

Date: April 26, 2022
To: All AFD Clients
Subject: Mastercard Chargeback Protection Limits Increase
Product: Mastercard
Action: Review/Action as needed
Related PMB: 1261

Mastercard Chargeback Protection Limits Increase

Mastercard is increasing the authorization-related chargeback (message reason code 4808) protection limit when the \$1 authorization is obtained. This change is effective **May 22, 2022** for all U.S. issued cards and effective **October 14, 2022** for all non-U.S. Issued cards. Heartland is currently reviewing the impact of the revised logic on its processing systems to support the pump shut-off amount returned in the authorization response. The chargeback protection limit increases are as follows:

Mastercard Chargeback Protection Limits			
Card Type	Current Amount	New Amount	Effective Date
Commercial Cards	\$350.00	\$500.00	May 22, 2022 U.S. Issued Cards October 14, 2022 Non-U.S. Issued Cards
All Other Cards	\$125.00	\$175.00	May 22, 2022 U.S. Issued Cards October 14, 2022 Non-U.S. Issued Cards

Please contact Heartland with any questions.

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