

No CVM Limits for Contactless Card Payments

Status: 11 May 2020


Please note: In case no particular scheme/product name is mentioned, the amounts are valid for all schemes/products. Please take note of the disclaimer at the end of the document.

Region	Country	Current	Plans / Discussions / Decisions
EU /EEA	Austria	TX €25 Cumulative €150	Decision to increase TX to €50 has been taken; temporary.
	Belgium	TX €25 Cumulative €50	Decision to increase TX to €50 and Cumulative to €100 has been taken. Implemented at most POS as of 14 April.
	Bulgaria	TX ~€25 (50 BGN)	Decision to increase TX to ~€50 (100 BGN) has been taken, effective 1 April.
	Croatia	TX ~€13 (100 HRK)	Decision to increase TX to ~€33 (250 HRK) has been taken, effective tbc.
	Cyprus	TX €20	Decision to increase TX to €50 has been taken, effective 27 March.
	Czech Republic	TX ~€18 (500 CZK)	
	Denmark	TX ~€47 (350 DKK)	
	Estonia	TX €25 Cumulative €150	Decision to increase TX to €50 has been taken; temporary.
	Finland	TX €50 Cumulative €150	Ongoing discussions, but no decision yet to increase the contactless limits higher than those set in the EBA RTS SCA.
	France	TX €30 Cumulative €100	Decision to increase TX to €50 has been taken, effective 11 May.
	Germany	TX €25 (MC, Maestro, girocard) TX €50 (AmEx, Visa) Cumulative €150	Decision to increase TX to €50 has been taken (all brands).
	Greece	TX €25	Decision to increase TX to €50 has been taken.
	Hungary	TX ~€14 (5000 HUF)	Decision to increase to ~TX €42 (15000 HUF) has been taken, effective 27 March.
	Iceland	TX ~€33,00 (5000 ISK)	Decision to increase TX to €50 (7500) has been taken.
	Ireland	TX €30 Cumulative €150	Decision to increase TX to €50 has been taken.
	Italy	TX €25 Cumulative €150	No changes decided at this time.
	Latvia	TX €25 Cumulative €150	Decision to increase TX to €50 has been taken; temporary.
	Liechtenstein	TX ~€38 (40 CHF)	Decision to increase to TX ~€76 (80 CHF), temporary.
	Lithuania	TX €20 Cumulative €150	Decision to increase TX to €50 has been taken; temporary

	Luxembourg	TX €25 (Visa: TX €50)	Discussion to increase to TX €50 (for all schemes) started.
	Malta	TX €20	Decision to increase TX to €50 has been taken.
	The Netherlands	TX €25 Cumulative €50	Decision to increase to TX €50 and Cumulative to €100 has been taken; temporary.
	Norway	TX ~€34 (400 NOK)	Decision to increase TX to ~€44 (500 NOK) has been taken, temporary.
	Poland	TX €12.50 (50 PLN) Cumulative €50	Decision to increase to TX ~€25 (100 PLN) has been taken. Cumulative remains.
	Portugal	TX €20 Cumulative €60	Decision to increase TX to €50 has been taken.
	Romania	TX ~€21 (100 RON)	
	Slovakia	TX €20 Cumulative €150	Decision to increase TX to €50 has been taken.
	Slovenia	TX €25	
	Spain	TX €20 Cumulative (set individually by banks, max €150)	Decision to increase TX to €50 has been taken; temporary.
	Sweden	TX ~€ 18 (200 SEK)	Decision to increase to TX ~€37 (400 SEK) has been taken, effective 17 April
	UK	TX ~€ 32 (30 GBP) Cumulative £150	Decision to increase to TX ~€49 (45 GBP) has been taken (as of 1 April). Cumulative remains.
EFTA/ others	Switzerland	TX ~€38 (40 CHF)	Decision to increase to TX ~€76 (80 CHF); temporary.
	Turkey	TX ~€17 (120 TRY)	Decision has been taken to increase to TX ~€35 (250 TRY)

Disclaimer:

- This table has been prepared by informal information provided by EPSM Members and information publicly available and is put together on a „best effort basis” - without guarantee.
- In many markets some days/weeks will be necessary to implement the new limits. Please contact the local/international card schemes in the respective markets for details.
- Generally, within many schemes/products, issuing and acquiring PSP may set their limits lower than the agreed maximum. Please contact the local/international card schemes in the respective markets to avoid disruptions.
- Despite the increase of the per transaction limit, in the markets regulated by EBA and the European Commission, consumers will be asked to enter a PIN after 5 consecutive payments or when the cumulative amount of EUR 150 is reached (if no transaction with PIN has taken place in between).

 Green markings highlight decisions of the last days/weeks to increase the No-CVM-Limits and those markets where the limits are already above EUR 25 for many payment cards.

Please feel free, to send any corrections, comments or updates to EPSM.