

Overview on national SCA ramp-up plans for remote card payments

(mainly directed to issuing PSPs)

Status: 17 December 2020

Please share any corrections or updates with EPSM. EPSM will keep updating this overview.

Changes to the previous version are marked in **bold**.

Region	Country	Ramp-Ups 2020	Ramp-Ups 2021
EU /EEA	Austria		15 Jan > 250 Euro 15 Feb > 150 Euro 15 Mar = full enforcement
	Belgium	15 Nov > 1500 Euro	19 Jan > 1500 Euro 23 Feb > 500 Euro 23 Mar > 250 Euro 19 Apr > 100 Euro 18 May = full enforcement
	Bulgaria		01 Jan = full enforcement
	Croatia		
	Cyprus		01 Jan = full enforcement
	Czech Republic		01 Jan = full enforcement
	Denmark		11 Jan = full enforcement
	Estonia		
	Finland		01 Jan = full enforcement
	France	01 Oct > 2000 Euro	01 Jan > 1 000 Euro 15 Feb > 500 Euro 01 Apr = full enforcement
	Germany		15 Jan > 250 Euro 15 Feb > 150 Euro 15 Mar = full enforcement
	Greece		01 Jan = full enforcement
	Hungary		01 Jan = full enforcement
	Iceland		PSD2 not yet adopted
	Ireland		01 Mar > 750 Euro 01 Apr > 500 Euro 01 May > 250 Euro 01 Jun > 150 Euro 01 Jul > full enforcement Additionally: Challenge of transactions already on 3DS.
Italy		01 Jan > 1000 Euro 01 Feb > 500 Euro 01 Mar >100 Euro 01 Apr = full enforcement	

	Latvia		
	Liechtenstein		
	Lithuania		01 Jan > 500 Euro 01 Feb > 250 Euro 01 Mar > 100 01 Apr > full enforcement
	Luxembourg		01 Jan = full enforcement
	Malta		
	Netherlands	01 Oct unpublished thresholds	01 Jan = full enforcement
	Norway		01 Jan = full enforcement
	Poland		
	Portugal		01 Jan = full enforcement
	Romania		01 Jan = full enforcement
	Slovakia		
	Slovenia		
	Spain		01 Jan = full enforcement
	Sweden		01 Jan = full enforcement
EFTA/ others	Switzerland		
	UK		01 Feb = risk based 01 Jun ≥ 1000 GBP 01 Jul ≥ 500 GBP 01 Aug ≥ 300 GBP 01 Sep ≥ 250 GBP 14 Sep = full enforcement

Changes to the previous version are marked in bold.

Disclaimer:

- Please note that in this table simplified vocabulary is used, e.g. where it says “full enforcement” it may mean only “end of a period in which no legal actions will be taken by the NCA”, “end of a period where the discretionary power of a NCA ceases to apply”, or similar.
- This table has been prepared by informal information provided by EPSM Members and the Merchant Risk Council (MRC) on a „best effort basis” - without guarantee.
- It is intended as a first overview; additional information shall be obtained from the respective NCA.
- All information are subject to change.