

PRESS RELEASE

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FIVE YEARS ON FROM CHIP AND PIN DAY AND BRITONS CAN NOW EXPECT TO PAY WITH A PIN ACROSS EUROPE

- **More than 140 million chip and PIN cards in issue in the UK and more than 1 million chip and PIN terminals in the UK**
- **Vast majority of European countries now at an advanced stage of rolling out chip and PIN**

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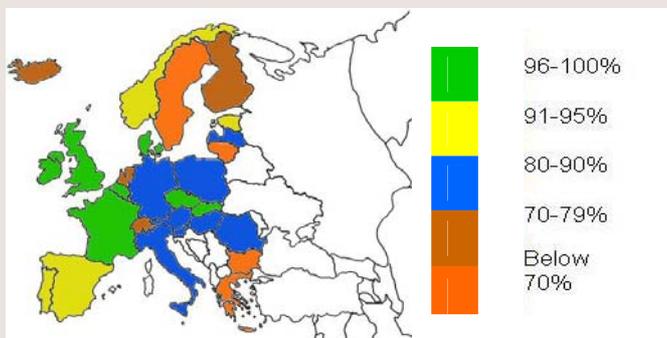
Website
www.theukcardsassociation.org.uk

Monday 14 February 2011 is the five-year anniversary of PIN Day – and the 'I ♥ PIN' campaign – when the official changeover to chip and PIN took place in the UK. Before then it was still possible to use a signature, even if the retailer had upgraded to chip and PIN.

Since its introduction chip and PIN has not only helped drive down card fraud but it has also led to more of us choosing to pay by plastic in more places. Such is its popularity, last year for the first time ever we spent more on our debit cards than we did with cash.

The UK led the rollout of global chip and PIN technology but now, five years on, UK cardholders can expect to use their PIN in the vast majority of European countries as most are at an advanced stage of rolling it out on their cards, in their shops and at their cash machines.

The map below shows the state of play regarding chip and PIN rollout in shops and businesses, giving an indication of how likely cardholders are to be asked for their PIN – rather than signing a receipt:



Chip and PIN terminal rollout in Europe

(Figures relates to situation as of Q3 2010. Source: European Payments Council - see notes to editors)

...more

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Elsewhere in the world many countries across Asia, Africa and South America are upgrading along with Canada and Australia. The only major country not to have upgraded or to have any plans to do so is the US.

Melanie Johnson, Chair of The UK Cards Association, says:

“Chip and PIN is a great success. The UK was the first country in the world to fully rollout this global version of chip and PIN – demonstrating our commitment to embrace innovation for the benefit of our customers. Five years on and cards continue to be an increasingly popular way to pay – whether at home or abroad - which is no surprise given the fact that they allow us to pay for things safely, easily and conveniently.”

ENDS

For further information contact the press office on 020 3217 8251 or press@ukpayments.org.uk.

Notes to editors:

1 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. It is responsible for formulating and implementing policy on non-competitive aspects of card payments including codes of practice, fraud prevention, major infrastructural changes, development of standards and other matters where cross-industry benefits are identified. More information about The UK Cards Association is available at www.theukcardsassociation.org.uk.

2 PIN Day in the UK was on 14 February 2006. Before this date cardholders were able to sign instead of using a PIN. After this date they had to use their PIN to be sure that the shop or business they were in would allow them to pay with their chip and PIN card.

3 Data regarding the rollout of chip and PIN terminals in Europe courtesy of the European Payments Council and relates to data provided to them for Q3 2010. The EPC reserves the right not to be responsible for the topicality, correctness, completeness or quality of the information provided. Liability claims regarding damage caused by the use of any information provided, including any kind of information which is incomplete or incorrect, will therefore be rejected.

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