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Mastercard Increases Limits for Non-Contact Operations in Europe

Mastercard recently announced increased limits for payment with contactless cards throughout Europe. The move, covering 29 European countries, is intended to improve the shopping experiences of those in this region, and to increase the number of payments made with Mastercard credit cards.

Across Europe, the credit card banner has implemented several initiatives that have led to a dramatic increase in the use of contactless cards and mobile devices equipped with Near Field Communication (NFC) readers. At present, 75 percent of all Mastercard transactions on that continent take place via contactless means, the company reports. This increase in contactless limits means that cardholders and merchants will soon be able to make and receive more payments quickly and securely, and without the need to enter a PIN, let alone use cash.



Milan Gauder, Mastercard's executive VP of products and innovation for Europe, says his company was among the first to understand the potential of contactless payments and to ensure that all payment terminals were ready starting in January 2020. "We saw how quickly people adopted contactless payments as their preferred way of paying every day," he states. "Today's announcement [which was made on Mar. 25, 2020] reflects the pace of change in the behavior of the people we all serve, providing ease, speed and tranquility in a rapidly changing world."



Mastercard's Milan Gauder

The European countries on Mastercard's list are the following: Albania, Armenia, Belarus, Bulgaria, Croatia, Cyprus, Estonia, Georgia, Germany, Greece, Hungary, Ireland, Kazakhstan, Kosovo, Kyrgyzstan, Latvia, Lithuania, Luxembourg, Macedonia, Malta, the Netherlands, Poland, Portugal, Spain, Sweden, Tajikistan, Turkey, the United Kingdom and Uzbekistan. Among these countries, the United Kingdom, Ireland, Estonia and Poland are leading the process with permanent changes in limits. Meanwhile, other countries, such as the Netherlands and Greece, are implementing temporary limit increases in order to help their citizens easily make purchases during the current downturn in business caused by the coronavirus pandemic.

From the beginning, Gauder says, Mastercard has been advocating the benefits of contactless payments as a simple, secure and quick way to pay. "This means that not only will those who already use the cards benefit from even more freedom of payment, the way they want," he notes, "but they will also provide additional support for people with the daily challenges they face."



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