sign in shops that have yet to or have chosen not to upgrade their tills to Chip and PIN.

For more tips on remembering PINs and general information see [www.chipandpin.ie](http://www.chipandpin.ie)

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### **Notes to the Editor:**

1. Banks, building societies, retailers, card schemes and card companies joined forces to combat credit and debit card fraud through the *Chip and PIN* Ireland Programme.
2. The *Chip and PIN* Ireland Programme introduced smart Chips on credit and debit cards, coupled with the use of a secret four-digit PIN (personal identification number) to verify the transaction rather than signing a receipt.
3. The simple system is part of a global initiative to cut payment fraud. Many other countries in Europe and around the world have also implemented the *Chip and PIN* system, which has been built to an international standard.
4. All banks are committed to ensuring that the small number of disabled customers who are not able to use a *Chip and PIN* card are able to use an alternative such as a *Chip and Signature* card which will enable them to continue using their cards now and after 17<sup>th</sup> March 2007.
5. Consumers will continue to be protected from card fraud losses by ‘The Code of Practice for Personal Customers’. Nothing changes for the consumer. Just as they do today, cardholders should continue to be responsible in protecting their cards and keeping their PIN secret.
6. Other types of card fraud such as card-not-present fraud (on the internet, over the phone or mail order fraud) are being addressed by retailers and banks through a number of initiatives such as 3D-Secure, card security code, production of fraud prevention training manuals and multi-sector working groups.
7. The IPSO *SafeCard Task Force* was established in 2004 to provide information to consumers and retailers on fraud prevention. For more information go to [www.safcard.ie](http://www.safcard.ie)