

Date: March 14, 2023
To: All PIN Debit Clients
Subject: Revised Fraud Dispute Limitation Changes
Product: STAR and ACCEL
Action: Review

Revised Fraud Dispute Limitation Changes

Effective **April 1, 2023**, STAR and ACCEL are updating the fraud dispute limitations from 15 to 35 fraud chargebacks per PAN (Personal Account Number). Issuers will not be able to submit more than 35 fraud chargebacks per PAN as anything over that threshold will be considered invalid.

Additionally, effective **April 1, 2023** ACCEL will remove non-fraud disputes and the 90 calendar day restriction currently in place from the dispute limit threshold.

Please contact Heartland with any questions.