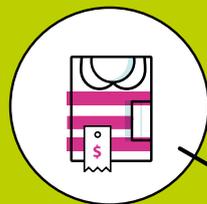


PayU⁺ | Subscription

Giving you full control to manage your real-time subscription payments.

- Suitable for:
- ✓ Billing/Postpaid services
 - ✓ Magazine subscriptions
 - ✓ Policies/life insurance
 - ✓ Memberships
 - ✓ Medium to large Businesses
 - ✓ Digital Downloads





A product for merchants who are looking to **offer their customers' subscription and recurring bill payments** on their website.

Providing a safe and secure option for your customers.

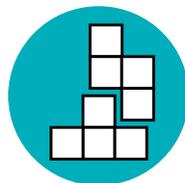
an Alternative to direct debit payments.

At this point in time, this service is only available to merchants who have a built interface and who are able to manage their own subscriptions' schedule.

Why choose PayU Subscription



Real-time response of success/failure.



Easy integration.



Customers' cards are securely tokenized and stored in our PCI-DSS level 1 compliant secured vault.



Optional enable ReD Advanced Fraud Management Service.



Managed by you, giving you full control over managing your customers' cards.



A customer can earn loyalty points by paying for a subscription service with their cards (depending if they have this setup with their bank).

Risks:

Subscription transactions are not subject to 3D Secure processing and as such, you do not get the liability shift benefit you get with a 3D secure transaction.

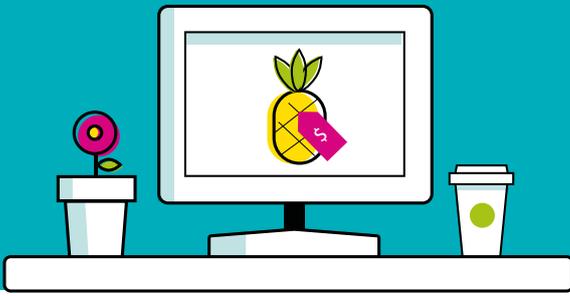
We recommend that you deploy a fraud mitigation strategy to protect yourself against chargebacks associated with potential online fraud. For this reason, we offer extra fraud protection by ReD.

You need to manage your customers' card expiration.

How does PayU Subscription work?



-  1 Customer is at **checkout (RPP page)**, ticks box and proceeds to pay.
-  2 Payment is processed and customer goes through **3D secure and enters CVV number**.
-  3 **Success** screen.
-  4 Customer **logs into your website** and chooses items and proceeds to checkout.
-  5 At checkout, the customer is directed to the PayU payment page and selects a **cards (debit, credit, prepaid) from a list** of stored cards.
-  6 Customer clicks **"pay"**.
-  7 The customer will **not be prompted** to enter their CVV or go through 3D Secure.
-  8 **Success** screen.



Who can use this service?



Merchants who:



Have an **existing subscription service** functionality.



A customer makes at **least one transaction per annum**.



Have **prior consent from your customers to process a transaction** as a recurring transaction (in accordance with Card Payment Processing Rules).

Where can PayU Subscription transactions be viewed?

PayU Subscription transactions can be viewed through the PayU Merchant Portal from the "PayU transaction search" menu item.

This enables merchants to have a complete view of the transactions that were made on the website as well as the status of the transaction (e.g. if the payment has been received).

Frequently asked Questions

"What added consent must I get from my customers?"

You must **get consent** from your customers to setup a recurring transaction with PayU Subscription.

This can be done in a number of ways. For example, you can do this by including the consent in your terms and conditions.

Please see our integration documentation for further guidance.

"What happens if my customer's card is stolen?"

1. Your customer must **advise their bank** that their card has been stolen.
2. Your customer must **advise you** that their card has been stolen (be sure to check with the customer that step 1 has been done)
3. You **advise PayU** to remove the card(s) from your customer's profile by contacting our Support Team. In order for us to do this, you need to provide us with the PMID (token) as well as the MerchantCustomerID (relationship between you and your customer).

"Can my customer store multiple cards?"

Yes, your customer can store multiple cards on their profile.

"What happens when my customer's card expires?"

Your customer **can add** a new card. Any transactions attempted against an expired card will fail.

"Is my customers' card safe?"

Yes, PayU adheres to international PCI (payment card industry) compliance standards for data security for the credit card data handled by PayU.

All internal processes strictly adheres to the PCI-DSS level 1 certification - the highest that can be achieved.

"Can my customer delete their card?"

Yes, your customer **can delete** their card.

Contact PayU with the PMID (token) as well as the MerchantCustomerID (relationship between you and your customer) in order to remove card(s) from your customer's profile. This can be done by contacting our support team.



Getting started with PayU Subscription



PayU Subscription will make it easier for your customers, who have recurring payments, to transact easier in future.

It saves them the hassle of inputting their credit card number, expiry date and CVV number for every transaction.

Call our Sales team now and offer this convenience to your customers.

Apply now and we'll get you started.



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