



Customer Initiated Transactions

- My customers pay through a website
- They choose when they pay by filling out their details and clicking pay
- We store card details to speed up our customer's future transactions.

How do I accept card payments?

Your customers pay using card information they provide to your site by entering their details into your system. While they may later be using stored information on your website, it is always considered that the transaction involved each time would be a **Customer Initiated Transaction (CIT)**.

What do I do now?

The most important thing to do now is to contact your Payment Service Provider (PSP)/ Gateway, the service that helps you take card numbers from your site/app and sends the information to your acquiring bank. They are responsible for how you collect card details and process transactions so they are key to helping you become compliant.

Once you get in touch with your PSP you can ask the following...

"Is my site/app/business processing transactions correctly for PSD2? I currently process transactions through **Customer Initiated Transactions** and I want to make sure my site is compliant."

Your PSP will then be able to guide you through the process to become compliant or let you know if you already are.

The PSD2 legislation will come into effect on December 31st 2020. If your business is non-compliant by this date your online transactions will be at risk of being declined. This decline will not be due to your customer's ability to pay, but the way you process the transaction will no longer be acceptable.

FAQ's

If you have further queries about PSD2 and how we might be able to help click [here](#).



**Merchant
Services**



**Merchant
Services**

Call: **+353(0)1 218 2100**
or visit **www.aibms.com**

© 2020 First Merchant Processing (Ireland) DAC trading as AIB Merchant Services, is regulated by the Central Bank of Ireland. All Rights Reserved. All trademarks, service marks, and trade names referenced in this material are the property of their respective owners. First Merchant Processing (Ireland) DAC is a joint venture between Allied Irish Banks, p.l.c. and First Data Corporation. The joint venture is a separate legal entity from Allied Irish Banks, p.l.c. and its subsidiary companies. "AIB" and the AIB logo are the registered trademarks of Allied Irish Banks, p.l.c. and are used under license by First Merchant Processing (Ireland) DAC.