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:: TOP TIPS FOR INTRODUCING CHIP AND PIN

:: Familiarise your staff

The more they know about chip and PIN, the smoother the transition in your shop will be. If staff are asked by customers, they should have an understanding of why chip and PIN is being introduced and knowledge of how the system works.

:: Get a copy of the training video

The Chip and PIN Programme has produced a video for retail staff which is now available. The simple step-by-step video is the ideal aid to help inform staff about implementing chip and PIN at point-of-sale. The video guides you through a PIN transaction from inserting the card to ensuring customer privacy. It is available on request from facilities@saxholm.co.uk and costs £8.50 for a single copy. If you need multiple copies, please send an email requesting a quote.

:: Inspire confidence

Most people will take to chip and PIN very easily as it's just like using a cash machine to withdraw money. However, some people may be a little more nervous especially if they are using chip and PIN for the first time. The more confident and reassuring your staff are, the more confident your customers will become.

:: Be sensitive

It is important to pay particular attention to older people and disabled people. While the system will be easier for most people, some groups may find chip and PIN more difficult. In practical terms, make sure that PIN pads are easily accessible for everyone and that helpful staff are on-hand to assist customers when they need it.

:: Be discreet

PIN numbers are secret and should remain so! The new PIN pads found at checkout counters have in-built privacy shields to help ensure this, but you need to make sure your CCTV cameras cannot see the PIN being entered. Staff can help as well by being discreet and not looking at customers when they key in their PIN. Never let a customer tell you their PIN - even if they want to.

:: Who inserts the card?

As this can vary, ensure your staff know the routine in your shop. In some instances the card will be handed over to shop staff to insert into the card reader. In others, customers have a choice of whether to insert the card themselves or to hand it over.



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:: **Put in procedures for 'locked' PINs**

Ensure all staff know what a 'locked' PIN is and the correct procedure. If a PIN is locked, it means that a customer has entered the wrong PIN three times in a row when trying to make a purchase and the card is made temporarily unusable. Staff should advise customers to ring their card company who will tell them how to unlock the PIN or to go to their cash machine and use the unlock service there.

:: **Declined cards - what to do?**

There is no reason to change procedures for declined cards. Cards will be declined for the same reasons as under the old system - because the card is over its limit for instance - and your staff should understand this.

:: **Make sure staff know your refund policy**

If a purchase has been verified by PIN it will usually be indicated on the receipt. Make sure your staff know whether they need to ask customers to re-enter their PIN to make a refund.



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:: **Training your staff**

A key lesson from the trial of chip and PIN in Northampton in the UK is that training of staff is critical but that chip and PIN is easy to learn.

Many retailers found that implementing effective cashier and staff training could take as little as 15 minutes per individual. Overall, cashier and staff training could take anywhere from 15 minutes to 4 hours per individual depending on the approach adopted.

Staff training was important in ensuring customers had a positive shopping experience. It should also specifically address the different needs of disabled customers



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:: **Some areas to consider in advance:**

- [] Where to position the PIN pad at the point of sale for maximum customer confidentiality
- [] Access in your shop to make sure that disabled people can use chip and PIN easily and safely
- [] Practical issues such as the length of wire needed for PIN pads with cords or whether a mobile solution would be appropriate
- [] Make sure that CCTV cameras will not directly overlook the PIN pad as customers enter their PIN
- [] How to train staff.