

Issued: 7th December, 2005

Media Statement from the Irish Payment Services Organisation

PIN Privacy - *Who's looking over your Shoulder?*

When you enter in your Personal Identification Number (PIN) at an ATM and in shops, how often do you cover the key pad with your free hand? The answer should, of course, be “always” but more often than not cardholders don't take enough care to **keep their PIN private**.

IPSO research, published for the first time today, shows that just over 1 in 4 (26%) of those who participated in a Dublin based survey (carried out by Amárach Consulting) made sure to always shield their PIN from anyone else's view when keying it in while 1 in 10 say that they *never* consider shielding their PIN from prying eyes . Those under 25 years of age were most likely to shield their PIN, while those aged between 46 and 60 were less likely to cover the PIN pad.

Your Personal Identification Number or PIN is the key to your account and all of the funds in it. You need to make sure that it does not fall into the wrong hands.

“In the same way that your PIN provides you with instant and convenient access to your funds at more than 47,000 retail outlets and 2,500 ATMs in Ireland, once a card thief discovers your PIN, your card details can be just as useful to the criminal to gain access to your account for the same purposes. Due to an investment by Irish banks of c€100million in advanced fraud preventative technology, cardholders will find that they are increasingly asked to use their PIN in shops and a PIN is always used for ATM withdrawals”

Keep your Account Safe and **Keep your PIN Private**.

- When entering your four-digit PIN, cover the PIN pad with your free hand from the view of anyone who may be standing close by
- Be aware of anyone around you who might be deliberately trying to observe your PIN as you key it in
- If anything or anyone makes you suspicious while carrying out a payment/withdrawal – Cancel the transaction, Walk away and Call the Gardaí

More than €3.5million worth of ATM Skimming fraud was carried out on Irish issued cards this year and it is a well known fact that the revenue raised from card fraud is often used to fund other crimes.

For further information on card fraud and simple, but effective techniques to help protect against it, please visit www.SafeCard.ie

-ENDS-