

Types of limits

[Table Legend](#) [Standard Banking](#) [Restrictions NBU](#) [Restrictions under the Memorandum](#) [Restrictions on monitoring client transactions and financial monitoring](#) [Limitations of the Security Department](#) [Restrictions in Oschad 24/7](#) [Restrictions on P2P transfers](#) [Restrictions on Retail transactions \(including the Internet and gaming resources\)](#) [Restrictions on cash withdrawals](#) [Restrictions on risky countries](#) [Restrictions on a PC with an installed CL/Cash Credit](#) [Token](#) [Restrictions](#) [Other Restrictions](#)

A limit is a limit set by a bank or a client to prohibit, number or amount of transactions for a certain period of time or on a permanent basis. Limits can be set on the account or on the payment card.

The following can be installed:











-  Client
 -  Bank
 -  National Bank of Ukraine (NBU)
 -  International Payment System (IPS)
-



Table legend:



-  – the limit is set for the CA
-  – the limit is set on the Liab technical account
-  – the limit is set by PC
-  If there is no icon next to the limit name in the "Limit" column, it means that the limit is set on the recipient's device or PC.
-  the limit cannot be withdrawn



STANDARD BANKING RESTRICTIONS

Limit	Meaning	PC/TP Types	Amount and number of transactions	Control Channels
ATM_ONUS 	Withdrawals in ATMs	Visa Rewards Mastercard Debit Standard Mastercard Debit World EPP SPACE	10 000 UAH per day	IVR Call Center Operator Oschad 24/7 Branch
		Gold/World Tiffani PC	30 000 UAH per day	
		Visa Platinim Mastercard Debit Platinum	40 000 UAH per day	

		Visa Infinite Mastercard World Elite	60 000 UAH per day	IVR Call Center Operator Branch
		Visa Business MC Corporate	10 000 UAH per day	
		Gold Plat Enterprise PCs	30 000 UAH per day	
ATM_ONUS_SWITCH 	It is triggered when withdrawing funds from an ATM if the client prohibits withdrawals from ATMs through Oschad 24/7 (set the toggle switch to the position on the left or click "Disable transactions").	All types of PCs	Forbidden	Oschad 24/7 Call Center Operator
P2P_PEREKAZ 	Transfers between cards via ATM/IPT/Oschad 24/7/Internet and more In addition to the P2P operation, the transfer of funds between the OBU's own PCs.	Visa Rewards Mastercard Debit Standard Mastercard Debit World EPP SPACE	2 000 UAH per day	IVR Call Center Operator Oschad 24/7 Branch
		Gold/World Tiffani PC	5 000 UAH per day	
		Visa Platinim Mastercard Debit Platinum Visa Infinite Mastercard World Elite	10 000 UAH per day	
		Visa Business MC Corporate	2 000 UAH per day	

		Gold Plat Enterprise PCs	5 000 UAH per day	IVR Call Center Operator Branch
P2P_PEREKAZ_SWITCH 	The limit is triggered when making a P2P transfer if the client prohibits transfers between cards through Oschad 24/7 (set the toggle switch to the position on the left or click "Ban transactions").	All types of PCs	Forbidden	Oschad 24/7 Call Center Operator
RETAIL 	Operations in the trade and service network	SPACE	15 000 UAH per day	IVR Call Center Operator Oschad 24/7 Branch
		Visa Rewards Mastercard Debit standard Mastercard Debit World EPP	20 000 UAH per day	
		Gold/World Tiffani PC	There is no limit on the amount	
		Visa Platinim Mastercard Platinum Mastercard Debit Platinum Visa Infinite Mastercard World Elite	There is no limit on the amount	
		Visa Business MC Corporate	20 000 UAH per day	IVR Call Center Operator Branch
		Gold Plat Enterprise PCs	There is no limit on the amount	

<div>RETAIL_SWITCH</div> <div>ПК</div>	<p>The limit is triggered when making payments in TCM, if the client prohibits settlements in TCM through Oschad 24/7 (set the toggle switch to the position on the left or click "Disable transactions").</p>	All types of PCs	Forbidden	<p>Oschad 24/7</p> <p>Call Center Operator</p>
<div>RETAIL_INTERNET</div> <div>ПК</div>	<p>Transactions of payment for goods/services on the Internet without 3D-Secure</p> <p>In addition to paying for utilities/government/taxes and fines (SIC Code: 4900, 9399, 9222, 9311)</p>	<p>Visa Rewards Mastercard Debit standard Mastercard Debit World EPP SPACE</p>	1 000 UAH per day	<p>IVR</p> <p>Call Center Operator</p> <p>Oschad 24/7</p> <p>Branch</p>
		Gold/World Tiffani PC	5 000 UAH per day	
		<p>Visa Platinim Mastercard Debit Platinum Visa Infinite Mastercard World Elite</p>	7 000 UAH per day	
		Visa Business MC Corporate	1 000 UAH per day	<p>IVR</p> <p>Call Center Operator</p> <p>Branch</p>
		Gold Plat Enterprise PCs	5 000 UAH per day	

RETAIL_ INTERNET_SWITCH

ПК

The limit is triggered when making payments for goods/services on the Internet, if the client sets a ban on these transactions through Oschad 24/7 (sets the toggle switch to the position on the left or clicks "Disable transactions").

All types of PCs

Forbidden

Oschad 24/7

Call Center Operator

RETAIL_ INTERNET_HOTEL

ПК

Payment for hotels via the Internet

Visa Rewards Mastercard
Debit standard Mastercard
Debit World EPP
SPACE

5 000 UAH per day

IVR

Call Center Operator

Oschad 24/7

Branch

Gold/World Tiffani PC

50 000 UAH per day

Visa Platinum Visa
Infinite MC
Platinum MC Debit
Platinum MC World
Elite

There is no limit on
the amount

Visa Business
MC Corporate

20 000 UAH per day




IVR

Gold Plat Enterprise PCs

50 000 UAH per day

Call Center Operator

Branch

RETAIL_INTERNET_HOTEL_SWITCH 	The limit is triggered when making payments for hotels via the Internet, if the client sets a ban on these transactions through Oschad 24/7 (sets the toggle switch to the position on the left or clicks "Ban transactions").	All types of PCs	Forbidden	Oschad 24/7 Call Center Operator
ALL_TRANS_D ALL_TRANS_M ALL_TRANS_W 	The limit on withdrawal/transfer/settlement transactions by PC is set by the employees of the branch at the request of the client or by the employees of financial monitoring.	All types of PCs	Forbidden	 Branch



RESTRICTIONS OF THE NBU

Limit	Meaning	PC/TP Types	Amount and number of transactions	Control Channels
-------	---------	-------------	-----------------------------------	------------------

BLOC_CASINO_NBU_ARS BLOC_CASINO_NBU_CL BLOC_CASINO_NBU_CL36 BLOC_CASINO_NBU_MCR BLOC_CASINO_NBU_MCR60	Restrictions are set for PCs with an open CL, prohibiting settlements with gambling organizers (SIC Code – 7995 Casino)	PC with open CL	Forbidden	[X]
BLOC_CASINO_NBU_CASHCREDIT LIAB_BLOC_CASINO_NBU_CREDITLIM	<p>The limits prohibit settlements with gambling organizers (SIC Code – 7995 Casino), customers:</p> <p>what was the crediting of funds for the Cash Credit product;</p> <p>who have a credit limit or several credit limits in the bank at the same time.</p> <p>The corresponding restriction will be automatically deactivated upon cancellation of the CL client;</p> <p>That is, if a client has several card accounts in different TPs, but a CA is installed on one of the accounts, then the client will not be able to settle a settlement transaction with gambling organizers on any payment card.</p>	PC with open CL	Forbidden	[X]

The BLOC_CASINO_NBU_CASHCREDIT/LIAB_BLOC_CASINO_NBU_CREDITLIM limits are set up in accordance with **NBU Resolution 72 dated 21.06.2024**. On Amendments to NBU Board Resolution No. 18 dated 24 February 2022

When customers contact us with questions about setting up restrictions, we inform:

"In order to establish a ban on transactions by clients on the accounts of gambling organizers to participate in gambling on the Internet, in accordance with the requirements of NBU Resolution 72 dated 21.06.2024, the bank took appropriate measures on customer accounts, taking into account a risk-oriented approach."

Information for your understanding, we do not inform customers! The bank does not have the ability to track what funds the client uses to make payments on gambling sites. That is, he can transfer funds from the PC on which the CL is installed to the PC in the "Salary" TP and, accordingly, from the latter perform settlements with the organizers of gambling. Since this is a violation of the NBU resolution, the bank applies restrictions on all CAs of clients who have active loans.

BLOC_CASH_2203_HBU	Limit on cash withdrawals in Ukraine and abroad (cash desk, ATM).	All types of PCs	Max. Amount per day – UAH 100,000	[X]
BLOC_CASH_VALUTA_020322	Cash withdrawal at the OBU cash desk in a foreign currency.	All types of PCs	Max. Amount per day – UAH 100,000	[X]

If a legal entity/holder of a Corporate PC applies with a question about the possibility of removing the NBU limits on the issuance of funds/settlements (over UAH 100,000) on the Corporate PC – to consult the client on the list of categories (who can lift the restrictions) and further actions, transfer the call to **42000 MSME – Queue**.

If this limit has worked, then before the transfer, you need to explain to the client that the restrictions have been set in accordance with the requirements of the NBU and only then transfer. That is, you need to explain why you are transferring the client, and not just transfer without explaining anything.

BLOC_CASH_FCURRENBYCLIENT_UAH LIAB_CASH_12500_BY_CLIENT	Limit on cash withdrawals in ATM/POS terminals abroad on accounts in national currency within one client in one MA. Refunds (Reversed) are taken into account.	All types of PCs for individuals. Persons	12 500 UAH per week (from Monday to Sunday inclusive)	[X]
	Limit on the technical account. Liab records transactions for all CAs in all MAs.	Enterprise PCs	17 500 UAH per week (from Monday to Sunday inclusive)	
BLOC_QSCASH_2203_NBU_UAH	Limit on transactions with the Unique* type (on Wise, PayPal and other services), i.e. making a transfer on foreign resources via a PC in the national currency.	All types of PCs	Forbidden	[X]

BLOC_QSCASH_2203_NBU	Limit on transactions with the Unique* type (on Wise, PayPal and other services), i.e. making a transfer on foreign resources via a PC in foreign currency.	All types of PCs	Max. Amount per month – UAH 100,000	[X]
*Transactions with the Unique type — purchase of cryptocurrencies, replenishment of brokerage or forex accounts, replenishment of electronic wallets, purchase of gift certificates, transfers in favor of betting companies, payment of traveler's checks. The merchant category codes that may be used for such transactions, including, but not limited to, the following: 4829; 6012; 6050; 6051; 6534; 6539; 6540; 7800; 7801; 7802; 7995.				
BLOC_RETAIL_FCURRENTHBYCLIENT_UAH LIAB_RETAIL_100000_BY_CLIENT_M	Limit on transactions in TCM (including the Internet) abroad on accounts in national currency within one client in one MA.	All types of PCs for individuals. Persons	Max. Amount per month – UAH 100,000	[X]
	Limit on those. Liab accounts for transactions on all CAs in all MAs.	Enterprise PCs	Max. Amount per month – UAH 150,000	
LIAB_BLOC_CASH_HBU_BY_CLIENT	<p>Withdrawal of funds per day in national currency, regardless of the number of open bank accounts. That is, the client can withdraw a total amount of UAH 100,000 per day from all CAs opened in national currency within the bank.</p> <p>When contacting clients, we explain that the restriction is set taking into account the resolution of the NBU and the Memorandum.</p>	All types of PCs	Max. amount per day – UAH 100,000 (excluding bank commission)	[X]

LIAB_BLOC_CASH_HBU_BY_CLIENT_UE

Withdrawal of funds per day in foreign currency, regardless of the number of open bank accounts. That is, the client can **withdraw the total amount of UAH 100,000 per day from all card accounts opened in foreign currency.**

When contacting clients, we explain that the restriction is set taking into account the resolution of the NBU and the Memorandum.

All types of PCs Max. amount per day – UAH 100,000 equivalent (excluding bank commission)

Remind!

✓ In order to maintain financial stability, control cash flows and prevent abuse in the field of cash circulation in Ukraine during martial law, in accordance with **NBU Resolution 18 (as amended)**, there are restrictions on the withdrawal of cash in national and foreign currency from the client's account.

It is possible to withdraw cash:

From all CAs of the client in national currency – **UAH 100,000 per day.**

Of all CAs of the client in foreign currency (the amount of CA in USD and EUR) – **UAH 100,000 per day in equivalent.**

✓ In addition, a Memorandum was signed between the leading banks of Ukraine, the purpose of which is to:

implementation of measures aimed at building an effective risk-oriented approach to monitoring the provision of services to customers (in particular, P2P transfers);

minimization of the risks of illegal actions (financial transactions with signs of "drop") with the implementation of P2P transactions using the bank's payment infrastructure;

implementation of a set of measures that should be systematically carried out at all levels involved in the monitoring of suspicious transactions, minimizing the risk of illegal actions (financial transactions with signs of "drop") of the bank's customers for P2P transactions using the bank's payment infrastructure, improving the efficiency of the bank's risk management system and internal control system.

LIAB_BLOC_NBU_108_GOLD LIAB_BLOC_NBU_108_GOLD_EUR LIAB_BLOC_NBU_108_GOLD_USD	<p>Established for payments of payment cards abroad, which are opened for all accounts of the client in foreign currency, for transactions with merchant codes (MCC code):</p> <p>5094 (Precious Stones, Metals & Jewelry)</p> <p>5944 (Watches, jewelry and silverware)</p> <p>5972 (coin and stamp shops).</p>	All types of PCs	<p>Max. amount per month – UAH 100,000 (equivalent at the OBU exchange rate)</p>	[X]
LIAB_BLOC_NBU_108_RENT LIAB_BLOC_NBU_108_RENT_EUR LIAB_BLOC_NBU_108_RENT_USD	<p>Established for payments of payment cards abroad, which are opened for all accounts of the client in foreign currency, for transactions with merchant codes (MCC code):</p> <p>6513 (Real estate agents and managers).</p>	All types of PCs	<p>Max. amount per month – UAH 500,000 (equivalent at the OBU exchange rate)</p>	
LIAB_FRGN_RETAIL_BY_CLI_MAX_EUR LIAB_FRGN_RETAIL_BY_CLI_MAX_USD	<p>Retail transactions abroad on all client accounts opened in foreign currency (within the RU).</p>	All types of PCs	<p>Max. Amount per day – 100,000 USD (equivalent to UAH 4,200,000)</p>	Contacting a Premium Manager



RESTRICTIONS UNDER THE MEMORANDUM

Limit	Meaning	PC/TP Types	Amount and number of transactions	Control Channels
LIAB_P2P_100000_BY_CLIENT_M	<p>According to the Memorandum, it allows transfer operations from PC to PC (CH Debit) in the amount of UAH 150,000 / month or in the amount accumulated on the limit</p> <p>LIAB_SPECIAL_INCOME, except for transfers in the Oschad 24/7 system within one MA and transfers to your own current/deposit accounts. That is, if the amount of more than 150,000 UAH/month was credited to the client's CA, then the client can make transfers for this amount, while the limit will not be applied.</p>	All types of PCs	Max. Amount per month – UAH 100,000 (including commission)	Branch Contacting a Premium Manager
LIAB_P2P_100000_BY_CLIENT_DIRECT	<p>According to the Memorandum, it allows transfer operations to arbitrary details (Direct P2P). This limit is included in the LIAB_P2P_100000_BY_CLIENT_M limit .</p>	All types of PCs	Max. Amount per month – UAH 100,000 (including commission)	Branch Contacting a Premium Manager
LIAB_P2P_100000_BY_CL_ACC_DEP	<p>The limit excludes transfers to current and deposit accounts from the limits LIAB_P2P_100000_BY_CLIENT_M/ LIAB_P2P_100000_BY_CLIENT_DIRECT in accordance with the Memorandum.</p> <p>This limit will not work, this is information for your general understanding.</p>	All types of PCs	—	[X]

LIAB_P2P_100000_BY_CL_OWN_WB	<p>The limit excludes transfers between own accounts opened in the same MA from the limits</p> <p>LIAB_P2P_100000_BY_CLIENT_M/ LIAB_P2P_100000_BY_CLIENT_DIRECT in accordance with the Memorandum.</p> <p>Attention! This limit will not work, this is information for your general understanding.</p>	All types of PCs	—	[X]
LIAB_P2P_100000_BY_CLIENT_M50	<p>According to the Memorandum, it allows transfer operations from PC to PC (CH Debit) in the amount of UAH 50,000 / month or in the amount accumulated on the limit LIAB_SPECIAL_INCOME50, except for transfers in the Oschad 24/7 system within one MA and transfers to your own current/deposit accounts. That is, if the amount of more than 50,000 UAH/month was credited to the client's CA, then the client can make transfers for this amount, while the limit will not be applied.</p>	All types of PCs	<p>Max. Amount per month – UAH 50,000 OR the amount accumulated on the limit LIAB_SPECIAL_INCOME50</p>	<p>Branch</p> <p>Contacting a Premium Manager</p>
LIAB_P2P_100000_BY_CLIENT_DIRECT50	<p>According to the Memorandum, it allows transfer operations to arbitrary details (Direct P2P). This limit is included in the LIAB_P2P_100000_BY_CLIENT_M50 limit.</p>	All types of PCs	<p>Max. Amount per month – UAH 50,000 OR the amount accumulated on the limit LIAB_SPECIAL_INCOME50</p>	<p>Branch</p> <p>Contacting a Premium Manager</p>

LIAB_P2P_100000_BY_CL_ACC_DEP50	<p>The limit excludes transfers to current and deposit accounts from the limits LIAB_P2P_100000_BY_CLIENT_M50/ LIAB_P2P_100000_BY_CLIENT_DIRE50 in accordance with the Memorandum.</p> <p>Attention! This limit will not work, this is information for your general understanding.</p>	All types of PCs	—	[X]
LIAB_P2P_100000_BY_CL_OWN_WB50	<p>The limit excludes transfers to current and deposit accounts from the limits LIAB_P2P_100000_BY_CLIENT_M50/ LIAB_P2P_100000_BY_CLIENT_DIRE50 in accordance with the Memorandum.</p> <p>Attention! This limit will not work, this is information for your general understanding.</p>	All types of PCs	—	[X]
LIAB_SPECIAL_INCOME	<p>According to the Memorandum all targeted enrolments (wages, pension/social benefits with the corresponding value in the Trans Type column in the CI Deposit subaccount) are recorded. At this limit, credits are accumulated until the end of the current month, and then canceled.</p>	All types of PCs	The amount may be different, depending on the credits to the CA	[X]

LIAB_SPECIAL_INCOME50	According to the Memorandum all targeted enrolments (wages, pension/social benefits with the corresponding value in the Trans Type column in the CI Deposit subaccount) are recorded from the moment the event is turned on ACC_50000_START . At this limit, credits are accumulated until the end of the current month, and then canceled.		All types of PCs The amount may be different, depending on the credits on the CA	
-----------------------	--	--	--	--



LIMITATIONS OF MONITORING OF CLIENT TRANSACTIONS AND FIN. MONITORING

Limit	Meaning	PC/TP Types	Amount and number of transactions	Channels <small>management</small>
205_PARTIAL_GROUP	<p>It is triggered by a PC with a chip module when trying to pay with a magnetic stripe and when paying for a PC with a magnetic stripe at a POS terminal abroad or for transactions on the Internet.</p> <p>The limit activates the setting of the RM Block Magnetic Stripe Chip Rule IVR event (more details HERE).</p>	All types of PCs	Forbidden	<p>IVR (together with the event) Call to</p> <p>Department</p>

206_RM_TELECOM 2061_RM_TELECOM 206_RM_TELECOM_4900	<p>It is triggered in case of suspicion of fraudulent transactions when paying for a mobile phone and transactions with the Sic code "4814 Telecommunication Service", "4812 Telephone Service" and in Oschad 24/7 "Oplata mobilnogo zviazku" with the Sic code 4900.</p> <p>The limit activates the setting of the RM Block Internet event on Internet operations (more details HERE).</p>	All types of PCs	<p>80% of the balance, while this amount exceeds UAH 1,500</p> <p>No more than 6 operations per day</p>	<p>IVR (together with the event) Call to</p> <p>Department</p>
2061_RM_TELECOM_MadeInUKR	Excludes 206_RM_TELECOM limits. Accordingly, when replenishing the mobile from the PC "National cashback" for the amount of the balance on the card account, the limit will not be applied .	PC National Cashback	100% of the balance on the CA	[X]
2061_RM_TELECOM_MadeInUKR_4900	Excludes the limit 206_RM_TELECOM_4900 . Accordingly, when replenishing the mobile from the PC "National cashback" for the amount of the balance on the card account, the limit will not be applied .	PC National Cashback	100% of the balance on the CA	[X]
405_RM_FRGN_PHISHING_MERCH_ID	Conducting PC transactions through phishing resources. When trying to conduct a transaction through a phishing resource, the RM Compromise Int WO Block MWB event is installed on the account to limit transactions without the physical presence of a PC, for which the account in Sber24/7 was not compromised (more about the event HERE).	All types of PCs	Forbidden	Branch

407_RM_TRANSIT_CARD_COMPR	<p>Carrying out operations without the use of a PC due to compromise. If one of the client's PCs has been compromised, the limit will be set for all PCs (including new ones) to the account. We recommend that the client contact the branch with a PC and documents.</p>	All types of PCs	Forbidden	[X]
408_RM_BADCVC_MWB	<p>The limit is triggered automatically after 3 incorrect attempts to enter CVV2/CVC2 codes per day.</p> <p>The limit activates the setting of the RM Block Internet event on Internet operations (more details HERE).</p>	All types of PCs	Forbidden	<p>IVR</p> <p>Call to</p> <p>Department</p>
450_RM_CH_STOPLIST	<p>The limit prohibits PC transactions in connection with the compromise of the PC on the Internet and fraudulent transactions, or if the recipient's PC is included in the stop list on suspicion of fraud.</p> <p>The RM Compromise Internet event is installed on the client's PC (more details HERE).</p> <p>When the limit is triggered, we inform the client: <i>"Transactions on your card are prohibited due to the compromise of the payment card or an attempt to transfer funds to the card to which fraudulent credits were made."</i> At the same time, it is forbidden to report that the recipient's PC is included in the stop list.</p>	All types of PCs	<p>Max. Amount per day – 1900 UAH</p> <p>No more than 5 operations per day</p>	[X]

451_RM_P2P_RISK_OPERATIONS	Configured for P2P transactions (CH Debit) according to the list of services through which most transactions were fraudulent	All types of PCs	Max. The amount of 1 transaction is UAH 5,000	Department
BLOCK_LIST_RU	<p>The restriction is set according to the letter to the RU. We do not inform the client about the restrictions.</p> <p>To clarify the information on the PC, we recommend that the client contact the branch within the MA where the account is opened.</p>	All types of PCs	Forbidden	Branch
LIAB_ALL_TRANS_22 LIAB_CH_PAYMENT_22	<p>Blocking of all types of debit transactions for all CAs in all MAs and all replenishments by PC number from other payment cards.</p> <p>When customers contact, we inform: <i>"Dear customer! On your account there are limited expenditure transactions. To unblock it, you need to contact the servicing branch and provide explanations on the essence of financial transactions on the account and supporting documents regarding the origin of funds credited to the account"</i></p>	All types of PCs	Forbidden	Branch Any for identification with confirming financial After unblock information restrictions are disabled

After blocking transactions, a message is sent to the client's financial phone number:

"Dear client, there are restrictions on transactions on your accounts. More information at the link: bit.ly/3C5fMpv"

Additionally, a classifier is installed **CH_PAYMENT_22_STOPPR**

Y– waiting for the first operation of the P2P Payment type and turning on the CH_PAYMENT_22 counter.

BLOCK22– Operation blocking is enabled.

N– **The** lock has been removed permanently.

RM_ALL_TRANS_BLOC_TECH_ZBIY	The limit is triggered in case of blocking funds on the client's account account (operation in the Active status) due to a technical failure. An event is set to the client for the CA RM_Tech_Zbiy_Acc_Start . After clarifying the status of the payment in the IPS and if there are funds for the CA, the restriction will be lifted. A period of up to 2 working days is possible.	All types of PCs	Forbidden	[X]
RM_ALL_TRANS_D	Any operations are prohibited at the request of the monitoring department.	All types of PCs	Forbidden	[X] Recommend any department clarification of information on the reason for installation.
RM_ALL_TRANS_D_FINMON RM_ALL_TRANS_M_FINMON	Transactions are prohibited at the request of the Financial Monitoring Department.	All types of PCs	Forbidden	[X] Recommend Setting the limit is carried out on

the basis of the SZ of the units involved in the identification of clients who have the characteristics of the "DROP" client.

To remove the limit, we recommend that customers contact the bank's branch for physical identification, explanations about the sources of funds and the essence of the transactions carried out by them, as well as copies of documents confirming the sources indicated by them

RM_CL_ALL_TRANS_FIZ_IDENT_DROP

origin of funds during transactions.

All types of PCs

Forbidden Branches

After automatic or manual setting of the limit, the client is sent an SMS message with information about the restrictions and a link to a detailed description of the reasons and information on the possibility of initiating the lifting of restrictions [HERE](#).

The limit is triggered when the classifier is activated **Fraud_Account_**

FIZ_IDENTIF_DROP
(more details [HERE](#)).

RM_CL_CH_PAYM_DECLINE

Any operations are prohibited at the request of the monitoring department.

The restriction is set together with the restriction

RM_CL_ALL_TRANS_D

All types of PCs

Forbidden

Branch (any MA)

CC operator
(video identification
of clients who
occupy the
occupied territory
with the border)

If there is a
comment on
the attribute
form: **"M.
expense
transactions
01.01.2100 zg.
SZ revisions
No.
78395/20-06
2024 dated
16.05.2024
carrying out
physical
identification.
on the SZ
from the
RU!",** then the
restriction to
apply only to a
bank branch.

RM_CL_CH_PAYM_DECLINE_DROP	<p>Crediting operations are prohibited on the basis of the SZ of the units involved in the identification of clients who have the characteristics of a "DROP" client.</p> <p>To remove the limit, we recommend that customers contact the bank's branch for physical identification, providing explanations about the sources of funds and the essence of the funds</p> <p>(a) To the extent permitted by the provisions of this Convention, the Secretary-General shall ensure that the Secretary-General of the Secretariat</p> <p>The limit is triggered when the classifier is activated Fraud_Account_</p> <p>FIZ_IDENTIF_DROP (more details HERE).</p>	<p>All types of PCs</p>	<p>Forbidden Branches</p>	
<p>DROP is a person who receives money on his account from another person (fraudster), transfers this money to another account or withdraws cash and transfers it to the fraudster, for which he receives a reward.</p>				
RM_CHIP_OR_6010_ONLY_IVR	<p>The restriction is triggered when performing an operation on a PC with a chip module using a magnetic stripe. The restriction is activated together with All types of PCs with a chip module</p> <p>setting the RM Block Magnetic Stripe Chip Rule IVR event to prohibit PC operations.</p>		<p>Forbidden</p>	<p>[X]</p>
RM_CL_CH_PAYM_DECLINE RM_CH_PAYM_DECLINE	<p><small>Transactions of crediting funds (except for targeted ones) are prohibited at the request of the monitoring department.</small></p> <p>We recommend any branch to clarify information attributes on all client accounts.</p> <p>Need to see comments in</p>	<p>All types of PCs</p>	<p>Forbidden</p>	<p>[X]</p> <p>Installation Reasons</p>

RM_POS_CASH_ONLI	Prohibited transactions due to compromise.	All types of PCs	Forbidden (except for cash withdrawals at the cash desk)	[X]
RM_FRD_P2P-Token	The limit is set for CH Debit transactions (transfer of funds from PC to PC) by token through the resource (merchant) – "PEREKAZ_P2P_IPAY_1 // Merchant ID = 35504390" and the service "OTP FUNDRAISING // Merchant ID = 9380919, 9380918" with Trans Condition = "EI Comm Secure w/cert Token".	All types of PCs	Max. The amount is UAH 8,000 for 2 hours (the counter counts from the first transaction through this merchant)	[X]
RM_WAITING_FOR_WITHDRAWAL	A personal limit set up for a CA to a certain list of clients.	All types of PCs	Forbidden	Call to

Restriction of debit transactions on all accounts within the MA for which there is no movement of funds for more than 12 months (the "passive" segment) and the date of planned data updating is overdue or absent in the client's card.

When a limit is set, a notification is sent to customers

The limit triggers the **BLOCK_ACC event** and deactivates **the UNBLOCK_ACC**.

When customers contact, we check the information on the account in Way-4, and if

A corresponding event is set,
then we inform the client:

"Name, patronymic, temporary restrictions on expenditure transactions have been set on your account. In accordance with the requirements of the current

All types of PCs

Forbidden

[X]

The restriction is lifted after updating the bank's data or through Mobile Oschad"

By law, the bank does not have the right to serve the client if his data is not updated in time. Accordingly, the bank is forced to limit accounts and debit transactions on them. The restriction is automatically lifted after updating the data at the bank branch or through the Mobile Oschad application.

Attention! PEP clients, insiders, related parties or high-risk clients can be updated only through a bank branch. More details

ST_BLOCK_ACC

HERE.

USAG KOMPR	<p>Triggered when compromise is suspected PC in ATM/IPT.</p> <p>The restriction is activated along with the installation of the RM POS Cash Only event (more details HERE).</p>	All types of PCs	Forbidden	[X]
USAG KOMPR INTERNET USAG KOMPR UNIQUE	<p>It is triggered automatically after 3 incorrect attempts to enter CVV2/CVC2 codes or the expiration date of the PC in a day.</p> <p>The restriction is activated when the RM Block Internet/RM Compromise Internet event is set for Internet operations (more details HERE).</p>	All types of PCs	Forbidden	<p>IVR (together with the event) Call to</p> <p>Department</p>
USAG KOMPR CH_DEBIT	<p>It is triggered automatically after 3 incorrect attempts to enter CVV2/CVC2 codes or the expiration date of the PC in a day.</p> <p>The restriction is activated when the RM Block Internet/RM Compromise Internet event is set for the transfer of funds via the Internet (more details HERE).</p>	All types of PCs	Forbidden	<p>IVR (together with the event) Call to</p> <p>Department</p>
USAG KOMPR CASHBYCODE	<p>Prohibition of cash withdrawal transactions in ATMs by code without the physical presence of the card. The restriction is activated when the RM Block Internet/RM Compromise Internet event is set (more details HERE).</p>	All types of PCs	Forbidden	<p>IVR (together with the event) Call to</p> <p>Department</p>
USAG KOMPR TO_VIRT	<p>Prohibition to make a transfer from/to the Ministry of Health via the Internet. The restriction is activated when the RM Block Internet/RM Compromise Internet event is set, prohibiting all transactions without the physical presence of the card (more details HERE).</p>	All types of PCs	Forbidden	<p>IVR (together with the event) Call to</p> <p>Department</p>

USAG_KOMPR_INT_WO_MWB	<p>PC data has been compromised and is only allowed to perform operations with physical the presence of a PC.</p> <p>The restriction is activated when the RM Compromise Int WO Block MWB events, At the same time, Oschad is not blocked 24/7 (details HERE).</p>	All types of PCs	Forbidden Branches
-----------------------	--	------------------	--------------------



DEPARTMENT OF SECURITY RESTRICTIONS

Limit	Meaning	PC/TP Types	Amount and number of transactions	Control Channels
OPER_RISK_59	It is forbidden to carry transactions with the physical presence of a payment card on accounts opened in Donetsk, Luhansk, Kharkiv, Kherson and Zaporizhzhya Regional Administrations, on which within 6 months. no expenditure transactions were carried out.	All types of PCs	Max. Amount per day – 1 000 UAH	Type 1,2 compartments (any RC) IVR
OPER_RISK_59_TELEFON	A ban on replenishment of mobile phones on accounts opened in Donetsk, Luhansk, Kharkiv, Kherson and Zaporizhzhya Regional Administrations, on which for 6 months. no expenditure transactions were carried out.	All types of PCs	Max. Amount per month – 1 000 UAH	<p>CC Operator (Video Identification)</p> <p>Operator's actions when the client contacts if one of the limits is triggered:</p> <p>Clarify where the client is located, check what restrictions are set on the account and whether there are any</p>

OPER_RISK_59_P2P	Prohibition on card-to-card transfers on accounts opened in Donetsk, Luhansk, Kharkiv, Kherson and Zaporizhia Regional Administrations, on which for 6 months. no expenditure transactions were carried out.	All types of PCs	Max. Amount per month – 1 000 UAH	Account blocked: in the uncontrolled territory/abroad and these restrictions are set – we inform you about the possibility of video identification by the bank to remove the limits and make an appointment (more details HERE);
OPER_RISK_59_TOKNEN	A ban on transactions using tokens on accounts opened in Donetsk, Luhansk, Kharkiv, Kherson and Zaporizhzhya RUs, on which for 6 months. no expenditure transactions were carried out.	All types of PCs	Forbidden	in the controlled territory or other restrictions are imposed/the account is blocked, etc. – we act depending on the situation on the client's CA.
OPER_RISK_59_ALL	Prohibition on all transactions (except for those permitted, which start at OPER_RISK_59) on accounts opened in Donetsk, Luhansk, Kharkiv, Kherson and Zaporizhzhya Regional Administrations, on which within 6 months. no expenditure transactions were carried out.	All types of PCs	Forbidden	

By the decision of the CUOR dated 20.12.2024. **approved the list of criteria by which accounts with the issue of PCs opened in Donetsk, Luhansk, Kharkiv, Kherson and Zaporizhia regional departments will not be blocked in the future:**

✓ Clients who have undergone identification/video identification in the bank during the last year (for whom the OperRisk 59 event or the "Fraud Account_BEZPEKA" classifier was recorded in the Processing System (limit "RM_CL_ALL_TRANS_D_BEZPEKA") or RM _ALL_TRANS_D_BEZPEKA limit).

✓ Of which, over the past 12 months, clients have transferred funds to a deposit opened in the bank (opening a deposit).

✓ CA with a special mode of use, which are opened by customers in accordance with state programs (in particular, but not exclusively, eRecovery, eSupport, National Cashback, Winter Support, etc.).

✓ If the client has at least one card account, which is opened in the branches — Donetsk, Luhansk, Kharkiv, Kherson and Zaporizhzhya MAs, on which the client has been conducting debit transactions during the last 6 months, then the OperRisk 59 event does not apply to other accounts of this client within this MA.

✓ To CAs that were opened less than 6 months ago, as well as to instant PCs (Instances) that were personalized less than 6 months ago.

✓ If a card account is prepared for closing, on which the OperRisk event 59 is set, the event is automatically removed from this account.

✓ On the CA of individuals who are opened within the framework of salary card projects serviced by the bank.

Attention! On 31.12.2024, the PC set up automatic withdrawal/non-setting of MCOR limits if the client's CA meets the above criteria.

When requesting what operations should be carried out in order not to set the restrictions of the MCR, we provide an explanation that these are any expenditure transactions (cash withdrawal, payments in TCM, including the Internet, etc.) with the CA carried out using a PC/token, with the exception of writing off all standard commissions (for annual maintenance, information service, etc.).

Information for your understanding, we do NOT inform customers! When carrying out transactions, **the transfer from/to the MC or the repayment of the cable line** through the operator/chatbot/automatic restriction mode will NOT be triggered.

⚠ If you are contacted by a client who cannot perform such an operation due to the triggering of this limit, then the operator is FORBIDDEN to independently provide the service or recommend remote channels (chatbot/automatic mode).

RM_ALL_TRANS_D_BEZPEKA	Type 1,2 compartments (any switchgear) of safety PCs department		Forbidden	Call Center Operator (video identification for customers,
------------------------	---	--	-----------	---

				who are in the occupied territory or abroad)
RM_CL_ALL_TRANS_D	Any operations are prohibited at the request of the monitoring department.	All types of PCs	Forbidden	<p>Type 1,2 compartments (any switchgear)</p> <p>CC operator (video identification for clients who are in the occupied territory or abroad)</p> <p>If there is a comment in the attributes on the account form: "M. prohibition on expenditure transactions until 01.01.2100. SZ Department of Audits No. 78395/20-06 BT, CT-2024 dated 16.05.2024 prior to physical identification. Unlocking by SZ from RU!", then to remove the restriction, we recommend contacting only a bank branch.</p>
RM_CL_ALL_TRANS_D_BEZPEKA	<p>Any operations are prohibited at the request of the monitoring department.</p> <p>The limit is triggered when the event is triggered</p> <p>RM Classifier Frd Acc_BEZP_YES (more details HERE).</p>	All types of PCs	Forbidden	<p>Type 1,2 compartments (any switchgear)</p> <p>Call Center Operator (video identification for customers,</p>

				who are in the occupied territory or abroad)
RM_CL_ALL_TRANS_D_BEZP_FRD	<p>Any operations are prohibited at the request of the security department.</p> <p>The limit is triggered when the event is triggered</p> <p>RM Classifier Frd</p> <p>Acc_BEZP_FRD_YES (more details HERE).</p>	All types of PCs	Forbidden	<p>Type 1,2 compartments (any switchgear)</p> <p>CC operator (video identification for clients who are in the occupied territory or abroad)</p>
RM_CL_ALL_TRANS_D_BEZP_FIZ_IDENT	<p>Prohibition of expenditure transactions. The event and the limit are set on the basis of the SZ.</p> <p>CC does NOT remove this limit. Customers are advised to contact the branch with a passport or other identity document for physical identification.</p>	All types of PCs	Forbidden	Type 1,2 compartments (any switchgear)



RESTRICTIONS IN OSCHAD 24/7

Limit	Meaning	PC/TP Types	Amount and number of transactions	Control Channels
410_RM_CASH_BY_CODE_MAX	Withdrawal of funds in ATMs using Oschad 24/7 (Cash by Code)	All types of PCs	Max. amount per day – 1500 UAH Max. The amount of 1 transaction is 500 UAH No more than 3 operations per day	[X]
BLOC_RIGEST_DIRECT	Payment to arbitrary details through Oschad 24/7 within 2 calendar days (48 hours) after registration/password change.	All types of PCs	Forbidden	Automatically 48 hours after registration/password change in Oschad 24/7 IVR (post-triggered) Call Center Operator (after triggering)
BLOC_RIGEST_P2P	Transfers from PC to PC via Oschad 24/7 within 2 calendar days (48 hours) after registration/password change (except for transfer operations between own PCs).	All types of PCs	Forbidden	
BLOC_RIGEST_SPD_MOB	Carrying out any operations on the Internet (including entering a 3D-Secure code) and replenishing a mobile phone through Oschad 24/7 within 2 calendar days (48 hours) after registration/password change.	All types of PCs	Forbidden	

BLOC_RIGEST_DIRECT / BLOC_RIGEST_P2P / BLOC_RIGEST_SPD_MOB are triggered for all accounts (including those with the prefix _SUB) within the MA in which the PC is opened, which is used to register/change the password in Oschad 24/7 (when registering/restoring the password in Mobile Oschad, the limit will NOT be triggered). If the limit is triggered, the call must first be transferred to IVR. If the client has other active accounts within the MA, We would like to inform you that the limit will be triggered for all PCs within the MA. At the same time, if you transfer between your own PCs / currency exchange through Oschad 24/7, the restriction is additionally triggered by the PC to which the transfer is made.

The Operator may remove the limits **AS EXCEPTIONS** in the following cases:

the **VIP client** (except for the VIP transaction segment) or **the VIP client's PM** contacts us and informs that he will carry out transactions on several PCs to different accounts within 3 calendar days - deactivate the limit independently for all accounts (in this case, the client must name the last 4 digits of the number of a separate payment card for each account);

there was an unsuccessful attempt in the IVR or 24 hours have already passed since the limit was triggered;

after the restriction was triggered, the client had other successful/unsuccessful transactions on the PC (for example, after the limit was triggered, the client withdrew funds from the ATM).

You need to deactivate all three restrictions, but only after at least one of them has been triggered. The operator can deactivate the restrictions for a period of up to 3 calendar days from the date of registration/password change in the Oschad 24/7 system. The client can deactivate the limits after triggering a separate account within the MA in IVR or deactivate one account at a time, for other PCs the limit is automatically deactivated 2 business days after the date and time of registration/password change in Oschad 24/7.

When one of the limits is deactivated, the SMS WB Registration Day Stop event is set in the IVR, which deactivates all three limits for a period of up to 2 calendar days (48 hours) for all CAs up to one MA. If in the attributes on the client's PC there is an entry **"m. SMS WB Registration Day Stop is set"**, the client can carry out transactions on the Internet (including in Oschad 24/7) within 2 calendar days (48 hours) from the date and time of registration/password change, Limits do not need to be deactivated!

When closing an account in Oschad 24/7 for **a VIP client** (except for the VIP transaction segment), you need to clarify whether the client plans to re-register and when: **The** client can name the date when he plans to re-register – we will deactivate the limits on our own for a period of 3 calendar days from the date of registration. In addition, we would like to inform you that the limit is set for all payment cards/card accounts within the MA and, if necessary, deactivate the limits on other accounts (in this case, the client must give the number of each individual payment card).

[X] the client does not specify the date of registration – we inform you that after re-registration, transactions on the Internet will not be available on all PCs within the MA, you can deactivate the limits through the contact center.

CH_DEBIT_DOMESTIC	<p>It works if a P2P transfer is made through Oschad 24/7 from the PC of the OBU to the PC of another bank in the amount of more than UAH 29,999. (excluding commission) for one transaction.</p> <p>The restriction is established to comply with the provisions of the Law of Ukraine, Section II, Article 14 "On Prevention and Counteraction to Legalization (Laundering) of Proceeds from Crime, Financing of Terrorism and Financing of Proliferation of Weapons of Mass Destruction".</p>	All types of PCs	Max. The amount of 1 transaction is UAH 29,999	[X]
CURR_EXCH_UAH	When exchanging currency online in Oschad 24/7, the currency was selected incorrectly.	All types of PCs	Forbidden	[X]
CURR_EXCH_VAL_DOP CURR_EXCH_VAL_DOP_CR	<p>Prohibition of currency exchange in the Oschad system 24/7 between payment cards opened in the name of the client, if the owner of one of the card accounts is another person.</p> <p>At the same time, it is forbidden to exchange currencies from the main to the additional payment card of the client (even if the additional payment card is opened in the name of the account holder). Accordingly, currency exchange from an additional payment card (even if an additional payment card is opened in the name of the account holder) to the main payment card in the name of the client is also prohibited.</p>	All types of PCs	Forbidden	[X]
CURR_EXCHANGE	<p>Sale of currency online in Oschad 24/7 on one business day.</p> <p>The limit is set by currency PC.</p>	All types of PCs	Max. The amount per day is USD 100,000. US/EUR	[X]

DECLINE	The limit is triggered if the client has enabled the "Card Protection" option in the Oschad 24/7 system and is trying to carry out the operation. More details about canceling deactivation HERE .	All types of PCs	Forbidden	[X]
ENABLE	Exceeding the number/amount of transactions set by the client through the "Card Protection" functionality in Oschad 24/7.	All types of PCs	Forbidden	[X] We recommend changing the settings through the "Allow transactions" functionality in Oschad 24/7
GEO_LIMITER	Prohibition of transactions outside the selected country.	All types of PCs	Forbidden	Oschad 24/7 Call Center Operator
LIAB_CURR_EXCH_VAL_EUR LIAB_CURR_EXCH_VAL_USD	Purchase of foreign currency (US dollar and euro) by the client through the Mobile Oschad and Oschad applications 24/7 (WEB-version).	All types of PCs	Max. Amount per month – 50 000 UAH	[X]



RESTRICTIONS ON P2P TRANSFERS

Limit	Meaning	PC/TP Types	Amount and number of transactions	Control Channels
-------	---------	-------------	-----------------------------------	------------------

211_RM_NBU_P2P_DAY	P2P transfer between NPS PROSTIR cards (per day).	All types of NPS PC SPACE	Max. amount per day – 149 999 UAH Max. The amount of 1 transaction is UAH 29,999 No more than 25 operations	[X]
211_RM_NBU_P2P_MONTH	P2P transfer between NPS PROSTIR cards (per month).	All types of NPS PC SPACE	Max. Amount per month – 399 999 UAH No more than 100 operations	[X]
452_RM_NIGHT_P2P	Making P2P transfers at night (22:00-6:00). Transactions between own PCs within the MA are not taken into account. For VIP clients, the limit may not be active	All types of PCs	Max. Amount at night – UAH 10,000 No more than 10 operations per period	[X] Deactivated automatically after 06:00
<p>When a VIP client applies at night (22:00-06:00) to deactivate restrictions on P2P transfers, the operator must additionally check the status (Current Status) of the 452_RM_NIGHT_P2P limit on the PC and if its status:</p> <p>Active– inform the client about the restrictions on P2P transfers at night.</p> <p>[X]Service Deactivated– DO NOT report information about this limit, as it will not be triggered.</p>				
P2P_CRED_VISA_14999 P2P_CRED_MC_14999	Transfer made from/to the PC of another bank IPS Visa/MasterCard through OBU devices.	All types of PCs	Max. The amount of 1 transaction is UAH 15,000	[X]
P2P_DEB_NP_25000	Transfer of funds through the POS service located at Nova Poshta.	All types of PCs	Max. The amount of 1 transaction is UAH 25,000	[X]
P2P_DEBIT_ALLOW_DAY P2P_CREDIT_ALLOW_DAY	Transfer made through the OBU device: from the PC of the OBU to the PC of another bank; from the PC of another bank to the PC of the OBU;	All types of Visa PCs (on request of IPS)	Max. Amount per day – 66 250 UAH No more than 5 operations per day and no more than 20 operations in 4 days	[X]

P2P_DEBIT_ALLOW_MONTH P2P_CREDIT_ALLOW_MONTH	from a PC of another bank to a PC of another bank.	All types of MasterCard/Visa PCs (on request of IPS)	Max. Amount per month – UAH 265,000	
P2P_DIRECT_CHECK_IBAN	Prohibition on making a transfer using arbitrary details to Oschad 24/7 in IBAN format with incorrect data entry (for example, incorrect country code, number of characters in the invoice, MFO does not coincide with the MFO value in the IBAN number, etc.).	All types of PCs	Forbidden	[X] We recommend that you check your account details
P2P_DIRECT_DECLINE	Prohibition on transactions using account details 2625 (at the request of the NBU Resolution No. 89 dated September 11, 2017).	All types of PCs	Forbidden	[X]
P2P_PEREKAZ_BY_CLIENT_VIP	The total amount (excluding commission) of transfers from PC to PC (summed up for all PC within one MA). Operations between your own PCs in one RU are not taken into account.	All types of PCs	Max. amount per day – 250 000 UAH Max. The amount per month is \$10,000. U.S. (equivalent)	[X]
P2P_PEREKAZ_BY_CLIENT_NOT_VIP			Max. amount per day – 65 000 UAH Max. The amount per month is \$10,000. U.S. (equivalent)	
P2P_RETAIL	Prohibited transaction type for a PC (for example, a transfer from PC to PC with the transaction type Retail).	All types of PCs	Forbidden	[X]

Q_CASH_USG_CLIENT LIAB_Q_CASH_USG_CLIENT	It is triggered when the limit on transactions with the Unique* type is exceeded (on Wise, PayPal and other services), i.e. making a transfer on foreign resources via a PC in foreign currency.	All types of PCs	Forbidden	[X]
RESTICT_P2P	<p>Making a transfer to arbitrary details to accounts, the numbers of which start with the number 1,8,9. That is, in the IBAN details in the encrypted account number (the last 14 digits), the first digit is 1.8 or 9.</p> <p>The restriction is related to the change in the details of certain government organizations (we recommend making a payment through the cash desk in the branch) OR the Client transfers funds using details other than the IBAN format (for example, according to the template to account 2620).</p>	All types of PCs	Forbidden	[X]



RESTRICTIONS ON RETAIL TRANSACTIONS (including the Internet and gaming resources)

Limit	Meaning	PC/TP Types	Amount and number of transactions	Control Channels
403_RM_BLOCK_MCC	Payment at gas stations in the self-service area.	All types of PCs	Forbidden	[X]
403_RM_BLOCK_MCC_WO_VIP	Payment at gas stations in the self-service area. It is set only for VIP clients.	All types of PCs	There is no limit on the amount No more than 15 operations per day	Call 922 (in the line schedule) Monitoring Department (Outside the 922 Line Schedule)
CARD_FEE_MONTHLY	Calculation of non-cash payments in TCM (including on the Internet) for the absence of a monthly fee for card servicing. In order not to deduct the monthly commission, customers need to make non-cash payments for the amount specified in the tariff file. Verification of transactions – HERE	All types of PCs	Depends on TP and PC type	[X]
RETAIL_INTERNET_WO_4900	Restrictions on settlement transactions without the physical presence of cards with MCC 4900, 9399, 9222, 9311	All types of PCs	There is no limit on the amount No more than 99 operations per day	[X]
405_RM_GAMES_FORW_CONCORD	Payment on gaming sites through the acquiring network of Forward, Concord and IBOX banks.	All types of PCs	Max. the amount of 1 transaction – UAH 1,000 Max. Amount per day – 4 000 UAH	[X]

405_RM_UNIQUE	Settlement on gambling sites (casino transactions, bets, transfers to an e-wallet, purchase of chips, lottery tickets, purchase/sale of cryptocurrency, etc.) for transactions without the use of 3D Secure.	All types of PCs	Max. Amount per day – 5 000 UAH	IVR Call Center Operator
405_RM_UNIQUE_3DS	Settlement on gambling sites (casino transactions, bets, transfers to an e-wallet, purchase of chips, lottery tickets, purchase/sale of cryptocurrency, etc.) for transactions using 3D Secure.	All types of PCs	Max. Amount per day – UAH 10,000 (inclusive)	When the client contactes, in which one of the limits has been triggered, the IVR is configured to remove both limits. Accordingly, the operator must also remove both limits.



RESTRICTIONS ON CASH WITHDRAWALS

Limit	Meaning	PC/TP Types	Amount and number of transactions	Control Channels
410_RM_WO_CARD_CASH	Cash withdrawal through a POS terminal without using a PC in the amount of more than 5000 UAH. or during the second operation	All types of PCs	Max. Amount per day – 5 000 UAH No more than 1 operation per day	Branch Branch employees can deactivate restrictions on the number and amount of transactions through a memo to the customer operations monitoring department. We voice the information ONLY if the restriction has already worked!

	Transactions without entering a PIN code on a PC that has not been activated after the W/O Card Cash status (for withdrawals without a PC).			[X] The client needs to check the balance on the PC in the ATM/IPT of any bank
498_RM_RETAIL_W_CASHBACK	Cash withdrawal in TCM	All types of PCs	The amount may be different, you need to check at the point of sale No more than 3 operations per day	[X]
Count Withdrawal Other ATM	Withdrawal of funds in ATMs of other Ukrainian banks (for the total amount of transactions for the calendar month, which can be carried out without tariffication).	Pension/social PCs of any class in the "My Account" TP	Max. Amount per month – UAH 10,000	[X]
Count Withdrawal Our/Other ATM	Withdrawal of funds in ATM of Oschadbank / other Ukrainian bank (for the total amount of transactions for the calendar month, which can be carried out without tariffication). Attention! From 01.12.2024, for clients served within the framework of salary projects, the limits for cash withdrawals and the commission fee for the service- "Cash withdrawal in the bank's ATM network and ATM network of other Ukrainian banks" for all types of payment cards have been canceled. When advising the holders of the PC on the tariffs in terms of issuance	TP "Children's Card"	3 000 UAH per calendar month	[X]
		TP "Salary", "Salary JSC "Oschadbank", "Salary NBU": MC Debit Standard/ Visa Classic/ MC Debit World/ PROSTIR	30 000 UAH per calendar month	
		TP "Salary", "Salary JSC "Oschadbank", "Salary NBU": MC Debit World (Tiffany) / Visa Rewards / MC Debit Platinum / Visa Platinum	50 000 UAH per calendar month	

	cash in the bank's ATM network and ATM network of other Ukrainian banks – to determine whether the individual tariff for the PC salary is connected, check the information in WAY-4 (details HERE). _____	TP Payroll, Payroll JSC "Oschadbank", Payroll NBU: MC World Elite/Visa Infinite	100 000 UAH per calendar month	
Count Withdrawal ONE	Withdrawal of funds in ATM OBU / another Ukrainian bank for the transfer of funds to Oschad 24/7 to the PC of another bank (for the total amount of transactions that can be carried out without tariffication) according to the TP "My Card" (Single limit).	MC Debit World Visa Rewards Municipal Card	20 000 UAH per calendar month	[X]
		MC Debit Platinum Visa Platinum NFC Ring	30 000 UAH per calendar month	
		MC World Elite Visa Infinite	50 000 UAH per calendar	
PAYFACC_REQUEST	Withdrawal of funds from the account through the branch according to the 2nd procedure (details HERE).	All types of PCs	Max. Amount per day – 10 000 UAH	[X]



RESTRICTIONS ON RISKY COUNTRIES

Limit	Meaning	PC/TP Types	Amount and number of transactions	Control Channels
-------	---------	-------------	-----------------------------------	------------------

404_RM_LIMIT_COUNTRY	<p>Carrying out transactions in risky countries with the introduction of a PIN code:</p> <p>Bulgaria</p> <p>Indonesia</p> <p>Malaysia</p> <p>Peru</p> <p>Republic of the Philippines</p> <p>Thailand</p> <p>Egypt</p> <p>Vietnam</p> <p>South Africa.</p>	Across all magnetic stripe PCs	Forbidden	<p>IVR</p> <p>Call Center Operator</p> <p>Branch</p>
When making transactions in Peru on a PC, in addition to the 404_RM_LIMIT_COUNTRY limit, the 404_RM_LIMIT_COUNTRY_BIN_ATTACK limit will be additionally triggered				
404_RM_LIMIT_COUNTRY_BIN_ATTACK	<p>Conducting operations in risky countries, namely:</p> <p>all Latin American countries</p> <p>all Caribbean countries</p> <p>Peru</p>	Across all PCs with a chip module	Forbidden	<p>IVR</p> <p>Call Center Operator</p>

404_RM_LIMIT_COUNTRY_CHIP	Conducting operations in "risky" countries on a PC with a chip module.	Across all PCs with a chip module	Max. amount per day – within the NBU limit No more than 5 operations per day	[X]
405_RM_MISCODING_AFRICA	Prohibition of transactions on the PC OBU without the physical presence of the card in African countries.	All types of PCs	Forbidden	Call 922 If the client insists, the restriction can be lifted by the end of the current day, provided that he has carried out transactions with the introduction of a PIN code in African countries in the last 5 days.
414_RM_RUS_ELCOM_WTHDRW	Operations on risky Russian sites. We inform our clients: <i>"The payment did not go through for security reasons"</i> We do not disclose the details of how this restriction works.	All types of PCs	Forbidden	[X] It is forbidden to conduct transactions in accordance with the NBU limits

RM_TOKEN_FRAUD_COUNTRIES

Ban on token transactions in 82 countries (of which 60 are in Africa) due to an increase in fraud cases.

To remove the limit by the operator, the client must report that he is physically located on the territory of this country and confirms the operation/operations.

That is, the limit

Forbidden The CC operator is removed only if PCs triggered during the operation with the "application" of the device. Accordingly, if the limit was triggered when conducting a transaction on the Internet, the limit is not removed.

All types of PCs

RESTRICTIONS ON A PC WITH AN INSTALLED CL/CASH CREDIT

Limit	Meaning	PC/TP Types	Amount and number of transactions	Control Channels
-------	---------	-------------	-----------------------------------	------------------



FRAUD_RISK_CRD_LIMIT	<p>Prohibition of all "first transactions" (including in Oschad 24/7) using credit/own funds, except for the following:</p> <p>trading operations performed using the token;</p> <p>online trading operations using 3DSecure;</p> <p>successful debit transactions using a card on a physical carrier.</p> <p>The limit is set automatically on the CA:</p> <p>when setting a new credit limit for the CA (except for an increase in the size of the CA);</p> <p>for previously established (valid) credit limits (regardless of the date of their establishment), for which no transaction of the following type has been performed:</p> <ul style="list-style-type: none"> - trading operations performed using the token; - trading operations on the Internet using 3DSecure; - transactions with the use of a card on a physical carrier. 	TP "MORE" TP "My Comfort"	Forbidden	<p>IVR</p> <p>The restriction is removed automatically after the successful completion of one of the three operations listed above or through the voice assistant.</p>
INST_AVAILIBL	An attempt to apply for an installment loan, but the purchase amount is greater than the amount of the available credit limit.	TP "My Credit Card" TP "MORE"	Forbidden	[X]

INST_NOTLIMIT	An attempt to apply for an installment loan on a PC, the account of which does not have a credit limit.	TP "My Credit Card" TP "MORE"	Forbidden	[X]
INST_SEO	Setting up a POS terminal in TCM when applying for an installment loan. For each merchant, a certain number of payments is determined according to the contract, into which they can split the payment, if the choice of the number of payments is exceeded, the limit is triggered.	TP "My Credit Card" TP "MORE"	Forbidden	[X]
MK_DRB_BLOC	The restriction is set for the PC to which the CASH loan was issued. Transactions are not available to the client until the funds are automatically transferred to repay the old CASH loan (1-2 days).	PC with CASH credit installed	Forbidden	[X]



TOKEN RESTRICTIONS

Limit	Meaning	PC/TP Types	Amount and number of transactions	Control Channels
RM_NO_TOKEN_CASH	Cash withdrawal through the POS-terminal of the bank's cash desk using tokenized PCs (tokens) of the OBU/other banks.	All PCs of OBU and other banks	Forbidden	[X]
RM_TOKENIZATION_COUNT_LIMIT	Number of PC tokenizations in Apple/Google/Garmin Pay apps.	All types of PCs	5 tokens per month for each PC	[X]

RM_TOKENIZATION_COUNT_LIMIT_VISA	Prohibition on the creation of more than 5 tokens per PC per month.	Visa PC	Forbidden	[X]
TOKEN_CASH	Cash withdrawal through the POS-terminal of the bank's cash desk using tokenized PCs (tokens) of the OBU/other banks.	All PCs of OBU and other banks	Forbidden	[X]



OTHER RESTRICTIONS

Limit	Meaning	PC/TP Types	Amount and number of transactions	Control Channels
Technical limits				
001-CASH_WOUT_CARD_ECMC 001-CASH_WOUT_CARD_V	After transferring the card to the W/O Card Cash status and performing the Cash transaction without a PC, the client did not activate the PC or did not check the balance.	All types of PCs	Forbidden	[X] We recommend that you set, check checking the balance balance, execute from the code through ATM/IPT or any bank.
001-CASH_WOUT_CARD_LOCAL	There are no transactions on the account with the physical presence of the BOD	All types of PCs	Forbidden	[X] Input operations are recommended for the client

BLOC_CREDIT_REMOTE_IDENTIF BLOC_TRANS_REMOTE_IDENTIF	<p>It is triggered in case of attempts to replenish/withdraw funds from the CA after the opening of the CA, but before the signing of the CBSA.</p> <p>When issuing a digital card through a chatbot, the "Block Trans Remote Identification" event is set on the account until the client signs the CBDS.</p>	Digital PCs opened through a chatbot	Forbidden	[X] After signing, the CBA is deactivated.
DOGOVIRNE	It is forbidden to carry out transactions in connection with the implementation of a contractual write-off for the repayment of overdue debts on another account of the client.	All types of PCs	Forbidden	[X] After the direct withdrawal Withdrawn automatically
PERSONAL_DR	The restriction is set in connection with the receipt of information about the death of the client.	All types of PCs	Forbidden	Branch
PERSONAL_FOP_BLOCK	The limit prohibits any transactions on the sole proprietor's account if the bank receives information about the termination of the sole proprietor's client's activities.	Enterprise PCs	Forbidden	[X]
RM_ALL_FALLBCK_CHNG_PIN1 RM_ALL_CHIP_FALLBACL_GROUP_Number Exceeded	Carrying out a transaction on a PC with a chip module on a POS terminal using magnetic stripe/contactless technology. Also, the limit can be triggered when performing an operation on a PC with a damaged chip module.	All types of PCs	Forbidden	[X] We recommend holding using a chip module.
RM_CHIP_ONLY_5	It is triggered on the 5th operation per day using the chip module	All types of PCs with a chip module	Forbidden	[X]

RM_PERS_3DS_WITH_SERT_OUR_VISA	Limit on the device/resource on the number/amount of operations	All types of PCs	Forbidden	[X] We do NOT inform you about the limit. <small>we recommend that you spend it through the resources of the ÖBU.</small>
TEL_BLOC	After clearing the phone number, the system automatically sets a limit that blocks spending transactions (cash withdrawals in ATMs, payments in stores, online transactions, etc.). The restriction is triggered by the SATKO_BLOCK event.	All types of PCs	Forbidden	[X] The restriction is lifted separation after financial number To do this, you need which branch of the bank.
TRANS_BLOC	Transactions are prohibited due to account blocking.	All types of PCs	Forbidden	[X]
US_RET_SIC_NOT US_RET_SIC_NOT_UKR NOT	It is triggered by a payment card in foreign currency if the request is received in UAH (to prevent financial losses of the bank). When triggered, we do not report the limit.	All types of PCs	Forbidden	[X] We recommend it in another way
Limits on POS terminals				
141_RM_3DS_WO_SERT_UKR_NBU_58	The restrictions are set to Oschadbank virtual terminals for ALL cards of Ukrainian banks for transactions without 3D Secure.	All types of PCs	Max. Amount per day – 2 000 UAH	[X]

141_RM_3DS_WO_SERT_UKR_EXC_NBU_58 (exclusion from 141_RM_3DS_WO_SERT_UKR_NBU_58)	The restriction is set to Oschadbank virtual terminals for ALL cards of Ukrainian banks for recurring payments (Trans Condition = EI Comm Stored).	All types of PCs	Max. Amount per day – 20 000 UAH No more than 5 operations per day	[X]
CREDIT_RETAIL_UKRAINE	Restrictions on transactions with the Credit type (refund without reference to the write-off operation) for POS terminals in TCM.	All types of PCs	Forbidden	[X]
ATM/IPT limits				
261_RM_ONUS_MC 261_RM_ONUS_VISA 261_RM_ONUS_PROSTIR For tokens: 261_RM_ON_US_VISA_TOKEN 261_RM_ON_US_MC_TOKEN 261_RM_ON_US_V_PREM_TOKEN 261_RM_ON_US_MC_PREM_TOKEN	Cash withdrawal in ATM OBU by PC/OBU token. Operations are rejected with <i>the response code Device amount limits exceeded</i> . The restrictions are set for cash withdrawals in ATM OBU for all types of PCs (including PCs of other banks) VISA, MasterCard, Prostir, UnionPay.	All types of PCs	The withdrawal amount during the interval is UAH 25,000 Daily limit – no Number of operations – not limited Withdrawal interval - 3 hours	[X] Updating the interval of the moment of the first operation The limit is set for a separate ATM OBU, and not
415_RM_SET_MOBILE	Entering/changing a phone number via ATM/IPT from 22:00 to 08:00	All types of PCs	Forbidden	[X] We recommend the operation after 08:00 to our clients.
Restrictions on Transactions by MCC Codes				
BLOCK_MCC_6211	All transactions with MCC "6211 Security Brokers/dealers In." abroad are prohibited The limit is set for all accounts (regardless of the currency in which the account is opened)	All types of PCs	Forbidden	[X]
Restrictions on a PC that is blocked due to debt				

BLOC_OVD_FEE	Carrying out a transaction on a PC that is blocked due to debt Blocked by OVD.	All types of PCs	Forbidden	[X]
BLOCK_USAGE_ARS	Prohibition on transactions in connection with the occurrence of arrears on commissions.	All types of PCs	Forbidden	[X] After repayment is deactivated automatically.
OVD_APPEARED_TRANS OVD_APPEARED_EXCLUDE	It is forbidden to carry out any debit transactions on the account (including the use of a payment card), except for transactions through Oschad 24/7: transfer between own cards; repayment of the CL. The limit is activated automatically in case of overdue credit debt on any card account of the client for more than 31 days.	All types of PCs	Forbidden	[X] Fully recommended overdue debts
Restrictions on the accounts of citizens of the Russian Federation/Republic of Belarus				
BLOC_RF_RB_CREDIT_CURR	Transactions of replenishment of the CA, where the currency of the transaction is rubles or Belarusian rubles (the client chooses the currency during the transaction).	All types of PCs	Forbidden	[X]
BLOC_RF_RB_TRANS_CURR	Conducting a transaction where the currency of the transaction is rubles or Belarusian rubles (the client chooses the currency during the transaction).	All types of PCs	Forbidden	[X]

CREDIT_RB_RU_C CREDIT_RB_RU_N	Prohibition of replenishment of the account of citizens of the Russian Federation/Republic of Belarus using PC details.	All types of PCs	Forbidden	[X]
DEB_RB_RU DEB_RB_RU_DA	<p>Transactions for receiving funds are allowed, if such funds were credited to customer accounts with crediting codes:</p> <p>salary (credited within the framework of agreements concluded with the bank's clients for crediting wages) – Paysal;</p> <p>pension – Paypens;</p> <p>social benefits – PAYSOC.</p>	Separate settings for payroll, pension, social, ePidtrymka products	There is no limit on the amount	[X]
DEB_RB_RU_NOT UKR	Prohibition of all expenditure transactions abroad in the Kyrgyz Republic of citizens of the Russian Federation/Belarus.	All types of PCs	Forbidden	[X]

DEB_RB_RU_ZP	<p>Prohibition of expenditure transactions on the CA of citizens of the Russian Federation/Republic of Belarus, except for transactions of receiving funds, if such funds were credited to the accounts of clients with crediting codes:</p> <p>salary (credited within the framework of agreements concluded with the bank's clients for crediting wages) – Paysal;</p> <p>pension – Paypens;</p> <p>social benefits – PAYSOC. Terms of service for such citizens HERE. ___</p>	All types of PCs	Forbidden	[X]
DEB_RB_P2P	<p>It is allowed to carry out settlement transactions exclusively from funds received as a targeted crediting of wages, pensions, social benefits for clients who are citizens of the Russian Federation and the Republic of Belarus.</p> <p>In the case of transactions from other funds, this restriction is triggered.</p>	All types of PCs	Forbidden	[X]
PC Restrictions for IDPs				
MIGRANT_CASH	Cash withdrawal in devices of other banks outside Ukraine.	PC for IDPs	Forbidden	[X]
MIGRANT_DEBIT	Transfer of funds with the entry of PC details through devices of other banks.	PC for IDPs	Forbidden	[X]

MIGRANT_DEBIT_RETAIL	Transfer of funds through devices of other banks.	PC for IDPs	Forbidden	[X]
MIGRANT_NOT_UKR	Conducting surgeries outside Ukraine for IDPs.	PC for IDPs	Forbidden	[X]
MIGRANT_RETAIL_INTERNET	Making payments on the Internet, except for Oschad 24/7 services.	PC for IDPs	Forbidden	[X]
USAGE_OUR_POS	Prohibition of transactions when the CA is blocked due to failure to pass physical identification IDP.	EPP PROSTIR IPS Mastercard/Visa (for IDP clients)	Forbidden	[X] We recommend that you contact the Identification branch for passage
Restrictions on transactions in a currency other than the account currency				
UAH_TRANSACTION_NOT_UKRAINE	<p>Transactions in a currency other than the currency of the account (triggered if the account is opened in hryvnia, and the request is received in a foreign currency when settled on the territory of Ukraine).</p> <p>On some sites for the purchase of air tickets on the territory of Ukraine, it is possible to make payment in foreign currency, the sites are characterized as Airline</p>	All types of PCs	Forbidden	<p>First to clarify the ability to choose another one</p> <p>IVR</p> <p>Call Center Operator</p>
UAH_TRANSACTION_NOT_UKRAINE1	Transactions in a currency other than the account currency (triggered if the account is opened in a foreign currency, and the transaction currency is hryvnia when paying abroad).	All types of PCs	Forbidden	<p>First of all, choose another currency</p> <p>Call Center Operator</p>

If the UAH_TRANSACTION_NOT_UKRAINE1 limit is triggered, and the client does not want/cannot choose another currency, then the operator:

Inform the client that despite the selected currency of the transaction – hryvnia, the write-off will be carried out by the point of sale in a foreign currency. Therefore, the funds will be debited in the equivalent of the currency at the exchange rate at the time of financial write-off.

Warns of the risk of an overdraft due to currency fluctuations;

Warns of an additional online blocking of **1%**, which is associated with fluctuations in the exchange rate. That is, the authorization amount will be automatically increased by 1%, but the financial write-off request may exceed the blocked amount, taking into account 1%.

If the client agrees with all the conditions, we deactivate the restriction (identification A).

Constraints are not grouped by type

210_NO_FALLBACK	Operations on the OBU PC with the chip module, carried out using a magnetic stripe.	PC SPACE	Max. amount per day – UAH 1,000	Call Center Operator Deactivated after and only until the end of the current one
		Visa/Mastercard PC	Forbidden	[X]
210_NO_FALLBACK_USA	Operations on the OBU PC with the chip module, carried out using a magnetic stripe.	Visa/Mastercard PC	Max. Amount per day – 1 000 UAH	[X]
A2C_DAY	Operations of replenishment of the PC OBU from the card PUMB	All types of PCs	Max. Amount per day – 66 250 UAH	[X]
A2C_CH_PAYMENT_B	Limit on the resource through which funds are replenished by PC number	All types of PCs	The amount may be different, you need to check with the resource	[X]
AYRAS	Carrying out transactions on currency PCs of OBU and PCs of foreign banks when paying for passport services of AIRAS LLC through a POS-terminal.	All types of PCs	Forbidden	[X]

CREDIT_P2P_DON	Crediting funds according to the details of the corporate card of Sberbank.	Enterprise PCs	Max. The amount of 1 transaction is UAH 1,000 No more than 5 operations per day	[X]
RETAIL_INTERNET_MOBILE_TOPUP	Restrictions on mobile phone replenishment through the call center and chatbot Limit are set for a day. That is, if the client topped up his mobile using this channel on 10.04.2025 at 14:00, then it is possible to replenish the next time through this channel on 11.04.2025 after 14:00.	All types of PCs	Max. Amount per day – 1 000 UAH No more than 10 operations per day	[X]
RM_CH_PAYM_KAZAKHSTAN	Transactions of crediting funds from Kazakhstan. When the limit is triggered, the response code is Suspect Fraud.	All types of PCs	Max. Amount per day – 10 000 UAH	[X]

