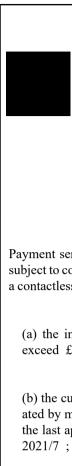
Payment Services

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 $\pm100FCA\ 2021/7$; 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.