

New rules for handling contactless transactions



What's changing?

New rules on transaction security have been in force since 14 September 2019.

Contactless payments

Up until now, any contactless payments below the contactless limit did not require a PIN code. However, since the new change came into force banks can now request PIN entry even for low value transactions.



Phone payments

The customer may be asked to confirm the transaction on his/her phone, e.g. by means of a PIN or a fingerprint.

What instead of a PIN?

In the case of some types of cards, the customer may be asked to perform a new transaction, other than proximity.



What if the customer refuses to enter the PIN code?

Then the bank will decline the transaction.

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