



"Tap-and-PIN": Preventing crime and criminal careers from increased contactless payments

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The problem

On 15 October, the UK's contactless card payment limits (CCLs) were increased to £100, more than treble the pre-pandemic limit (Peachey 2021). This presents a

1. *Customers set the limit*: Three banks will allow users to set their own contactless limit between £30 and £100 (Kaveh 2021). Limitations: The default limit on cards will often be the maximum, which is designed to nudge consumers to keep that setting. Even those who initially set a lower limit will, over time, increase their limits towards the maximum. Conclusion: A token gesture that will not prevent crime.

2. *Cumulative spending limits*: Intended to prevent thieves from repeated fraudulent card use, cumulative limits have increased to £300 (from £145), after which a PIN is required. Limitations: Banks BT(s)-m0not

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