



EDBS/KH/046/2020
18th May 2020

Chief Executive Officers

All Payment Service Providers
Manama
Kingdom of Bahrain

Dear Sir,

Amendment to General Requirements (GR) Module – Volume 5 Type 7: Ancillary Service Providers

Further to the Local Tokenization Project, CBB is hereby issuing the following amendment to GR Module of the CBB Rulebook, Volume 5 Type 7: Ancillary Service Providers, in order to allow issuers and acquirers to conduct mobile initiated Near Field Communications (NFC) payments with no PIN entry:

GR-5B.1.13A

Where contactless payments use Consumer Device Cardholder Verification Method (CDCVM) for payment authentication and approval, then the authentication required for transactions above BD 20 limit mentioned in Paragraph GR-5B.1.13 is not applicable given that the customer has already been authenticated by his device using PIN, biometric or other authentication methods. This is only applicable where the debit/credit card of the customer has already been tokenized in the payment application.

The above amendment is effective immediately and will be part of the upcoming Rulebook update. The circular will be available on the CBB website under ad-hoc communications for Volume 5 in due course.

Yours sincerely,


Khalid Hamad Al-Hamad