

## Chapter 1

# Strong Customer Authentication and Common and Secure Methods of Communication



**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 £100FCA 2021/7 ; 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 £300FCA 2021/7 ; 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.