

# Card Payment Trends 2011

A presentation to the  BPA

Wednesday 12<sup>th</sup> April 2011



# CHIP&PIN Mandate



- **Official UK Deadline: 1<sup>st</sup> January 2011 (Visa / MCI)**
- **Official SEPA Deadline: 1<sup>st</sup> January 2011**
- **SCA Customers (Leeway until 31<sup>st</sup> Dec. 2011)**
- **CHIP (No PIN)**
  - ▶ **Requires ContactLess in the UK**
  - ▶ **No Card Reader—only product available**
  - ▶ **Visa Up to £35**
  - ▶ **MasterCard Up to €40**
  - ▶ **Not on American Express / JCB / Diners / CUP**

# ContactLess Issuance



- **Barclays**
- **Citigroup (inc. Egg)**
- **HSBC**
- **Lloyds Banking Group (inc. Halifax)**
- **MBNA**
- **Newcastle Building Society**
- **The Royal Bank of Scotland Group (NatWest and RBS)**
- **American Express**

*The UK Cards Association: By the end of 2010, 12.9 million cards had been issued with Contactless functionality and 52,700 terminals were ready to accept these cards.*

# PCI-DSS Mandate



- **CHIP&PIN and PCI-DSS are two different things, with some overlaps:**

- ▶ **A Transaction Processor must be PCI-DSS Certified**

Banks, Technical Processors, PSP, WEB Site Hosts...

- ▶ **A Merchant must be PCI-DSS Compliant or Certified**

Supermarkets, Borough Councils, Hotels, Car Park Operators...

- ▶ **A Product must be PA-DSS Certified**

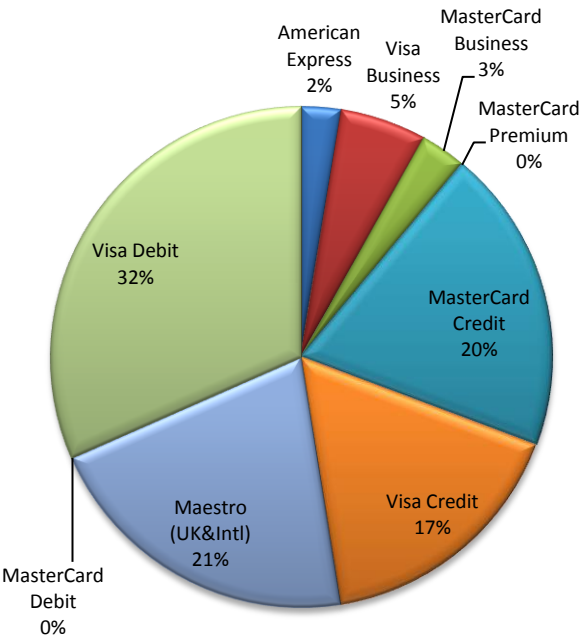
Till Software, Car Park Equipment...

- ▶ **A PINPad must be PCI-PED Certified**

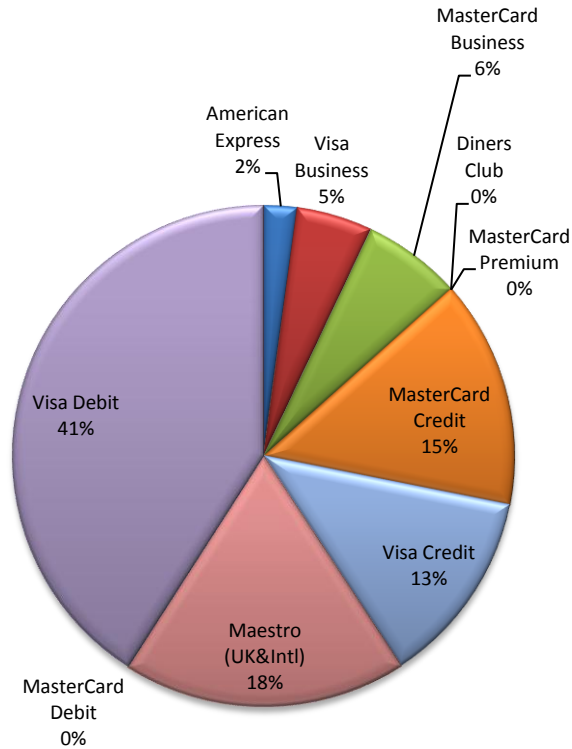
Till PINPads, Unattended PINPads, ATMS, etc...

# Card Usage in Parking

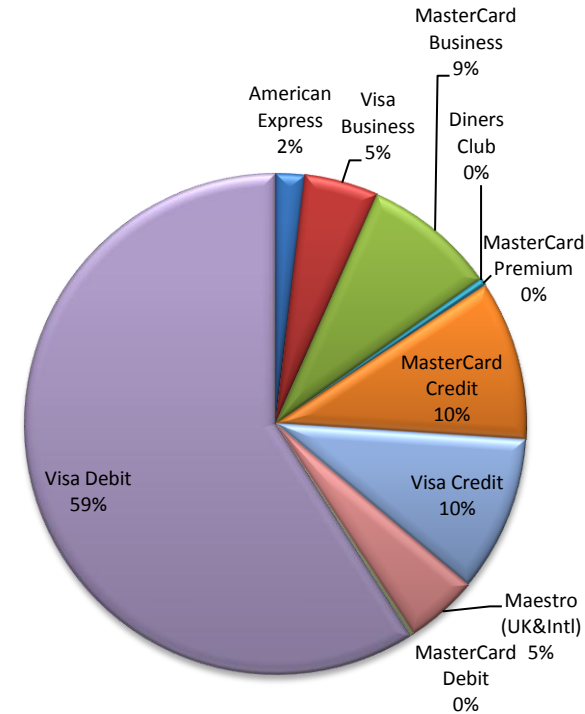
2008



2009



2010



# Card Payment Information

- **SOLO (Maestro UKDM) has been discontinued on the 31<sup>st</sup> Mar 11 all together – Issued card are not to be accepted.**
- **SWITCH (Maestro UKDM) will be discontinued on the 31<sup>st</sup> May 11 as a UK Domestic Variance of Maestro, but will continue to be accepted under Maestro International Rules.**
- **American Express to start issuing ContactLess Cards**
- **First trial of ContactLess equipped Mobile Phone**

# Visa Team 2012 Marketing Campaign



- Nationwide Campaign, Including TV Adverts
- Chances to win Olympic Tickets
- Promotions @ Retailer Visa & Lloyds Cardnet initiative
- SIX Card Solutions Is proposing to extend this to our Parking Customers
- **The Chance for our customers to be associated to the Olympic Games, including the use of the Olympic Logo at no Cost**
- A Short List of about 300 Car Parks has been proposed (Only those CHIP&PIN)
  - **What we need from you:**
  - *CAD Files for the design of Stickers to be applied on the front of Pay Stations*
  - *Potentially applying these stickers in a professional way as part of regular Maintenance*
  - *Stickers are to be produced by Visa – Retailer Campaign to start in the Autumn*

