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CONTACTLESS LIMIT CHANGE FAQS

How do I know if my contactless transaction was successful?

When you present your card you will typically hear a beep, this indicates that your card has been recognised by the terminal. In order to confirm that the payment has been successful, please follow the instructions on the card reader.

Why is the new limit £100?

The new £100 limit is designed to balance security, convenience and consumer demand. The higher limit will mean you can now use your contactless card to pay for more expensive purchases such as your weekly shop or a tank of petrol.

It aims to provides consumers with greater choice, depending on their circumstances and needs.

You may wish to pay using contactless for amounts exceeding £45, or alternatively you can opt to pay using chip & PIN, or use a mobile wallet such as, Apple Pay, or Google Pay to authenticate the transaction.

How will the limit change work?

The software on card payment machines will be updated to accept the new £100 limit. Software will be rolled out from 15 October 2021 but with hundreds of thousands of terminals in the UK, the updating process will happen gradually.

If a purchase costs more than £45 and the machine has not yet been updated to accept £100 transactions, then contactless card payments will not be an available option. There are alternative ways to pay, for example through Chip & PIN, cash and mobile payments like Apple Pay or Google Pay.

Do I have to use contactless for higher amounts?

No, the change is aimed at providing people additional choice when they pay. You are still able to use chip & PIN or a mobile wallet such as Apple Pay or Google Pay.

What happens if I lose my card, am I liable for any fraudulent payments?

No, you are fully protected against unauthorised card fraud, so you will get all of your money back.

Every card has an in-built security check which means from time-to-time you have to enter your PIN to verify that you are the genuine cardholder.

However, if you lose your card or think it might have been stolen, then you should contact your bank straight away.

If you notice any suspicious activity on your account, contact your bank immediately.

What is contactless?

Contactless is a way for cardholders to pay for purchases using a card without having to enter their PIN. The maximum value for this kind of purchase is known as the contactless limit. If the value is above the limit, the payment will default to a chip & PIN payment for card, or, if available, payment via mobile phone.

Every card has an in-built security check which means from time-to-time you have to enter your PIN to verify that you are the genuine cardholder. This cumulative limit has been increased to a maximum amount of £300. Your bank will set its own limit, but these will not be published for security reasons.

How do I know if I can make contactless payments?

Anyone with this symbol on their card can make contactless payments:

How do you use a contactless card?

1. Look out for the contactless symbol when shopping.

2. Tell the retailer you'd like to use your contactless card and simply touch it directly onto the card reader.

3. The card reader will indicate when your card has been recognised, typically with a beep or green light.

4. Follow the instructions on the card reader and terminal display to confirm when your payment has been success or whether you need to complete a chip and PIN payment instead.

For extra security you may occasionally be asked to enter your PIN.

How close does the card need to be to the reader to pay?

To make a payment, hold a contactless card within a few centimetres of the reader.

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