

Contactless Payment Limits Increase Due To Virus

www.godsavesthepoints.com – Gilbert Ott – April 5, 2020



Contactless payment is one of the great joys of the modern world, but it's always had a small **flaw**, via humble transaction limits. Originally launched in 2007, 'contactless' revolutionized paying with a credit or debit card by creating a safer solution which **halved** the processing time with just a wave or tap of the card.

Most importantly – it meant no touching machines others have touched, no entering pins, just a fast, easy and sterile transaction. It cut the average transaction time from 30 seconds to 17 seconds, but with contactless limits too many transactions in recent months were still forcing people to potentially compromise their health by whipping out their actual payment card and running it through the machine..

The unprecedented virus gripping the world right now has caused more sadness and frustration than anything ever should, but even then – it may have positive societal impacts in the future. One **silver lining** that's spreading quickly is a rise in the limits imposed on contactless payments around the world. (...)

The UK went from £30 to £45, and most of Europe has followed suit with similar changes. Similar increases are expected in the USA, where limits are currently set at \$100 and beyond. Even where limits haven't been increased, there's been an unprecedented **on-boarding** of new terminals which allow contactless, including US grocery stores. (...)

The world is quickly realizing that in the prevention of spreading germs, anything that **avoids** touch is good and fraud rates on contactless payments remains incredibly low.

flaw = défaut

halve = diviser par 2

silver lining = avantage

on-boarding = integration

avoid = éviter

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