Article 52: Spending limits, blocking and mobile activation

Council first-reading position 8543/1/26 REV 1, 4 November 2026. Verified 19 November 2026. Final wording and numbering may change.

Application
The Council position provides for general application 21 months after eventual entry into force under Article 124. Final Official Journal text and calendar dates remain to be checked.

Provision
Article 52(1)-(12)

Requirement
Providers must offer user-set maximum transfer limits and allow changes before an order is placed. Orders exceeding the applicable maximum must not be executed. Remote limit increases and remote mobile-application activation have a default four-hour delay, with specified adjustment and opt-out rights. The article also regulates justified blocking, notifications, application activation security and disabling an application reported as not activated by the user.

Responsible
The provider implements the controls and communications. The user selects contractual limits and may exercise the specified delay adjustment or opt-out rights.

Timing
The default remote-change delay is four hours. Notify limit-change events immediately. Review continued justification for instrument blocking without undue delay and at latest within two business days; unblock or replace once the reasons cease.

Conditions and exceptions
An existing delay also applies before a later adjustment or opt-out takes effect. Paragraphs 7-9 exclude initial relationship establishment through an application and provider activation at physical premises on the user’s device. The article applies to all credit transfers, including euro transfers.

PSD2 comparison
PSD2 Article 68(1)-(4). The Council correlation is an article-level starting point, not equivalence of every duty.

Source: Council of the European Union, 8543/1/26 REV 1. Updated article card.

What it means for the fraud function

- Log the requested limit, old limit, effective time and notification delivery as distinct events.

- Maintain an escalation queue for blocked instruments and the two-business-day reassessment.

- Test fraudulent mobile activation reports for prompt loss of account access and payment initiation capability.

Common misreadings

- The four-hour delay is a default with regulated adjustment and opt-out rights, not an absolute ban on earlier execution in every situation.

- Blocking requires objectively justified reasons and continuing reassessment.

Episodes: Coverage follows the curriculum. Links on the updated HTML card.