

Payment facts



Helpful information from the UK payments association

Payments & accessibility

Over the past few years there have been lots of changes in the way we access our money, pay our bills and spend money in shops – from chip and PIN cards to internet and phone banking.

While many people benefit from new payment products and services, others may struggle to use these and so may not be making the most of what is available to them or be aware of alternatives. If you have difficulty – either because of a disability or

because you do not understand how a payment service works – help is at hand.

All banks have specially trained teams to answer your questions, and under The Banking Code your rights are protected. For example, if you would like to use a plastic card but cannot use chip and PIN, your bank will be able to provide you with assistance, and can even replace your chip and PIN card with a chip and signature card or another alternative to a PIN, like a card with a rubber stamp identifying the holder.



For other payment types, there is a range of information and advice on choosing the right option.

Paying with plastic cards

Plastic cards are a convenient way to pay for goods and services virtually anywhere in the world and provide a more secure alternative to cash and cheques.

If you don't have a plastic card for your bank account but would like to use one, you can contact your bank and expect them to help.

The majority of cardholders have welcomed the introduction of chip and PIN cards, with some people finding it easier to type in a PIN than to sign a receipt, but for some people using a PIN is in fact more difficult than providing a signature. For these customers banks can provide them with an alternative to a PIN such as a chip and signature credit or debit card.

If you have been using a chip and PIN card for a while, but you start to experience difficulties you can ask for it to be replaced with an alternative that will help you to continue using a card.

Under The Banking Code, banks and building societies are obliged to provide you with an alternative to a chip and PIN card if you are unable to use a PIN. If you are at all concerned about using a card with a PIN, all you need to do is to phone up your bank or speak to someone in your local branch and say that you want to know more about alternatives to chip and PIN and they will discuss the different options available to you.



Using plastic cards

How to use a chip and signature card:

- Chip and signature cards look and work just like chip and PIN cards. The only difference is that when you put your card into a PIN pad, instead of being prompted to provide a PIN, the technology will recognise that no PIN is needed and print out a receipt for the assistant to give you to sign.
- All the retailer needs to do is to follow the instructions on the terminal screen – it will prompt the shop assistant to accept your signature rather than a PIN. All retailers will have procedures in place to ensure they accept cards without a PIN.

How to use a chip and PIN card:

- Chip and PIN cards can be used at cash machines or in shops by entering your personalised PIN (a four-digit number known only to you) into the PIN pad.
- If the PIN pad is physically out of reach for you in a shop, ask the cashier for assistance. They should be able to move it closer to you so that you can type in your PIN yourself. You should not need to give your PIN to anyone else.

Some tips for keeping your plastic cards safe:

- Sign new cards as soon as they arrive.
- If you use a chip and PIN card, shield your PIN from others whenever you type it in and never write it down.
- If you have trouble remembering your PIN and need to write it down or tell someone else the number, contact your bank to get a chip and signature card instead.

Always check your statements. If you are a victim of card fraud you have protection under The Banking Code which means you shouldn't lose out financially.

Other ways to pay

Many people no longer use cheques to pay for goods and services and, as a result, some shops no longer accept them. If you are used to using cheques, you might want to know about the alternatives:

- Speak to your bank about getting a plastic card. A debit card allows you to pay for items using money within your account – just like a cheque. If you are unable to use a PIN, your bank can provide you with a chip and signature card.
- For paying bills, you can set up a Direct Debit, so that your bill is paid automatically whenever it is due and you don't have to worry. If you would like to do this, the back of your bill will provide details or you can call your billing

company to ask them for details. A lot of companies can set up Direct Debits over the telephone and you will not need to sign anything but they will send you confirmation.

- Some people fear that using a Direct Debit means that you're not in control of your payments. That's why there's a Direct Debit Guarantee standing behind every agreement. This ensures that if any money is wrongly taken from your account under a Direct Debit, your bank will refund your account as soon as you tell them about this error.
- If you would prefer not to set up a Direct Debit on your account, you can use internet or phone banking to make payments (see later section). If you want to pay

a bill this way, the back of your bill will give you the account details of the company you need to pay. It's also possible to make payments to friends and family this way – and whilst it may be less substantial looking than a cheque – and certainly seems less attractive if giving a birthday gift, the money does get into an account much faster.

- Don't accept a cheque or banker's draft from someone unless you know and trust them – particularly if selling a high value item like a car.
- Keep your cheque book in a safe place and dispose of any unused cheques with care – preferably shred them.

Telephone and internet/ online banking

If you are unable to get to the branch of your bank, or you would prefer to bank from home or work, phone and internet banking could be for you. Telephone and internet banking are now more popular than ever because they make banking more convenient and flexible.

- Ask your bank about the options available. They will help set up the facility for you.
- They will send you a secure password to access the service and provide guidance on how it works so that you can manage your finances anytime from the comfort of your own home.

A new payment system called the Faster Payments Service is now available through some banks. It allows online or phone payments to be transferred in

a matter of hours rather than days, and is available 24 hours a day, seven days a week. Your bank will be able to tell you if your payments can be made this way. This is a safe, secure and fast way of transferring money to friends and family and more and more companies will be accepting payments this way too.

Using cash safely

It is never a good idea to carry lots of cash around, so if you are using cash, make sure you don't withdraw more than you need and be careful when using cash in public.

If you are withdrawing money from a cash machine, make sure that no-one is looking over your shoulder. When you type in your PIN, shield the details with your free hand. If you have any concerns, or are unable to physically reach a cash machine, you can always ask for help at a

bank branch but remember never to give your PIN to anybody and don't write down your PIN and keep it with your card.

Top Tips

- Always access your internet bank account by typing your bank's website address into your internet browser.
- Make sure your pc or laptop at home is equipped with up-to-date security and virus protection.
- Never put your login details, PINs or password in an email – banks will never request these in this way.
- If you're asked for personal details by email, this could be a fraudulent request. Always contact your bank in this instance and never respond to the email with your details.

More information

Speak to your bank or contact one of these organisations if you need more information:

APACS,
the UK payments association,
Mercury House,
Triton Court,
14 Finsbury Square,
London EC2A 1LQ
Tel: 020 7711 6259
Email: corpcomms@apacs.org.uk
www.apacs.org.uk

APACS also has other websites with helpful information:

www.cardwatch.org.uk

– this contains information on how to protect yourself from card fraud or what to do if you think you have been a victim.

www.banksafeonline.org.uk

– this is all about staying safe when you are doing your banking online.

www.shopsafeonline.org.uk

– safety tips for anyone who wants to do their shopping on the internet.

Other useful sites:

Help the Aged

www.helptheaged.org.uk

Leonard Cheshire Disability

www.lcdisability.org