

A floor limit is a fraud prevention procedure performed by card issuers to ensure that a transaction which is over “the floor limit” was put forward by its rightful cardholder.

There is a different floor limit for each participating card issuer when processing electronically, as illustrated in the table below.

If you process a transaction that is above the floor limit of the card, it is important for you to get authorisation from the card issuer. To get an authorisation code, please refer to the table below and locate the relevant card issuer.

Call the card issuer on their toll-free phone number and quote its respective merchant number. At the end of the call, you will be given an authorisation code. You may then process the transaction by entering the authorisation code when prompted.

Card Issuer	Floor Limit	Phone	Merchant No.
American Express	\$150.00	1300 363 614	9793 400 011
Diners Club	\$150.00	1800 331 112	0903 016 426
Motorpass	\$150.00	1300 130 113 (2)	20713
Motorcharge	\$150.00	1300 130 113 (2)	48627
UnionPay	\$75.00	132 515	004124681
Mastercard & Visa	\$75.00	132 515	004124681
Cabcharge	N/A	N/A	N/A
Cabcharge Manually	\$100.00	02 9332 9255	N/A

