

Card limits

Card limit related functionalities allow the DAPI user to do the following:

- to get general information about the available card limits,
- to get information about effective group limits and individual limits for a specific card,
- to change individual limits.

There are two basic limit categories: group limits and individual limits. Group limits are initially set at the time of a card product's setup in the Card Management System by DECTA in accordance with the card issuer requirements. Accordingly, for the DAPI user group limits are just informative with no possibility to change them via API. DAPI users can only change individual card limits for a specific card up to the group limit's value or above it depending on the access rights assigned by DECTA. If the individual card limit's values have been set up for a specific card, then they will always work instead of group limit values.

Set of available card limits to manage:

- ATM/POS cash withdrawal limits (amount and count);
- Card present (POS) transaction limits (amount and count);
- Card-not-present transaction limits (amount and count);
- Card spending limits (in any device) (amount and count)
- Single/ Daily / Monthly limits;
- Contactless limit amount.

Any of the card limit endpoints require one of the following access rights:

- with no restrictions - means that the user can set an individual limit's value up to or above group limit value;
- with restrictions - means that the user isn't allowed to set an individual limit's value above the group limit value.

To start using the endpoints, please contact your Account manager or Project manager.

Get limits reference data

If you want to receive information about available card limits with description make request

`GET /v1/api/limits` . Any new card limit is introduced within DAPI release changes.

Get limits data by card

If you want to receive information about all card limits which are effective for the particular card you should use `GET /v1/api/limits/{ppan}` . This endpoint returns group limit values and individual limit values. If the individual limit value is not set, then the endpoint returns only group limit values.

Card limit change

If you want to set or change individual limits for the selected card, then you should use

`PATCH /v1/api/limits/{ppan}` .

Card limit Usage

If you want to retrieve information about how much of a specific card limit has been used (either as an amount or a count), use the endpoint `GET /v1/api/limits/{ppan}/used` . The endpoint returns accumulated usage values for the corresponding limit.

To determine the remaining value of a card limit, you need to combine data from two endpoints: the configured limit value (group or individual) from `GET /v1/api/limits/{ppan}` minus the accumulated usage value from `GET /v1/api/limits/{ppan}/used` .

Important:

- Group limits and individual limits are set in the card account currency.
- A DAPI user can set only those individual limits that are defined within the group limits.
- Card limits set via API replace CMS calendar limits disabling their further use.
- A single request can include changes to several individual limits.
- The limit value should be sent according to the corresponding limit type. If the limitation is for the authorization count, the value should be in minor units. If the limitation is for the authorization amount, the value should be expressed with a dot (.) as the decimal separator, according to the card currency.
- Limits are calculated using the original authorization amount converted into the card account currency.
- To delete an individual limit value, the object should be left empty.
- If the authorization amount of a contactless transaction exceeds the single contactless transaction limit, the cardholder must enter a PIN to complete the authorization.
- For new cards and replaced cards it is possible to set individual limits after ~ **10 min** the card has been created (after the card order is completed). For renewed cards

(with a new PPAN), individual limits can be set only after the embossing file process. The group limits are working strictly after card was created.

- Individual limits are not inherited to renewed cards with a new PPAN or replaced cards, except for the renewed cards with the same PPAN.