

Flexible limit

additional module in Eurocard Portal

The module “Flexible limits” gives the company the option to limit purchases on Eurocards corporate cards (both physical and virtual cards) and purchasing accounts. Depending on the product, they can be limited in terms of amount, geography and merchant category – as detailed below.

In addition, limits can be set on:

- **Account level** – where all corporate cards registered under the same account, share the same limit profile. Note, that when the module is first installed, a standard amount limit will automatically be set on account level. This amount, together with a number of other parameters will set the limits to the account (learn more under Account limitation on page 5).
- **Card level** – in case a special limitation profile is needed for the individual corporate card.

On page 5 you will find instructions on how to set and adjust limits. You can also use the help texts in the module to guide you along the way.

Important information:

- Eurocard will decline any purchase that violate the limits set by your company through the limitation module. A precondition for limitation to function is that the merchant requests authorization of the purchase.
- A limit setting can only be changed by the company and requires access to the module. Be sure not to place a limit that prevents an employee on a business trip, to complete necessary purchases with the corporate card.
- To prevent misuse in general, Eurocard uses a number of underlying safety parameters on all cards and accounts. For example a maximum amount per transaction or number of transactions within a certain time frame. Therefore, even if a transaction is within the limits set in the module, it can be rejected due to Eurocard safety parameters. In case the cardholder needs to make extraordinary purchases we therefore recommend the cardholder or the company to contact Eurocard in advance.
- Furthermore all Eurocard products have limitations on how much cash that can be withdrawn per day and per month. Note that there can apply local restrictions set by individual banks.
- Remember to inform your employees about the limits that have been set.



Eurocard Flexible Limit allows you to limit the use of an individual Eurocard or account. If marked with X in the table on the next page, you have the possibility to limit the use, according to product type (columns) and limitation parameters (rows).

	Eurocard Physical card	Eurocard Purchasing Account	Eurocard Single Account
Limit			
Total purchase amount 30 days (1)	X	X	Not allowed
Total cash amount 30 days (2)*	X	Not allowed	Not allowed
Total purchase amount in the cards lifetime	Not allowed	Not allowed	X
Total purchase amount single purchase (3)*	X	Not allowed	Not allowed
Number of purchases in product lifetime	Not allowed	Not allowed	Max 1 purchase
Block Transactions			
Block Internet (4)	X	Not allowed	Not allowed
Block outside Domestic (5)	X	Not allowed	Not allowed
Block outside Nordics (5)	X	Not allowed	Not allowed
Block outside Europe (5)	X	Not allowed	Not allowed
Block Cash (6)	X	Always blocked	Always blocked
Block Gambling (not Norway) (6)	X	Always blocked	Always blocked
Block Bars & Nightclubs (6)	X	X	X
Block Airlines (6)	Not allowed	X	X
Block Car Rental (6)	Not allowed	X	X
Block Other transport (6)	Not allowed	X	X
Block Travel Agencies (6)	Not allowed	X	X
Block Hotels & Lodging (6)	Not allowed	X	X
Block Restaurants & Eating places (6)	X	X	X
Block Luxury Merchants (6)	X	X	X
Block All Other (6)	Not allowed	X	X

* Parameter is not part of the default offer, but can be ordered by customers upon request.

(1). Total purchase amount per 30 days

The maximum purchase amount that will be approved per 30-day period for individual corporate cards and/or purchasing accounts.

(2). Total cash amount 30 days

The maximum cash amount that will be approved per 30-day period for individual corporate cards.

(3). Total purchase amount single purchase

The maximum purchase amount that will be approved for each purchase for individual corporate cards. Note that Eurocard will handle each authorization as one purchase, so in case a purchase is divided into smaller purchases either by the merchant or the cardholder, it will be possible to bypass this limitation parameter. Eurocard is not responsible for such and the company will be responsible for the purchase anyhow according to terms and conditions.



(4). Security limits for purchases on the Internet (only relevant for physical cards)

A card can be blocked for purchases on the Internet if the merchant is categorized as “Internet” in the Mastercard Network. This limitation should not be used on company cards used for booking airline tickets, accommodations etc. on the Internet.

Eurocard has not set any limitation on internet purchases when the flexible limit module is installed for use.

(5). Geographic limitation (only relevant for physical cards)

A card can be marked as blocked for purchases at physical stores/merchants outside of a chosen geographic area.

Please observe: If a card is marked with geographic limits, Eurocard will not block a transaction outside of the selected area, if the merchant is categorized as “Internet” in the Mastercard Network.

Geographic Definitions	
If Domestic = Sweden	Sweden
If Domestic = Norway	Norway incl. Svalbard & Jan Mayen
If Domestic = Denmark	Denmark, Greenland, Faroe Islands
If Domestic = Finland	Finland
Nordics	Sweden, Norway, Finland, Denmark (all according to Domestic definitions), Iceland
Europe (extended)	EU countries, Albania, Andorra, Bosnia-Herzegovina, Faroe Islands, Greenland, Iceland, Lichtenstein, Macedonia, Monaco, Montenegro, Norway (according to definition), San Marino, Serbia, Switzerland, Turkey, Vatican City

Please observe: If the card is a Eurocard CBI card – you can only block outside Europe (not “outside Domestic” or “outside Nordics”)

When the limitation module is installed, Eurocard has no default setting for limits on specific geographic limitation.



(6). Merchant Category limitation

You can select and block merchants registered within a certain category in the Mastercard Network. Purchases within this category will be denied regardless if it is a physical or an online purchase.

Merchant Categories	
Cash	All types of money transactions (including ATM cash withdrawals)
Gambling	Gambling in general
Bars & Nightclub	Bars, Nightclubs, Dating & Escort Services
Airlines	Airlines, Airline Rentals, Air Taxi
Car Rental	Car Rentals
Other transport	Railways, Buses, Cruise Lines, Airports, Fuel, Road Fees, Parking, Towing Service, Taxi
Travel Agencies	Travel Agencies that acts as a seller of the travel service (Observe: If you want to block airlines – use the separate category)
Hotel & Lodging	Hotels, Motels, Resorts, Lodging
Restaurants & Eating	Places Restaurants, Fast Food, Caterers, Eating Places
Luxury Merchants	Precious stones and metals, Furs, Antiques, Crystal & Glassware, Art, Timeshares, Country Clubs, Beauty Spas
All other	All categories other than above

Blocking on a Merchant Category is based on Merchant Category Codes (MCC) defined in the Mastercard network. When a new merchant is created by an acquirer in the Mastercard network, the acquirer defines the MCC for the specific merchant according to Mastercard network instructions. Eurocard Flexible limit therefore depends on the registration at the acquirer.

When the limitation module is installed, Eurocard has no default setting for limits on specific merchant categories.

Also note that the card limitation will be copied to both a renewal card (new card due to expire) and also to a replacement card (previous card is damaged or similar).

Important matters – please note:

- Changes in amount limitation, resets spend. Meaning that if cardholder has used fx 200 Euro and the amount limit is changed the spend is reset starting from zero.
- Amount 30 days does not refer to a fixed calendar month, but a 30-days period.
- The spending amount available on a corporate card or purchasing account can NOT be increased through additional deposits.
- Cash withdrawals are included in the maximum spending amount.
- Purchases within this category will be denied whether it is physical purchases or purchases made online.
Note: Eurocards safety parameters for cash withdrawals and that there may be local restrictions.

Be aware that Eurocard has set a maximum amount per 30-days limit when the module is installed for use. This amount is applicable on all corporate cards registered under the same account (see further information on limits and how to change them, under Account limitation on page 5).



Instructions for setting limits

Account limitation

When limiting accounts, the same limits are set for all corporate cards registered under the same account. Since Eurocard Corporate, Eurocard Corporate Gold and Eurocard Corporate Platinum corporate cards are created under different accounts, their limitations can differ between type of card.

A default account limit is set by Eurocard when installing for use:

- Setting allows maximum amount per 30 days per account – default value is set by Eurocard.
- No limits set based upon geography or merchant category.

Only use account limitation if your company wants to change the settings, created in the default settings made by Eurocard.

How to change account limits:

- The account can be found in Eurocard Portal; Select "Account name".
- Select "Account limitation" (appears when the module is chosen).
- Under "Limitation parameters" settings can be altered and applied to all cards under this account.
- Remember to press "save" when finished.

Card limitation

Use this option, if you need a specific limitation profile for a single corporate card, that in some way need to differ from the limitations defined for corporate cards under Account limitation.

Note that if you make a Card limitation on a specific card then it will overrule limitations made on the account that the card is part of.

How to change card limits:

- The card can be found in Eurocard Portal.
- Select "Card limitation" (appears when the module is chosen).
- Go to "Limitation parameter":
 - Values for card limitation will be displayed.
 - Customize settings for the individual card under "Current Limiting Values" to select how it should differ from "Account values".
- Remember to press "save" when finished.

Please note: If you wish to set a higher limit for "maximum amount per 30-day period" for a corporate card/employee, than the one set for the Account limit – please take note of Eurocards safety parameters (page 2).

Purchasing Account limitation

Apply the same procedure as described under "Account limitation" and "Card limitation". In general, a purchasing account has its own billing account and it is therefore only necessary to adjust this on account level.

Limitation of Eurocard Single Account

For Eurocard Single Account a limitation is created when the card is ordered – the limitation can be adjusted if needed. Please note that the card is intended for 1 purchase per card number but due to the fact that some merchants can send several authorizations for one purchase the system will accept up to 3 authorizations per created card number.