

# Unifying and representing the UK cards industry

# The UK Cards Association is the leading trade association for the cards industry in the UK.

With a membership that includes all major credit, debit and charge card issuers, and card acquiring banks, the role of the Association is both to unify and represent the UK card payments industry.

## *Inheriting a successful legacy*

The UK Cards Association was formed in April 2009 as the successor body to the APACS Card Payments Group. Under the APACS banner – the UK payments association – the group had a highly successful eighteen year history advancing a progressive agenda (most notably in areas such as transparency, data sharing, responsible lending, fraud prevention and through the introduction of chip and PIN). We are proud to be building upon this heritage.

## *The role of The UK Cards Association*

The Association promotes co-operation between industry participants in order to progress non-competitive matters of mutual interest. We seek to inform and engage with stakeholders to advance the industry for the ultimate benefit of its members' consumer and retail customers.

## *The range of work that we conduct includes:*

- representing the card industry's interests to Government, the European Commission, regulators, the media and other influential stakeholders;
- promoting best practice across the industry in terms of transparency; responsible lending; and data sharing;
- rollout of infrastructure (such as chip and PIN) and support for new technologies (such as contactless card payments);
- managing accreditation schemes for Card Protection Agencies; Industry Hot Card File (IHCF) data recipients and producers of PIN mailers;
- ensuring that the UK card industry is a model market in terms of card security and fraud prevention;
- publishing of key industry information and statistics;
- developing standards that ensure inter-operability; and
- influencing the development of card payments globally.

## Flagship publications

### UK Plastic Cards

An annual publication providing data on how many cards we have and how we use them

### Transparency Review

An annual review of policy initiatives across the payments industry

### Fraud – the Facts

The definitive annual overview of payment industry fraud and measures to prevent it

### Consumer Guides

Advice guides and fact packs explaining the key features of payments and how best to use them

## Public affairs, public relations and reputation management

With sustained public interest in how the cards industry manages its business and treats its customers, The UK Cards Association plays a vital role explaining to stakeholders and media what the industry does and why it does it. We respond to criticism and seek to amend practices where appropriate; delivering real advances in best practice (in areas such as transparency, responsible lending and data sharing) and promoting these changes through an extensive media, public affairs and stakeholder engagement programme.

The UK Cards Association seeks to ensure that major legislative changes (such as the Consumer Credit Act; the Consumer Credit Directive; and the Payment Services Directive) and regulatory interventions are balanced and meet the interests of both industry and consumers. Where deemed necessary, the Association lobbies for legislative change. Some notable successes achieved in the past include changes to the law of deception; the calculation of APRs; and the sharing of information between law enforcement agencies and industry.

## Fraud prevention

Fraud prevention is core to our role. The Association provides mechanisms that allow members to share fraud intelligence between themselves and with other stakeholders (such as law enforcement agencies). Its sub-committees possess great expertise on plastic card fraud prevention and initiate a wide range of strategic and tactical initiatives.

The UK Cards Association is also responsible for many areas of the fraud prevention infrastructure (such as the Industry Hot Card File) and supports a number of significant fraud intelligence and investigation initiatives (such as the Dedicated Cheque & Plastic Crime Unit – a specialist police unit set up to help stamp out organised card and cheque fraud across the UK – and the industry Fraud Intelligence Sharing System).

## Technical issues

The UK Cards Association represents the UK interests on card standards matters at both domestic and international forums including the British Standards Institute (BSI), the International Standards Organisation (ISO), EMVCo and PCI-SSC, and the European Payments Council (tasked with delivering SEPA – the Single Euro Payments Area by the European Central Bank and the European Commission).

In addition, the Association maintains a laboratory as a central resource for members and schemes to test card and terminal interoperability in a live environment; replicating the cardholder experience at point-of-sale.

## Research and statistics

The UK Cards Association continues the APACS tradition as being the definitive source of industry statistics and management information. Information collated from members is analysed to provide both regular and ad-hoc reports and publications. In addition, we commission studies, reviews and market research to facilitate and inform discussions with external parties. Examples of flagship statistical publications and reports, often produced in collaboration with other payment industry stakeholders, are shown in the table above.

The UK Cards Association also contributes to a number of payments industry publications including UK Payment Statistics and UK Cash & Cash Machines.

# Industry-wide projects

The UK Cards Association inherits from the APACS Card Payments Group a tradition of managing high profile, pioneering industry-wide projects.

## Further information

If you would like more information about The UK Cards Association or if you are a card issuer or acquirer interested in membership please visit [www.theukcardsassociation.org.uk](http://www.theukcardsassociation.org.uk) or email us at [support@ukcards.org.uk](mailto:support@ukcards.org.uk).

### 1991 > 1994

1991



Card Payments Group (CPG) established

1992



CardWatch fraud prevention campaign commences

1993

CPG oversees creation of Industry Hot Card File – a register of lost and stolen payment cards referred to by point-of-sale terminals

### 1995 > 1999

1995

UKIS card specification introduced for chip cards

1997

Chip card trial takes place in Northampton under the auspices of CPG

1998

The national ATM chip upgrade programme undertaken

2000

The introduction of address verification into the card-not-present environment

### 2000 > 2003

2002



CPG is the main sponsor for a specialist police unit set up to tackle card fraud



CPG establishes the chip and PIN programme - the largest change to how we pay since decimalisation

### 2004 > 2007

2004

To ensure greater transparency for consumers, CPG sets best practice guidelines and a 'summary box' is introduced by all card issuers

First issuance of combined merchant to acquirer interface standards – APACS Standard 70

2006



PIN Day on 14th February – the official change over to chip and PIN in the UK

### 2008

2008



The deployment of major pan-industry consumer-facing advertising campaign promoting online payment security when shopping with your card

To ensure responsible lending, CPG agrees behavioural data sharing arrangements

The implementation of the Fraud Intelligence Sharing System (FISS) (in conjunction with the Fraud Control Steering Group)

### 2009 > FUTURE

2009



The UK Cards Association established as the successor to CPG

**FUTURE**

The UK Cards Association will continue to lead innovative projects that keep the UK at the forefront of card payments globally