

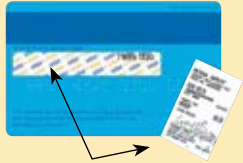
CHIP & PIN TRANSACTIONS:

- From 17th March 2007 the option to bypass the PIN has been removed. If a customer does not know their PIN and you decide to override this on the terminal, you should expect the card company to decline the transaction. If you override this decline and process the transaction you could be held liable if the transaction turns out to be a fraudulent one, e.g. on a stolen card.
- If, however, there is a technical fault with your PIN pad and the terminal prompts you to accept a signature instead of a PIN, then the transaction should not be declined by the card company.
- If you are prompted by your terminal to accept a signature as cardholder verification you should check the signature against the one on the back of the card and the name embossed on the front of the card.
- For Chip & PIN card transactions, ensure that your PIN pad is positioned in such a way as to enable all customers to enter their PIN easily and discretely. Special provisions should be given to customers with a disability such as those in a wheelchair, e.g. the PIN pad should be within reach.

NON CHIP & PIN TRANSACTIONS:

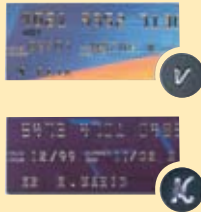
More than 87% of Irish debit and credit cardholders now have a Chip & PIN payment card. For those customers who have yet to receive their Chip & PIN card, you can continue to accept their old style cards by swiping the card and obtaining a signature just as you always have done in the past. You can also expect to have customers from other countries where Chip & PIN has not yet been implemented who can only present the old-style cards. These can continue to be accepted as usual.

Security measures for accepting old swipe and signature cards include:



Check the signatures Do they look the same?

Do the signatures match?
Does the signature panel look as if it has been tampered with?



Check for the 'Flying V' on Visa and the MC/'Scripted M' on MasterCards

The special printing is difficult for counterfeits to copy. This means they often leave these features off completely, or they use standard typeface V and MC.



Check the number on the card matches the number on the terminal print-out

Check that the last four digits of the embossed number on the card match the last four digits on the terminal print-out. If they don't match the card is probably a counterfeit.



If a card fails to read when you swipe it

Be extra vigilant. It's possible a criminal has damaged the magnetic stripe to avoid checks. Follow your own bank's instructions on cards that fail to swipe.



Check the customer- Does the customer's gender match the card details?

Are they acting suspiciously in any way or distracting you from following procedures?



IF YOU ARE SUSPICIOUS OF A CARD OR A CUSTOMER, CARRY OUT A CODE 10 CALL TO YOUR CARD PROCESSOR WHO WILL ASK YOU TO REQUEST SPECIFIC INFORMATION FROM THE CARDHOLDER TO ENSURE THEY ARE GENUINE

Do not hand the card back. Call the authorisation centre and let the operator know you are suspicious by simply saying that you are making a Code 10 call. The bank won't mind if it's a false alarm - it is better to be cautious than to let a card criminal deceive you and your employer. Above all, never put your colleagues, customers or property at risk.



Bank of Ireland



Elavon
Merchant Services



GE Money



National Irish Bank

permanent tsb

Ulster Bank