17. Payment cards and electronic money

**Sealy and Hooley's Commercial Law: Text, Cases, and Materials (6th edn)**

David Fox, Roderick Munday, Baris Soyer, Andrew Tettenborn, and Peter Turner

Publisher: Oxford University Press  
Print Publication Date: Jul 2020  
Published online: Sep 2020  
DOI: 10.1093/he/9780198842149.003.0017

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**Author(s):** D Fox, RJC Munday, B Soyer, AM Tettenborn, and PG Turner

**DOI:** 10.1093/he/9780198842149.003.0017

This chapter focuses on the use of payment cards in commercial transactions, taking into account traditional credit and debit cards and also the more modern contactless instruments, including smartphones, which has been made increasingly available through mobile payment technology. This chapter begins with a discussion of the main types of payment card in general circulation in the UK, including credit (and charge) cards, debit cards, ATM cards, and multifunctional cards. It then considers contractual networks and the regulation of contractual relationships and finally liability for unauthorised transactions and connected lender liability.

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