

pay **your** way

Chip & Signature

An alternative option for anyone who has difficulties using a PIN



Introduction

Chip and PIN is the safest way for customers to protect their cards from fraud. However, all banks and card issuers offer an alternative for anyone experiencing difficulties using a PIN.

Below we look at chip and signature cards, and outline how they can be a helpful alternative for anyone experiencing difficulties using chip and PIN.

What is a chip and signature card?

- Chip and signature cards (also known as 'PIN suppressed' cards), are available as both debit and credit cards to people who are unable to use a PIN.
- They look identical to chip and PIN cards and can be used in all of the same places – in shops or online.
- Unlike a chip and PIN card, the customer is asked to use their signature to authorise the payment, rather than enter their PIN.
- Chip and signature cards can be provided to anyone unable to use a chip and PIN card, but still able to write their signature.
- Typically, this may be because they have:
 - difficulty using the PIN pad due to dexterity issues;
 - difficulty using the PIN pad due to a visual impairment;
 - difficulty remembering their PIN; or
 - difficulty with mobility, making it hard to reach a PIN pad.



What are the pros and cons?

Security

- A chip and PIN card remains the fastest and most secure way of making a card payment. However, chip and signature cardholders get the same level of protection from fraud as any other customer. All innocent victims of card fraud have legal protection to make sure they don't lose out financially, whether you use a PIN or a signature with your card.

Ease of use

- When a chip and signature card is put into the payment terminal, the merchant is automatically prompted to ask for the customer's signature. There are far fewer chip and signature cards in circulation than PIN cards, so some retailers may be less familiar with them.
- Chip and signature cards are not currently accepted at self-service check-out machines in places like supermarkets and petrol stations.

Withdrawing cash

- Chip and signature cards can still be used to withdraw cash, in the branch using your signature. You can also use a chip and signature card to get cashback (up to £50), in shops that offer the service.
- Whilst not everyone with a chip and signature card will be able to use a PIN pad to withdraw cash at a cash machine, some cardholders find this additional option useful. Not all chip and signature cards can be used in this way but your bank will be able to make alternative arrangements for you to access a cash machine using a PIN if you would like this facility.

How do I get a chip and signature card?

- All banks offer chip and signature cards for customers who have difficulties using or remembering a PIN.
- If you think you would benefit from having a chip and signature card, simply call or visit your bank and explain that you would like to change to chip and signature as you have difficulty using a PIN. Once your request has been approved, it usually takes a few working days for a replacement card to be sent out. If asking for this card with a new bank, state that you have difficulty using a PIN and would like a chip and signature card during your account application process.
- If your bank adviser says this card is not available to you then ask to speak to a manager.

Do all retailers accept these cards?

- Retailers who take card payments are obliged to accept chip and signature cards. The 2010 Equality Act has reinforced the legal responsibility for all businesses to cater for disabled customers – and this includes accepting a chip and signature card.
- In addition, Visa and MasterCard have rules in place that require retailers to accept all genuine transactions that are made using their branded cards.
- Every PIN terminal is designed to accept chip and signature – simply put the card into the PIN terminal and the retailer will be automatically prompted to ask for your signature.
- If you encounter a shop that says they don't accept it, ask them to insert the card and follow the prompts. Your card should never be rejected simply because it is chip and signature.

What other alternatives are there?

- If you have problems with chip and PIN, a chip and signature card may still not be the best solution for you.
- For example, you may struggle to sign your name. There are a range of other options that you can consider, including:
 - **Third party mandate** – this is where you grant authority to a third person – such as a friend or family member – to verify your payments.
 - **Rubber stamp card** – if you have difficulty providing a signature, a rubber stamp alternative may be available to use with a card.
- If you think you would benefit from one of these other alternatives, contact your bank to discuss the options they have available.
- For more information on different alternatives, please see our advice guide on our website (www.payyourway.org.uk): **'Difficulty Managing Payments'**.



Tips to help you remember your PIN

If you find it difficult to remember your PIN but aren't sure if chip and signature is right for you, here are some tried and tested ways of helping you memorise your four-digit PIN:

- Learn the pattern that you need to trace on the keypad with your fingers.
- Go into a room on your own and say your PIN aloud several times, or write your PIN down ten or twenty times (make sure that you thoroughly scribble over the numbers or shred the paper before putting it in the bin).
- Break it down into two lots of numbers, for example 54 and 68.
- You can change your PIN to something you find easier to remember at most cash machines, just make sure you don't use numbers that are too easily associated with you, like your date of birth.

If you would like more information about your payment options, including anything in this leaflet, visit www.payyourway.org.uk, ask in your bank, or contact us – we'll be more than happy to help you.

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Payments UK