

## Protect your PIN

Chip and PIN has made our cards much less likely to be used fraudulently in the UK, thanks to the microchip on the front of the card combined with the four-digit PIN that we use to prove that we are the genuine cardholder. Total card fraud losses have decreased in each of the past two years and losses in the UK high street have fallen 67% since 2004. However, we all need to continue taking responsibility for keeping our PINs safe.



Using PINs with our debit and credit cards is now an everyday part of our day-to-day lives, but we need to make sure that we keep these vital pieces of information safe and secure at all times. APACS, the UK payments association, has put together a list of

top tips and advice to help cardholders protect their PIN.

By following these common sense steps, you will help minimise your chances of being a victim of fraud. If, however, you suspect that your

card has been used fraudulently you should contact your card company immediately. If you are the innocent victim of card fraud, you will not be held liable for the losses.

### Keeping your PIN a secret

Making sure you protect your PIN is a golden rule for all cardholders to follow. Remembering these key pieces of advice will help keep your PIN safe and secure.

- Memorise your PIN then destroy the notification as soon as possible. If the PIN you are given is difficult to remember, change it to something more memorable at a cash machine.
- Never tell anyone your PIN. Be particularly wary of emails or telephone calls asking you to share your PIN for security or login purposes. Reputable retailers, banks and the police would never ask you to disclose or confirm your PIN.
- Do not store your PIN in your mobile phone, even in a disguised format. If a stolen bag or briefcase contains your plastic cards and a mobile phone, criminals usually look through everything they steal hoping to obtain personal information such as PINs.
- Don't allow anyone else to use your card, PIN or other security information. Never write down or record your PIN anywhere.
- When entering your PIN use your free hand or your body to shield the number from any prying eyes or hidden cameras.
- If you think someone has seen and learnt your PIN change it at a cash machine as soon as possible.
- Always check your bank and credit card statements regularly and thoroughly. If your statement does not arrive when you expect it to or you notice an unfamiliar transaction, contact your bank or card company immediately.

### Fact: PIN protection attitudes

More than one in four people (27 per cent) use the same PIN for all their cards – using the same PIN for more than one card is not recommended but is much better than writing your PINs down.

## Shopping and your PIN

Customers should continue to be confident that using their chip and PIN card with a PIN is the best way of preventing fraud on their card.

The chances of customers' card details being compromised when using chip and PIN equipment in shops and businesses is minimal. Simply by following common sense advice there is no need to be unduly concerned;

- Try not to let your card out of your sight when making a payment. Most retailers let you put your card into the chip and PIN terminal yourself, without having to hand it over.
- When entering your PIN use your free hand or your body to shield the number from any prying eyes or hidden cameras.

If you see anything suspicious or feel concerned your card has been compromised in any situation you should always put your own safety first – reporting anything suspicious to the police or your bank.

# Remembering your PIN

You should never write your PIN down and keep it with your card in your purse or wallet.

If you are then the victim of fraud because your purse or wallet is stolen, your card company may conclude that you have been negligent and may not refund you for any losses.

You don't have to stick with the number that your card company gives you and if you want to change your PIN at a cash machine here is some useful advice:

- To remember a new PIN you should change it to an easily remembered number, such as an anniversary or a friend's birthday. Use a combination of day and month or month and year – but don't use numbers that are easily associated with you, like your own date of birth.

- Ideally choose a random combination of numbers - this is the hardest for a criminal to guess. If this is difficult for you to remember then perhaps use the year that you left school or the number of letters in a four-word phrase that you can easily remember (e.g. 'keep this a secret' would equate to 4416).
- Rather than remembering a PIN digit-by-digit, learn the pattern that you need to trace on the keypad with your fingers, such as 'C' (3179) or 'U' (1793).



## Facts: Attitudes towards PIN protection

- The majority of people (78 per cent) say they never write down their PIN. Alarmingly however, almost one in ten (eight per cent) say they write down their PIN to help them remember it.
- Seven per cent of people say they've told someone their PIN.
- One in five (20 per cent) say they rarely or never shield their PIN when entering it at a cash machine; 50 per cent say they always shield their PIN.
- Most people (47 per cent) first discover that they have been a victim of card fraud when they notice fraudulent transactions on their statements. This compares to less than 20 per cent that say they only find out when their card company contacts them or when they notice that their cards are missing.

\* Statistics from the APACS 2006 attitudes to fraud survey

## Cash machines and your PIN

Cash machine fraud losses have decreased by 17 per cent in the past two years, but you still need to follow commonsense precautions when withdrawing cash:

- Put your personal safety first. Be aware of others around you and if someone is behaving suspiciously or makes you feel uncomfortable cancel the transaction and use a different machine.
- If you spot anything unusual about the cash machine, or there are signs of tampering, do not use it. Report it to the bank concerned immediately.
- Do not accept help from seemingly well-meaning strangers and never allow yourself to be distracted.
- Stand close to the cash machine. Always shield the keypad with your free hand and your body to avoid anyone seeing you enter your PIN.
- Once you have completed a transaction put your money and card away before leaving the cash machine. If the cash machine does not return your card, report its loss immediately to your card company.