

Wero subscriptions

Digital wallet



Wero Subscription is EPI's framework for recurring business models with stable, predictable pricing, such as SaaS, streaming, and fixed-rate memberships. It allows merchants to establish a permanent payment mandate with a consumer, enabling seamless, automated future debiting directly from the customer's Wero account via Instant Payments. The initial mandate setup follows the same redirect authentication flow as a one-off Wero payment; subsequent recurring charges are processed automatically without requiring further consumer action.

Specifications

Coverage

Consumer [Germany](#)

Merchant European Union

Currencies

Consumer EUR

Processing EUR

Settlement EUR

Transactions

Minimum EUR 0.01

Timeout 45 seconds

Features

- ✓ Recurring payments
- ✗ One-click payments
- ✗ In-store/POS
- ✓ Refunds
- ✓ Partial refunds
- ✓ Multiple partial refunds
- ✓ Payment assurance
- ✓ Chargeback risk

Why Wero subscriptions?



By extending the same Wero connection merchants already use for one-off payments into a standing mandate, merchants can collect recurring revenue directly from a consumer's bank account, no card to expire or decline, without any new integration, certification or contract.

Payment Assurance refers to payouts for all transactions reported as technically successful, but if missing funds or chargebacks occur, they will be retrieved from customers. All trademarks are property of their respective owners. 



Merchants running fixed subscriptions or memberships-based billing can choose exactly when the first charge happens: Link only for free trials and delayed billing, Link and pay for standard paid sign-ups, so the flow matches the business model instead of one approach on every use case.



Either the merchant or the consumer can end the mandate directly, at any time, replacing a chargeback cycle with an immediate, unambiguous answer about whether an agreement is still active.

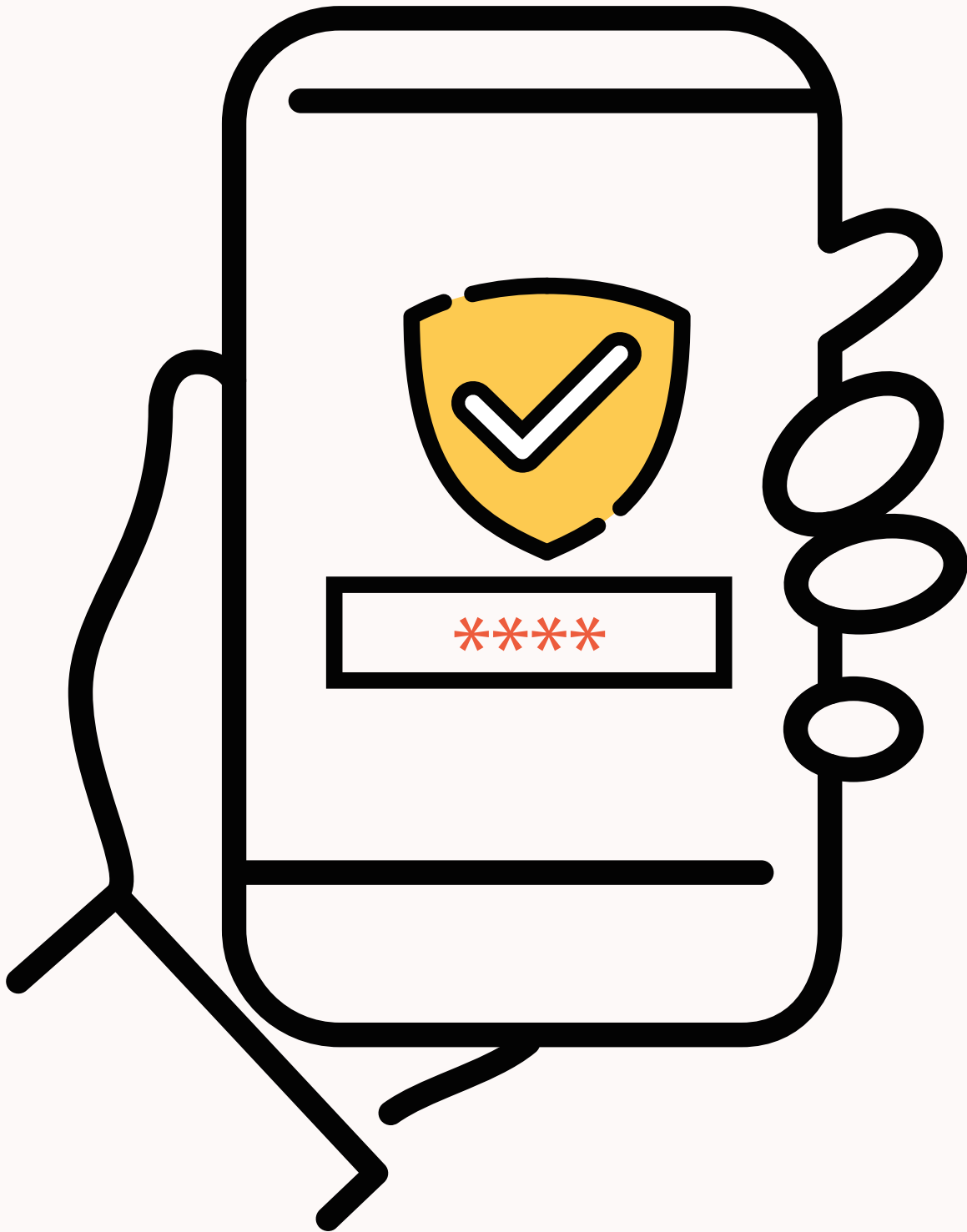
How it works?

Payment Assurance refers to payouts for all transactions reported as technically successful, but if missing funds or chargebacks occur, they will be retrieved from customers. All trademarks are property of their respective owners. 



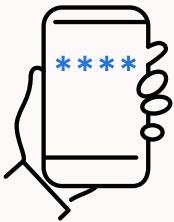
Merchant

The merchant triggers subscription setup and the consumer is redirected to authenticate.



Payment method

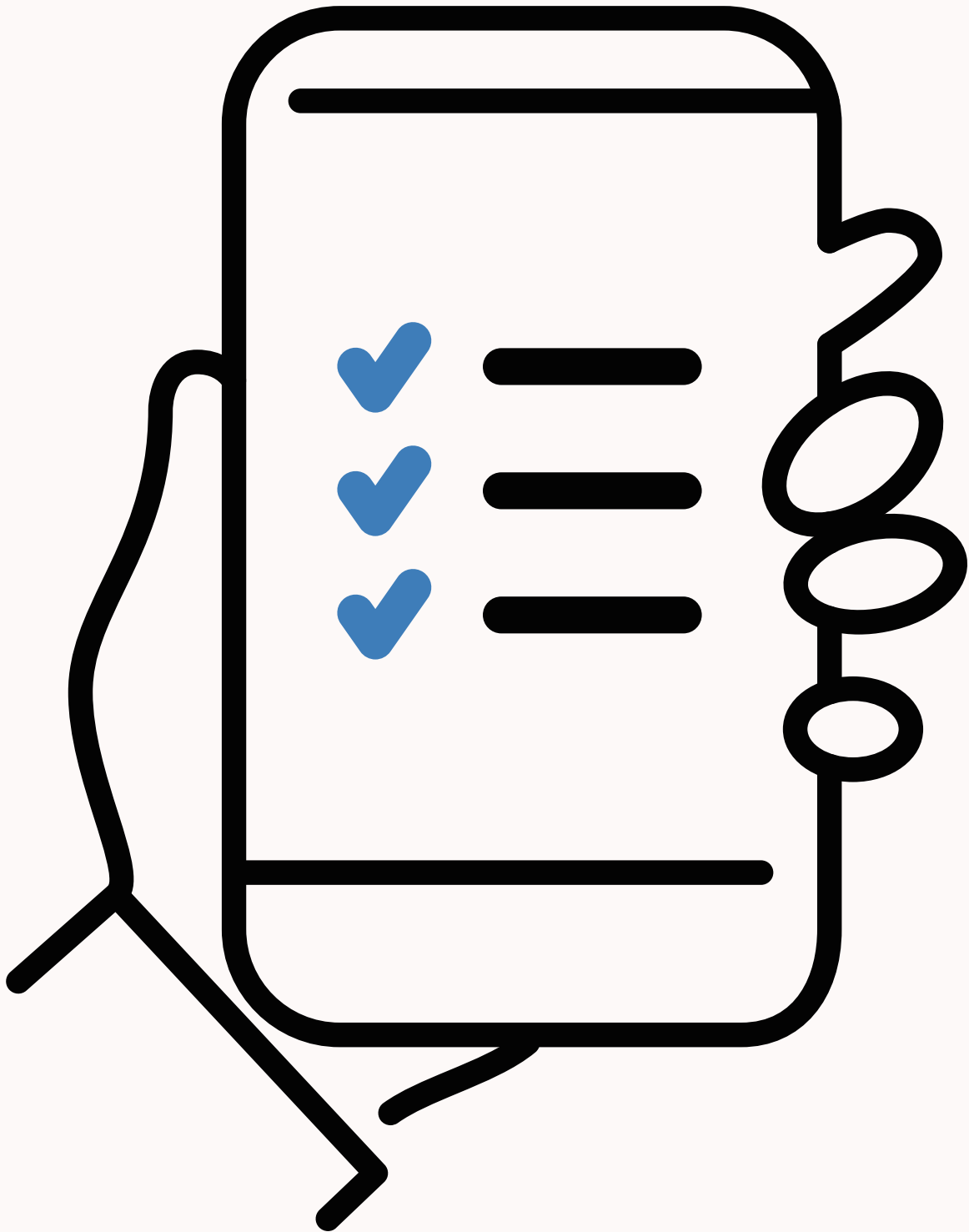
Depending on the device, the consumer authenticates via their bank app, Wero's e-commerce web-flow, the Wero native app, or by scanning a QR code on desktop.



Payment method

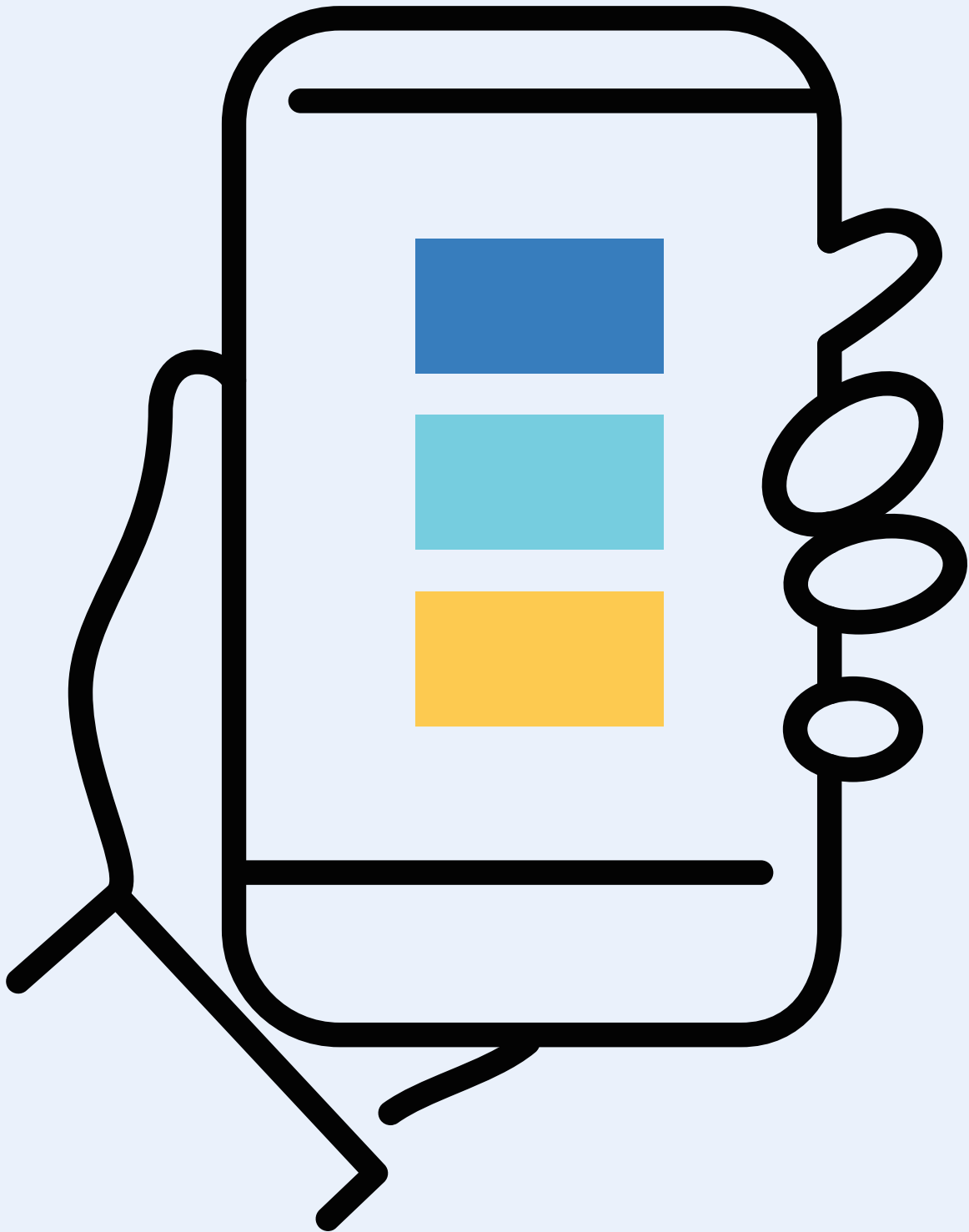
The consumer completes strong customer authentication and grants consent for the recurring mandate.

Payment Assurance refers to payouts for all transactions reported as technically successful, but if missing funds or chargebacks occur, they will be retrieved from customers. All trademarks are property of their respective owners. 



Payment method

With Link and pay, the first payment is authorised and processed in this same step. With Link only, no charge happens yet.



Merchant

The merchant receives a mandate they can use to trigger future charges on a schedule or by usage, without the consumer needing to re-authenticate each time.

Payment Assurance refers to payouts for all transactions reported as technically successful, but if missing funds or chargebacks occur, they will be retrieved from customers. All trademarks are property of their respective owners. 

Payment Assurance refers to payouts for all transactions reported as technically successful, but if missing funds or chargebacks occur, they will be retrieved from customers. All trademarks are property of their respective owners. 

