



Merchant Initiated Payments

- My customers pay through a website
- After a customer is set up, we store card details for future transactions
- A customer is not on our website when they fill out/confirm their order
- The amount/frequency of each payment changes with every transaction.

How do I accept card payments?

Your customers pay using card information which is stored safely on your system, based on a trigger you have agreed. This is known as **Merchant Initiated Payments (MIT)** which are unscheduled transactions triggered by the merchant once a customer's bill reaches an agreed amount.

For example, Auto Top Up is considered a Merchant Initiated Payment. When the stored value on an auto top up account falls below the agreed amount, a transaction is placed in order to top up the customer's account.

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 **Merchant Initiated Payments (MIT)** 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**



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