

PIN CHANGES AT LINK CASH MACHINES RISE AFTER HMRC DATA LOSS

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The number of people who changed their PIN at a cash machine rose by more than 50 per cent in the three days following the HMRC data loss announcement, according to figures released by LINK.

A spokesman for LINK, the UK ATM network, said, "There was no loss of PIN information in this security breach but our figures picked up an increase in the use of the LINK ATM PIN change service after this news broke. This probably means that people were taking advice and changing PINs which might have been easily guessed, for example, a child's date of birth.

"PIN change at a cash machine is the quickest and easiest way of changing your PIN in a secure way that takes effect instantly and does not involve letters and phone calls to and from the bank. PIN change is one of the services, besides cash withdrawals, that is instantaneous and available free-of-charge to most cardholders at most UK cash machines."

LINK offers the following top tips on how to protect your PIN:

1. Always change your PIN if you think someone has seen it, or might know it.
2. Always shield your PIN from potential view when typing it in at a shop or at a cash machine.
3. When choosing your PIN, don't use a number or combination that can be easily guessed, eg. your birthday or your child's birthday.
4. Don't write you PIN down anywhere.
5. Never enter your PIN on any website.

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Notes to Editors:

About LINK

LINK is the operator of the UK cash machine network, connecting almost every cash machine – free and charging – in the UK and is the busiest cash machine transaction switch in the world. The LINK ATM Scheme brings together the banks, building societies and other institutions that issue cards and the

operators of the more than 62,000 UK cash machines that make up that network.

LINK deals with up to 226 million transactions a month and at its busiest, it processes over one million transactions an hour. LINK has around 50 members and there are more than 130 million LINK cards in circulation from around 38 card issuers.

The LINK PIN change service is available at 82 per cent of free-to-use cash machines UK and 18 per cent of pay-to-use machines. Most cardholders can use the service at any ATM at which it is offered, and do not need to use an ATM belonging to their own bank or building society. There is no charge for using the service.

The LINK figures on PIN changes show service usage across the LINK Network, but don't include instances where customers used their own bank's cash machine to change their PIN.

APACS, the UK payments association, today reported that figures obtained by YouGov revealed that six per cent of adults who receive Child Benefits paid into their bank account changed their PIN, 10 per cent changed their password, 62 per cent checked their bank statements, while 30 per cent took no action at all.

http://www.apacs.org.uk/07_11_28.html

The LINK ATM Scheme sets the rules for new and existing members and sets standards for signage, encryption, messaging, security and other features of the cash machine network.

LINK does not install or operate machines on its own behalf. Decisions on where to install individual machines or whether a machine is free to use or pay to use are the responsibility of individual LINK members.

<http://www.link.co.uk>