

**TECHNICAL STANDARDS ON STRONG CUSTOMER AUTHENTICATION AND
COMMON AND SECURE METHODS OF COMMUNICATION (AMENDMENT)
INSTRUMENT 2021**

Powers exercised

- A. The Financial Conduct Authority (“the FCA”) makes this instrument in the exercise of the powers and related provisions in or under:
- (1) the following Regulations of the Payment Services Regulations 2017:
 - (a) Regulation 106A (Technical Standards); and
 - (2) the following sections of the Financial Services and Markets Act 2000 (“the Act”):
 - (a) section 138P (Technical Standards);
 - (b) section 138Q (Standards instruments);
 - (c) section 138S (Application of Chapters 1 and 2);
 - (d) section 137T (General supplementary powers);
 - (e) section 138F (Notification of rules); and
 - (f) section 138I (Consultation by the FCA).

Pre-conditions to making

- B. The FCA has consulted the Prudential Regulation Authority and the Bank of England as appropriate in accordance with section 138P of the Act.
- C. A draft of this instrument has been approved by the Treasury, in accordance with section 138R of the Act.

Modifications

- D. The FCA makes the amendments to the Technical Standards on Strong Customer Authentication and Common and Secure Methods of Communication in accordance with the Annex to this instrument.

Commencement

- E. This instrument comes into force on 3 March 2021.

Citation

- F. This instrument may be cited as the Technical Standards on Strong Customer Authentication and Common and Secure Methods of Communication (Amendment) Instrument 2021.

By order of the Board
1 March 2021

Annex

Amendments to the Technical Standards on strong customer authentication and common and secure methods of communication

In this Annex, underlining indicates new text and striking through indicates deleted text.

Chapter 3

Exemptions from strong customer authentication

Article 10

Payment account information

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Article 11

Contactless payments at point of sale

Payment service providers shall be allowed not to apply strong customer authentication, subject to compliance with the requirements laid down in Article 2, where the payer initiates a contactless electronic payment transaction provided that the following conditions are met:

- (a) the individual amount of the contactless electronic payment transaction does not exceed ~~£45~~ 100; and
- (b) the cumulative amount of previous contactless electronic payment transactions initiated by means of a payment instrument with a contactless functionality from the date of the last application of strong customer authentication does not exceed ~~£130~~ 300; or
- (c) the number of consecutive contactless electronic payment transactions initiated via the payment instrument offering a contactless functionality since the last application of strong customer authentication does not exceed five.

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