



MOTO Payments

- My customers pay using a card terminal
- After the first transaction we store their card details so further calls for payment are not needed.

How do I accept card payments?

Your customers pay with their card numbers/details they provide your staff or IVR over the phone. This is known as a **Mail Order** or **Telephone Order (MOTO payments)**.

Additionally, you store these cards for future transactions. If the charge was the same frequency/amount this is classified as a **MOTO Recurring Transaction**. If the charge is at different intervals/amounts this is classified as a **MOTO Merchant Initiated Transaction**.

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](#).



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