



Bank transfer

Pix Automatico offers consumers an effortless and cost-effective way to manage recurring payments, by enabling seamless cross-regional recurring transactions.

Developed by the Central Bank of Brazil, allows consumers to authorise recurring payments such as subscriptions, utilities, and membership with a single upfront consent. This eliminates the need for manual approvals with each transaction, reducing friction and improving retention in the payment journey.

Nowadays, 174 million people use Pix. From January 2024 to January 2025, Pix processed BRL 2.4 trillion — a 40% increase compared to the same period the previous year.

Specifications

Coverage		Currencies	
Consumer	Brazil	Consumer	BRL
Merchant	Brazil	Processing	BRL
		Settlement	BRL
Transactions		Features	
Minimum	BRL 0.01	<input checked="" type="checkbox"/> Recurring payments	
Timeout	24 seconds	<input type="checkbox"/> One-click payments	
		<input type="checkbox"/> In-store/POS	
		<input checked="" type="checkbox"/> Refunds	
		<input checked="" type="checkbox"/> Partial refunds	
		<input checked="" type="checkbox"/> Multiple partial refunds	
		<input type="checkbox"/> Payment assurance	
		<input checked="" type="checkbox"/> Chargeback risk	

Massive adoption – Over 174 million Brazilians (out of 210 million) already use Pix, making it the most widely adopted payment method in the country.


Financial inclusion – Pix Automatico unlocks access for ~60 million Brazilians without credit cards, enabling them to pay for subscription services for the first time.

Frictionless experience – With instant confirmation and no need to re-authorize payments, Pix Automatico provides a seamless, secure, and efficient recurring payment experience — benefiting both consumers and businesses.

How it works?

1


Merchant



At checkout, consumer selects Pix as their preferred payment method

2


Online bank



Consumer opens their banking app and selects Pix. They can scan the QR code or copy the EMV code displayed by the merchant

3


Online bank



Consumer reviews the transaction details and confirms the payment (may require SCA)

4

Merchant



Payment is confirmed by the bank, and the transaction status is sent to the merchant