

NZ payments industry temporarily raises contactless payment PIN limit

9 April 2020 – From today, after a successful pilot, New Zealand’s payments industry will progressively roll out a temporary increase to the PIN limit for contactless card payments to \$200. The increase, which is up from the current \$80 limit, aims to help reduce the need for customers to touch PIN pads when making in-store purchases during the COVID-19 pandemic.

The new temporary limit will be introduced by most New Zealand banks and card providers and will be available at an increasing number of retailers over the coming days and weeks. Given the number of cards, payment terminals and businesses involved from across the country – it’s expected to take a few weeks for the roll out to be completed industry wide.

Payments NZ Chief Executive Steve Wiggins said there has been overwhelming support and commitment from across the industry to implement the increase as soon as possible. The new limit will remain in place for as long as necessary.

“This PIN limit increase adds to a range of other initiatives banks, retailers and other organisations have put in place to help support Kiwi communities through this pandemic. We will be making the process as easy as possible for customers. In fact, all they will need to do is follow the usual prompts on the PIN pad when paying. If the limit has become active on that terminal, it will kick in automatically.”

It was important for the payments industry to respond to the changing environment, said Wiggins, while also balancing safety and security.

In raising the PIN limit for contactless cards from \$80 to \$200, New Zealand is in line with similar measures from countries around the world, including Australia. The industry felt it was a practical option to adopt at this time, as customers are by necessity going to the shops less, but potentially also spending more on each visit to make up for it.

“Remember, while contactless cards are a secure form of payment, cardholders should always keep their cards safe like you would with cash in your wallet,” said Wiggins.

More information on the temporary increased limit is available [on the Payments NZ website](#). If cardholders have any further questions about this increase, they can contact their bank or card provider directly.

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For more information, contact:

Val Hayes
val@senateshj.co.nz
+64 21 615 549