

What are Limits?

ProPay Risk sets processing limits in place to protect our clients and ourselves from fraud. There is a per transaction limit and a monthly limit that is set for each tier. The default limits are \$500 per transaction, and \$3000 monthly (often seen as \$500/\$3000.) If underwriting needs to be done for a specific client, ProPay's underwriting team will decide what limits are necessary for that client.

The per transaction limit is the maximum amount that a merchant can charge one customer at a time. Please keep in mind that breaking up one transaction into multiple transactions to stay under the limit (also known as "splitting transactions") is against ProPay's policy, and can result in a hold on the account, or in extreme cases, closing the account down.

The monthly limit is the maximum amount that a merchant can process in one month.

What Happens when a Merchant Reaches His/Her Limits?

If a merchant is about to exceed his or her limits, the transaction will decline. The merchant can contact ProPay's limits department via phone at 866-573-0951 or via email at limits@propay.com to be granted a one-time increase in these cases.

How Would a Merchant Have Limits Changed?

If a permanent increase is necessary for a specific merchant, an email will need to be sent to limits@propay.com to request that change. It is recommended to include the amount that the merchant believes is reasonable for limits. When this happens, ProPay's limits team will review recent processing, and in some cases, they may ask for additional documentation. If a drastic increase is necessary, ProPay's Risk Team may place a reserve on the account. If this is the case, the merchant will be notified before the reserve is placed.

Soft Limits:

A soft limit will allow the merchant to process over their limit, but the ability to transfer funds to a bank account will be turned off. For example, if limits are set at \$500/\$3000, and the tier that the merchant is under has the soft limits feature, a \$600 transaction can be charged, but the money in the ProPay account will temporarily be held in the account, and an email will be sent from customerservice@propay.com to the email address on file to notify the merchant. When a merchant receives this email, he or she should respond to limits@propay.com and cc accountmanagement@propay.com so the hold can be removed. The ProPay Limits team may be able to simply remove the hold. On occasion, they may ask the merchant to provide specific documentation regarding the large transaction before removing the hold on the funds.



For more information on how the flexible services of the ProPay Payment Network can help your organization reach its objectives, please call 1-888-227-9856 or visit www.propay.com.