

Understanding and Changing a Debit/Banking Cardholder's ATM or POS Daily Limits

Procedure

Branch Banking; Business Banking; Customer Care Center

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Purpose

This procedure explains debit and banking card daily limits for ATM withdrawals, deposits, PIN point-of-sale (POS) transactions and non-PIN POS transactions. Instructions are provided for handling customer requests to increase or decrease the daily limit for debit/banking card ATM or POS transactions.

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Audience

Branch; Business Banking; Customer Care Center

Overview

[Purpose of debit/banking card ATM and POS daily limits](#)

Daily limits for ATM withdrawals, POS and non-PIN POS transactions are established to protect customers' accounts from greater losses in the event of unauthorized use.

[How card limits are determined](#)

Virtual Wallet® limits are set automatically with the Virtual Wallet Spend account. Non-Virtual Wallet limits are set automatically when the customer's debit/banking card is ordered based on the highest-feature account accessed with the card. For example, a customer uses the ATM, and their debit card accesses a Standard account and a Performance account. The card limits will be that of the Performance account because it has higher features than the Standard account.

[Limits restrict dollar amount per day](#)

Daily limits restrict the total dollar amount of ATM, PIN POS and non-PIN POS transactions performed by a cardholder using a **single card each calendar day**.

For example, a card that's restricted to a \$1,000 ATM withdrawal limit can be used to withdraw \$1,000 each day. The limit applies whether the card is used in one transaction of \$1,000 or ten transactions of \$100.

[ATM and POS transaction limits can be changed](#)

The cardholder can request to change the debit/banking card ATM, PIN POS and non-PIN POS transaction limits through a branch or the Customer Care Center. Joint owners are unable to request a change to the transaction limits. For business debit/banking cards, you can **only** increase or decrease the ATM and non-PIN POS limit **if** the limit change is requested by an authorized signer on the primary business checking account. Foundation Checking accounts **aren't** eligible for ATM and non-PIN limit increases.

When a limit change request is submitted for:

- A decrease to the customer's daily ATM/POS limit or an increase **up to and including** the **Default** limit (as shown on the **Plate Maintenance** screen in Service Browser or the **Daily ATM & Purchase Limits** screen in EDGE), the limit will change immediately.
- An increase **above** the **Default** limit, up to and including the **Maximum** limit (as shown on the **Plate Maintenance** screen in Service Browser or the **Daily ATM & Purchase Limits** screen in EDGE), the request will be sent for review and will be approved or denied by 8 p.m. ET the same business day, or the next business day if requested after 8 p.m. ET. You'll receive a CRISS Reference Number and can check the status of an increase request by using this number.

For any completed limit change up to the maximum limit, PNC will mail the customer a debit/banking card limit change notice disclosing the new limits.

Changing a customer's account product type and ATM/POS limits

In most instances when a branch or Customer Care Center employee makes a product type change ([Business/Consumer](#)) for a customer, their card type and card limits will be updated and PNC will mail a letter confirming the new card limits.

Certain card or account maintenance can result in a limit change

Debit/banking card limits are established based on the highest feature on the account. This means that certain maintenance performed on a card may result in a change to the card's limits. The following maintenance could result in a change to the highest feature on the account, which may change the card limits:

- A product type transfer
- Creating a package and linking/removing benefit accounts
- Activating/deactivating account access on the card
- Account status change (e.g., the account status changes to inactive, which could change the highest feature on the account)

When a customer's card limits change, they'll be sent a notice in the mail the business day following the card limit change. The notice lists the customer's current ATM withdrawal, PIN POS and non-PIN POS card limits.

If a customer has questions about the notice they received, review the [service request history for their account](#). Look to see if the customer recently requested a product type transfer, package maintenance or to activate/deactivate account access on the debit or banking card. Any of these actions could have prompted the card limits to change. Additionally, when an account doesn't have any customer activity for six months, the account status will change to inactive. This may cause the card limits to change, which will prompt a debit/banking card limit notice to be sent to the customer.

Customer Connection

A customer may be confused if a card limit notice is received and the customer doesn't know why. Let the customer know that PNC sends these notices to keep customers informed about any account or card maintenance performed on their cards that resulted in a card limit change. Encourage the customer to contact PNC anytime to confirm what prompted the card limit change to the account.

Temporary Non-PIN POS or emergency ATM limit increases

- **Non-PIN POS:** Call [Card Loss Prevention](#) to request temporary increases to a customer's non-PIN POS limits over their **Maximum** limit, as shown on the **Plate Maintenance** screen in Service Browser or the **Daily ATM & Purchase Limits** screen in EDGE, up to midnight of the day of the temporary increase.
 - Foundation Checking accounts **aren't** eligible for ATM and non-PIN limit increases.
- **ATM:** See [Requesting Temporary ATM Limit Increases for Customer Emergencies](#) for emergency requests to temporarily increase ATM limits.
- **PIN POS:** Emergency limit increases to PIN POS limits **can't** be performed.

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Standard daily limits for ATM, PIN POS and non-PIN POS transactions

Provided below are total dollar limits for ATM, PIN POS and non-PIN POS and deposit transactions per card per calendar day for:

- [PNC Banking Cards](#)
- [PNC Debit Cards](#)
- [PNC Gold Debit Cards \(not actively sold\)](#)

| PNC Banking Cards | | | | |
|---|----------------|---------|-------------|--------------|
| Card type/highest account feature | Daily limits | | | |
| | ATM withdrawal | PIN POS | Non-PIN POS | ATM deposit |
| Foundation Checking | \$500 | \$500 | n/a | \$999,999.99 |
| Interest Checking Money Market PNC High Yield Savings Savings Standard Checking | \$500 | \$500 | n/a | \$999,999.99 |
| Performance Checking | \$1,000 | \$1,000 | n/a | \$999,999.99 |
| Performance Select Checking Private Bank Money Market Private Bank Checking | \$1,500 | \$1,000 | n/a | \$999,999.99 |
| Business (deposit only) | n/a | n/a | n/a | \$999,999.99 |

| PNC Debit Cards | | | | |
|--|----------------|---------|-------------|--------------|
| Card type/highest account feature | Daily limits | | | |
| | ATM withdrawal | PIN POS | Non-PIN POS | ATM deposit |
| Foundation Checking | \$500 | \$1,000 | \$1,000 | \$999,999.99 |
| Virtual Wallet® Virtual Wallet Student® Interest Checking Standard Checking | \$500 | \$2,000 | \$5,000 | \$999,999.99 |
| Performance Checking Virtual Wallet® with Performance Spend | \$1,000 | \$2,000 | \$7,500 | \$999,999.99 |
| Performance Select Checking Virtual Wallet® with Performance Select Virtual Wallet® Checking Pro | \$1,500 | \$2,000 | \$10,000 | \$999,999.99 |
| Private Bank Checking | \$5,000 | \$2,000 | \$20,000 | \$999,999.99 |
| Business | \$1,000 | \$2,000 | \$10,000 | \$999,999.99 |

| PNC Gold Debit Cards (not actively sold products) | | | | |
|--|----------------|---------|-------------|--------------|
| Card type/highest account feature | Daily limits | | | |
| | ATM withdrawal | PIN POS | Non-PIN POS | ATM deposit |
| Gold (Pittsburgh only; no longer available) | \$1,000 | \$2,000 | \$5,000 | \$999,999.99 |
| Gold (Effective December 6, 2019, the annual fee was removed; card no longer available) | \$1,000 | \$2,000 | \$5,000 | \$999,999.99 |
| Gold-Premium Plan (no annual fee) | \$1,000 | \$2,000 | \$5,000 | \$999,999.99 |

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Before changing a cardholder's ATM or POS daily limits

Before taking any action in EDGE/Service Browser/SPIRIT to change a debit/banking card's ATM, PIN POS or non-PIN POS limit:

1. **Follow existing customer identification procedures** - Verify that the customer who is requesting the maintenance is the cardholder for a [personal account](#) or an authorized signer for a [business account](#).
2. **Conduct a thorough review of the customer's existing accounts** - Check for alerts and review contact history for suspicious or unusual activity to determine if there's any reason the debit/banking card maintenance shouldn't be performed (such as an alert for a stolen wallet, unsatisfactory account or ATM fraud). If there is anything suspicious, refer the situation to your manager.
3. **Look for recent address changes** - Look for a recent address change, which **could** indicate a possible fraud attempt because suspects often act by calling to change customer/account information to avoid direct contact with a branch employee who might recognize the individual isn't the actual customer.

If anything seems **suspicious** (such as unusual transactions around the time the address change took place), **don't** continue with the debit/banking card transaction daily limit change.

Customer Connection

If you can't complete the card maintenance due to suspicious or unusual activity, tell the customer you can't complete the card maintenance at this time. If the customer seems upset, apologize for any inconvenience and refer the situation to your manager. If the activity is determined to be suspicious or fraudulent, refer to [Reporting Suspected Fraud and Other Incidents](#) to determine whether reporting is necessary.

Managers/team leaders: Talk to the customer about the debit/banking card maintenance request and properly identify the customer. Conduct a thorough review of the customer's account(s). Check for alerts and review contact history for suspicious or unusual activity to determine if there's any reason the card maintenance shouldn't be performed (such as an alert for a stolen wallet, unsatisfactory account or ATM fraud). **Use your discretion** around whether to process the limit change. Document your findings and your action taken in **Shared Notes** and **Contact History**.

1. **Determine if there's a status code/card restriction on the card** - If the **Current Code/Hot Code/Card Restriction** field shows that the card has a [status code/card restriction](#) assigned to it (also referred to as a hot or warm code), you won't be able to process any card maintenance.
 1. See [PNC Debit/Banking Card Status Codes/Card Restrictions \(Hot and Warm Codes\)](#) for information on each status code/card restriction and instruction on having them removed. Once the code is removed, if applicable, you can process the needed card maintenance.
2. **Determine if the card is locked with PNC Easy Lock** - The PNC Easy Lock must be removed from the card before submitting a limit change request. **Use caution** and properly identify the customer before removing the lock as a limit change request for a locked card may indicate fraud. See [Placing or Removing PNC Easy Lock](#) for steps to remove the lock.

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How To

Change a debit/banking cardholder's daily ATM or POS limits

To make a **permanent change** to a customer's limits, refer to the steps below. To make a **temporary change**, see [Temporary Non-PIN POS or emergency ATM limit increases](#).

Important for consumer only: Customer Care Center employees **must** use EDGE Sales and Servicing Platform (SSP) for processing the request. Only use other systems when there's an EDGE outage or system limitation.

1. Take action depending on the system you're using and your employee role:
 1. **EDGE:** Access the **Financial Account** screen for the specific debit card.
 2. **Service Browser:**
 1. **Platform employees:** From the **Other Services** applet, click to select the appropriate debit/banking card.
 2. **Tellers:** Enter the banking/debit card number.
 3. **SPIRIT:** Access the **Debit Card Notebook**.
2. Review **Card Comments** or **Comments**. Thoroughly investigate any comments or alerts related to fraudulent activity or deliberate misuse of the card.

Customer Connection

If any comment, alert or activity is suspicious, **don't** continue with the maintenance. Tell the customer you understand the request but you can't complete the card maintenance at this time. If the customer seems upset, apologize for any inconvenience and refer the situation to your manager. If the activity is determined to be suspicious or fraudulent, refer to [Reporting Suspected Fraud and Other Incidents](#) to determine whether reporting is necessary.

Managers/team leaders: Talk to the customer about their debit/banking card maintenance request and properly identify the customer. Conduct a thorough review of the customer's account(s). Check for alerts and review contact history for suspicious or unusual activity to determine if there's any reason the card maintenance shouldn't be performed (such as an alert for a stolen wallet, unsatisfactory account or ATM fraud). If there's a **Current Status Code** on the card, you can contact the department that placed the code to discuss having the code removed. **Use your discretion** around whether to continue with the debit/banking card maintenance. Document your findings and your action taken in **Shared Notes** and **Contact History**.

1. If there's no status code on the card and no suspicious activity is detected:
 1. **EDGE:**
 1. From the **Financial Account** for the specific debit card, click **Service Request** on the right side of the screen.
 2. Select **Debit/Banking Card Servicing** in the **Service Area** field.
 3. Select **Change Card Limits** in the **Service Action** field.
 4. Click **Create**.
 5. Review the existing limits with the customer.
 6. Delete the **ATM, PIN Purchase** or **Non-PIN Purchase** amount you want to change, enter the cardholder's **requested limits** and click **Next**.
 7. Review the **Customer Talking Points** with the customer, then click **Submit**.
 1. **Service Browser:**
 1. Click the **Banking/Debit Card Maint** view.
 2. Click **Plate Maintenance**.
 3. Select **ATM, PIN, & Non PIN POS Limit Changes**.
 4. Review the existing limits with the customer.
 5. Type the cardholder's **requested limits** and click **Submit**.
 2. **SPIRIT:**
 1. Click the **Maintenance** tab.
 2. In the **Maintenance Type** field, click **Card Related**.
 3. In the **Maintenance Activity** field, click **Change Card Limits**.
 4. Click **Select...**
 5. Review the existing limits with the customer.
 6. Type the cardholder's **requested limits** and click **Submit**.

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Supporting Resources

The information in this procedure attempts to address the majority of questions related to understanding and changing a cardholder's debit/banking card daily ATM or POS limits. These resources may be helpful if your question isn't addressed above.

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| Related Topics | <ul style="list-style-type: none">• Assisting Customers with Travel Notification on Debit and Credit Cards• Customer's Debit/Banking Card Is Being Declined or Not Working• PNC Debit/Banking Card Maintenance Overview• PNC Debit/Banking Card Status Codes/Card Restrictions (Hot and Warm Codes)• Identifying Red Flags That Indicate Suspicious Activity• Types of ATMs and Features Available |
| Key Contacts | <ul style="list-style-type: none">• Card Loss Prevention (CLP) |