

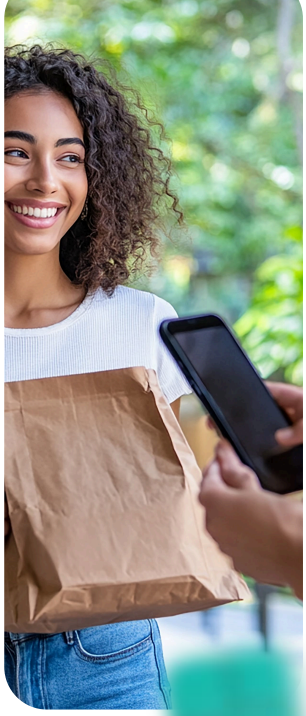
Pix Automatic:
Transforming Recurring Payments in Brazil

A GUIDE FOR DIGITAL AND CROSS-BORDER BUSINESSES

WE payments











What is Pix Automatic?

Pix Automatic is the latest innovation in Brazil's instant payment system, enabling businesses to offer their customers a practical and automated way to handle recurring payments.

From utility bills to gym memberships, subscriptions, and streaming services, **Pix Automatic simplifies payments by allowing users to authorize recurring transactions with a single approval.** No need for repeated actions—just set it and let it run.

Developed by the Central Bank of Brazil, Pix Automatic is revolutionizing how Brazilians manage recurring expenses, setting a new standard for convenience and efficiency in the payments market.

Why should your business offer Pix Automatic?



Access a massive customer base

- **Over 160 million Pix users** in Brazil.
- Connect with a population accustomed to fast, digital-first payment methods.



Diversify payment options

- Cater to customers who **don't use credit cards** or traditional bank transfers.
- Offer an inclusive, accessible payment method tailored to the Brazilian market.



Reduce payment defaults

- **Automatic payment**s ensure customers never miss a due date.
- Improve cash flow and **minimize late payments.**



Lower operational costs

- Manage all transactions through a **single Pix participant,** reducing complexity and expenses.
- An efficient, cost-effective solution for your business operations.

How does Pix Automatic work?

1

Businesses offer Pix Automatic as a payment option

- Your company (e.g., streaming services, gyms, schools) provides Pix Automatic to customers for recurring payments on your website and app.

2

One-time customer authorization

- Customers authorize recurring payments once, setting rules such as maximum payment amounts and whether to use credit lines.

3

Billing Scheduling

The scheduling of periodic debits from the customer's account is done automatically. If the payment fails, WEpayments activates the collection retry mechanism within the next 7 days.

4

Confirmation and payment

- The bank schedules the payment and notifies the customer, who can review the details in their banking app;
- On the payment date, the amount is automatically deducted according to the pre-authorized rules.

Benefits for digital and cross-border businesses

Easy to implement

Simple to integrate into your payment system.

Convenience for customers

Payments are made on time, automatically, without any hassle.

Full control

Customers can manage authorizations, payments, and cancellations directly in their banking app.

Wide accessibility

Available through banks, cooperatives, payment institutions, and payment initiators.



Safety and security guaranteed

Security is a cornerstone of Pix. The Central Bank of Brazil continuously invests in advanced technologies to ensure Pix and its functionalities, including Pix Automatic, maintain the highest standards of security.
If any issues arise during the use of Pix Automatic, customers can rely on the **Special Return Mechanism (Mecanismo Especial de Devolução - MED)**, a process managed directly through their bank, to resolve disputes quickly and securely.

Why choose WEpayments as your partner?

WEpayments is a **payment institution licensed by the Central Bank of Brazil**, ensuring we operate under the country's highest standards of safety and transparency.

From day one, we have specialized in processing **high-volume Pix payments,** connecting businesses to millions of Brazilian consumers with unmatched efficiency and reliability. As a **direct participant in the Pix system,** we are directly connected to the infrastructure managed by the Central Bank of Brazil. This means we process transactions without intermediaries, ensuring:

- **From Faster payments:** Transactions are executed instantly.
- **Lower costs:** No middlemen result in reduced fees.
- **Full control:** We manage every step of the payment process for maximum reliability.

By partnering with WEpayments, you gain access to a team that deeply understands the Brazilian market and offers tailored solutions for international companies looking to thrive in Brazil.

Payment expertise translated into performance

Some of our numbers:

Pix In - Payment Collections

800ms
average time to generate a payment

99.99%
API uptime for reliable operations

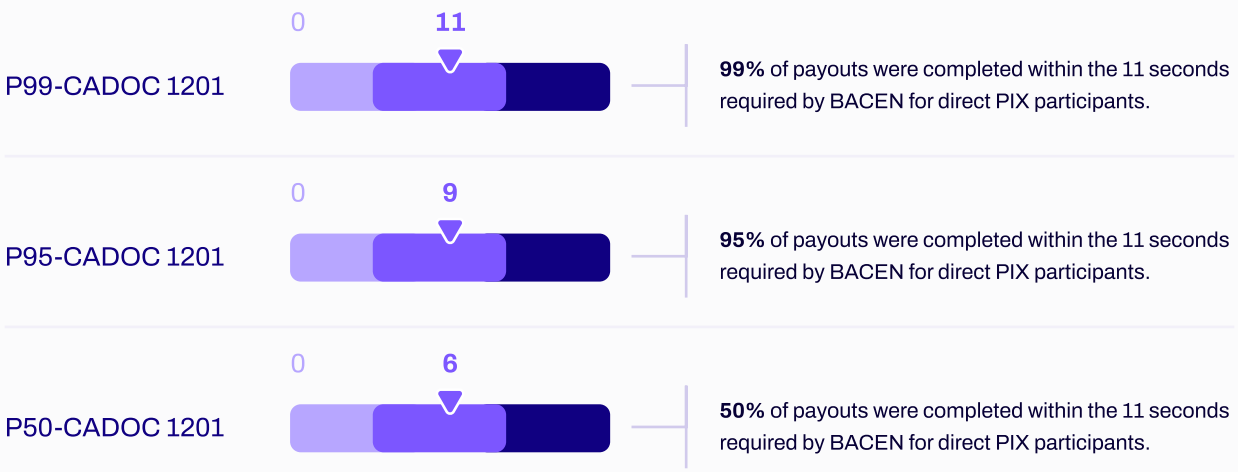
+92%
conversion rate
The rate varies depending on the merchant's industry

5.000TPM
processing capacity
(transactions per minute)

Pix Out - Third-Party Transfers

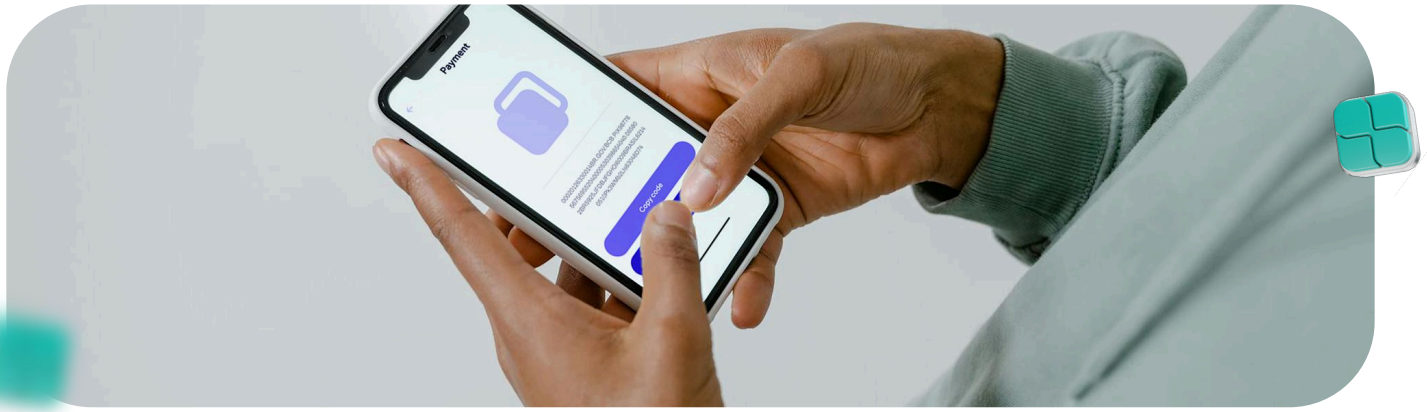
240ms	+98%	99.99%	100%
average payment execution time	success rate for payout operations	API Uptime	of payments automatically reconciled in real-time

Average processing time Payout



Innovation and the future with Pix Automatic

Pix Automatic will be available starting **June 16, 2025**. Don’t miss the opportunity to lead the charge in recurring payments innovation in Brazil.



Contact WEpayments today and
discover how to integrate Pix Automatic into your business!

talk to us

WE payments

Simplifying payments. Connecting businesses.
Transforming the market.

The brand '**WEpayments**' and the domain '**wepayments.com**' represent a Brazilian payment institution that offers local and cross-border products, some available only to specific industries or countries.

We recommend that users read the **Privacy Policy** and service restrictions on the compliance page carefully. If you have any questions, please **contact us**. For complaints, use the **ombudsman channel**.