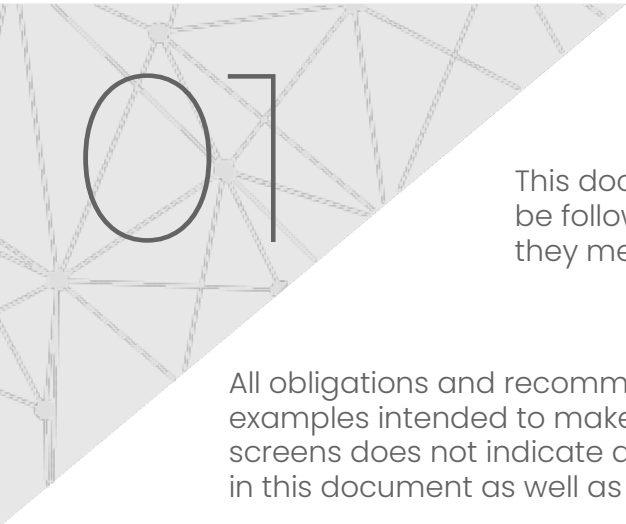




MINIMUM REQUIREMENTS

for user experience
version 7.0

Translated for use by the Level One Project and the advancement of inclusive financial services. Current as of August 2024.



01

Introduction

This document is an essential part of Pix regulations; therefore, the obligations contained herein must be followed by all participants. Features not provided for in this document will be accepted as long as they meet user experience guidelines contained in current regulation.

All obligations and recommendations for each use case are followed by illustration screens. The screens are just examples intended to make established commands more concrete and understandable. Therefore, the content of the screens does not indicate any parameter for the development of applications. Only regulation guidelines, the obligations in this document as well as the Pix Trademark User Manual regarding trademark applications must be followed.

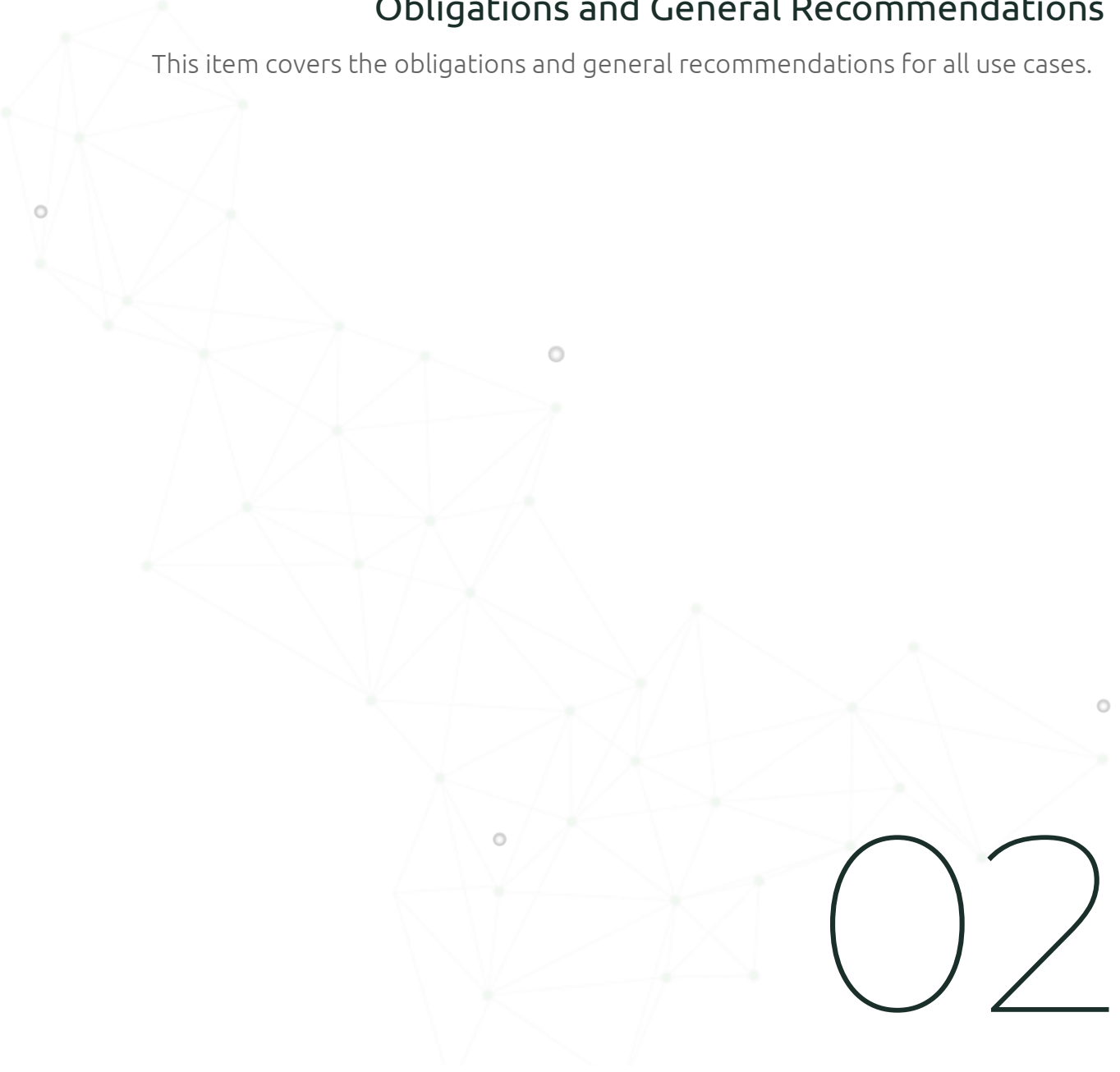
This document has been produced with the purpose of establishing minimum criteria for an adequate user experience (payer and payee) in Instant Payment System (Pix) transactions. The obligations contained herein are intended for applications used by individuals, as they are more sensitive to user experience standards. Considering that smartphones tend to be the main user access channel to Pix, minimum requirements for user experience have been conceived for such devices, except for the experiences detailed in the chapter regarding Payment Initiation Service, whose mandatory requirements are valid for all paying user service channels, and in the last chapter of this document, which deals with the availability of Pix on participants websites.

Participants acting as Payment Initiation Service (PSIs) providers must refer to the provisions listed in the chapter dealing specifically with such service (Chapter 16) and are not bound to complying with the obligations and general recommendations contained in Chapter 2.

It is worth noting that participants must ensure non-discriminatory treatment of users, including regarding the principles of accessibility, pursuant to current legislation.

Obligations and General Recommendations

This item covers the obligations and general recommendations for all use cases.



02

Mandatory

- 01 The Pix environment must be accessible any time on each participant's main application. Whenever applicable, Pix access must appear on the login page or on the very next screen after login with no less visibility than any other payment or transfer method.
- 02 If the participant application provides features for payment and/or receiving amounts on the login screen, Pix environment access must be made available necessarily on such screen.
- 03 If the participant provides the Pix environment on the login screen, one of the following actions must be taken:
 - Also make the Pix environment available on the screen immediately after login: or
 - Integrate the Pix option in all application menus and submenus related to payments or transfers with no less visibility than all other payment methods.
- 04 Upon the first access to the Pix environment, the user must be informed about the new payment method, explaining at least the main features:
 - speed (transaction completed in a few seconds);
 - availability (any day and anytime);
 - Convenience (practical and easy experience);
 - Cost (free of charge for individuals, if user is subject to fees, inform at what cost);
 - Initiation (alias, QR Code).
- 05 All the payment initiation forms below must be provided to the user:
 - Pix Alias;
 - Scanning QR Code;
 - PSP details, branch, transaction account, payee Individual Tax ID – CPF/Business Tax ID – CNPJ;
 - Pix Copy and Paste



Mandatory

06

All success, error and user guide messages described in this document as mandatory items must include the minimum content indicated, and each PSP may make additions and adjust the writing to fit the language used in their platform. Other messages to assist the users may be added at each participant's discretion.

07

The following terminology is mandatory: "Pix", "Alias" or "Pix Alias", "My Aliases", "Portability", "Claim", "Random Alias", "Pix Copy and Paste", "My Limits", "Pix Withdrawal", "Pix Change", "Scheduled Pix" and "Direct Debit Pix".

08

Pix security validations must not generate more actions for the users than the participating institution requires for other payment methods.

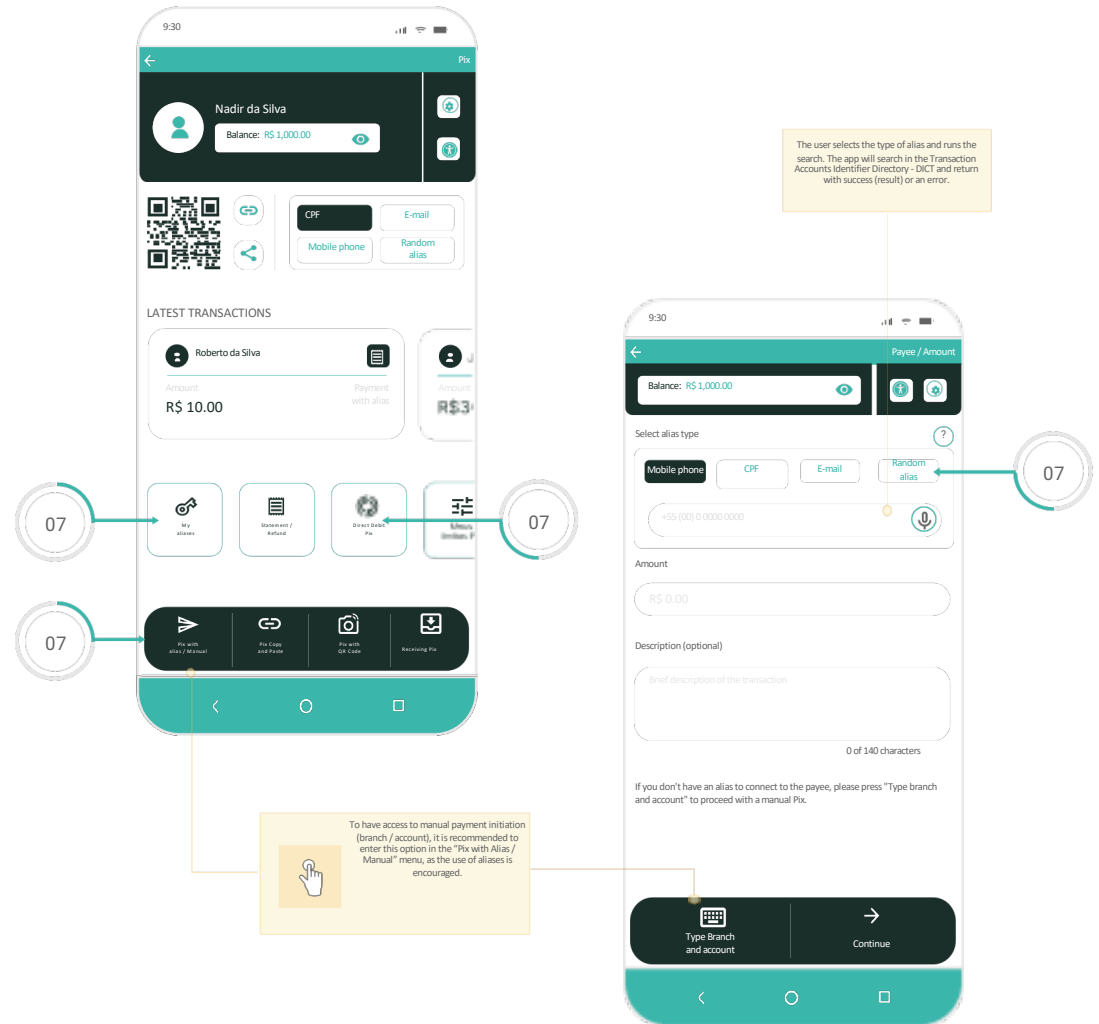
09

The paying user must be informed by the PSP whenever the PSP needs to use additional time for transaction analysis in case a transaction is suspected to be a fraud. While the payment order is being verified, the Pix participant must provide the paying user with the option to cancel the transaction.

Mandatory message: must inform that the transaction requires additional analysis to be authorized and provide the option to cancel the transaction.

Examples:

- We need an additional 30 minutes to review your transaction. Would you like to cancel the Pix transaction ?
- This transaction requires approximately 60 minutes to be authorized. Would you like to cancel the the transaction ?



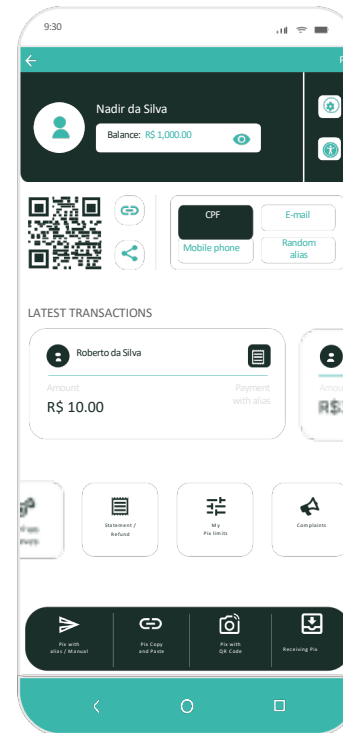
Mandatory

10

On the Pix environment home screen, a shortcut the user can easily access and identify as the way to access the customer service channel provided by the PSP must be made available for processing complaints involving Pix, including those related to the Special Refund Mechanism and fraud. By clicking on the shortcut, the user should immediately be directed to said channel, without having to go through intermediate steps.

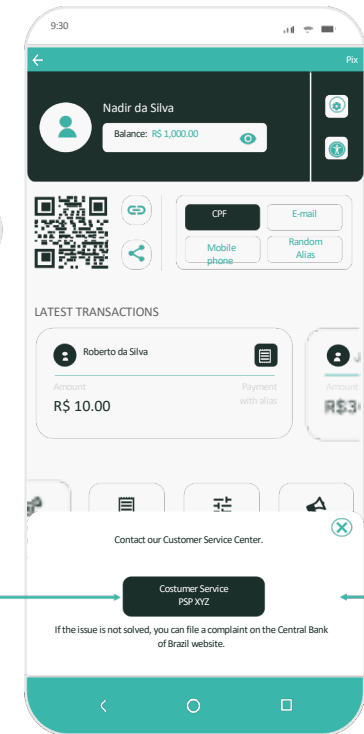
11

An information message to the user must be made available in the Pix environment, next to the shortcut to the participant's service channel, so that the user can file a complaint on the Central Bank's website if the issue is not solved by the PSP.



10

10



11

Mandatory

12

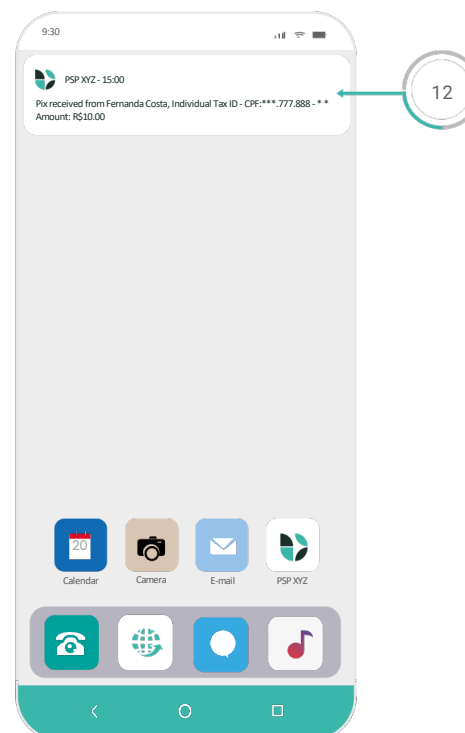
In alias or manual Pix transactions, the payee must get a notification as soon as the transaction is completed. The form of sending the notification is the PSP free choice. The notification must contain at least the following information:

- Name of the payer (available in the settlement message), masked Individual Tax ID - CPF (ex: ***.777.888 -**) / Business Tax ID - CNPJ, transaction amount, "Description" field message (whenever it is filled out) and amount of the fee, if charged under current regulations;
- The "Description" field refers to "InformationBetweenUsers" of the pacs.008 message;
- The "Description" field must not contain HTML tags. The paying user's application must display the characters in the "Description" field literally and therefore must not render any links or dynamic content.
- If the notification is sent via push, part of the information, as chosen by the PSP, can be detailed when the user clicks on the notification;
- In Scheduled Pix transactions, the payee must receive a notification when the transaction is settled. The form of sending the notification is the PSP free choice. The notification must contain the same detailed information for Alias or Manual Pix transactions and should be sent preferably during the day.

13

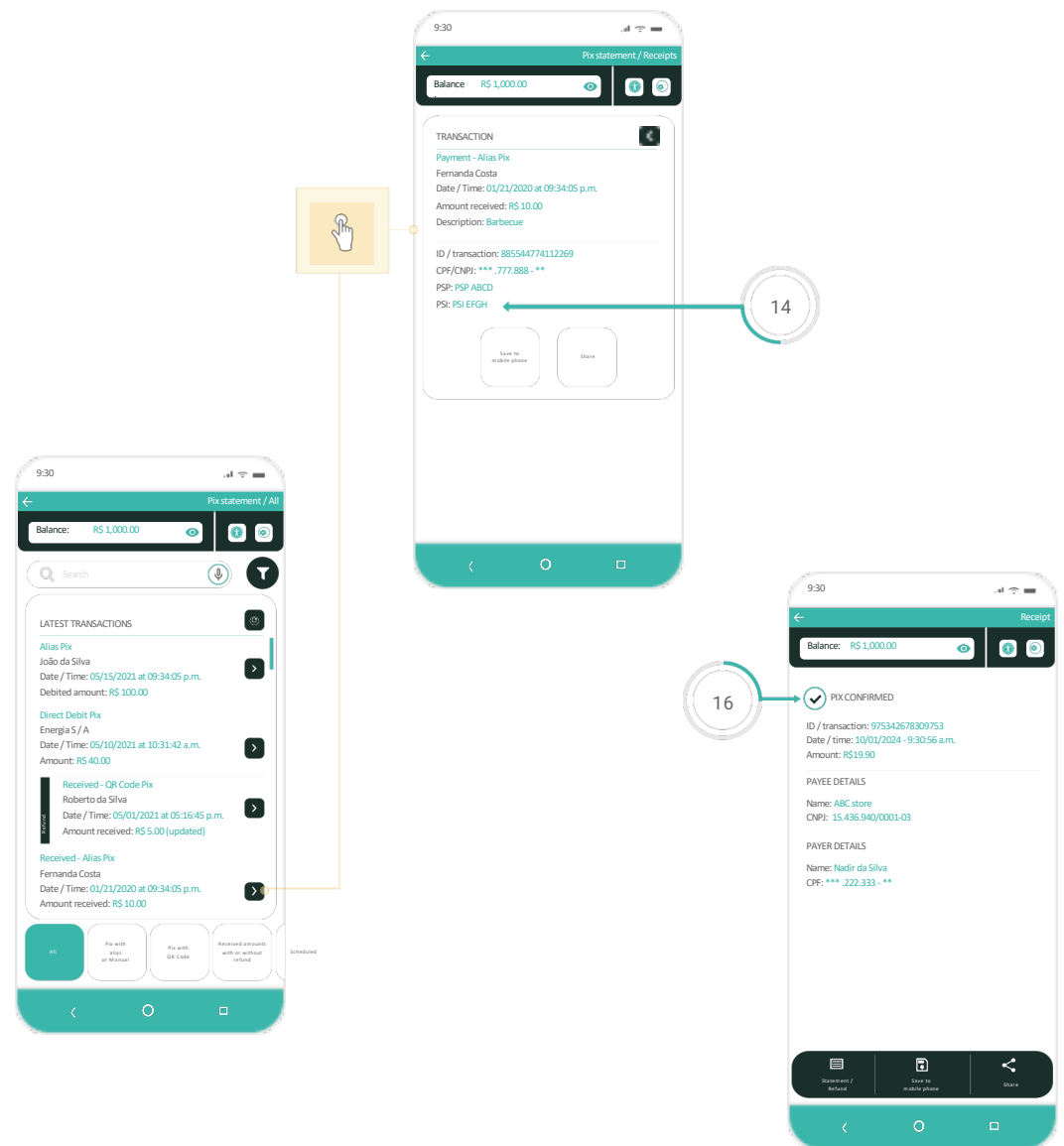
In QR Code Pix transactions, the payee must get a notification as soon as the transaction is completed. The form of sending the notification is the PSP free choice. The notification must contain at least the following information:

- Name of the payer (available in the settlement message), masked Individual Tax ID - CPF (ex: ***.777.888 -**) / Business Tax ID - CNPJ, transaction amount, message in the "Identifier" field (TxId), (whenever it is filled out) and amount of the fee, if charged under current regulations;
- The "Identifier" field refers to the "TxId" of the pacs.008 message;
- If the notification is sent via push, part of the information, as chosen by the PSP, can be detailed when the user clicks on the notification;
- In Pix Collection transactions for scheduled payments with a due date, the payee must receive a notification as soon as the transaction is settled. The form of sending the notification is the PSP free choice. The notification must contain the same detailed information for QR Code Pix transactions and should be sent preferably during the day.



Mandatory

- 14 The PSP must identify the other Pix participants (including the PSI ultimately involved) in the proof of transaction, by displaying its reduced name, according to the list of participants available on the SPI page on the Central Bank of Brazil website. The list of PSIs is found in the Pix page on the Central Bank of Brazil website.
- 15 The participant cannot display the Pix alias in the data returned from the DICT, nor save or make the save option available, when the txId is filled out.
- 16 Pix transaction payment confirmation must have the “check” type icon highlighted at the top of the page. This is to make a clear distinction between a payment confirmation receipt and a payment schedule confirmation.
- 17 Mandatory information and icons (“check” or “calendar clock”) appearing on Pix transactions payment and scheduling journey completion screens must also appear in their respective confirmation receipts generated for sharing (pdf file or image).



Alias Pix

Pix transaction between users made with a Pix alias.

03

Mandatory

Version 7.0 Alias Pix

01

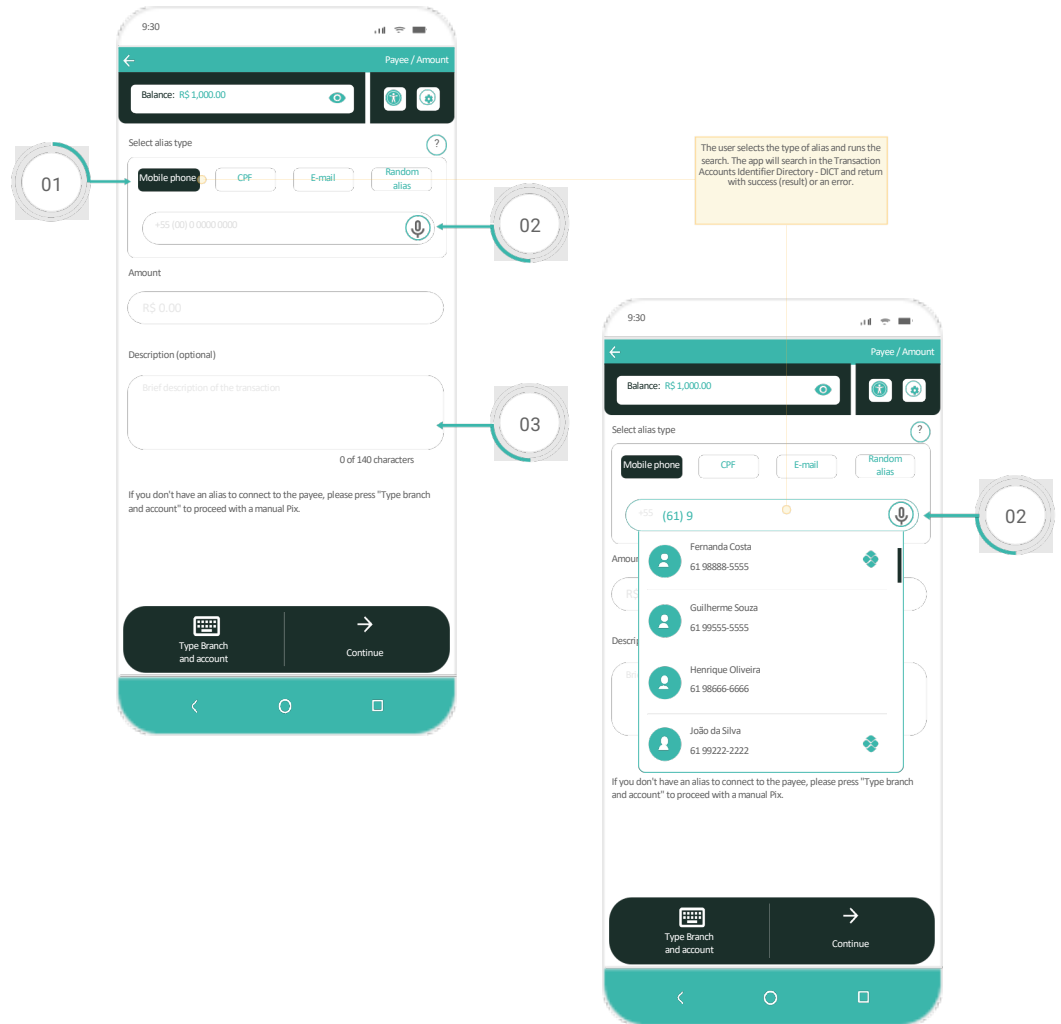
For payments with manual alias entry, at least the following alias types must be accepted:
- Individual Tax ID - CPF / Business Tax ID - CNPJ number, mobile phone number, e-mail address.

02

When the user wishes to make a payment using an alias, no further information about the payee should be requested other than the selected alias itself (Individual Tax ID - CPF / Business Tax ID - CNPJ or mobile phone number with Country Dialing Code - DDI, using +55 as the default code, or email). Likewise, it should not be requested to fill in more than one alias to identify the receiving user.

03

The "Description" field is optional, but must be available to be filled out by the user.
- In creating the pacs.008 message, the text of the "Description" field must be entered in the "informationBetweenUsers" field.
- The "Description" field must not contain HTML tags. The paying user's application must display the characters in the "Description" field literally and therefore must not render any links or dynamic content.



INTENDED TO: paying user PSP

Mandatory

04

When the paying user informs a Pix alias in a format not enabled by Pix, the alias must not be forwarded to DICT and the user must be informed about the format error.
Mandatory message: must inform that the transaction was not completed and that there is an error in the alias format.

Examples:

- Transaction not completed. Invalid alias format;
- An error has occurred with the alias format. Please, try again;
- An error has occurred. Please, verify the alias format;
- Your Pix transaction has not been completed. Please, verify the format of the alias informed.

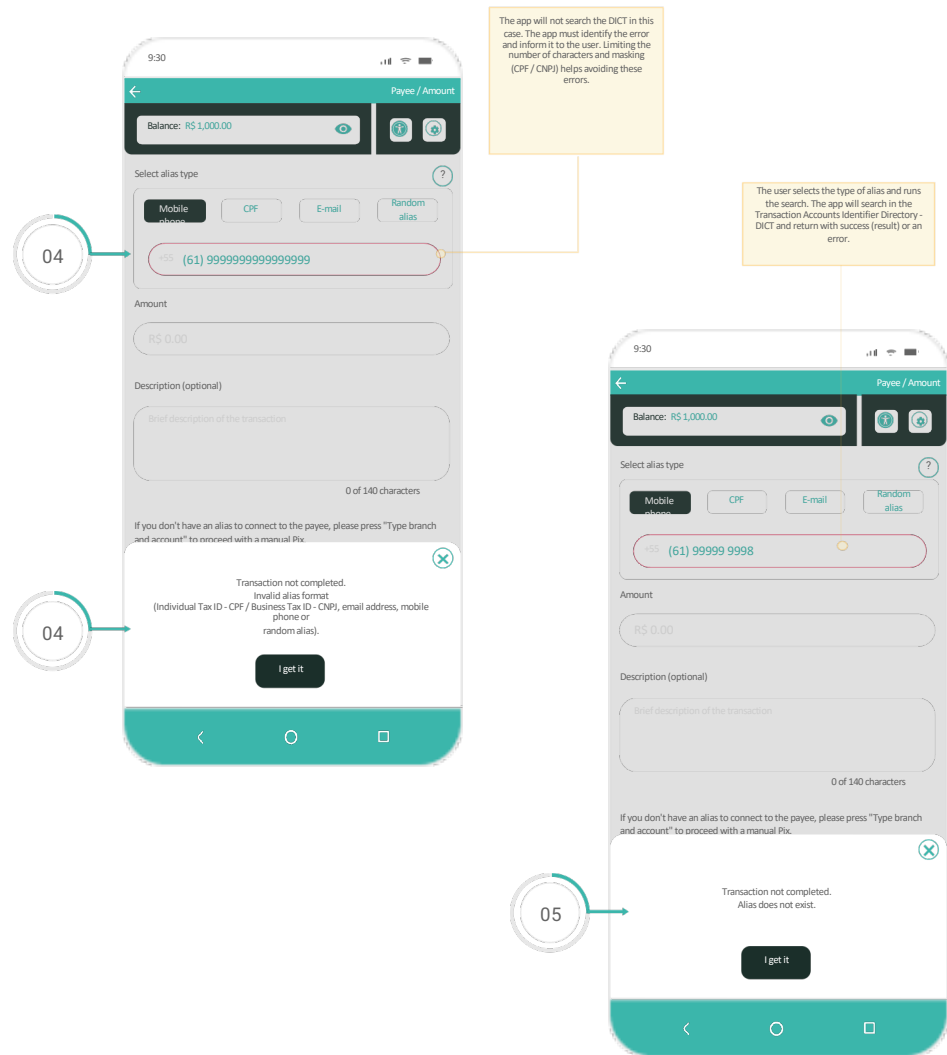
05

When an alias is sent to DICT and the return is "alias not found", the paying user must be informed that the alias does not exist.

Mandatory message: must inform that the transaction was not completed and that the alias does not exist.

Examples:

- Transaction not completed. Alias does not exist.
- Alias not found. Please, try again.
- An error has occurred. Could not find the alias.
- Error. Make sure you enter the right alias.
- Pix not completed. Make sure the alias is correct.



Mandatory

Version 7.0 Alias Pix

As the alias is selected, the payee details must appear for verification: full name, masked Individual Tax ID - CPF (ex:***.777.888 -**) / Business Tax ID - CNPJ, Pix alias, in addition to the amount and the option to cancel the transaction before payment confirmation. The branch and account numbers of the payee must not be returned to the paying user. The return of the payee PSP name information is optional and may or may not appear at participant's discretion.

- Full name, masked Individual Tax ID - CPF (ex:***.777.888 -**)/ Business Tax ID - CNPJ;
- Pix alias;
- Amount field;
- Option to cancel. This option is not necessarily a "Cancel" button. It is just a cancellation feature available before the transaction is completed. It aims at reducing the number of refunds due to transaction errors; and - in the case of Business Tax ID - CNPJ, the name informed must be the company trade name, if there is one. In case there is no trade name, the Legal Name/Registered Name must be entered.

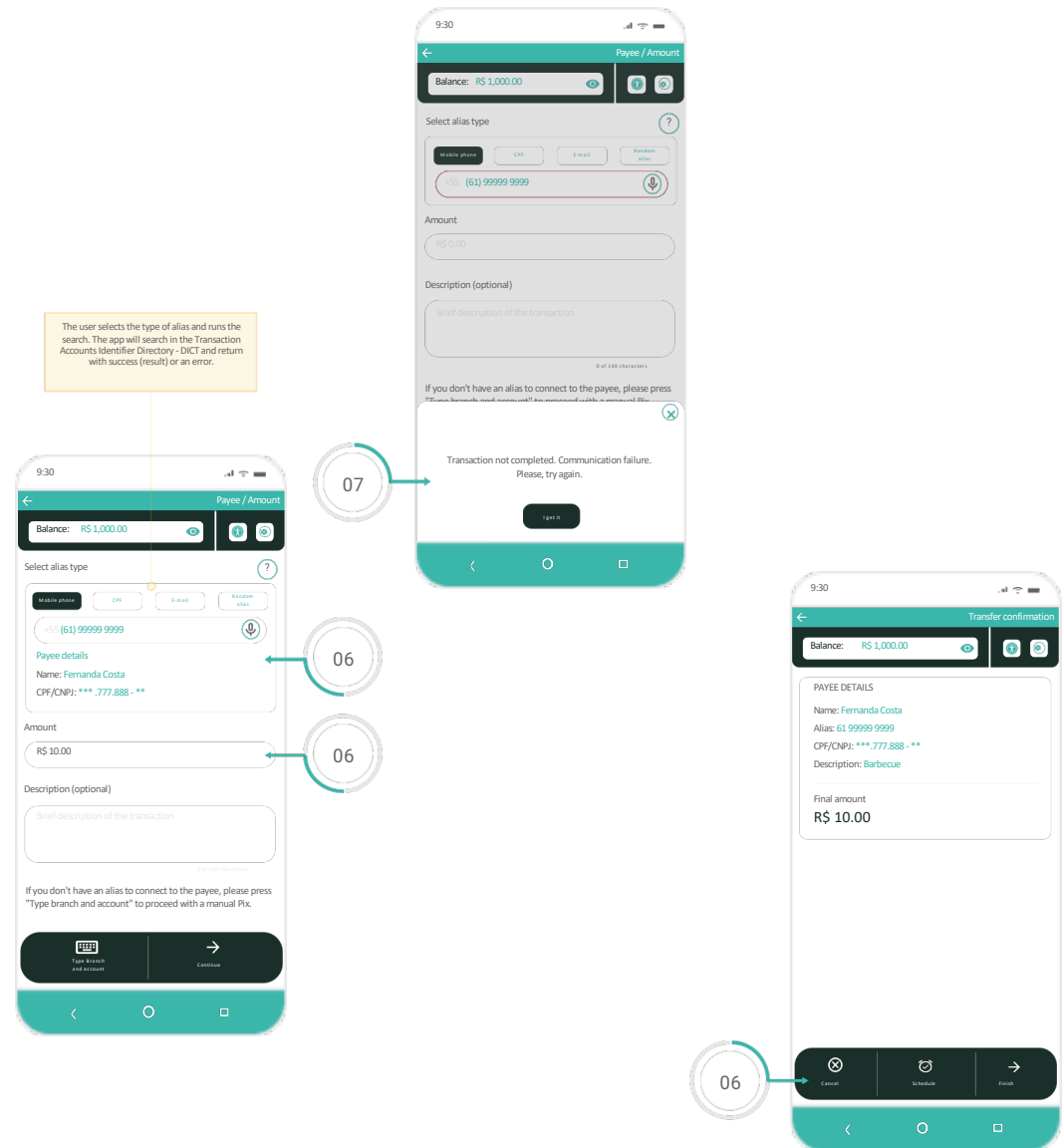
In the event of a communication failure with DICT, the paying user must be informed. Mandatory message: must clearly show that the transaction has not been completed and that there has been a technical or communication problem. Examples:

- Transaction not completed. Communication failure. Please, try again;
- Your Pix transaction has not been completed. We have had a technical problem. Please, try again;
- Sorry, we have had a communication problem. Please, try again.

In case a credit facility is used to make a payment, the paying user must be informed before confirming the transaction.

Mandatory message: must inform the amount and the credit facility that will be used.

- Examples:
- Warning: to complete the transaction, R\$ XX.XX from [Credit facility_name] will be used. To complete this Pix transaction R\$ [amount] will be used from credit facility [name of credit facility].



INTENDED TO: paying user PSP

Mandatory

Version 7.0 Alias Pix

Settlement error messages must be specific and clear to the user, so that the actual reason for the transaction not to have been completed is clearly shown. Mandatory messages: must show that the transaction has not been completed and specify the issue in cases of insufficient funds, unavailable payee account, nonexistent payee account, processing error or technical failure or elapsed time.

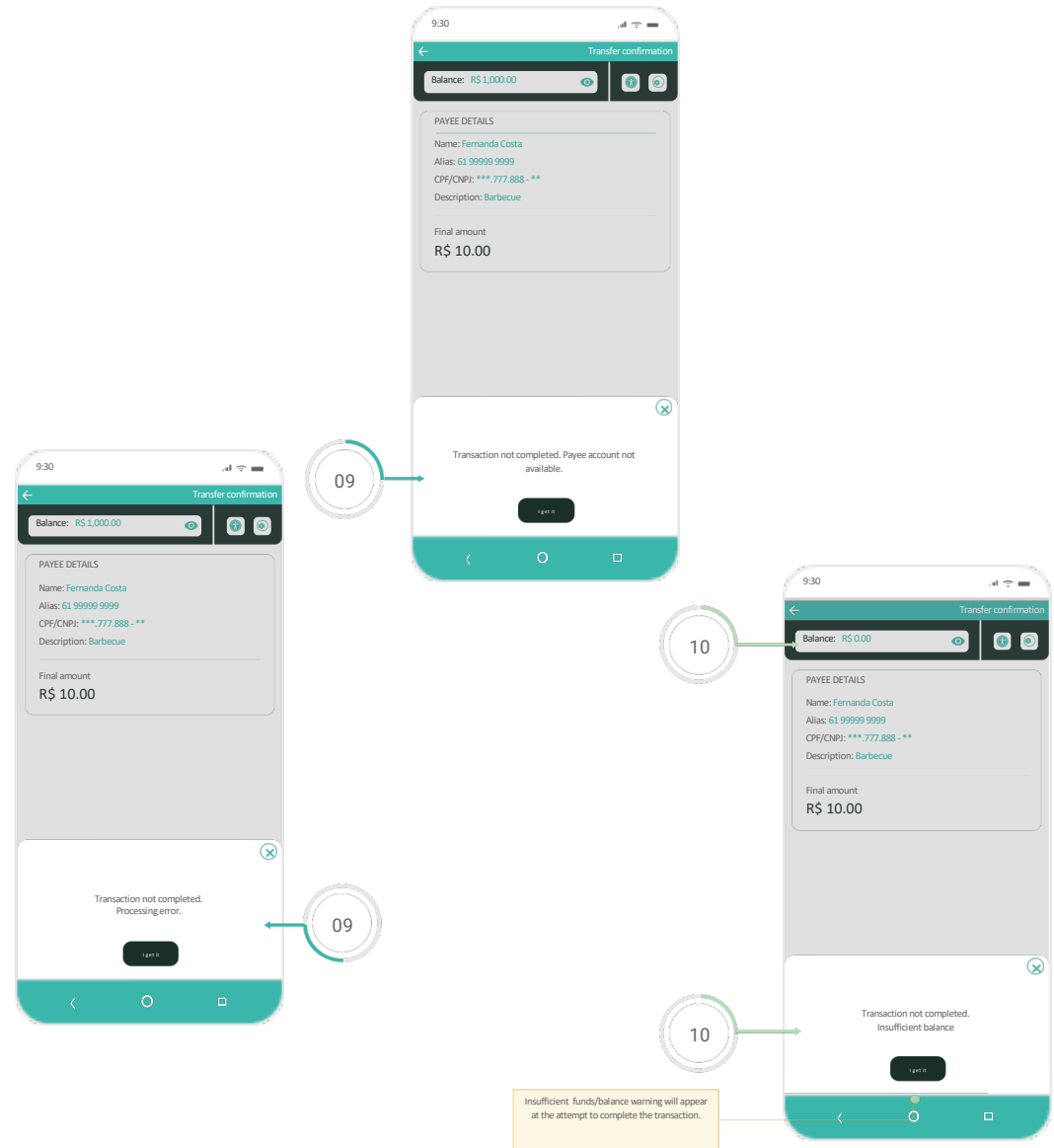
In the event of settlement errors associated with processing, unavailability of the participant or elapsed time limit, it must be clear to the user that the error occurred on the PSP end.

Examples:

- Try another amount, insufficient funds.
- Pix transaction not completed, the balance in your account is not sufficient.
- You are out of balance to complete this Pix transaction;
- Transaction not completed. Payee account not available.
- Pix not completed. The account of the person you want to transfer to is not available.
- Error. Payee account not available;
- Transaction not completed. Payee account does not exist.
- Pix not completed. The account of the person you want to transfer to does not exist.
- Error. Payee account does not exist;
- Transaction not completed. Processing error. Failure in processing your Pix transaction. Please, try again.
- Sorry, we had a technical issue. Please, try again.

Recommended

Before the option to confirm the payment, the user may be provided with the balance of the transaction account.



INTENDED TO: paying user PSP

Mandatory

Version 7.0 Alias Pix

11

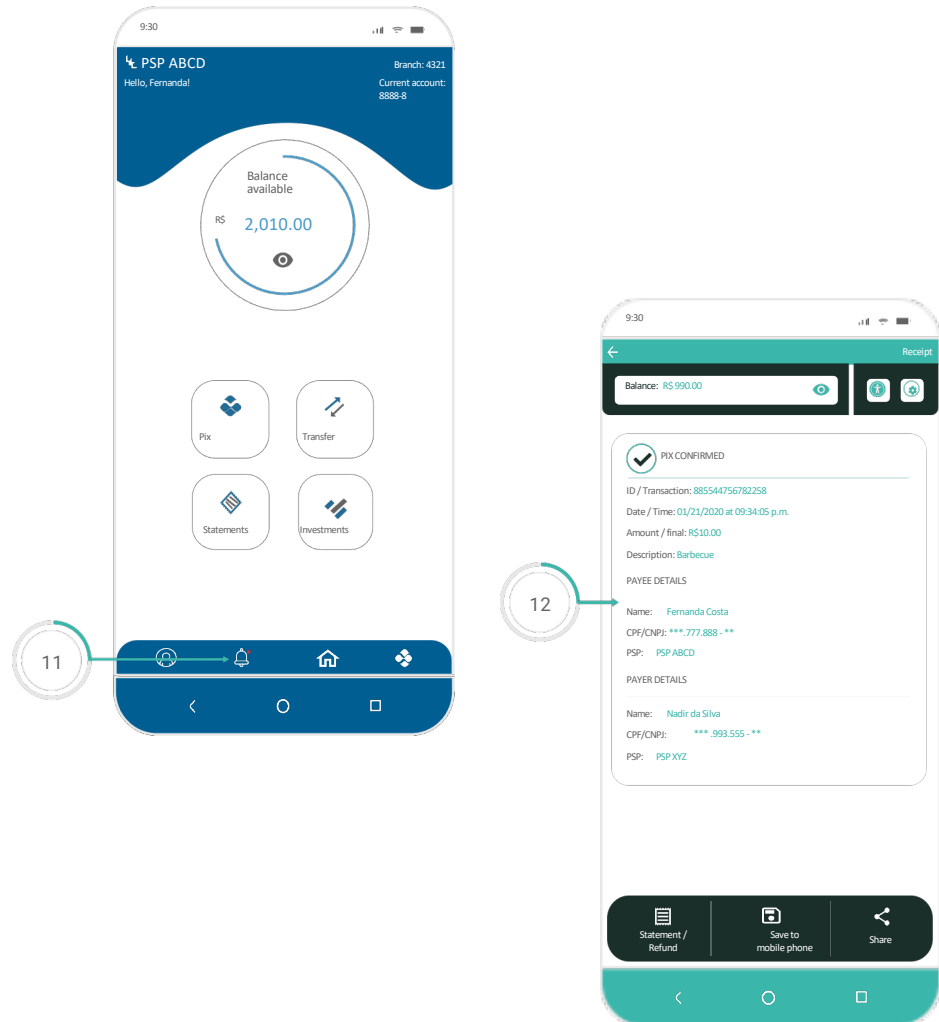
The paying user must receive a notification as soon as the transaction is completed, including for scheduled transactions. The form of sending the notification is the PSP free choice. The notification must contain at least the following details: - name of payee and amount of the transaction.

12

Providing receipt of payment to the paying and receiving users during the time period established in the regulation currently in force, containing, at least, name details, Individual Tax ID - CPF (masked or not)/ Business Tax ID - CNPJ and the name of the paying and receiving users PSPs, the "Description" field (whenever it is filled out), as well as the transaction amount and ID, and hour/minute/second (Brasilia Time Zone) of the transaction settlement. When the transaction involves a PSI, the name of the PSI must appear on the receipt.

The message and minimum fields that must appear to the user are shown on the screen to the right.

- The ID / transaction refers to the "EndtoEndID" contained in the pacs.008 message;
- The "Description" field refers to "InformationBetweenUsers" of the pacs.008 message; and
- The "Description" field must not contain HTML tags. The paying user's application must display the characters in the "Description" field literally and therefore must not render any links or dynamic content.



INTENDED TO: paying user PSP and payee PSP

Recommended

Version 7.0 Alias Pix

For random aliases, it is recommended to:

- Inform the user the 32 characters that make up the random alias;
- Inform the user that the random alias has been generated mainly to be used with the QR Code;
- Do not allow assignment of "nicknames" to random aliases. This may confuse users, who may think that the "nickname" is the random alias itself and attempt to receive a Pix transaction by using the "nickname";
- Allow the random alias to be copied, in the "My Aliases" environment, so as to facilitate sharing; and
- Allow the random alias to be pasted into the space made available for alias typing.

13

Pix with manual transaction account details entry

Pix transaction between users by
manual entry by the paying user of the
payee transaction account details.

04

Mandatory

Version 7.0

Pix with manual transaction account details entry

The fields referring to the transaction account, the Individual Tax ID - CPF / Business Tax ID - CNPJ and the "Description" field (optional filling out) must be available for filling out by user.

- Fields referring to the transaction account, Tax ID - CPF / Business Tax ID - CNPJ and the "Description" field.

01

The number associated with each PSP, solely for the purposes of PSP search by users, may be either the PSP code number or its ISPB (Brazilian Payment System Identifier), at each participant's discretion.

Special settling participants must not appear in the list of participating institutions.

02

Return the name of the payee, based on the details entered by the payer, before the confirmation of the transaction.

- Name, fields referring to the transaction account, Individual Tax ID -CPF / Business Tax ID - CNPJ.

A field for entering the amount and an additional field for entering the "Description" field, as well as the option to cancel the transaction before confirming the payment are mandatory.

- Option to cancel. This option is not necessarily a "Cancel" button. It is just a cancellation feature available before the transaction is completed. It aims at decreasing the number of error transaction refunds.

03

- In creating the pacs.008 message, the text of the "Description" field must be entered in the "informationBetweenUsers" field.

- The "Description" field must not contain HTML tags. The paying user's application must display the characters in the "Description" field literally and therefore must not render any links or dynamic content.

In case a credit facility is used to make a payment, the paying user must be informed before confirming the transaction.

Mandatory message: must inform the amount and the credit facility that will be used.

04

Examples:

- Warning: to complete the transaction, R\$ XX.XX will be used from [Name_of_credit_facility] / to complete this Pix transaction R\$ [amount] will be withdrawn from credit facility [name of credit facility].

The image displays two mobile application screens for a Pix transaction. The left screen, titled 'Payee / Amount', shows a balance of R\$ 1,000.00 and a 'Select PSP' search bar. Below this are fields for 'Branch' and 'account' (with a 'With check digit' option). It also includes radio buttons for 'What kind of account?' (Current, Savings, Payment) and 'Same account holder?' (Yes, No). At the bottom, there are fields for 'CPF / CNPJ' and 'Amount' (R\$ 0.00), and buttons for 'Select one favorite' and 'Continue'. The right screen shows the 'PAYEE DETAILS' section with fields for Name, PSP, Branch, Account, and CPF/CNPJ. Below this is the 'Final amount' (R\$ 10.00) and an optional 'Description' field (0 of 140 characters). At the bottom, there are buttons for 'Cancel', 'Schedule', and 'Finish'. Numbered callouts (01, 02, 03, 04) link specific UI elements to the mandatory requirements listed on the left. A yellow box on the right screen states: 'In this case, it is the same procedure as performing an Available Electronic Transfer - TED / Credit Order Document - DOC.'

INTENDED TO: paying user PSP

Mandatory

Version 7.0

Pix with manual transaction
account details entry

Settlement error messages must be specific and clear to the user, so that the actual reason for the transaction not to have been completed is clearly shown.
Mandatory messages: must show that the transaction has not been completed and specify the issue in cases of insufficient funds, unavailable payee account, nonexistent payee account, processing error or technical failure or elapsed time.

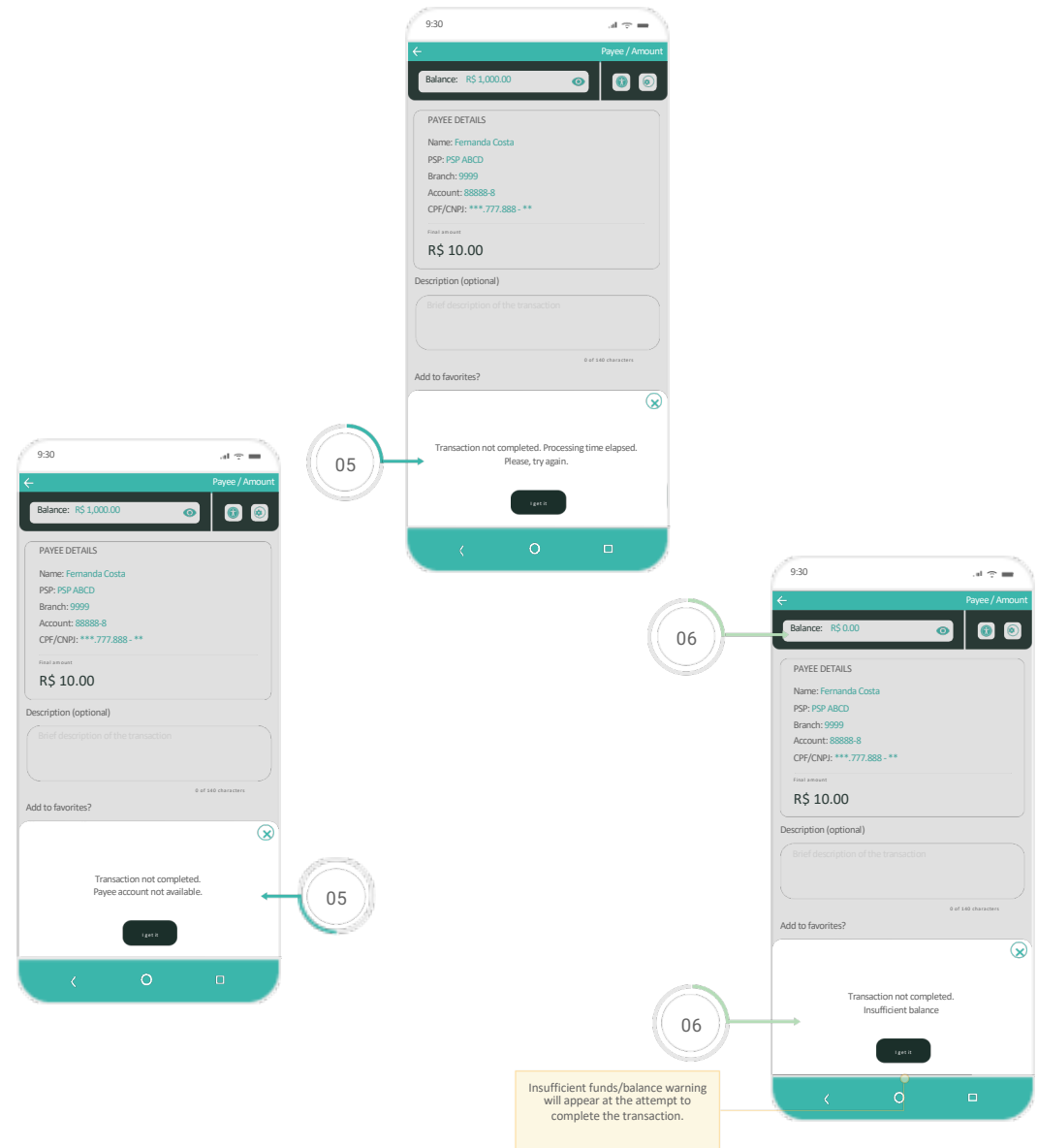
In the event of settlement errors associated with processing, unavailability of the participant or elapsed time limit, it must be clear to the user that the error occurred on the PSP end.

Examples:

- Try another amount, insufficient funds.
- Pix transaction not completed, the balance in your account is not sufficient.
- You are out of funds to complete this Pix transaction;
- Transaction not completed. Payee account not available.
- Pix not completed. The account of the person you want to transfer to is not available.
- Error. Recipient account not available.
- Transaction not completed. Payee account does not exist.
- Pix not completed. The account of the person you want to transfer to does not exist.
- Error. Recipient account does not exist.
- Transaction not completed. Processing error. Failure in processing your Pix transaction. Please, try again.
- Sorry, we had a technical issue. Please, try again.

Recommended

Before the option to confirm the payment, the user may be provided with the balance of the transaction account.



INTENDED TO: paying user PSP

Mandatory

Version 7.0

Pix with manual transaction
account details entry

07

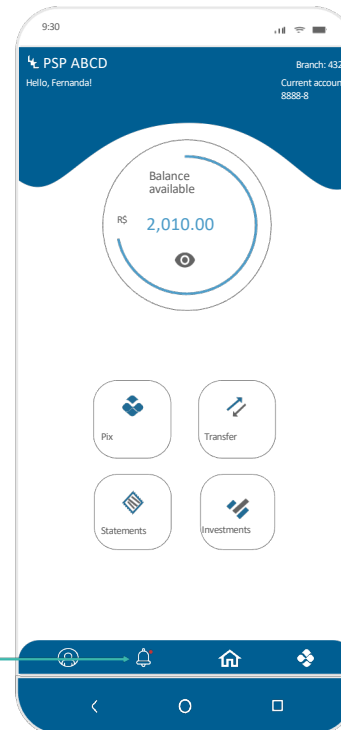
The paying user must receive a notification as soon as the transaction is completed, including for scheduled transactions. The form of sending the notification is the PSP free choice. The notification must contain at least the following details: - Name of the payee and amount of the transaction.

Providing receipt of payment to the paying and receiving users during the time period established in the regulation currently in force, containing, at least, name details, Individual Tax ID - CPF (masked or not)/ Business Tax ID - CNPJ and the name of the paying and receiving users PSPs, the "Description" field (whenever it is filled out), as well as the transaction amount and ID, and hour/minute/second (Brasilia Time Zone) of the transaction settlement. When the transaction involves a PSI, the name of the PSI must appear on the receipt. The message and minimum fields that must appear to the user are shown on the screen to the right.

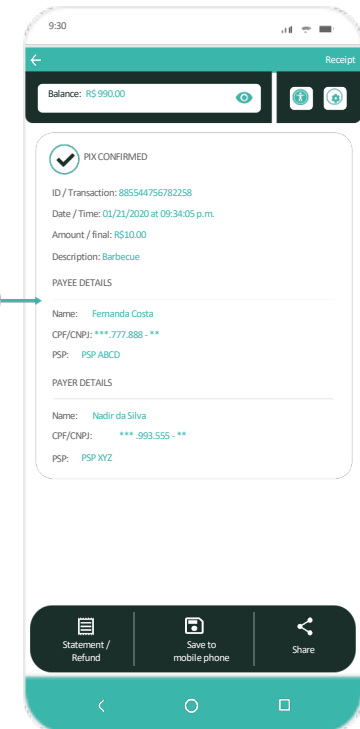
08

- The ID / transaction refers to the "EndtoEndID" contained in the pacs.008 message;
- The "Description" field refers to "InformationBetweenUsers" of the pacs.008 message; and
- The "Description" field must not contain HTML tags. The paying user's application must display the characters in the "Description" field literally and therefore must not render any links or dynamic content.

07



08



INTENDED TO: paying user PSP and payee PSP

Static QR Code generation

This is the generation of a static QR Code and the payee receiving the transaction initiated with this QR Code.

05

Mandatory

Version 7.0 Static QR Code generation

01 The option to receive a Pix must be highlighted and easily accessible to the user.

02 The payee must be able to generate the static QR Code from the four aliases:
- Mobile phone number, email, Individual Tax ID - CPF/Business Tax ID - CNPJ or random alias.



Mandatory

Version 7.0 Static QR Code generation

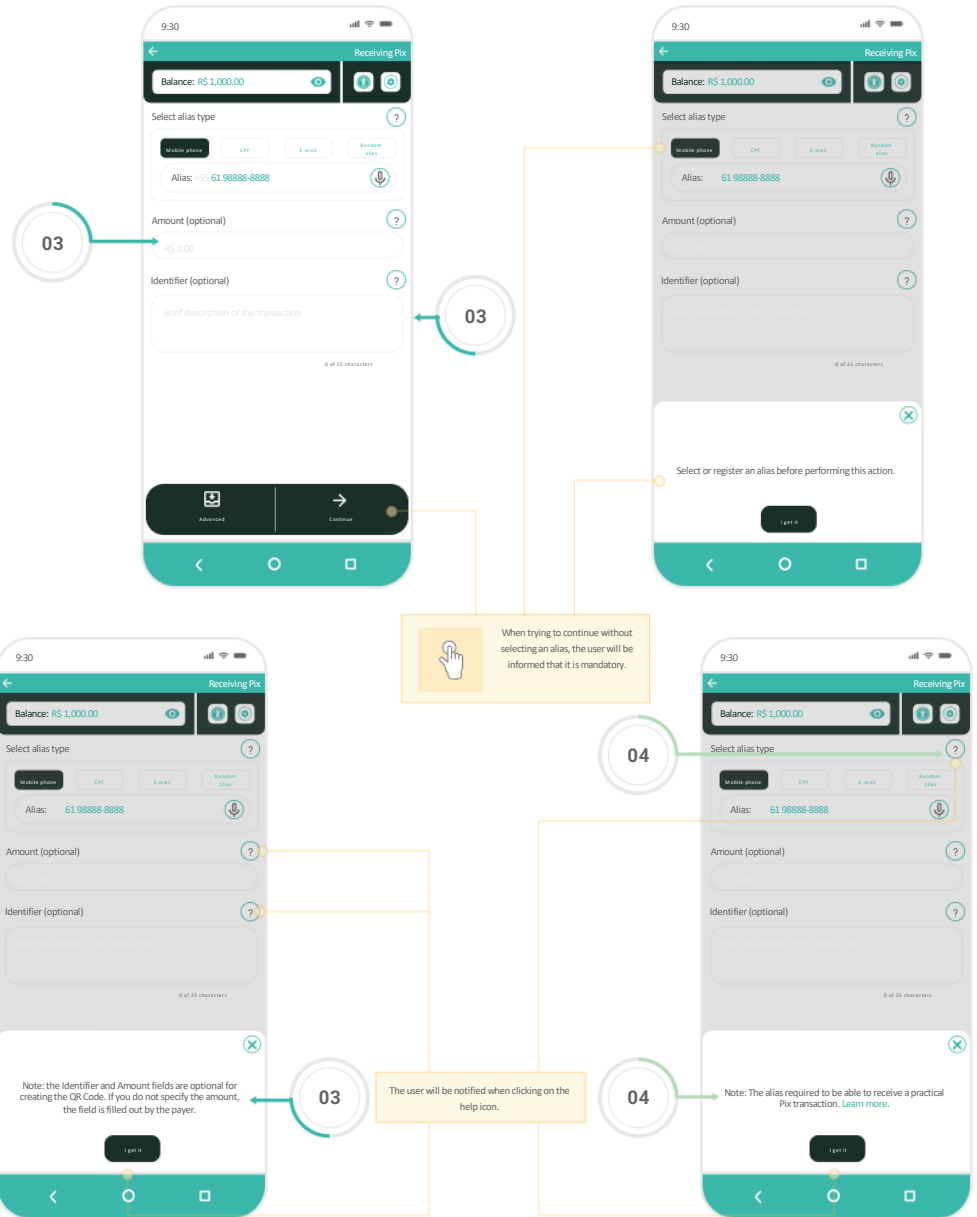
03

- Optional fields (identifier and amount) must appear, but highlighting to the user that filling them out is not mandatory.
- Identifier and amount;
 - The Identifier field refers to the "txId" field of the pacs.008 message and is used by the payee to make the reconciliation of all amounts received.

Recommended

04

- When generating the static QR Code, if the user does not have a registered alias, a message must appear informing and redirecting the user to the Pix alias registration screen.



Mandatory

- 05 Informing that the details entered when generating the static QR Code will be viewed by the user scanning the QR Code.
- 06 Providing the option to share the image of the QR Code.
- 07 Providing the option to copy a QR Code to make the feature Pix Copy and Paste available.

Recommended

- 08 Providing the option to save the QR Code image to user's mobile device.



Payment with static QR Code

Payment initiated by the paying user via static QR Code scanning.

06

Mandatory

Before confirming the payment, the DICT data on the payee must be returned to the paying user:

- Name, Individual Tax ID - CPF (masked) / Business Tax ID - CNPJ (unmasked) and amount scanned from QR Code (if any). The branch and account numbers of the payee must not be returned to the paying user.

The return of the payee PSP name information is optional and may or may not appear at participant's discretion. For Business Tax ID - CNPJ, the name entered must be the company trade name, if any. In case there is no trade name, the Legal Name/Registered Name of the company must be entered; and

- Option to cancel. This option is not necessarily a "Cancel" button. It is just a cancellation feature available before the transaction is completed. It aims at decreasing the number of error transaction refunds.

The "description" field ("informationBetweenUsers" of the pacs.008 message) must not appear to be filled out by the paying user in transactions initiated by QR Code.

01

02

The paying user can cancel the payment, but cannot edit the scanned data from the QR Code.

Payment - static QR Code



Mandatory

03

If an amount appears with the static QR Code, this field cannot be edited by the paying user.

04

If no amount appears with the static QR Code, the paying user must enter the amount before confirming the payment.

05

In case a credit facility is used to make a payment, the paying user must be informed before confirming the transaction.
Mandatory message: must inform the amount and the credit facility that will be used.
Examples:
Warning: to complete the transaction, R\$ XX.XX will be used from [Name_of_credit_facility] / to complete this Pix transaction R\$ [amount] will be withdrawn from credit facility [name of credit facility].

03

9:30

Transfer confirmation

Balance: R\$ 1,000.00

PAYEE DETAILS

Name: Fernanda Costa

CPF/CNPJ: ***.777.888-**

PSP: PSP ABCD

Identifier: Barbecue

Final amount

R\$ 10.00

Cancel Schedule Finish

In this case, the payee did not fill out any details in the QR Code. They are all optional.

04

9:30

Payee / Amount

Balance: R\$ 1,000.00

PAYEE DETAILS

Name: Fernanda Costa

CPF/CNPJ: ***.777.888-**

PSP: PSP ABCD

Identifier: Barbecue

Amount

R\$ 0.00

Cancel Continue

Mandatory

In the event of a communication failure with DICT, the paying user must be informed.
Mandatory message: must clearly show that the transaction has not been completed and that there has been a technical or communication problem.

Examples:

- Transaction not completed. Communication failure. Please, try again;
- Your Pix transaction has not been completed. We have had a technical problem. Please, try again; and
- Sorry, we have had a communication problem. Please, try again.

Non-existing QR Code alias errors must be informed. Mandatory message: must inform that the transaction was not completed and that the alias does not exist.

Examples:

- Transaction not completed. Alias does not exist.
- Alias not found. Please, try again; and
- An error has occurred. Could not find the alias.

User must be informed if the scanned QR Code is invalid.



Mandatory

Settlement error messages must be specific and clear to the user, so that the actual reason for the transaction not to have been completed is clearly shown. Mandatory messages: must show that the transaction has not been completed and specify the issue in cases of insufficient funds, unavailable payee account, nonexistent payee account, processing error or technical failure or elapsed time.

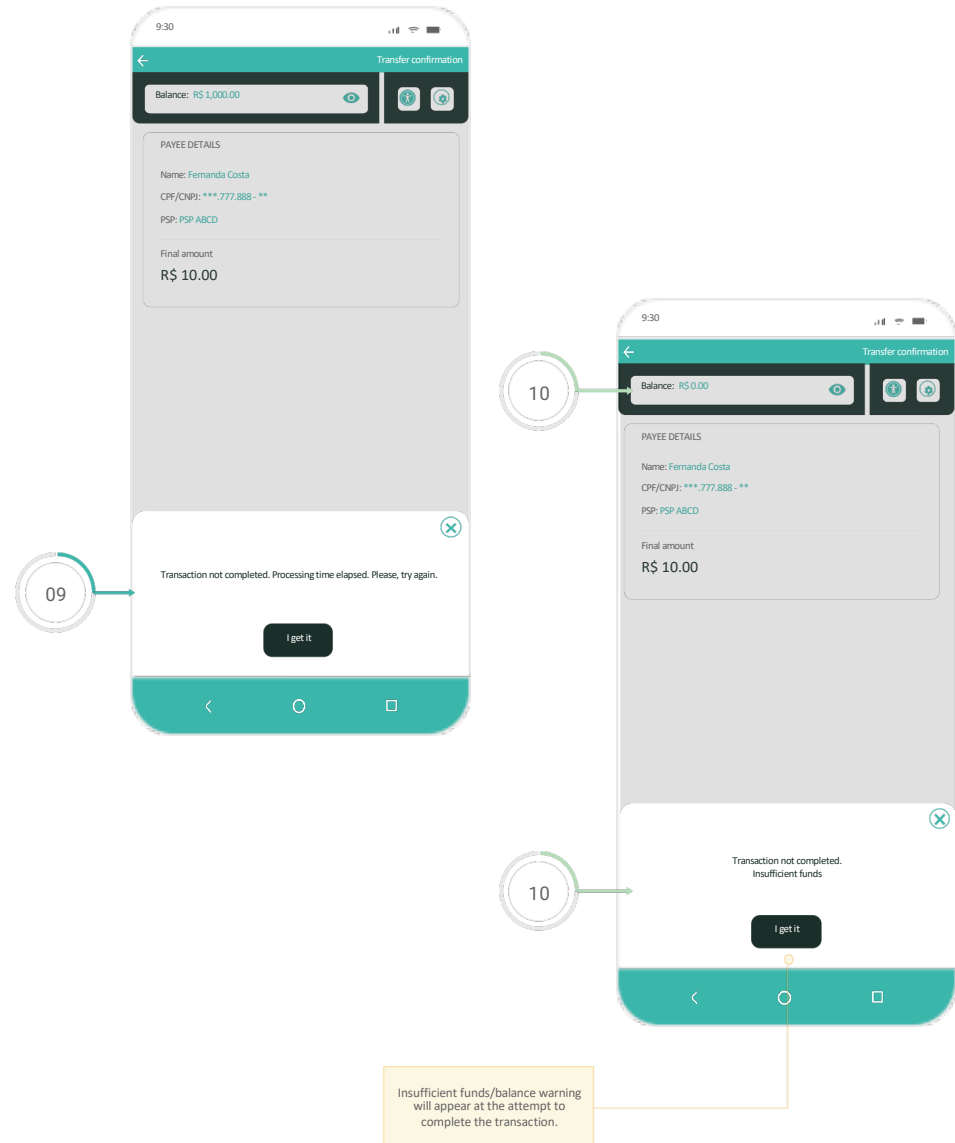
In the event of settlement errors associated with processing, unavailability of the participant or elapsed time limit, it must be clear to the user that the error occurred on the PSP end.

Examples:

- Please, try another amount, insufficient funds;
- Pix transaction not completed, the balance in your account is not sufficient;
- You are out of balance to complete this Pix transaction;
- Transaction not completed. Payee account not available;
- Pix not completed. The account of the person you want to transfer to is not available;
- Error. Payee account not available;
- Transaction not completed. Payee account does not exist;
- Pix not completed. The account of the person you want to transfer to does not exist;
- Error. Payee account does not exist;
- Transaction not completed. Processing error. Failure in processing your Pix transaction. Please, try again; and
- Sorry, we had a technical issue. Please, try again.

Recommended

Before the option to confirm the payment, the user may be provided with the balance of the transaction account.



Mandatory

11

The paying user must receive a notification as soon as the transaction is completed. The form of sending the notification is the PSP free choice. The notification must contain at least the following information:

- Name of the payee and amount of the transaction.

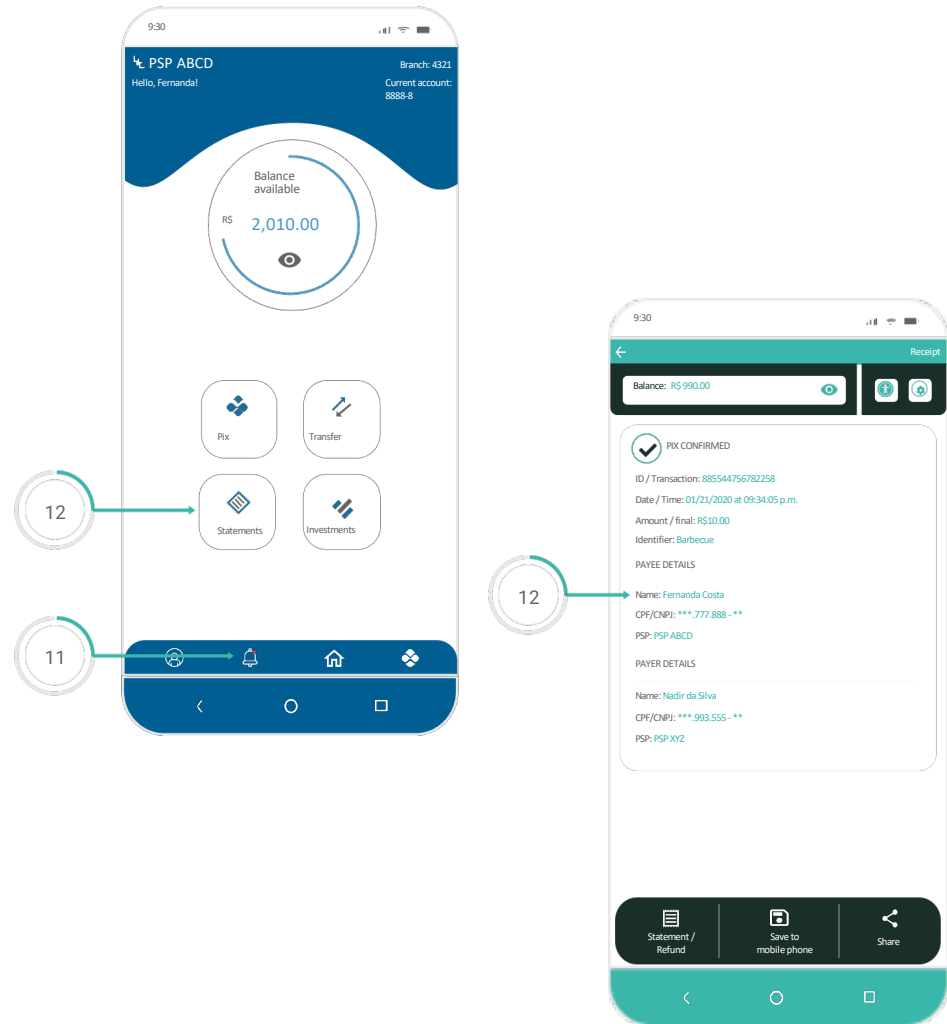
12

Providing receipt of payment to the paying and receiving users during the time period established in the regulation currently in force, containing, at least, name details, Individual Tax ID - CPF (masked or not) / Business Tax ID - CNPJ and the name the paying and receiving users PSPs, the "Identifier" field (Txid, whenever it is filled out), as well as the transaction amount and ID, and hour/minute/second (Brasilia time zone) of the transaction settlement. When the transaction involves a PSI, the name of the PSI must appear on the receipt. The message and minimum fields that must appear to the user are shown on the screen to the right.

- The ID / transaction refers to the "EndtoEndID" contained in the pacs.008 message;

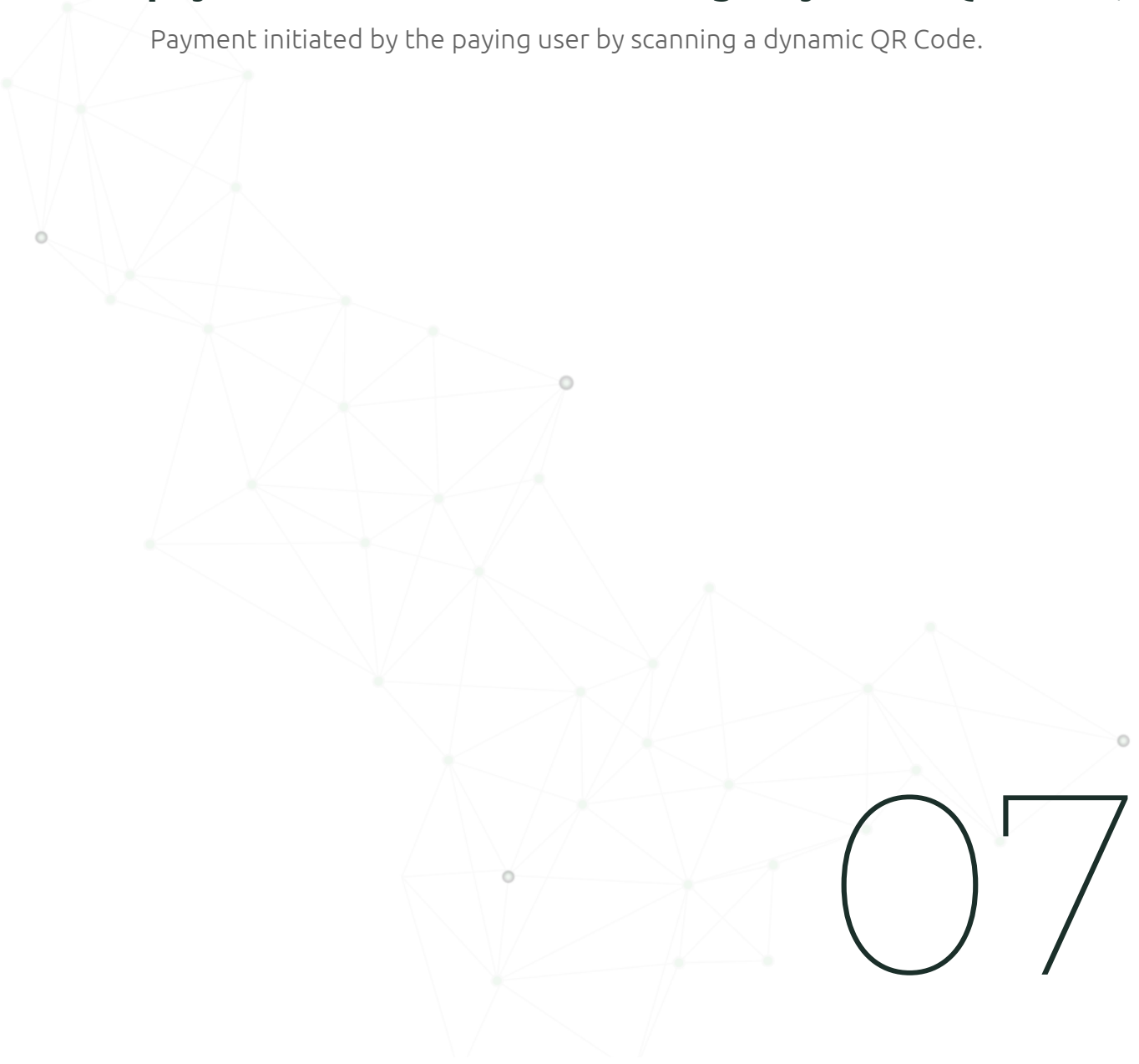
13

The PSP cannot save the Pix alias or provide the option to save the Pix alias linked to the static QR Code payment when the Txid is filled out.



Immediate payment or payment with a due date using a dynamic QR Code,

Payment initiated by the paying user by scanning a dynamic QR Code.



07

Mandatory

Before confirming the immediate payment, the following details must be returned to the paying user, using the payee DICT details in the applicable fields:

- Payee name and Individual Tax ID - CPF (masked) / Business Tax ID - CNPJ (unmasked). For Business Tax ID - CNPJ, the name entered must be the company trade name, if any. In case there is no trade name, the Legal Name/Registered Name must be entered. The branch and account numbers of the payee must not be returned to the paying user. The return of the recipient's PSP information is optional and may or may not appear at participant's discretion.

01

- Debtor details (Individual Tax ID - CPF / Business Tax ID - CNPJ and name), if informed;
 - The "Additional Information" field, if informed, must contain only characters or HTML without any dynamic content, such as scripts (javascript, php, cgi, etc.);
 - The "Request to the Payer" field, if informed: description and text box for the paying user to fill out; and
 - The amount (if the payee informs that the amount can be edited by using the "Amount Editing Option" field, as defined in the Pix Initiation Standards Manual, editing of the amount by the paying user must be available. Otherwise, the amount cannot be edited).
- The "Description" field (pacs.008 message "InformationBetweenUsers") must not appear to be filled out by the paying user in transactions initiated by QR Code.

02

The paying user can cancel the payment, but cannot edit the QR Code details, except for the amount (if allowed by the payee) and for the information request field to the payer (if any).



Mandatory

Before confirming the payment with due date, the following details must be returned to the paying user, using the payee DICT details in the applicable fields:

- Due date field;
- Options for the payer, if desired, to inform the Intended Payment Date (DPP), as defined in the Pix Initiation Standards Manual, for the same day, for the due date or for a date to be scheduled;
- Amounts: original, with rebate, with discount, with interest, with late charge (if informed) and final amount;
- Payee name and Individual Tax ID - CPF (masked) / Business Tax ID - CNPJ (unmasked). For Business Tax ID - CNPJ, the name entered must be the company trade name, if any. In case there is no trade name, the Legal Name/Registered Name must be entered. The branch and account numbers of the payee must not be returned to the paying user. The return of the recipient's PSP name information is optional and may or may not appear at participant's discretion.
- Debtor details (Individual Tax ID - CPF/ Business Tax ID - CNPJ and Name);
- The "Additional Information" field, if informed, as defined in the Pix Initiation Standards Manual, must be used to indicate the rules governing the calculation of the amount charged (discounts, interest and late charges), among other information that the payee wants to transmit to the paying user;
- The "Additional Information" field, if informed, must contain only characters or HTML without any dynamic content, such as scripts (javascript, php, cgi, etc.);
- The "Request to the Payer" field, if informed: description and text box for the paying user to fill out; and
- Payee address fields: State; city; street address and zip code - CEP (these details may be made available to the user using another object, such as an icon or a button). The "Description" field (pacs.008 message "InformationBetweenUsers") must not appear to be filled out by the paying user in transactions initiated by QR Code.

The screenshot shows a mobile app interface for a payment with a due date. At the top, the status bar shows 9:30 and signal icons. The app header has a back arrow, the title 'Payee / Amount', and a QR code icon. Below the header, a balance field shows 'Balance: R\$ 1,000.00'. The main section is titled 'PAYMENT WITH DUE DATE' and includes a 'Due date' field set to '15/02/2021' and a 'Desired payment date' section with three buttons: 'Today', 'On due date', and 'Schedule'. Below this is a 'GENERAL INFORMATION' section with fields for 'Original amount: R\$ 800.00', 'Interest: R\$ 8.00', and 'Late charge: R\$ 16.00'. The 'PAYEE DETAILS' section shows 'Name: Nadir da Silva', 'CPF/CNPJ: ***.993.555 - **', and 'PSP: PSP XYZ'. The 'PAYER DETAILS' section shows 'Name: Roberto da Silva' and 'CPF/CNPJ: ***.222.333 - **'. The 'ADDITIONAL DETAILS' section includes 'Interest: 1%', 'Interest/Period: Per month', 'Late charge: 2%', 'Late charge / Period: After 02/15/2021', 'Lucky number: 123456', and 'Discount: 10% until 02/10/2021'. The 'Final amount' is displayed as 'R\$ 824.00'. At the bottom, there are 'Cancel' and 'Continue' buttons. A circular callout with the number '03' points to the 'PSP: PSP XYZ' field.

03

Payment with due date

Mandatory

Version 7.0 Immediate payment or payment with a due date using a dynamic QR Code

04

When the payee's PSP is not available to inform the dynamic QR code payload data, the payer's PSP must send the paying user specific information as to this situation.

Mandatory message: must clearly show that the transaction has not been completed and that there has been a technical or communication problem. Examples:

- Transaction not completed. Communication failure. Please, try again.
- Your Pix transaction has not been completed. We have had a technical problem.
- Sorry, we have had a communication problem. Please, try again.

05

In case a credit facility is used, the paying user must be informed before confirming the transaction. Mandatory message: must inform the amount and the credit facility that will be used.

Examples:

Warning: to complete the transaction, R\$ XX.XX will be used from [Name_of_credit_facility] / to complete this Pix transaction R\$ [amount] will be withdrawn from credit facility [name of credit facility].

06

User must be informed if the scanned QR Code is invalid.

Recommended

07

Before the option to confirm the payment, the user may be provided with the balance of the transaction account.



INTENDED TO: paying user PSP

Mandatory

Version 7.0 Immediate payment or payment with a due date using a dynamic QR Code

The payer must be informed about the error resulting from scanning a QR Code with a nonexistent alias.

Mandatory message: must clearly show that the transaction has not been completed and that there has been a technical or communication problem.

08

Examples:

- Transaction not completed. Communication failure. Please, try again;
- Your Pix transaction has not been completed. We have had a technical problem. Please, try again; and
- Sorry, we have had a communication problem. Please, try again.

In case the QR Code expiry period has elapsed, the paying user must be notified. The message must clearly show that the transaction has not been completed and specify the error.

09

Examples:

- Transaction not completed. Invalid QR Code; and
- Error when processing the Pix transaction. Invalid QR Code.



INTENDED TO: paying user PSP

Mandatory

10

If the document does not accept payment after due date, attempts to send an order outside this period must be refused and the user must be informed. The message must clearly show that the transaction has not been completed and specify the error.

Examples:

- Transaction not completed. QR code expired. This QR Code does not accept payment after due date. Pix not completed. QR code expired.

Settlement error messages must be specific and clear to the user, so that the actual reason for the transaction not to have been completed is clearly shown.

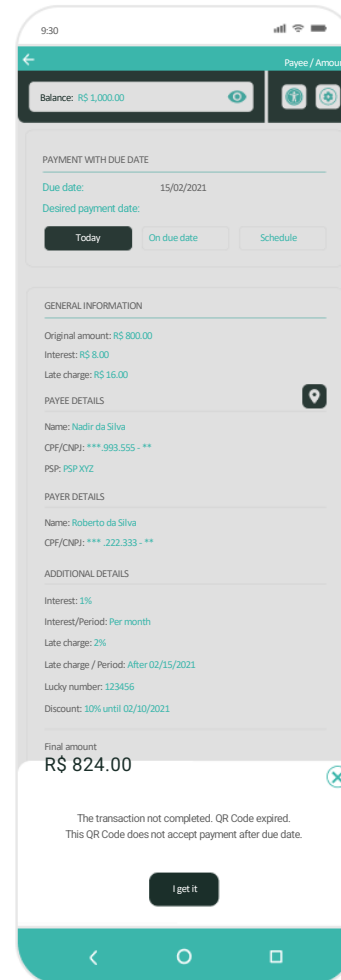
Mandatory messages: must show that the transaction has not been completed and specify the issue in cases of insufficient funds, unavailable payee account, nonexistent payee account, processing error or technical failure or elapsed time.

In the event of settlement errors associated with processing, unavailability of the participant or elapsed time limit, it must be clear to the user that the error occurred on the PSP end.

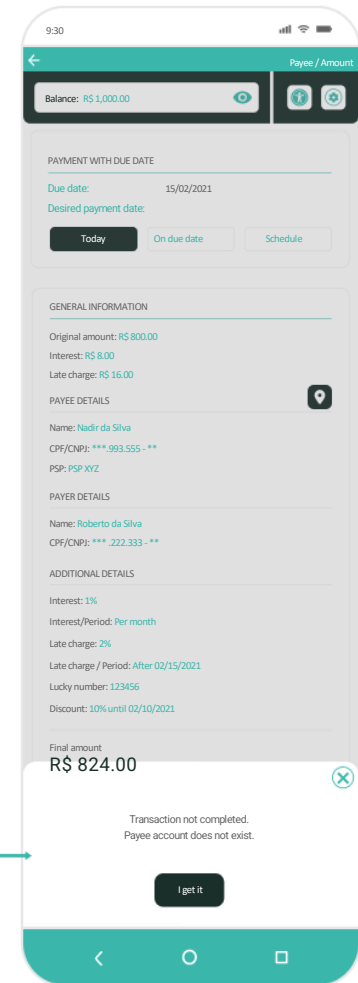
Examples:

- Please, try another amount, insufficient funds;
- Pix transaction not completed, the balance in your account is not sufficient;
- You are out of balance to complete this Pix transaction;
- Transaction not completed. Payee account not available;
- Pix not completed. The account of the person you want to transfer to is not available;
- Error. Payee account not available;
- Transaction not completed. Payee account does not exist;
- Pix not completed. The account of the person you want to transfer to does not exist;
- Error. Payee account does not exist;
- Transaction not completed. Processing error. Failure in processing your Pix transaction. Please, try again; and
- Sorry, we had a technical issue. Please, try again.

11



10



11

Mandatory

12

The paying user must receive a notification as soon as the transaction is completed, including scheduled payments with due dates. The form of sending the notification is the PSP free choice. The notification must contain at least the following details:

- Name of the payee and amount of the transaction.

13

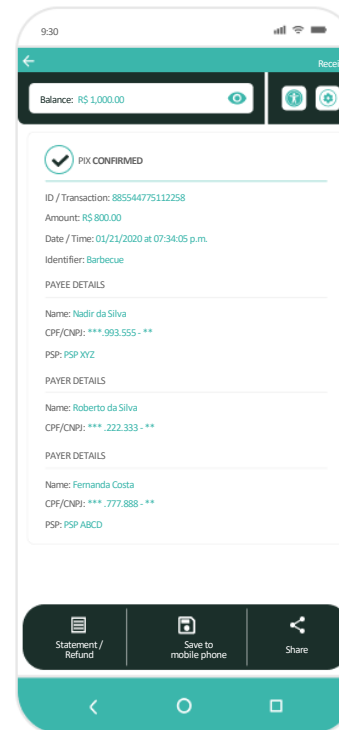
Providing receipt of payment to the paying and receiving users during the time period established in the regulation currently in force, containing, at least, name details, Individual Tax ID - CPF (masked or not) / Business Tax ID - CNPJ and the name the paying and receiving users PSPs, "Identifier" field message (Txid, whenever it is filled out), as well as the transaction amount and ID, and hour/minute/second (Brasilia time zone) of the transaction settlement. Other necessary information of the dynamic QR code payload must also appear, depending on the type of payment. When the transaction involves a PSI, the name of the PSI must appear on the receipt.

The screen to the right shows an example of proof of payment made with dynamic QR Code.

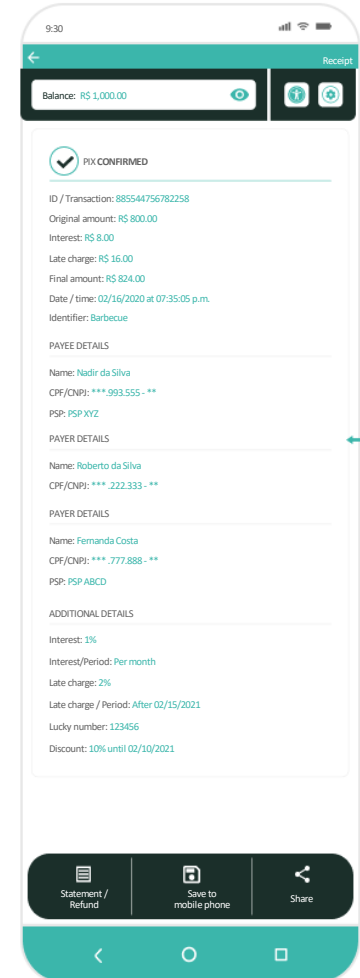
- The ID / transaction refers to the "EndtoEndID" contained in the pacs.008 message;

14

The PSP cannot save the Pix alias or provide the option to save the Pix alias linked to the dynamic QR Code payment when the Txid is filled out.



Immediate payment



Payment with due date

Statement

Statement of Pix payments, receipts and refunds,
where users have access to
information related to each transaction.

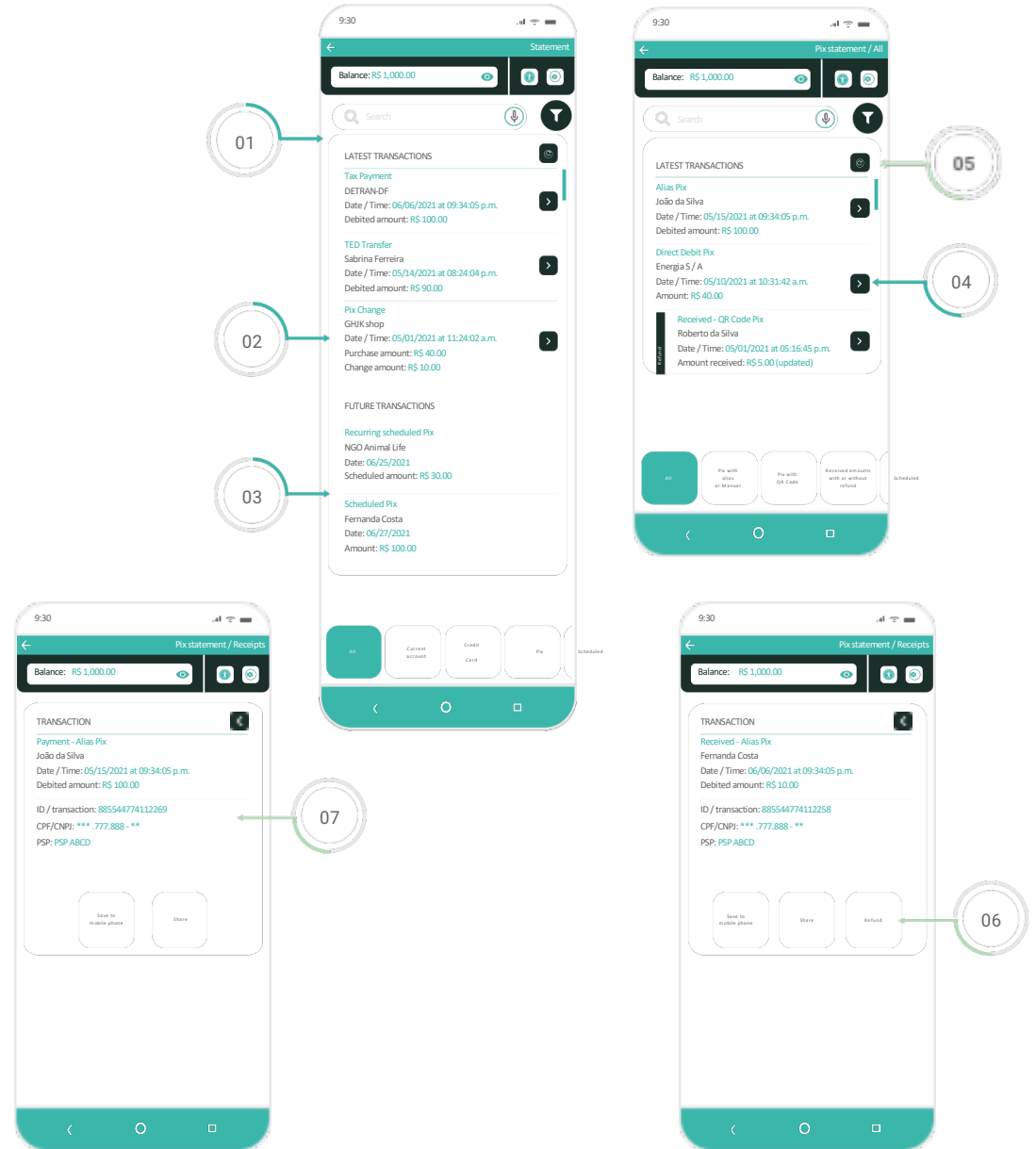
08

Mandatory

- 01 Pix transactions (payments, received amounts, withdrawals, including the amount of funds in cash available in a Pix Change transaction, and returns) must appear on the transaction account statement so that these transactions can be easily distinguished from non-Pix transactions.
- 02 Pix Change transaction entries on the transaction account statement and in the specific Pix transaction statement, if available, must display the purchase and change amounts separately.
- 03 Scheduled Pix transactions not yet settled must be identified as such in the account statement and, if available, in the Pix statement. The PSP may, if willing, include additional details to the Scheduled Pix transaction name to inform the user that it is a recurring payment.
- 04 Payments made by Automatic Pix must be identified as such on the account statement and, if available, on the Pix statement.

Recommended

- 05 A specific statement containing only Pix transactions must be made available.
- 06 Option to start refund in the statement feature.
- 07 Searching proof of payment, received amounts and scheduling transactions available in the statement feature.
- 08 It is recommended that Pix transactions initiated by PSI be identified in the PSP statement, making reference to the participant who provided the initiation service.



Refund

Feature allowing Pix users to partially or fully refund the amount of a transaction received.

09

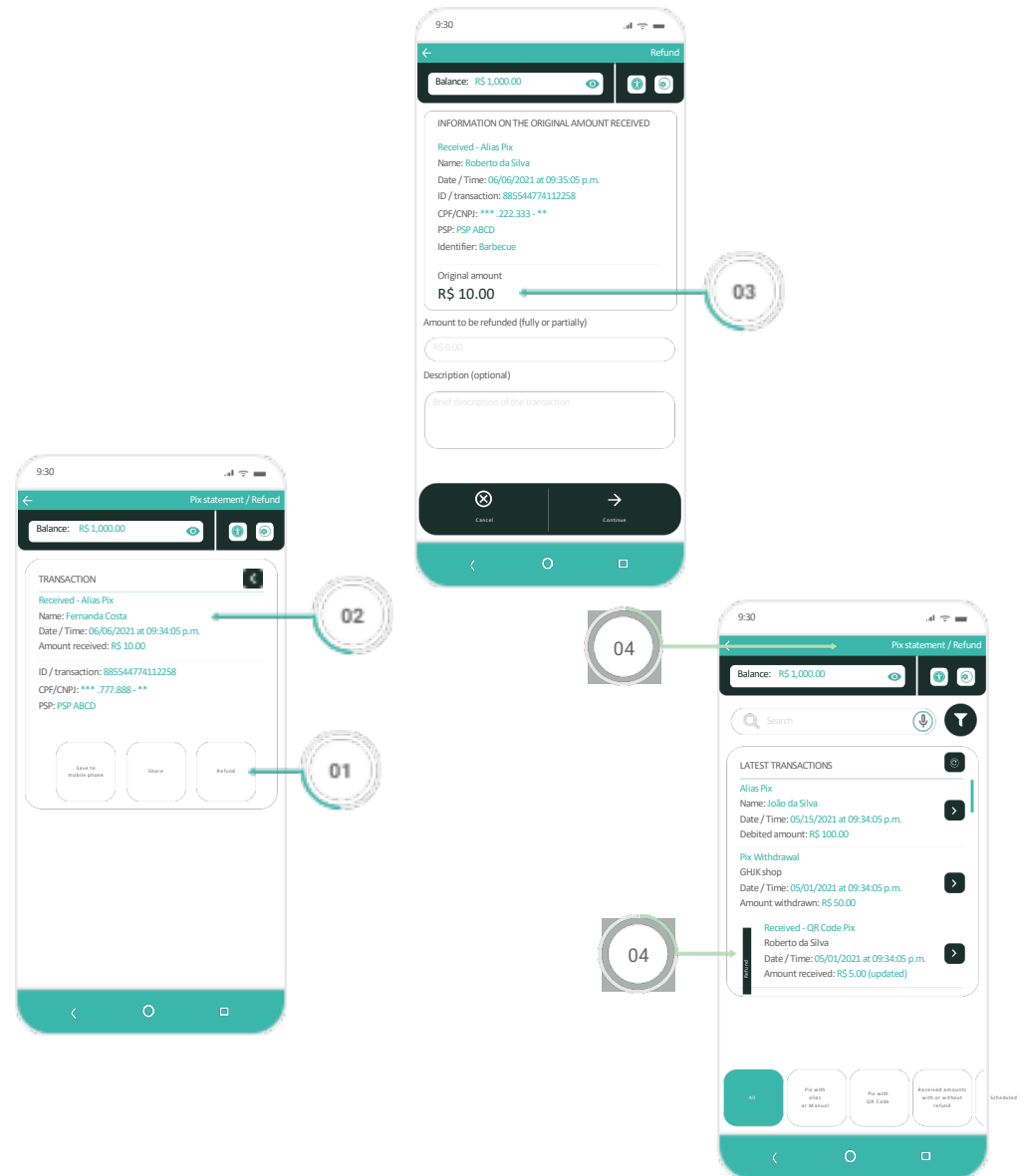
Mandatory

- 01 The refund feature must allow the user to refund any amount received within the last 90 days.
- 02 In order to be able to select the refund, the user must be able to view at least the name of the payer, the amount of the original transaction and the payment date of the original transaction.
- 03 The user must be able to quickly identify the original transaction the refund refers to.

Recommended

- 04 The refund option may appear in the transaction account statement or in the Pix statement, if available.

Version 7.0 Refund



INTENDED TO: paying user PSP and payee PSP

Mandatory

Version 7.0 Refund

05

The user must be offered the possibility of making partial refunds of amounts received.

06

The "Description" field is optional, but must be available to be filled out by the user.
- In creating the pacs.004 message, the text of the "Description" field must be entered in the "informationBetweenUsers" field.

07

Providing proof of the amount refunded during the period established in regulation, containing at least the name and Individual Tax ID - CPF (masked or unmasked) / Business Tax ID - CNPJ of the refund recipient, refund recipient PSP name, date of the original transaction, amount of the original transaction, date of refund, amount and ID of refund and ID of the original transaction. The message and minimum fields that must appear to the user are shown on the screen to the right.
- The ID / transaction refers to the "EndtoEndID" contained in the original pacs.008 message;
- The "Description" corresponds to the "informationBetweenUsers" field of the pacs.004 message;
The "Description" field must not contain HTML tags. The application of the user sending the refund must display the characters in the "Description" field literally, and therefore, must not render any links or dynamic content.

Recommended

08

The full amount of all refunds made for a given transaction must be easy for the user to see.

09

Before the option to confirm the refund, the balance of the transaction account may be made available to the user.

The sequence of screens for the refund process is as follows:

- Refund Screen:** Displays the current balance (R\$ 1,000.00). It includes a section for "INFORMATION ON THE ORIGINAL AMOUNT RECEIVED" with details like Name, Date, ID, CPF/CNPJ, PSP, and Identifier. Below this is a field for "Amount to be returned (fully or partially)" and an optional "Description" field. Callout 05 points to the amount field, and callout 06 points to the description field.
- Receipt Screen:** Shows a "PIX CONFIRMED" status. It lists transaction details: ID / Transaction, Date / time, Amount refunded, Updated amount, and Description. It also includes "INFORMATION ON THE ORIGINAL AMOUNT RECEIVED" with details like Amount received, ID / transaction, Payer, CPF/CNPJ, Date / time, Original amount, PSP, and Identifier. Callout 07 points to the transaction ID.
- Pix statement / Refund Screen:** Displays a summary of the refund, including the original transaction details and the refund details. Callout 08 points to the refund details section.
- Refund Confirmation Screen:** Shows the final confirmation screen with buttons for "Save to mobile phone", "Share", and "Refund". Callout 09 points to the "Refund" button.

INTENDED TO: paying user PSP and payee PSP

Mandatory

Version 7.0 Refund

Settlement error messages must be specific and clear to the user, so that the actual reason for the refund transaction not to have been processed is clearly shown. Mandatory messages: error messages in the refund process must show that the transaction has not been completed and specify the problem occurred at least in cases of details incompatible with the original transaction, 90-day period elapsed and amount greater than the original transaction.

Examples:

- Refund not completed. Details incompatible with the original transaction;
- Error when processing the refund, please make sure details are entered correctly;
- Error when refunding the Pix, please check if the details are correct;
- Refund not completed. Refunds are limited to transactions made within the last 90 days;
- Error when refunding the Pix because the 90-day time period has elapsed;
- Refund not completed. Amount of Refund(s) greater than the original transaction;
- Error refunding Pix. Please, check the amount entered;
- Please, try another amount, insufficient funds;
- Refund not completed. Balance not sufficient; and
- You are out of funds to complete this Pix transaction;

10

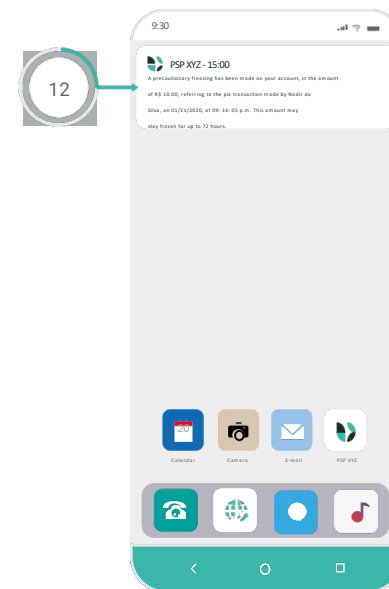
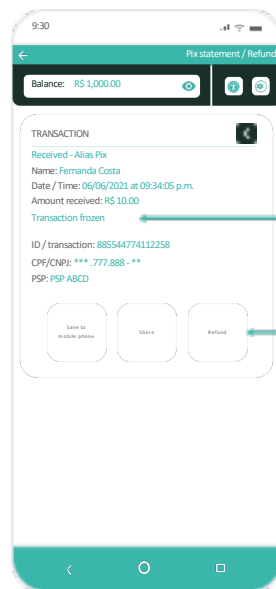
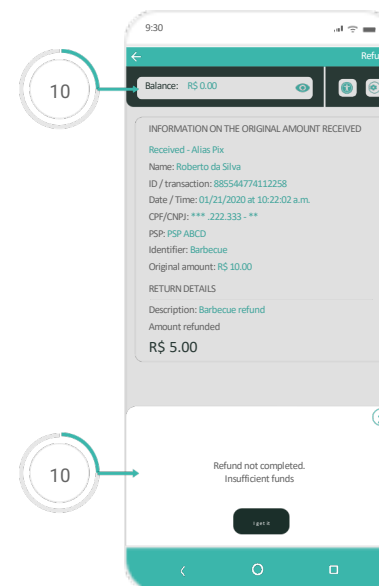
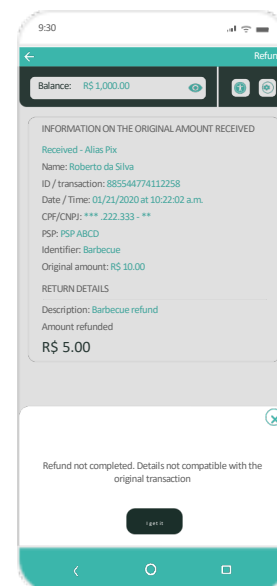
11

In the case of precautionary freezing, the recipient's PSP must provide the possibility of full refund of funds by the receiving user, but partial refund in this case is not allowed.

12

The user receiving the original transaction must be immediately notified of the precautionary freezing on the account. The notification must contain at least the following information:

- Reason for freezing;
- Amount frozen;
- Name of paying user;
- Date / hour / minute / second (Brasilia time zone) of the original transaction; and
- Maximum freezing time (72 hours).



Payee

INTENDED TO: paying user PSP and payee PSP

Mandatory

The receiving user of the original transaction must be immediately notified about freezing in the account, arising from a notice of violation associated with a request for refund. The notification must contain at least the following information:

- Reason for freezing;
- Amount frozen;
- Name of paying user;
- Date / hour / minute /second (Brasilia time zone) of the original transaction;
- Original transaction amount; and
- Maximum freezing period (11 days).

The recipient of the original transaction must be immediately notified when the frozen amount is released and credited to the account. The notification must contain at least the following information:

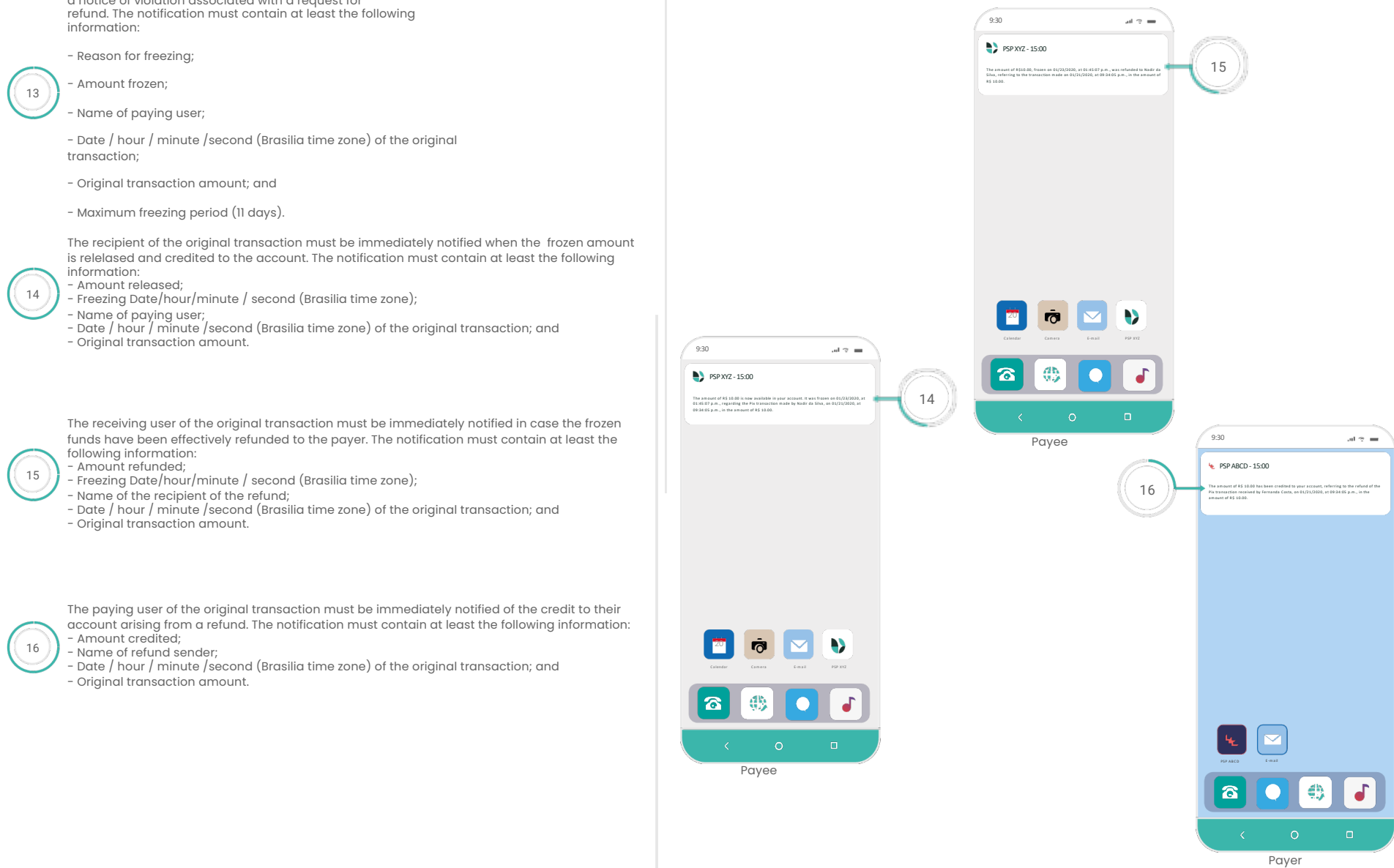
- Amount released;
- Freezing Date/hour/minute / second (Brasilia time zone);
- Name of paying user;
- Date / hour / minute /second (Brasilia time zone) of the original transaction; and
- Original transaction amount.

The receiving user of the original transaction must be immediately notified in case the frozen funds have been effectively refunded to the payer. The notification must contain at least the following information:

- Amount refunded;
- Freezing Date/hour/minute / second (Brasilia time zone);
- Name of the recipient of the refund;
- Date / hour / minute /second (Brasilia time zone) of the original transaction; and
- Original transaction amount.

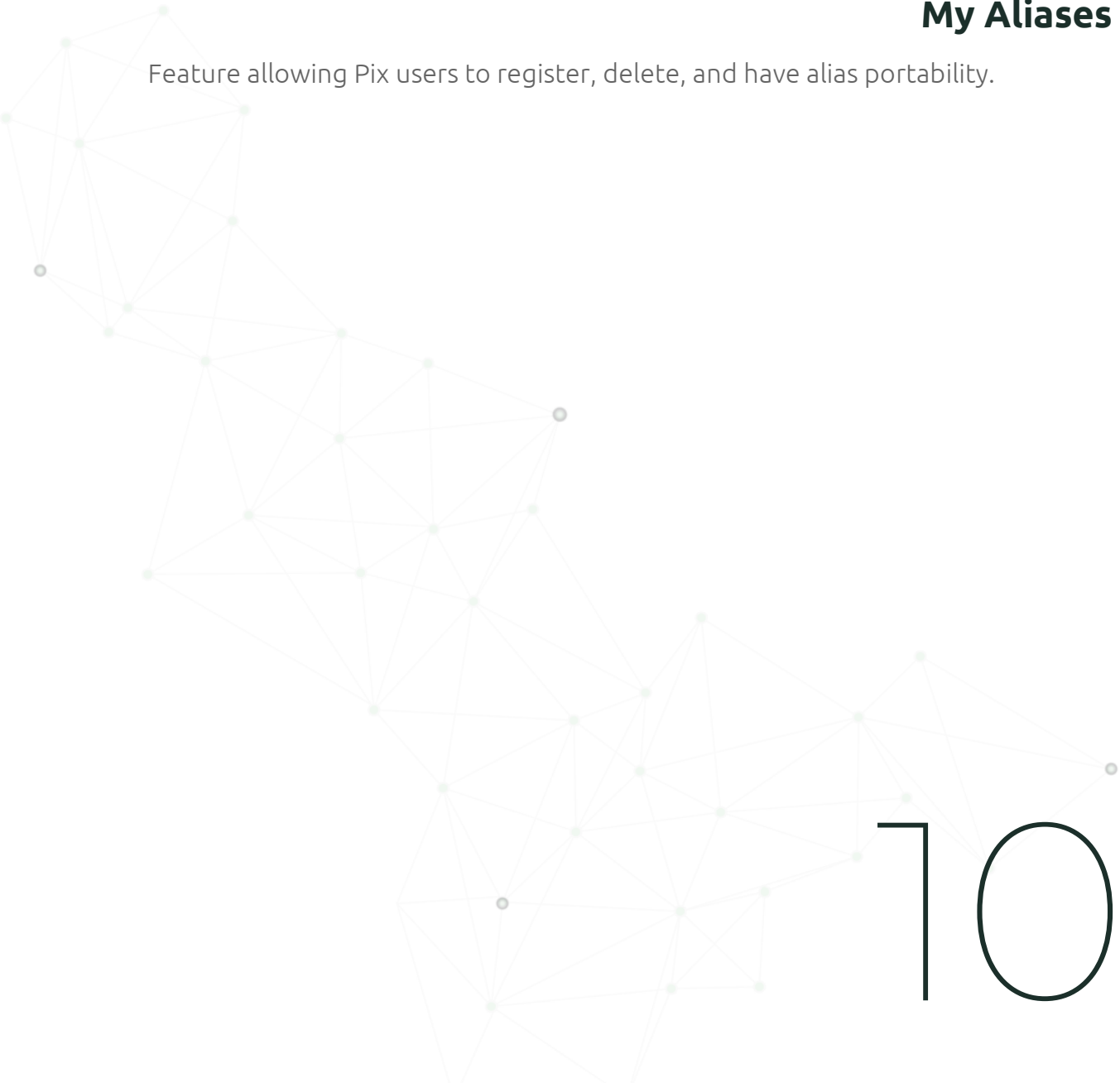
The paying user of the original transaction must be immediately notified of the credit to their account arising from a refund. The notification must contain at least the following information:

- Amount credited;
- Name of refund sender;
- Date / hour / minute /second (Brasilia time zone) of the original transaction; and
- Original transaction amount.



My Aliases

Feature allowing Pix users to register, delete, and have alias portability.



10

Mandatory

Version 7.0 My Aliases

01

When a user accesses My Aliases for the first time, it is essential that the user receives information on the alias, which must contain at least the following:

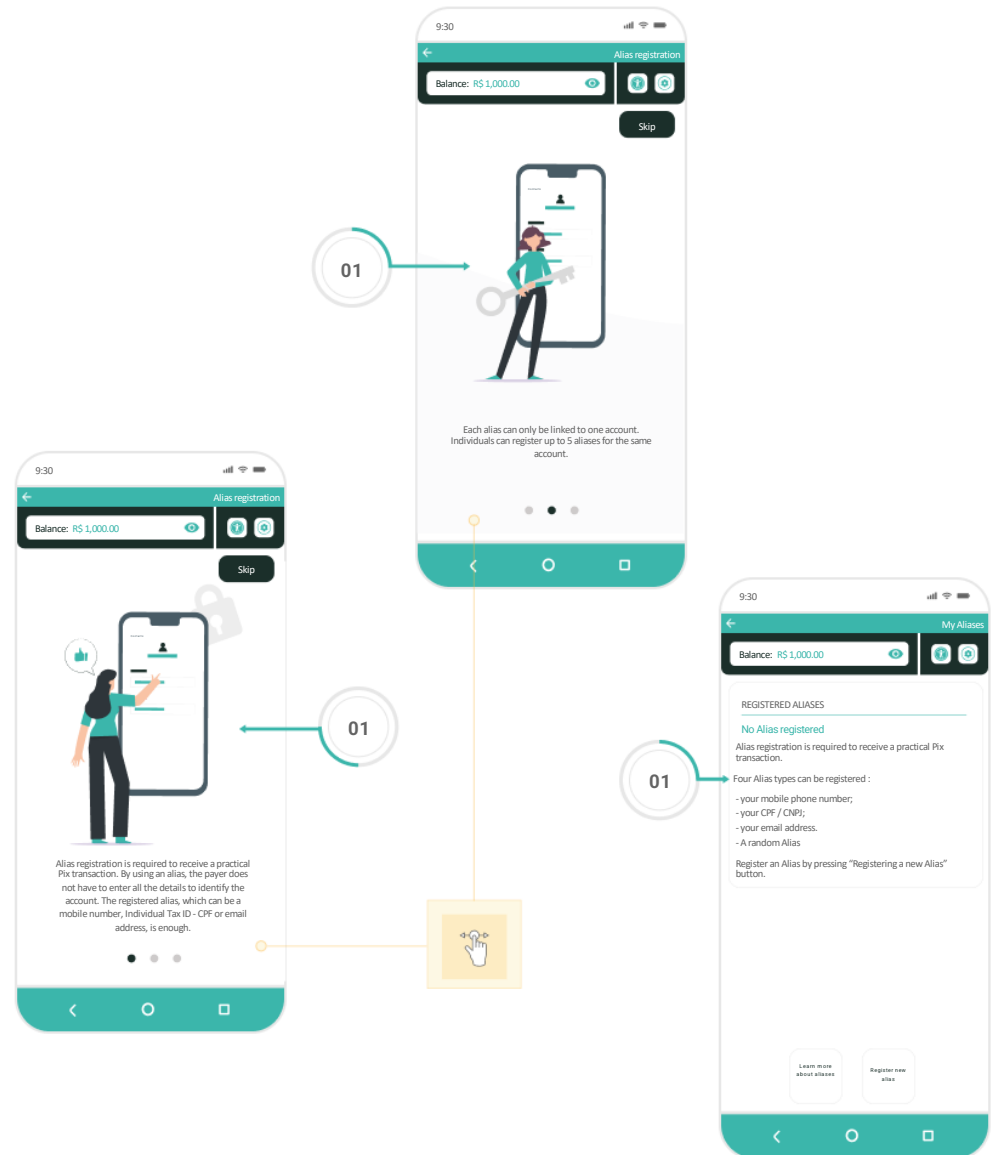
- That the alias easily identifies the recipient and facilitates the payment or transfer experience;
- Types (mobile number, email, Individual Tax ID - CPF/ Business Tax ID - CNPJ, random alias);
- Restriction that each alias can only be linked to a single account;
- That up to 5 aliases can be registered to the same account.

02

Whenever an alias is registered, a mandatory consent message must appear informing at least that paying users who know the alias will be able to view the following payee details when sending payments:

- Full name; and
- Individual Tax ID - CPF masked (ex:**.777.888-**).

In case of QR Code initiated Pix transactions, at the payer's PSP discretion, the name of the payment service provider to which the alias is linked may be displayed. In addition, the consent message must inform that all other Pix users who have the user's email or mobile phone number details will know that this email and/or this mobile phone number has been registered as a Pix alias.



INTENDED TO: paying user PSP and payee PSP

Mandatory

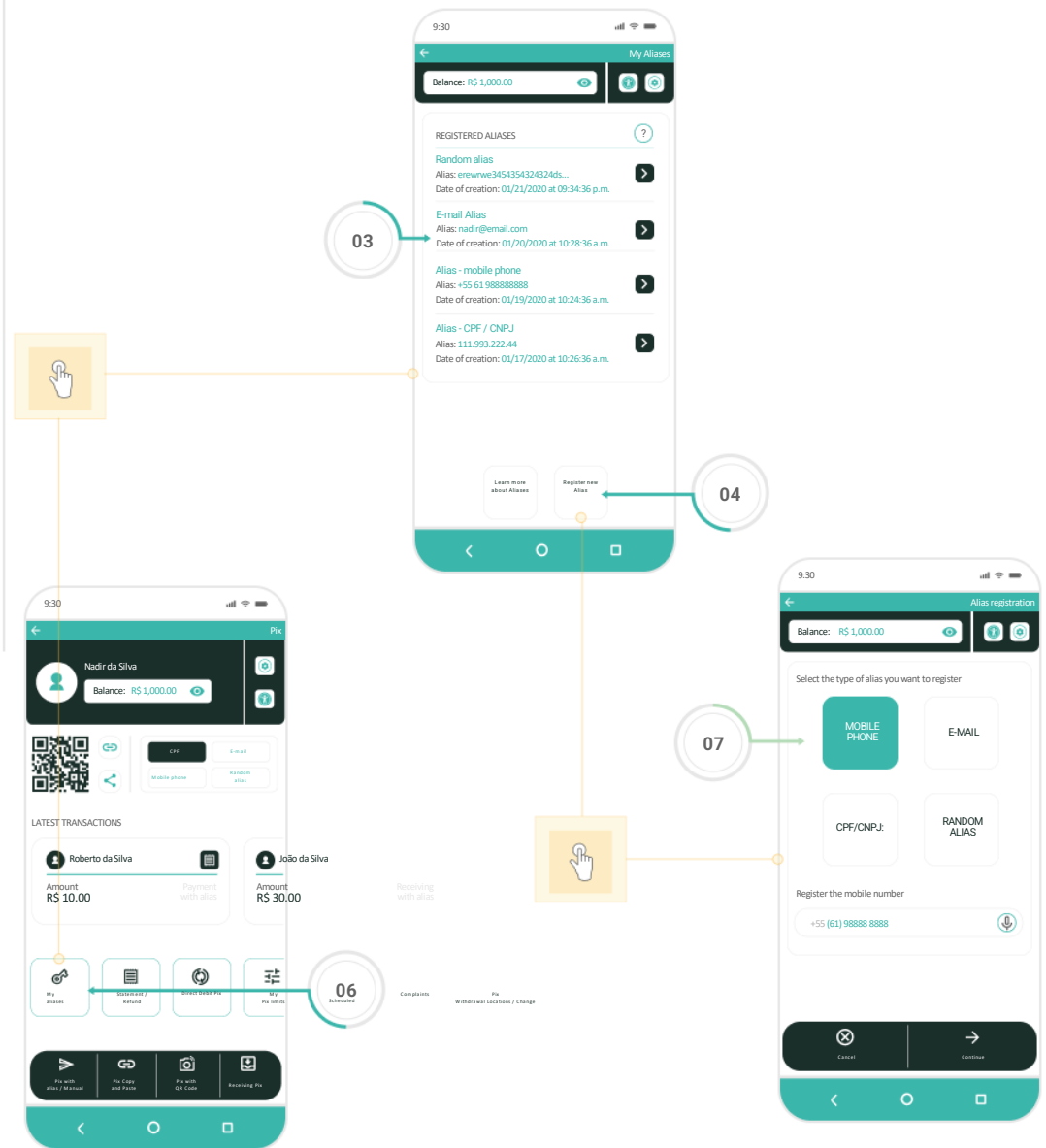
- 03 Aliases registered in the transaction account must be available to be managed by the user.
- 04 The user must be able to include and exclude the four possible types of aliases (mobile phone number, email, Individual Tax ID – CPF/ Business Tax ID – CNPJ and random key).
- 05 There must be no time limit for the user to request exclusion of aliases. Exclusion is done during DICT opening hours.
- 06 Access to the "My Aliases" feature must be fast and clear to the the user. Registration, exclusion and portability options must be provided to the user.

Recommendations

- 07 The screens to be built must show examples of the four user experiences (registration, exclusion, portability and claims), to the various alias types.

Version 7.0

My Aliases



INTENDED TO: paying user PSP and payee PSP

Mandatory

Version 7.0 My Aliases

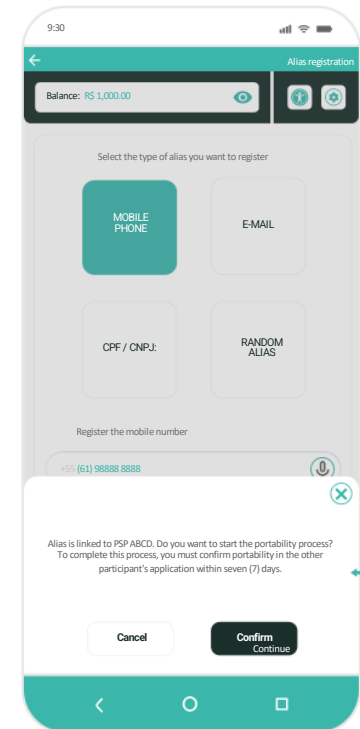
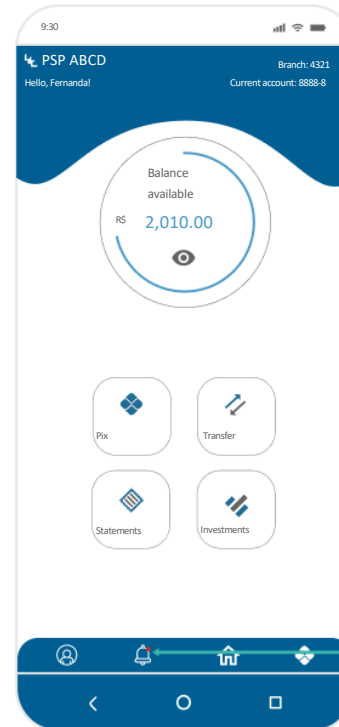
Portability and claim of ownership process: whenever a user tries to register an alias that has already been registered in the DICT, the PSP must ask if the user wants to initiate the portability process, if the alias is linked to the user's own Individual Tax ID - CPF, or the claim of ownership process, if the alias is linked to the Individual Tax ID - CPF of another user. The mandatory portability message must show that the alias is already in use, to which PSP the alias is linked, ask for consent to portability and inform how long or the time frame.

Examples:

- Alias linked to PSP XYZ. Would you like to start portability? To bring your alias to [PSP name], a confirmation in the application where the alias is already registered is required until [date] / Alias associated with another account. Would you like to bring your alias to [PSP name]? Portability must be confirmed at the institution where the alias is active within 7 days. The mandatory ownership claim message must explain that the alias is being used by another user, ask for consent to the claim process, and inform how long or the time frame; and
- Alias registered by another user. Would you like to claim usage? The time frame for completing this process is up to 30 days. Would you like to claim this alias? It is being used by someone else. This process, called a claim, may be completed by [date].

Recommended

In the portability process, the PSP receiving the alias can send messages to the user, guiding the user to access the Pix environment of the other participant to confirm the portability request, within seven (7) days.



INTENDED TO: paying user PSP and payee PSP

Mandatory

10

The donor PSP must immediately communicate the beginning of the portability process to the user upon access to the Pix environment. The mandatory message must be sent at least once to communicate that a portability process has been requested, and must inform the alias and how long or time frame for confirmation, as well as show the option to confirm or cancel portability. Sending the mandatory message more than once during the time period awaiting confirmation or cancellation of portability is the donor PSP discretion.

Examples:

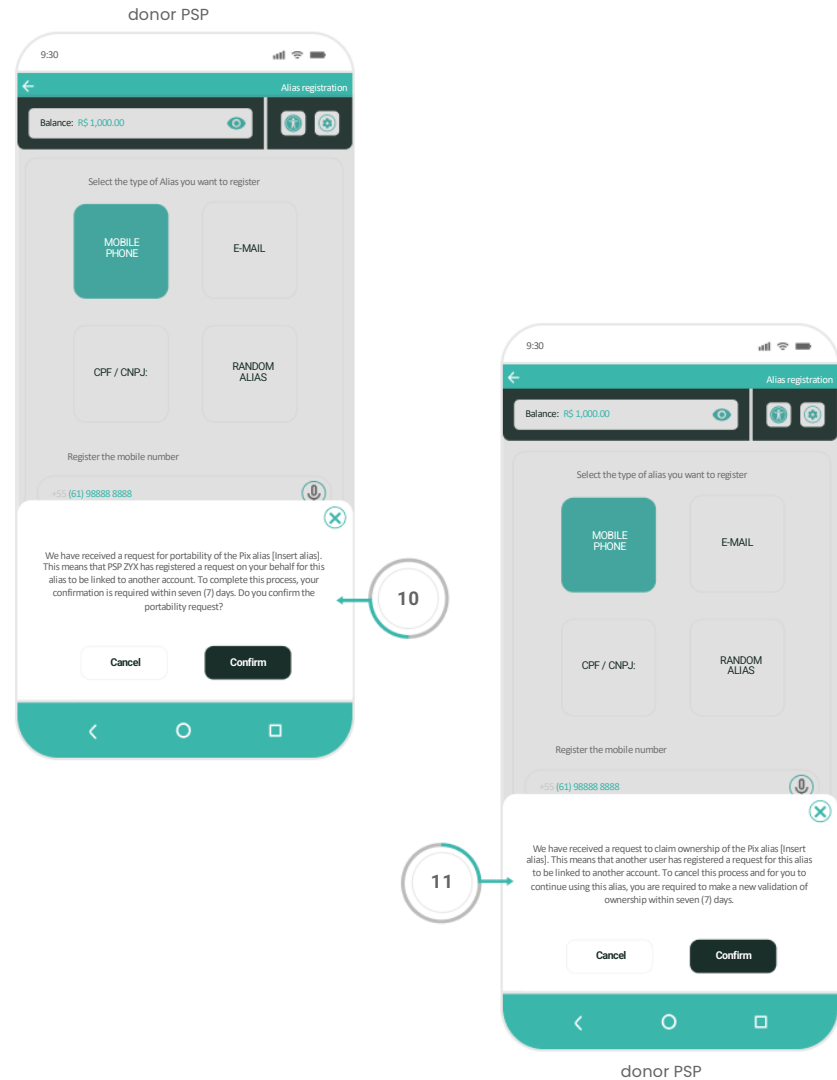
- We have received your request for portability of alias [alias]. If you really want to change, you have until [date] to confirm, but we hope you will continue with us!
- We have received a request for portability of Pix alias [Insert alias]. This means that PSP ZYX has registered a request on your behalf for this alias to be linked to another account. To complete this process, your confirmation is required within 7 days.

11

The donor PSP must immediately and clearly communicate the initiation of the ownership claim process to the user. The mandatory message informing that a claim of ownership process has been requested must contain the alias and how long or time frame for alias revalidation.

Examples:

- We have received a request to claim ownership of the Pix alias [alias]. This means that another user has registered a request for this alias to be linked to another account. To cancel this process and for you to continue using this alias, you are required to make a new validation of ownership within seven (7) days. / Someone else has asked to use the alias [Insert alias]. The use of this alias has been claimed by another user. If you want to continue using this alias you need to make a new validation until [date].



Mandatory

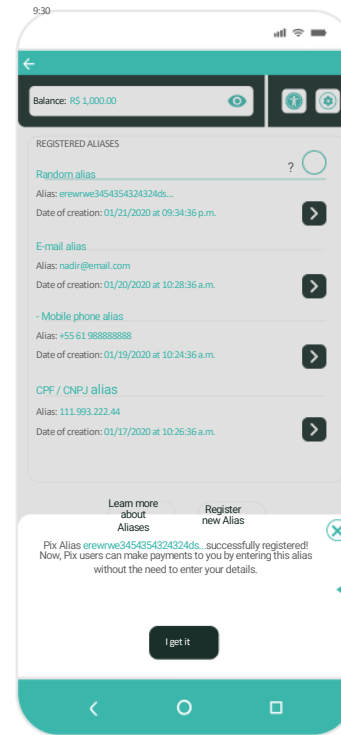
Version 7.0 My Aliases

The user must be notified by PSP of the completion (both in case of success and failure) of the registration, exclusion, change, portability and claim of ownership process. Success messages must specify at least which operation was performed and that it was successful.
Warning: the alias registration success message must not imply that to pay with Pix this alias is required, as the alias is only used for receiving.

Failure messages must specify at least which transaction has not been completed and the reason for the failure. Examples:

- Alias registered/ changed/ edited/ excluded / deleted successfully!
- There you are ! Your alias is now registered!
- Registration successful! You can now easily receive Pix transactions, just inform your alias [alias].
- Error when registering your alias. Confirmation of ownership pending. Please, try again.
- It was not possible to register your alias, as we have not been able to identify confirmation of ownership.
- The Alias [alias] is now yours! Ownership claim has been successfully completed.
- There you go! Portability completed. You can now use the alias [alias].
- Claim of alias [alias] ownership refused. The person who registered this alias confirmed that it is still in use.
- Request to change the alias to PSP ZYX refused. Portability has not been completed as we have not identified the confirmation at the home institution.

12



12

INTENDED TO: paying user PSP and payee PSP

Mandatory

Version 7.0 My Aliases

In the event of a failure in communicating with DICT, the user must be informed by means of a clear message.

Mandatory message: must clearly show that the transaction has not been completed and that there has been a technical or communication problem.

13

Examples:

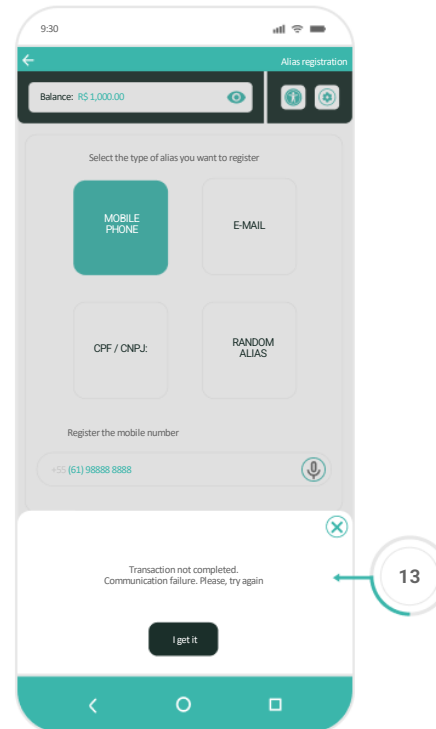
- The transaction has not been completed. Communication failure. Please, try again;
- The transaction has not been completed. We have had a technical problem. Please, try again; and
- Sorry, we have had a communication problem. Please, try again.

If the user attempts to register, exclude, change, effect portability or claim aliases at a time when the participant does not make these features available, the user must be informed of the expected period for completion or the time at which the feature will be available to the user.

Examples:

14

- Pending alias registration. Process shall be completed tomorrow by 8 a.m. (in case the attempt was made before midnight);
- Pending alias exclusion. Process shall be completed today by 8 a.m. (in case the attempt was made after midnight);
- Transaction available from 8 am to 8 pm. Please, try another time.



INTENDED TO: paying user PSP and payee PSP

My Pix Limits

Feature that allows Pix users to access and manage Pix limits, including for Pix withdrawal / Pix change, scheduled Pix and Direct Debit Pix, and register accounts or beneficiaries with different limits.



Mandatory

01

In the Pix environment, the "My Pix Limits" menu must be made available with features that allow the user to access and manage Pix transaction amount limits, including Pix Withdrawal/Pix Change, Scheduled Pix and Direct Debit Pix, and by type of beneficiary (individuals and companies). It is up to the PSP to make available the features for setting specific limits for accounts and setting specific limits for beneficiaries, noting that at least one of the two must be made available.

Information must be provided for each item in the "My Pix limits" menu, including at least the following points:

- Pix for individuals
 - The user can set the total amount of Pix transactions limit for individuals (accounts associated with Individual Tax ID - CPF) and per period (day and night).
- Pix for business
 - The user can set the total amount of Pix transactions daily limit for companies (accounts associated with Business Tax ID - CNPJ).
- Pix Withdrawal and Pix Change
 - The user can set the total amount of Pix withdrawal and Pix change transactions limit for each period (day and night);
 - It must be clear that Pix Withdrawal and Pix Change transactions amount limits are set separately from the other limits;
 - The limit of Change refers only to the portion of the transaction referring to the withdrawal of money in cash;
 - The limits may not exceed the amounts established by the Central Bank: R\$ 3,000.00 (daytime) and R\$ 1,000.00 (nighttime).
- Scheduled Pix
 - The user can set total scheduled Pix transactions amount daily limit;
 - It must be clear that Scheduled Pix transactions amount daily limit is set separately from the other limits;
- Direct Debit Pix
 - The user can set the total amount of Direct Debit Pix transactions daily limit for companies (accounts associated with Business Tax ID - CNPJ).
 - It must be clear that Direct Debit Pix transactions amount daily limit is set separately from the other limits;
- Account registration (in case this feature is available)
 - The user can register beneficiary accounts with different daily limits and manage the amounts of each of these limits; or
 - The user can register beneficiary accounts that will have a different total daily limit and manage the amount of this limit.
- Beneficiary registration (in case this feature is available)
 - The user can register beneficiaries with different daily limits and manage the amounts of each of these limits; or
 - The user can register beneficiaries that will have a different total daily limits and manage the amount of these limits.

02

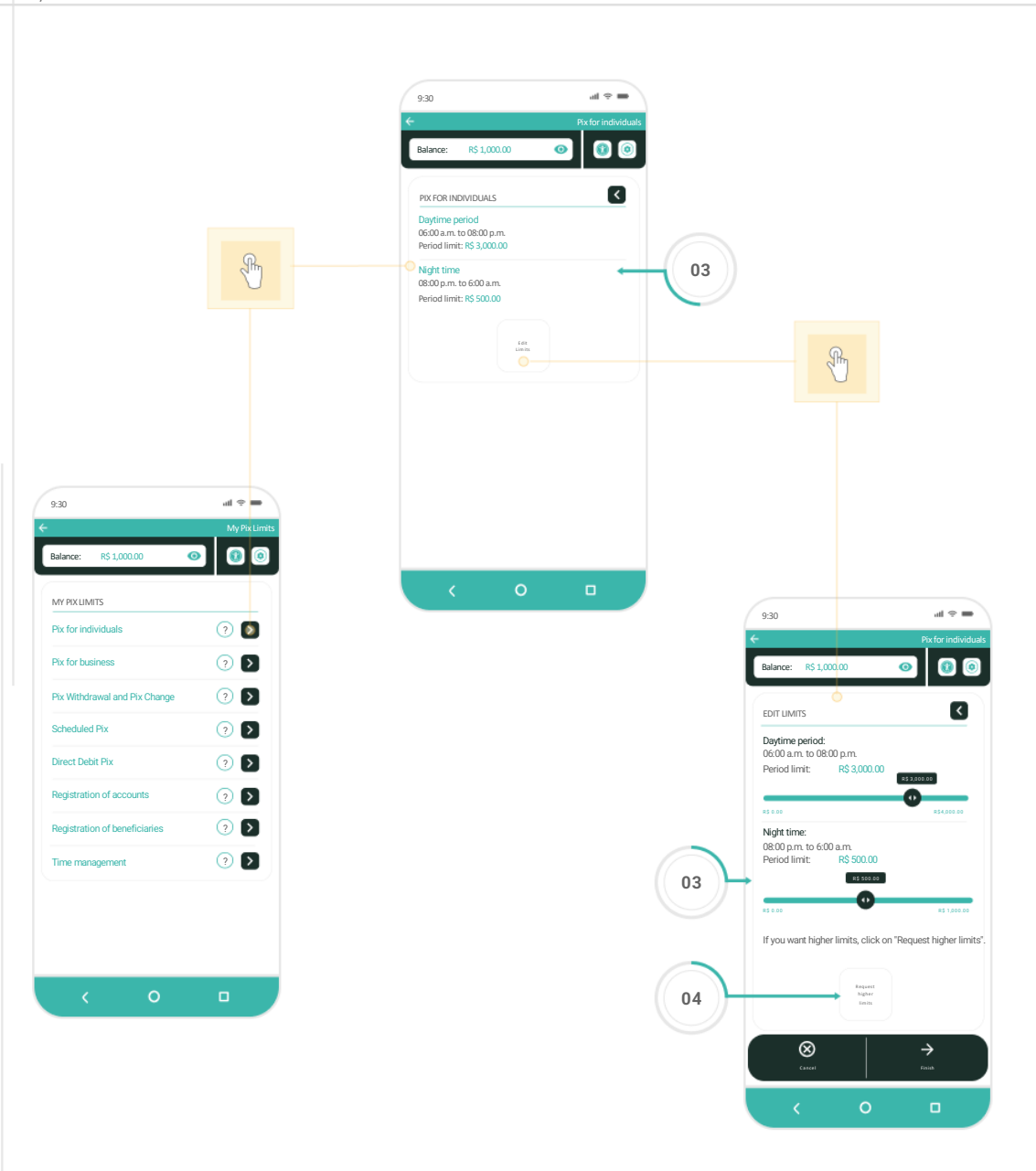


Mandatory

- 03

The limit management feature must allow the user to search and edit the limit amounts of Pix transactions, including Pix Withdrawal/Pix Change, Scheduled Pix, and Direct Debit Pix.
- 04

The limits management feature for individuals, for companies, for Scheduled Pix and for Direct Debit Pix must allow the user to request limits greater than those available for editing (that is, beyond the parameters defined by the Central Bank), being up to the the paying PSP to meet these requests.



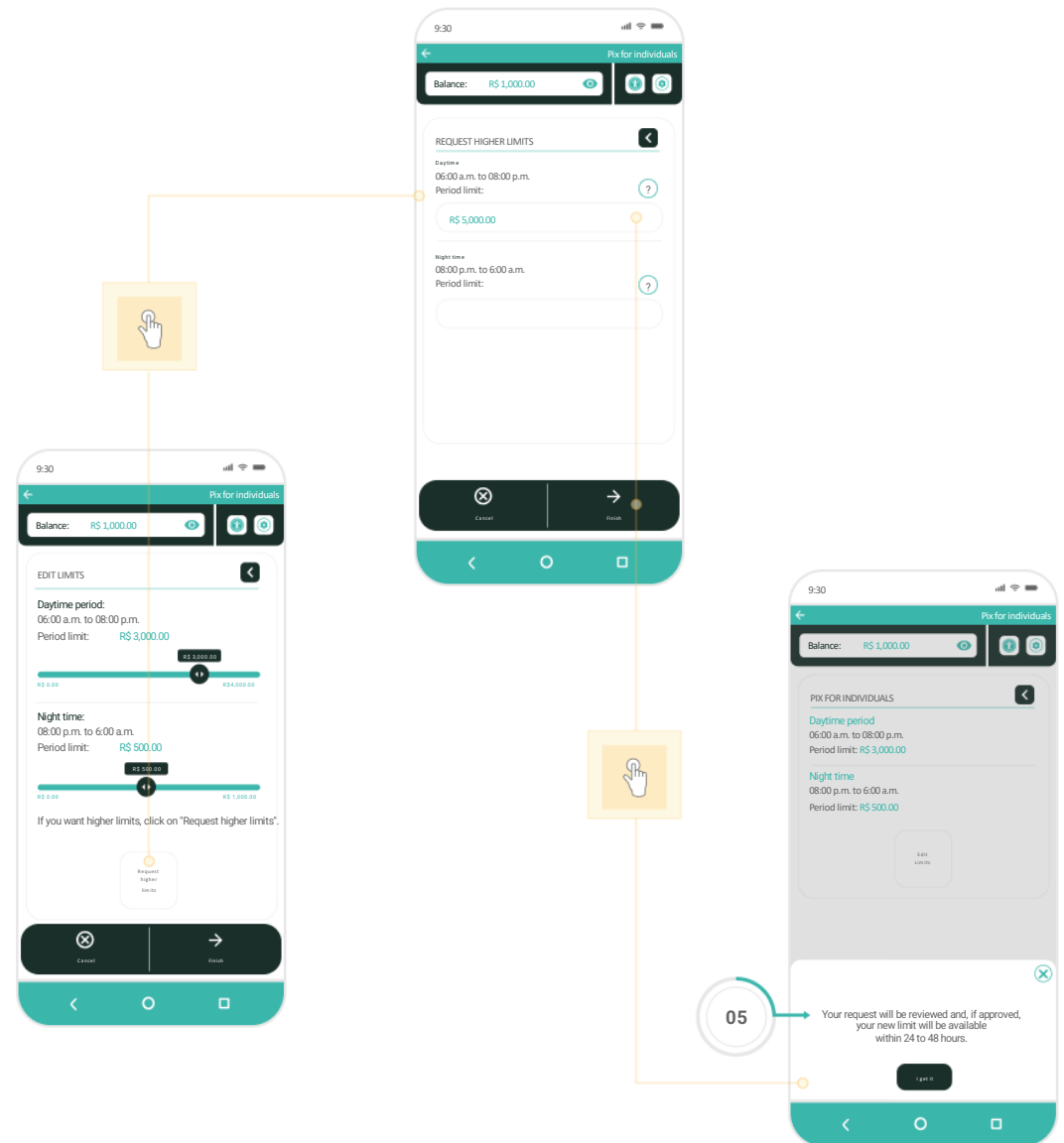
Mandatory

05

When requesting any limit increase, except for Direct Debit Pix, the user must be informed that the change will be processed within 24 to 48 hours and, in case the requested limit is greater than the reference amount set by the Central Bank, the user must be informed that the increase is subject to approval by the paying PSP.

06

When requesting Direct Debit Pix limit increase, the user must be informed that the change will be processed within 08 hours and, in case the requested limit is greater than the reference amount set by the Central Bank, the user must be informed that the increase is subject to approval by the paying PSP.

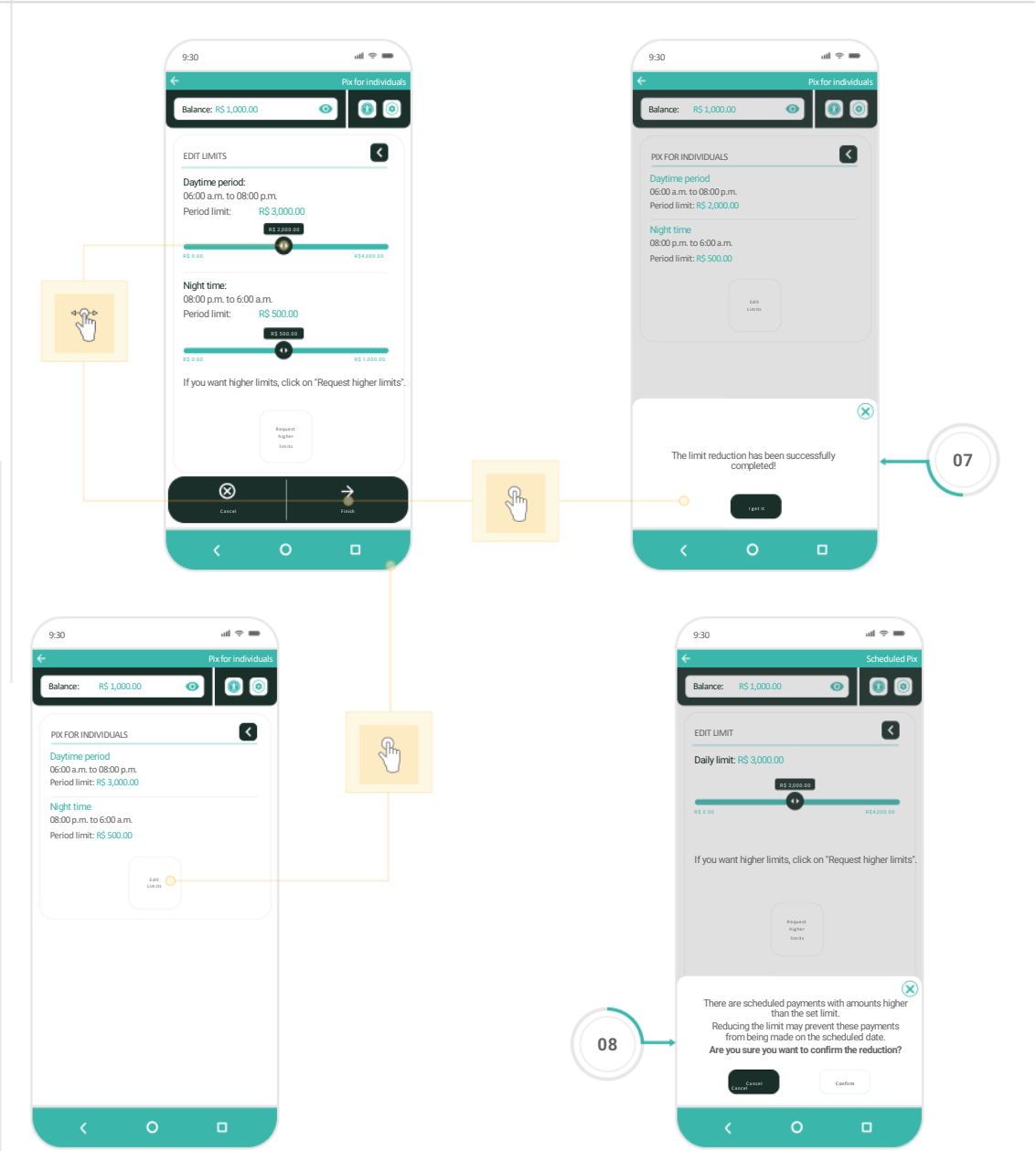


Mandatory

- 07

In the event that the user requests a limit reduction, the PSP must immediately inform that the reduction has been successfully completed.
- 08

The user must be informed if requests to reduce Scheduled Pix limits may lead to preventing the settlement of already Scheduled Pix transactions. In such case, before proceeding with the limit reduction, the PSP must send a message informing the user of such risk and ask if the user still wants the request to be completed.

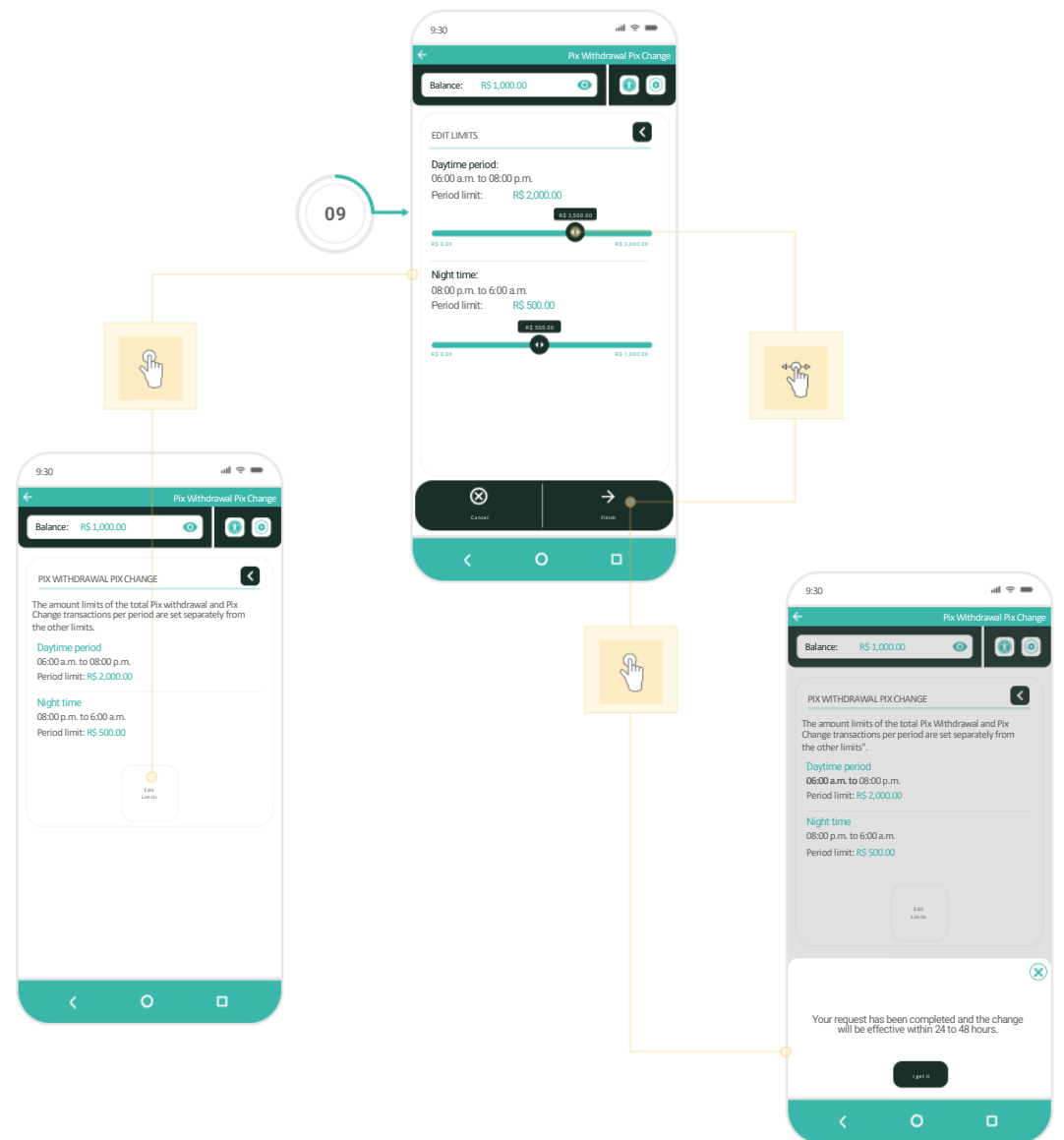


Mandatory

09

Pix Withdrawal and Pix Change limits must not be higher than those determined by the Central Bank of up to R\$ 3,000.00 and up to R\$ 1,000.00 for the daytime and the night time transactions, respectively.

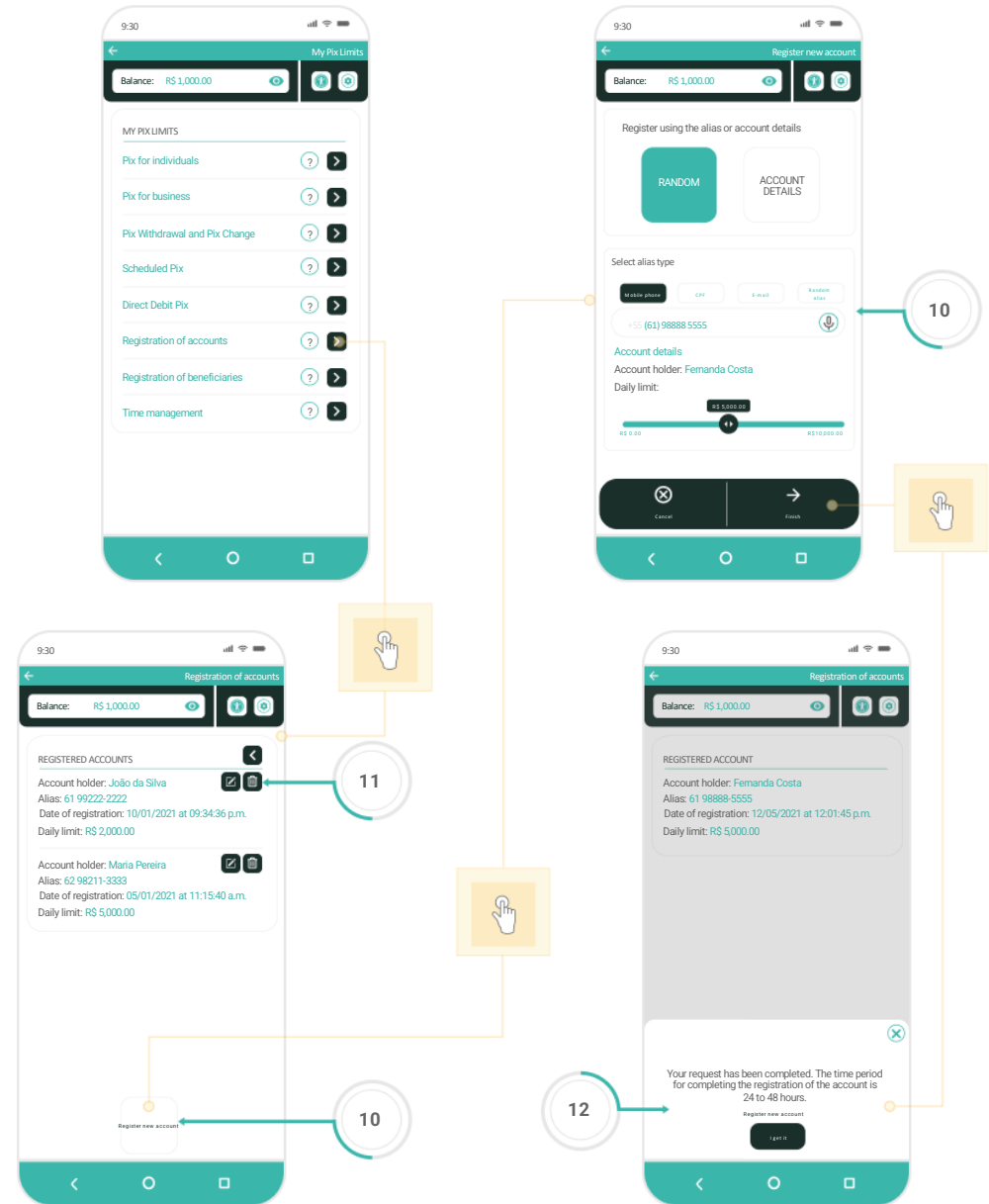
Version 7.0 My Pix Limits



INTENDED TO: paying user PSP

Mandatory

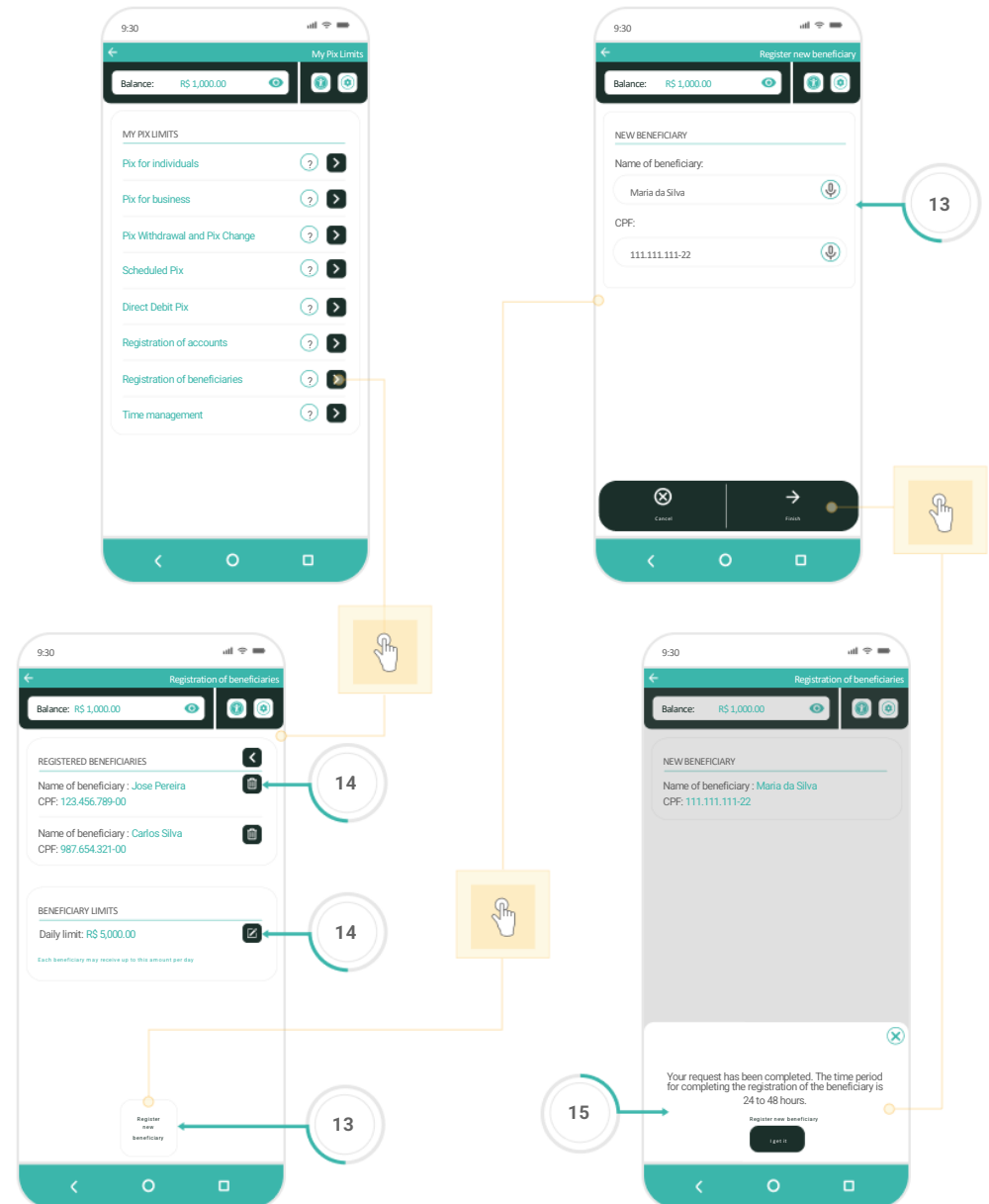
- 10 If available, the account registration feature must allow the user to register beneficiary accounts of the same account holder or of different account holders with different daily limits for each account, by using a Pix alias or account details. At the discretion of the PSP, different daily limits applicable to all registered accounts may be used.
- 11 The account registration feature must allow easy change of registered limits and exclusion of accounts.
- 12 When requesting the registration of a new account, the user must be informed that the registration process will be completed within 24 to 48 hours.



Mandatory

Version 7.0 My Pix Limits

- 13 If available, the beneficiary registration feature must allow the user to register beneficiaries with different daily limits. At the discretion of the PSP, a different daily limit applicable to all registered beneficiaries may be used.
- 14 The beneficiary registration feature must allow easy change of registered limits and exclusion of beneficiaries.
- 15 When requesting the registration of a new beneficiary, the user must be informed that the registration process will be completed within 24 to 48 hours.



INTENDED TO: paying user PSP

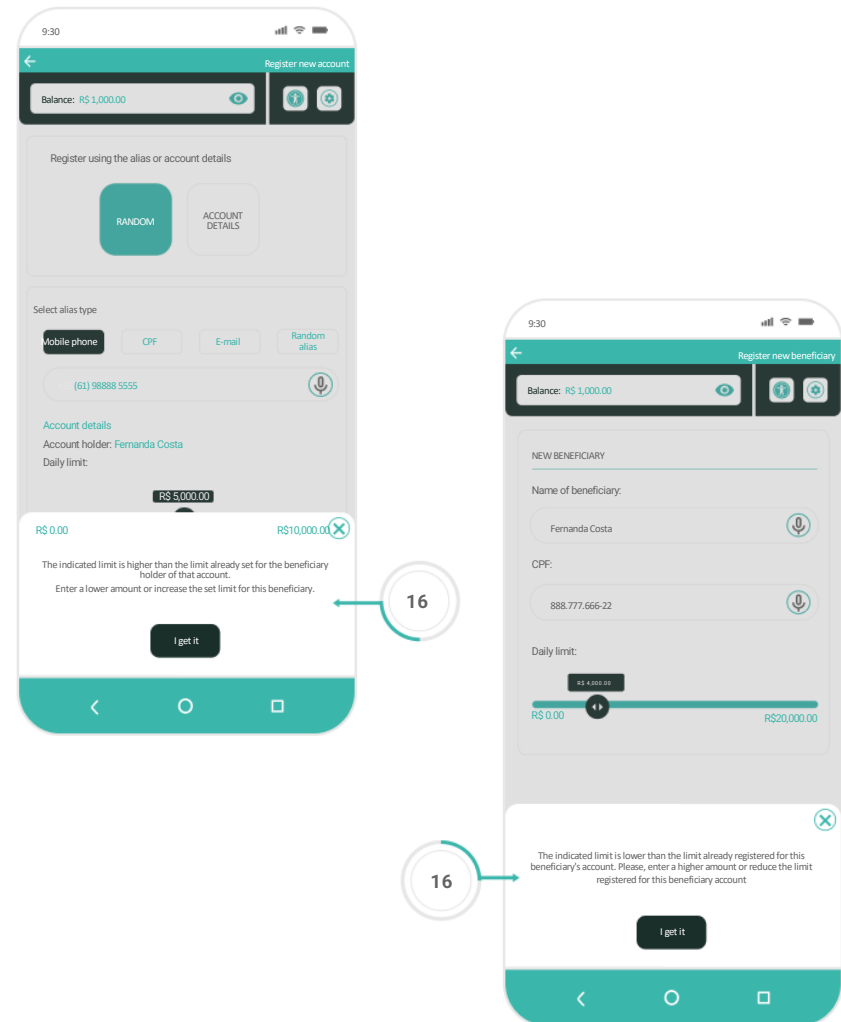
Mandatory

If the PSP provides both features for registration of specific limits (accounts and beneficiaries), the user must be informed about not being able to set limits per account or per beneficiary, in case there is an incompatible pre-set limit.

Examples:

- If the limit indicated for a beneficiary's account is higher than the limit already set for that beneficiary: "the indicated limit is higher than the limit set for the beneficiary holding that account. Please, enter a lower amount or increase the set limit for this beneficiary".
- If the limit indicated for a beneficiary is lower than the limit already set for that beneficiary's account: "the indicated limit is lower than the limit set for that beneficiary's account. Please, enter a higher amount or reduce the limit set for this account."

16

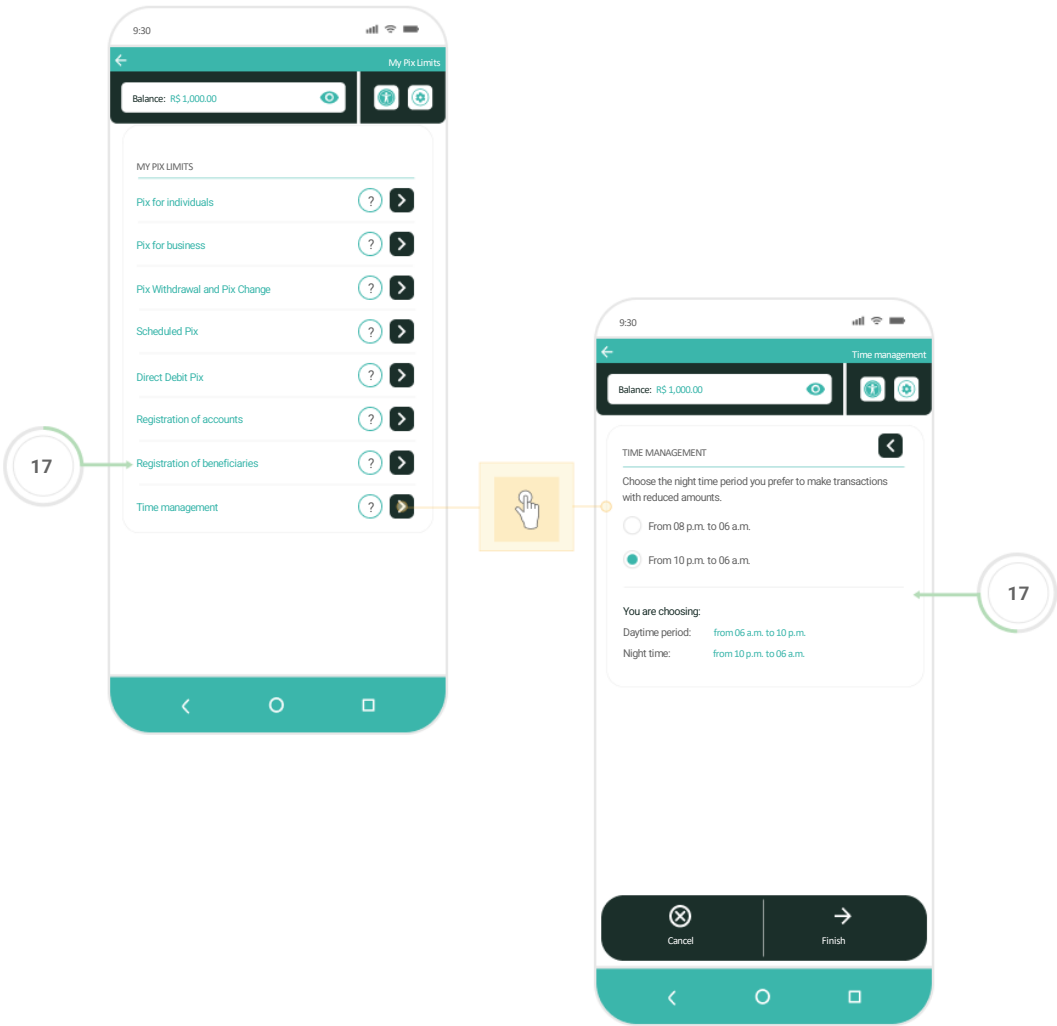


Recommended

17 The limit management feature may allow the user to change the beginning of the night time period to 08:00 p.m. or 10:00 p.m.

Mandatory

18 When requesting to change the beginning of the night time period, the user must be informed that the change will be effective within 24 to 48 hours.



Scheduled Pix

Feature allowing one-time schedule and recurring schedules of Pix transactions.

12

Mandatory

Version 7.0 Scheduled Pix

01 The option of scheduling Pix transactions must be made available to the paying user, including for non-business days.

02 Prior to confirmation of the one-time scheduled Pix transaction, details for verification, according to the type of transaction initiation chosen, must be displayed to the paying user. Specification for such details are found under chapters "Pix with Pix Alias", "Pix with manual entry of transactional account details" and "immediate payments or payments with due date using dynamic QR Code". For initiation using alias and account details, the scheduled date for the payment must also appear.

03 For one-time scheduled payments made using a Pix alias or manual entry of transaction account details, the PSP must provide proof of scheduling to the paying user containing, at least, the scheduled date for payment, the amount, the date on which the scheduling was made, as well as the name and Individual Tax ID - CPF (masked or not) / Business Tax ID - CNPJ details of the paying and receiving users and the "description" field (whenever it is filled out).

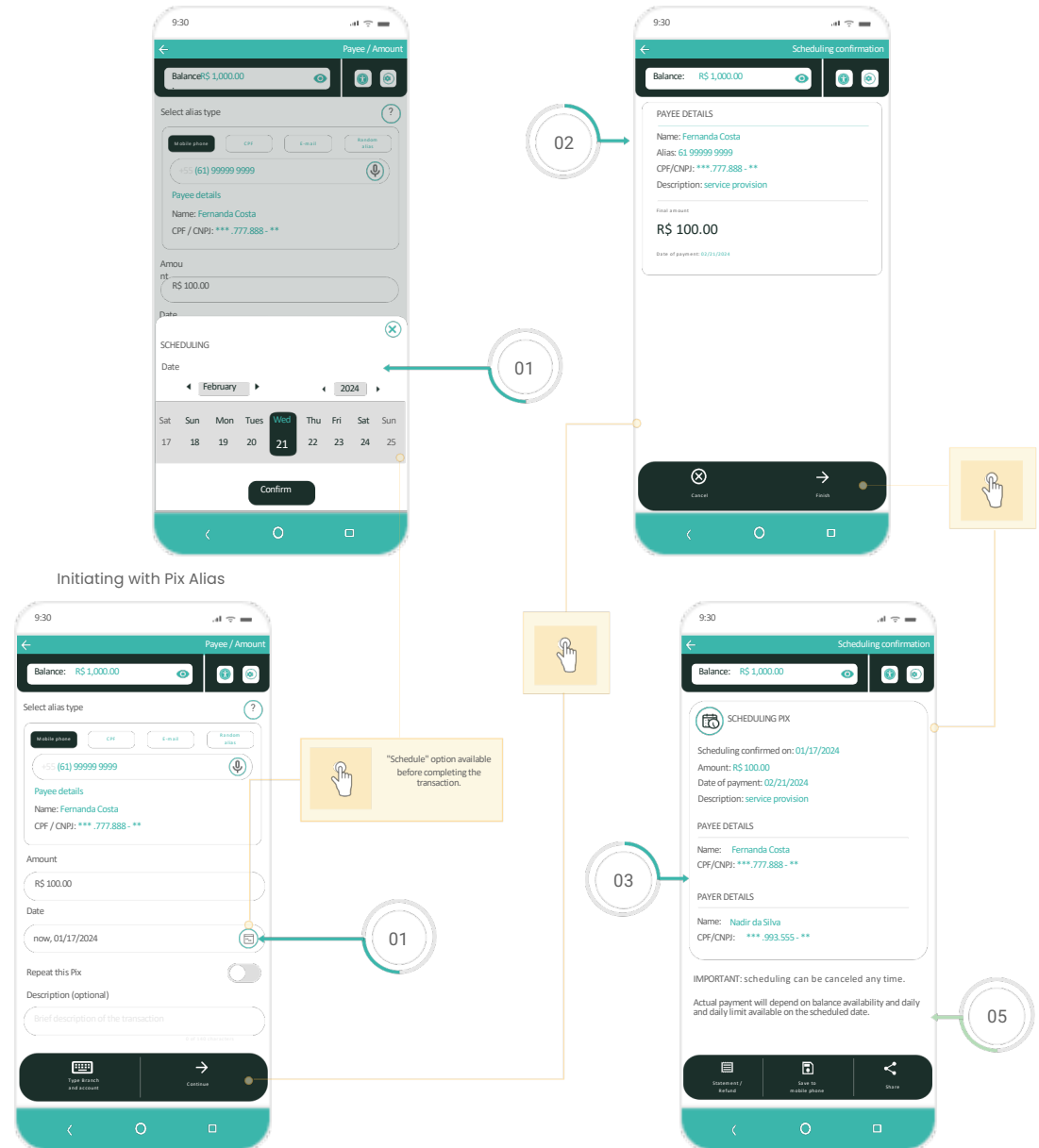
- The "Description" field refers to "InformationBetweenUsers" of the pacs.008 message;
- The "Description" field must not contain HTML tags. The paying user's application must display the characters in the "Description" field literally, and therefore, must not render any links or dynamic content.
- When the transaction involves a PSI, the name of the PSI must appear on the confirmation.

04 For one-time scheduled transactions made using dynamic QR code, the PSP must provide proof of scheduling to the paying user containing, at least, the scheduled date for payment, the amount, the date on which the scheduling was made, the name and Individual Tax ID - CPF (masked or unmasked) / Business Tax ID - CNPJ of the paying and receiving users, message from the "Identifier" field (TxId), whenever it is filled out, as well as the required information of the dynamic QR Code payload, depending on the type of payment.

- When the transaction involves a PSI, the name of the PSI must appear on the confirmation.

Recommended

05 When providing scheduling confirmation proof, the PSP may inform that the completion of the transaction will depend on the account balance and daily limit available on the scheduled date.



INTENDED TO: paying user PSP

Mandatory

06 An option for scheduling recurring Pix transactions must be made available to the paying user, allowing at least, weekly and monthly recurring payments.

07 For setting the recurring scheduled payments, the PSP must offer the user at least one of the following options: number of desired repetitions and end date of transactions.

08 Prior to confirmation of the recurring scheduled Pix transaction, details for verification, according to the type of transaction initiation chosen, must be displayed to the paying user. Specification of such details are available under chapters "Pix with Pix alias" and "Pix with manual entry of transactional account details". The date of the first Pix, the frequency of recurrence, the number of repetitions (if informed) and the date of the last Pix (if any) must also be displayed.

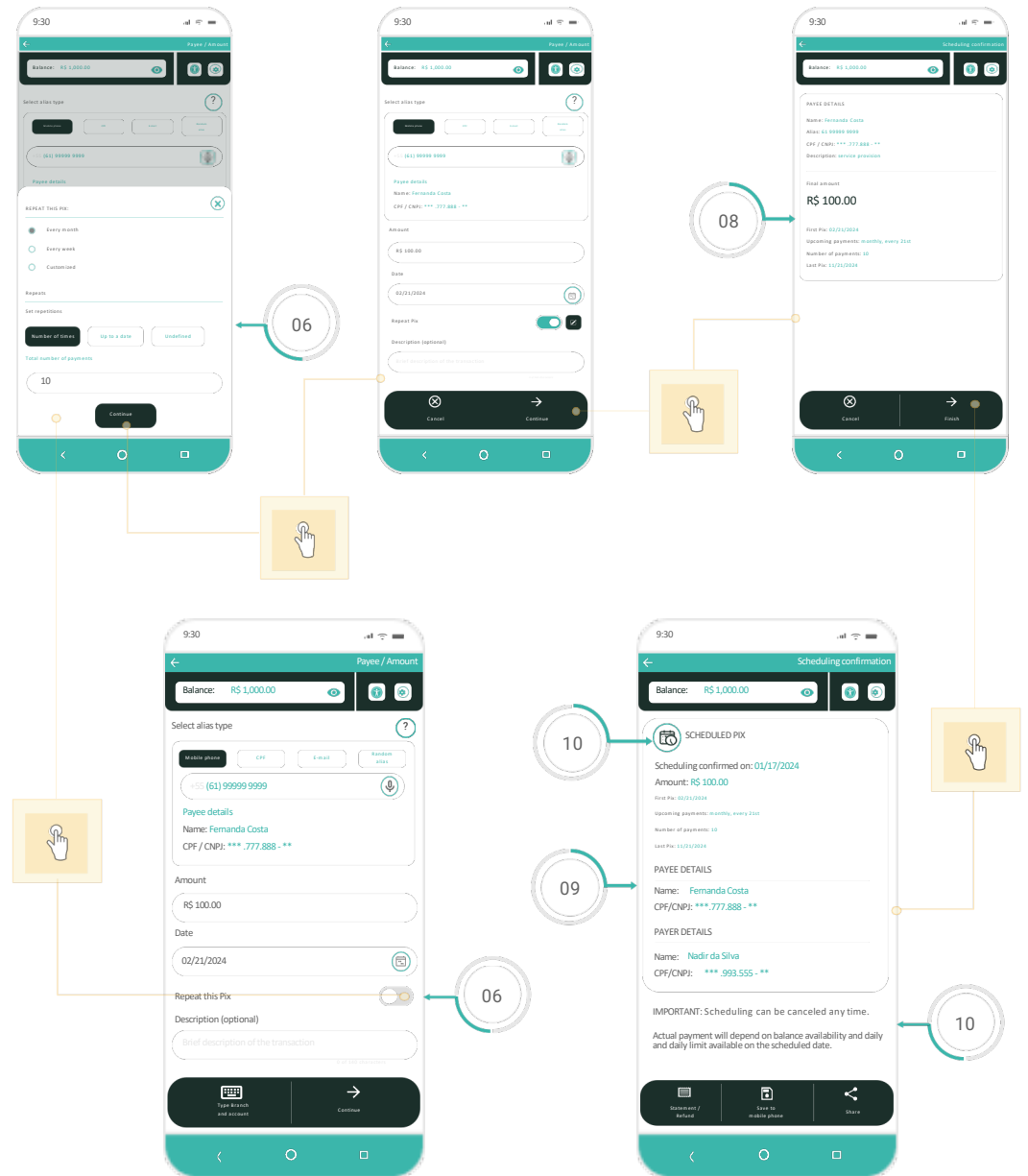
09 For recurring scheduled payments using a Pix alias or manual entry of transaction account details, the PSP must provide a scheduling confirmation to the paying user containing, at least the date on which the scheduling was made, the amount, the date of the first Pix, the frequency of recurrence, the number of repetitions, if informed, and the date of the last Pix (if any), as well as the name and Individual Tax ID – CPF (masked or unmasked)/Business Tax ID – CNPJ of the paying and receiving users and the "description" field (whenever filled out).

- The "Description" field refers to "InformationBetweenUsers" of the pacs.008 message;
- The "Description" field must not contain HTML tags. The paying user's application must display the characters in the "Description" field literally, and therefore, must not render any links or dynamic content.
- When the transaction involves a PSI, the name of the PSI must appear on the confirmation.

10 The one-time or recurring scheduling confirmation must contain the term "Pix Scheduling" and "calendar clock" type icon highlighted at the top of the document, in order to expressly set it apart from payment receipts. Clear and highlighted information must also appear showing that the scheduling can be canceled any time.

Recommended

11 The PSP may offer the paying user a feature allowing for customizing recurring scheduled payments for additional periods beyond the mandatory ones. The PSP may also offer, at its discretion, the choice of recurring schedule of transactions for an indefinite period of time.



Mandatory

12

In cases of recurring scheduled payments where the first Pix is an immediate transaction, the PSP must provide proof of payment containing, at least, in addition to the information required according to the type of transaction initiation chosen, the following data:

- Frequency of recurrence;
- Number of repetitions (if selected); and
- Date of last Pix (if any).

The information contained in payment confirmation for each type of initiation is available under chapters “Pix with Pix alias” and “Pix with manual entry of transactional account details”.

13

A feature allowing to see scheduled transactions must be made available to the paying user. It is up to the PSP to decide how this feature is made available.

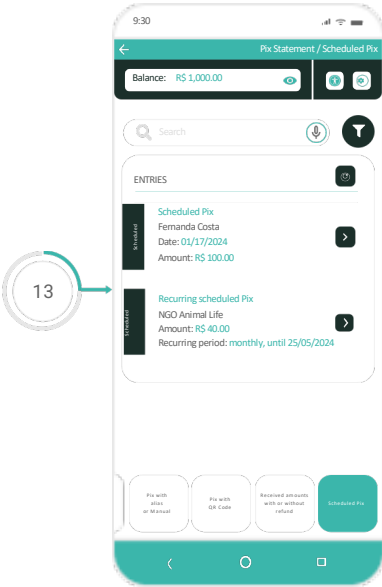
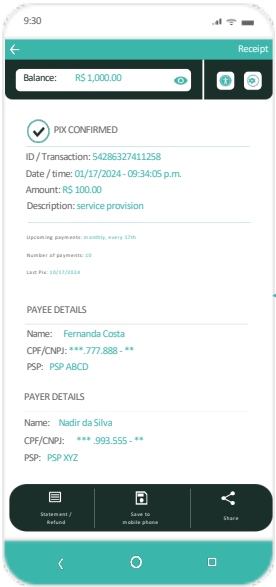
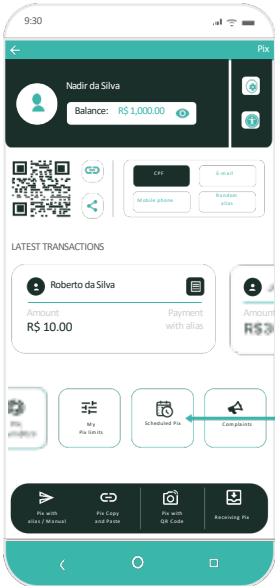
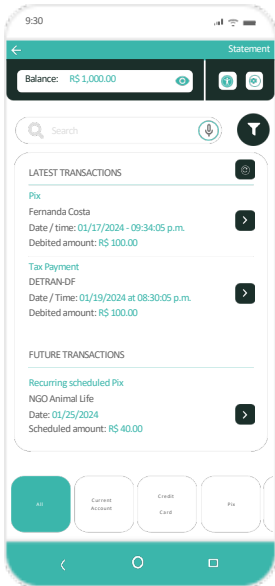
Recommended

14

The PSP may offer the paying user the option to customize the name of a recurring scheduled payment in order to facilitate identification when reviewing scheduled transactions.

15

In the event that the date of the first transaction is on a date that does not exist in subsequent months (Days 29, 30 and/or 31), the PSP may offer the paying user the option to advance the day of settlement of the recurring scheduled payment transaction in the applicable months.



Mandatory

16

When the user schedules a transaction, the PSP must verify that the transaction amount is within the scheduled Pix daily limit available on the day scheduled for settlement. If the schedule transaction exceeds the limit, the user must immediately receive a message communicating that the scheduled transaction cannot be completed and provide the reason. There must be additional guidance to the user so that some action is taken to make a new scheduled transaction, such as requesting an increase in the scheduled Pix limit, reducing the amount informed in the scheduled transaction, or changing the date expected for the settlement of the transaction.

17

If the user schedules a transaction in the period between 08 p.m. and midnight, for transactions whose payee is an individual different from the paying user with settlement scheduled for the next day, the PSP must verify that the transaction amount is within the specific limit available for that time. When the scheduled Pix transaction amount exceeds this limit, the user should immediately receive a message communicating the reason for the scheduling failure.

9:30

Payee / Amount

Balance: R\$ 1,000.00

Select alias type

Mobile phone CPF E-mail Random alias

Mobile phone: (61) 99999 9999

Payee details

Name: Fernanda Costa

CPF / CNPJ: ***.777.888-**

Amount: R\$ 5,000.00

Date: 02/21/2024

Repeat this Pix: ☒

The indicated amount is higher than the Scheduled Pix limit available. Enter a lower amount or select a new date for scheduling.

I get it

16

9:30

Payee / Amount

Balance: R\$ 1,000.00

Select alias type

Mobile phone CPF E-mail Random alias

Mobile phone: (61) 99999 9999

Payee details

Name: Fernanda Costa

CPF / CNPJ: ***.777.888-**

Amount: R\$ 1,200.00

Date: 02/21/2024

Repeat this Pix: ☒

You have entered an amount greater than the limit of R\$ 1,000.00 available for schedule transactions made at this time. Enter an amount or select a new date for scheduling.

I get it

17

Mandatory

Version 7.0 Scheduled Pix

18

The paying user must be offered a cancellation feature for scheduled transactions. In the case of recurring scheduled transactions, at least the single cancellation of the nearest scheduled payment must be made available. The paying user must also have access to a feature that allows cancellation of all scheduled payments connected to the same recurring transaction at the same time. The time limit for cancellation of a scheduled payment must be informed to the paying user.

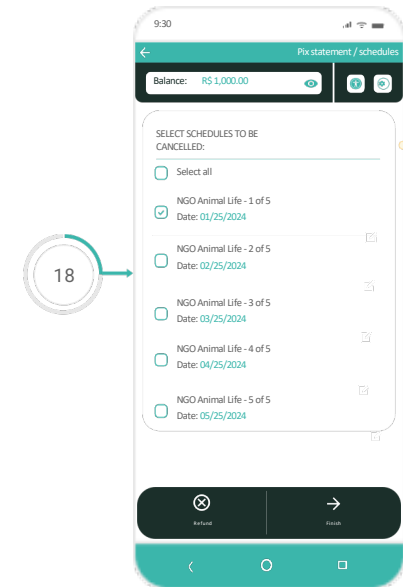
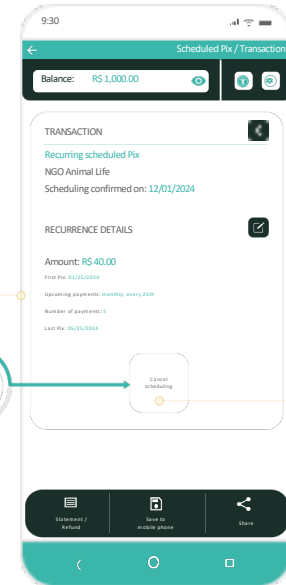
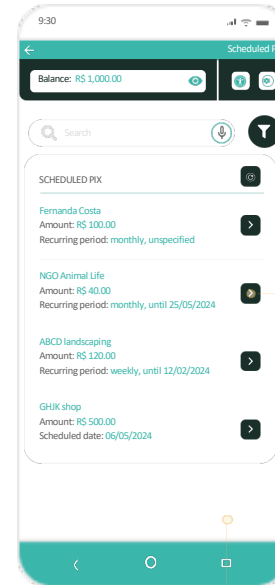
Recommended

19

The paying user can be offered a feature allowing to suspend recurring scheduled payments for a certain period of time. If this feature is made available, the time limit for temporary suspension of a scheduled payment must be informed to the paying user.

20

The paying user may be offered a feature allowing to edit all scheduled dates linked to the same recurring payment at the same time. Editable fields may include the amount and frequency of the recurring payment, as well as the number of repetitions or the end date of the scheduled payments. If this feature is made available, the time limit for editing a scheduled payment must be informed to the paying user.



INTENDED TO: paying user PSP

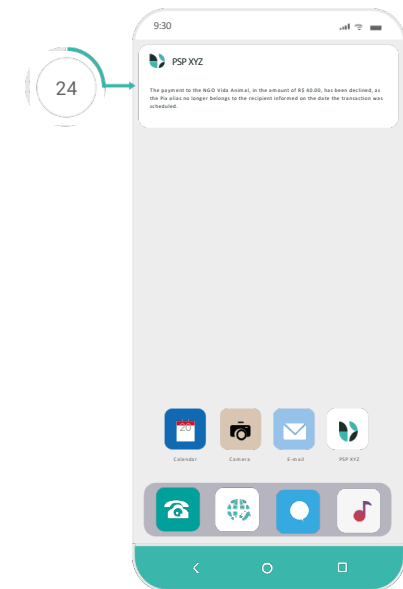
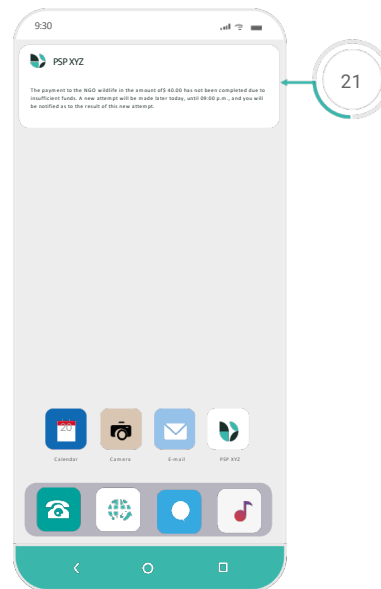
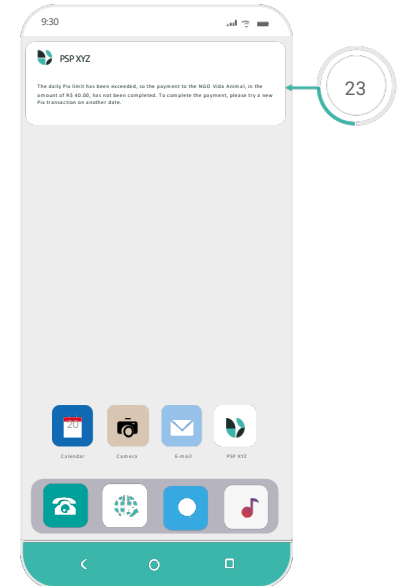
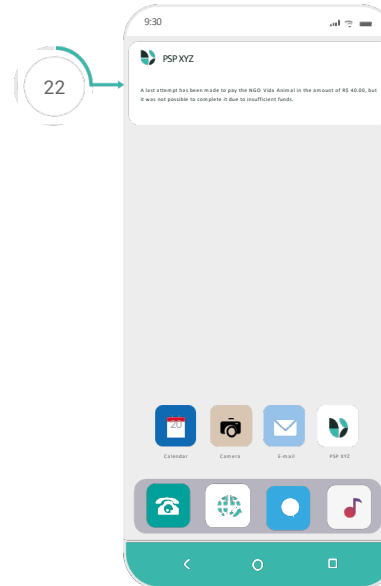
Mandatory

Version 7.0 Scheduled Pix

- 21 In case the scheduled transaction is not completed due to insufficient funds, the PSP must send a notification shortly after the end of the first settlement window, informing that the Pix transaction has not been completed for this reason and that a new attempt will be made on the same day. The time limit for the mandatory additional attempt must also be indicated, in order to allow the user to restore the balance until that time
- 22 After the last settlement attempt made by the PSP, in case funds are still insufficient, a notification must be sent to the paying user stating the reason why the Pix transaction has been declined.
- 23 In case the scheduled transaction is not completed due to insufficient daily limit available for Pix transactions, the PSP must send a notification shortly after the end of the first settlement window, informing that the transaction has been declined for this reason.
- 24 In case the scheduled transaction is not completed due to a difference in account holder or because the Pix alias did not exist at the time of settlement, the PSP must send a notification to the paying user stating that the transaction has been declined for this reason.
- 25 In the event that the scheduled payment is not completed due to an operational failure after the payment order has been sent for settlement, the PSP shall not send a notification to the user, except if the failure occurs at the last settlement attempt. In this case, a notification must be sent informing the user that it was not possible to make the payment of the scheduled Pix transaction due to an operational failure and that a new Pix transaction has to be made.
- 26 The paying user must receive a notification as soon as the scheduled transaction is settled. When the settlement takes place between midnight and six a.m., the notification must be sent, preferably, after this time. The notification must contain at least the following information:
 - Name of the recipient; and
 - Transaction amount
- 27 The form of sending the notification is the PSP free choice. If the notification is sent via push, part of the information, as chosen by the PSP, can be detailed when the user clicks on the notification.

Recommended

- 28 The PSP may send a notification one day before the scheduled Pix transaction debit date informing the user of the need for enough funds in the account balance.



INTENDED TO: paying user PSP

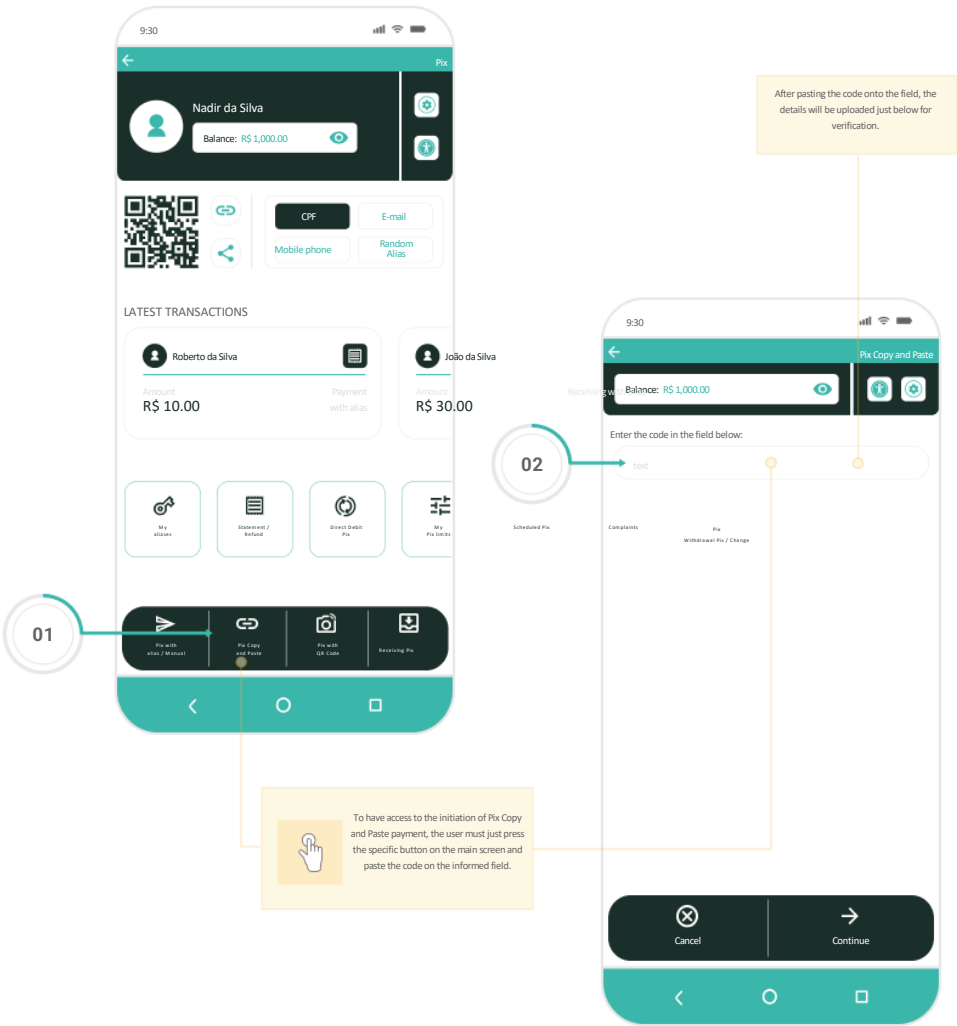
Pix Copy and Paste

In the mobile banking interface, the option to paste the code must be made available to the paying user

13

Mandatory

- 01 The Pix Copy and Paste must be available on the first screen of the Pix environment.
- 02 A quick and easy access option must be made available to the user in the PSP mobile banking application to make transactions payments and/or cash withdrawals using the option to paste the code (Pix Copy and Paste).

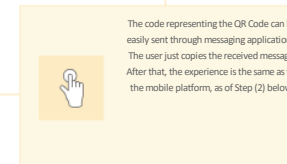
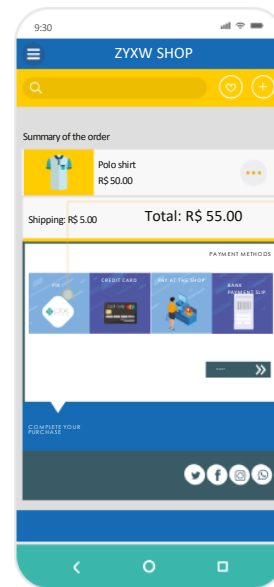
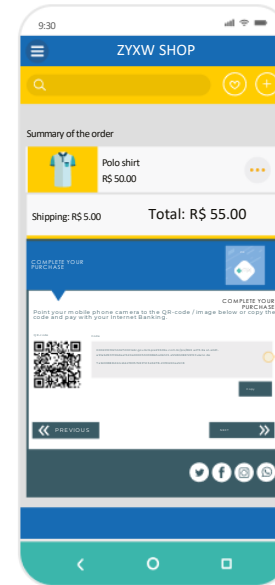


Mandatory

Version 7.0 Pix Copy and Paste

01

The Pix Copy and Paste must be available on the first screen of the Pix environment.



The code representing the QR Code can be easily sent through messaging applications. The user just copies the received message. After that, the experience is the same as for the mobile platform, as of Step (2) below.

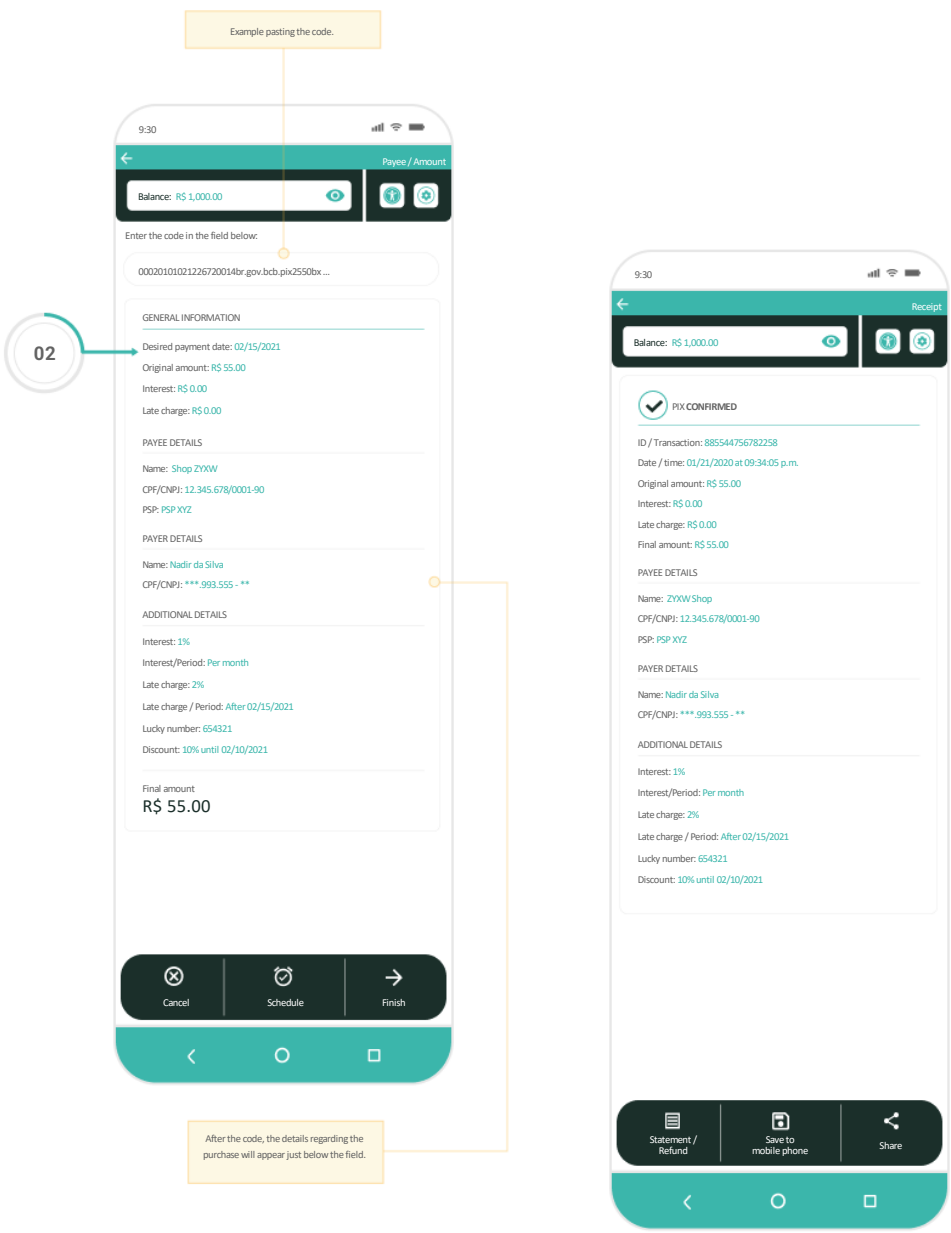


01

INTENDED TO: paying user PSP

Mandatory

02 A quick and easy access option must be made available to the user in the PSP mobile banking application to make transactions payments using the option to paste the code (Pix Copy and Paste).



Pix Withdrawal and Pix Change

Pix users can withdraw cash from withdrawal agents or participants and search the locations where this service is available.

74

Mandatory

At the first Pix access, as soon as Pix Withdrawal and Pix Change are available, the user must be informed about the main rules of the service, explaining at least:

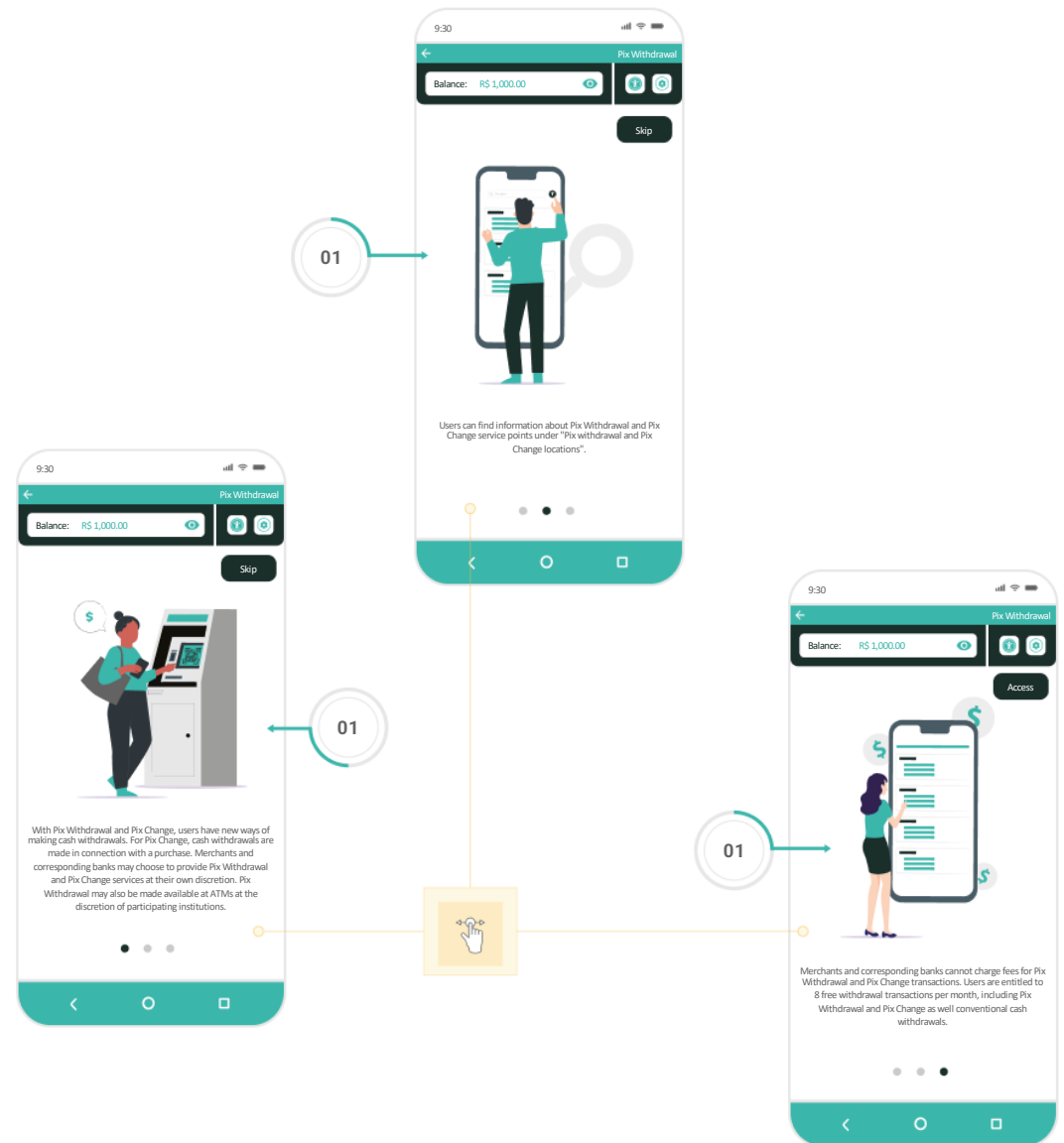
01

- What the service is;
- Which merchants and corresponding banks may choose to provide Pix Withdrawal and Pix Change services at their discretion;
- That participating institutions may, at their discretion, make Pix Withdrawal available directly through ATMs;
- That the user can find information about Pix Withdrawal and Pix Change service points, when the PSP of the cash withdrawal user makes this feature available;
- Information on fees charged by the PSP, including free services established by regulation; and
- That merchants and corresponding banks are prohibited from charging fees.

Recommended

02

It is recommended to provide the information under item 01 under the Pix help or Pix information option.

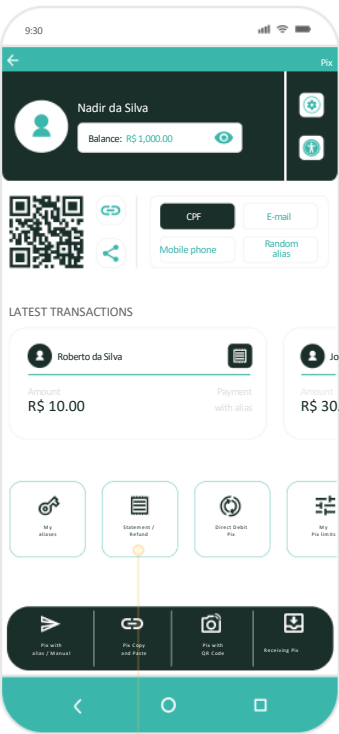


Recommended

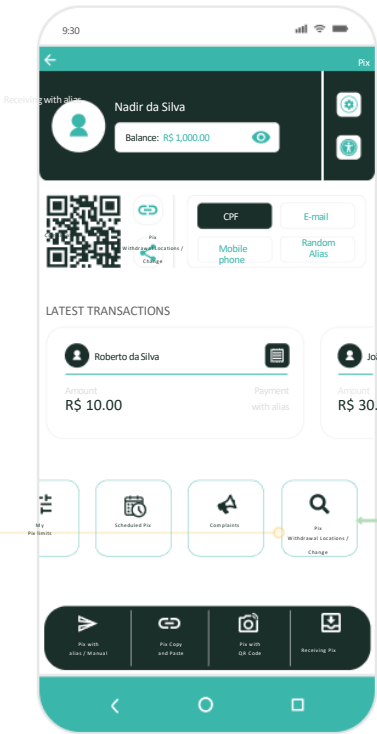
03 A feature allowing the user to search information regarding the locations where Pix Withdrawal and Pix Change are provided may be made available.

Mandatory

04 The participant providing the search feature must not discriminate by omitting or restricting information from any withdrawal agent or participant providing Pix Withdrawal and/or Pix Change, and must do so by using open data published on the Central Bank Open Data Portal.



To have access to the option "Pix Withdrawal and Pix Change locations", the user must just press the screen at the indicated spot and drag to the left.



Mandatory

If this feature is made available, the following information must be provided to users when making the search:

- Name of the withdrawal agents or the participant who directly provides the Pix Withdrawal and / or the Pix Change services. The name of the informed withdrawal agent must be the trade name the company, if any. In case there is no trade name, the Legal Name/Registered Name must be entered. In the case of the participant itself, it must be the reduced name registered in the Information System on Entities of Central Bank interest (Unicad);
- Address of the service points providing the cash withdrawal service;
- Product made available by the withdrawal agent (Pix Withdrawal, Pix Change or both) or by the participant (Pix Withdrawal); and
- Cash withdrawal service availability (days and times).

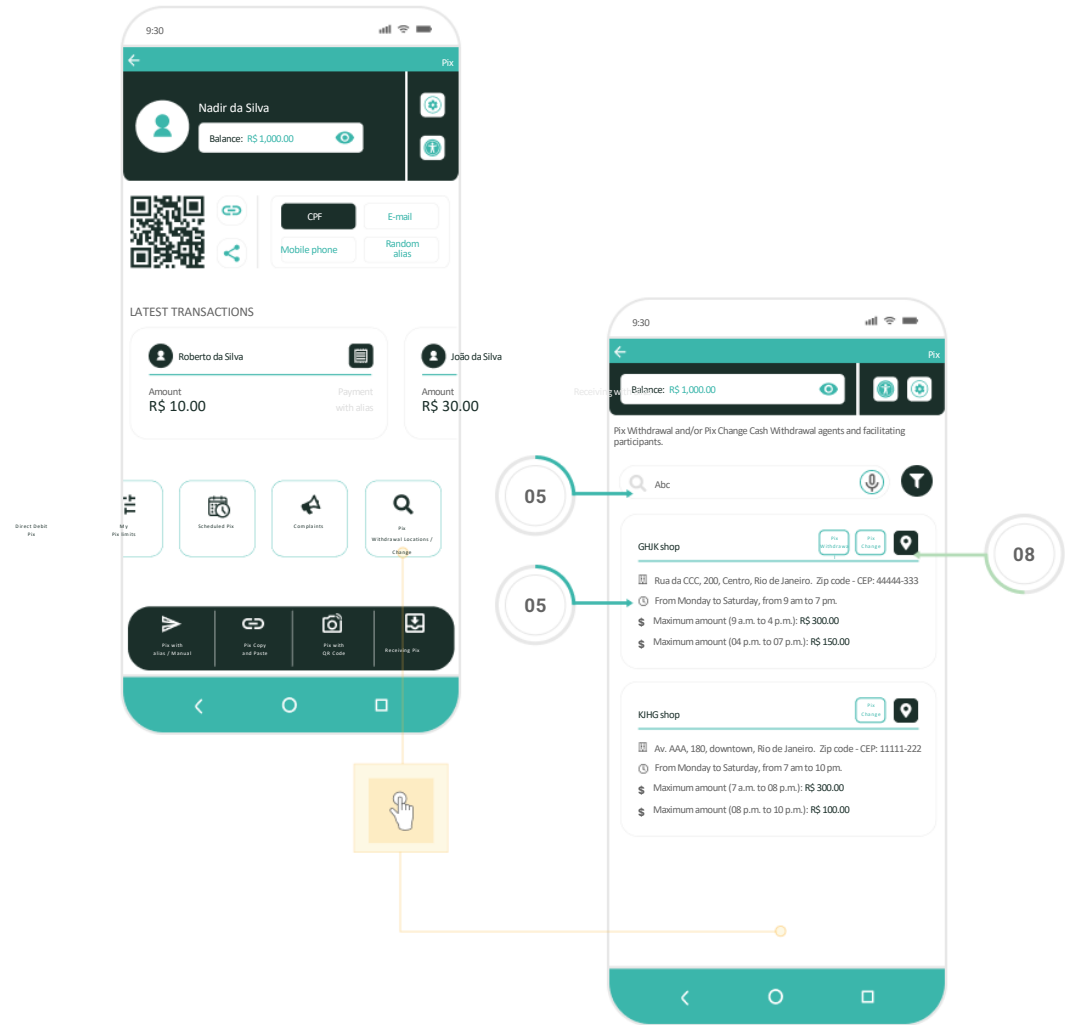
The following information is optional for withdrawal agents, however if provided, they must be made available by the participants to the users:

- Maximum amount available per transaction; and
 - Conditions of availability of cash withdrawal services. The field must not contain HTML tags.
- The paying user application must display the characters in the "Description" field literally and therefore must not render any links or dynamic content.

The information contained in the previous items must be kept up to date, always including any changes that may have occurred.

Recommended

It is recommended to provide the user with the geolocation of the service points offering the cash withdrawal service.



Mandatory

09

It must be clear to the user that it is a Pix Withdrawal transaction.

10

The PSP of the user must display the information that no additional amount can be charged at the time of the transaction.

Before confirming a Pix Withdrawal via static QR Code, the following details must be returned to the user making the withdrawal:

11

- Name and Business Tax ID - CNPJ of the withdrawal agent or the participant who directly provides the Pix withdrawal service. The name entered must be the company's trade name, if any. In case there is no trade name, the Legal Name/Registered Name must be entered;
- The branch number and the recipient's account number must not be returned to the withdrawal user. The return of the payee PSP name information may or may not appear at participant's discretion.
- The "Additional Information" field, if informed, must contain only characters or HTML without any dynamic content, such as scripts (javascript, php, cgi, etc.); and
- The cash withdrawal amount.

12

If there is an amount in the static QR Code, this field cannot be edited by the cash withdrawal user.

13

If there is no amount in the static QR Code, the cash withdrawal user must enter the amount before confirming the withdrawal.

Pix Withdrawal - Static QR Code



To perform a Pix Withdrawal (Static QR code) the user must select the option "Pix with QR Code" in the PIX environment.



After scanning the QR Code, the user will be directed to an area with cash withdrawal information and DICT information.

Provide the information referred to in paragraph 01.

11

PAYEE DETAILS
GHUK shop
CNPJ: 00.111.222/0001-33

10

No additional amount may be charged at the time of the transaction.

09

Pix Withdrawal
Balance: R\$ 1,000.00

12

CASH WITHDRAWAL AMOUNT
R\$ 10.00

Mandatory

14

Before confirming a Pix Withdrawal via dynamic QR Code, the following details must be returned to the user:

- Name and Business Tax ID - CNPJ of the withdrawal agent or the participant who directly provides the Pix withdrawal service. The name entered must be the company's trade name, if any. In case there is no trade name, the Legal Name/Registered Name must be entered;
- The branch number and the payee account number must not be returned to the withdrawing user. The return of the payee PSP name information may or may not appear at participant's discretion.
- The "Additional Information" field, if informed, must contain only characters or HTML without any dynamic content, such as scripts (javascript, php, cgi, etc.); and
- The "Request to the Payer" field, if informed: description and text box for the withdrawing user to fill out; and
- The cash withdrawal amount (if the payee informs that the amount can be changed using the respective amount change field, as defined in the Pix Initiation Standards Manual, editing of the amount by the cash withdrawal user must be made available. Otherwise, the amount cannot be edited).



Mandatory

15 It must be clear to the withdrawal user that this is a Pix Change transaction.

Before confirming a Pix Change via dynamic QR Code, the following details must be returned to the withdrawal user:

- Name and Business Tax ID - CNPJ of the withdrawal agent that provides the Pix Change service. The name entered must be the company's trade name, if any. In case there is no trade name, the Legal Name/Registered Name must be entered;
- The branch number and the payee account number must not be returned to the withdrawing user. The return of the payee PSP name information may or may not appear at participant's discretion.
- The "Additional Information" field, if informed, must contain only characters or HTML without any dynamic content, such as scripts (javascript, php, cgi, etc.);
- The "Request to the Payer" field, if informed: description and text box for the withdrawing user to fill out; and
- The purchase amount;
- The amount of change (if the receiving user informs that the amount can be edited using the amount editing option field, as defined in the Pix Initiation Standards Manual, editing of the amount by the user must be available. Otherwise, the amount cannot be edited); and
- The final amount of the transaction.

16 - The "Additional Information" field, if informed, must contain only characters or HTML without any dynamic content, such as scripts (javascript, php, cgi, etc.);

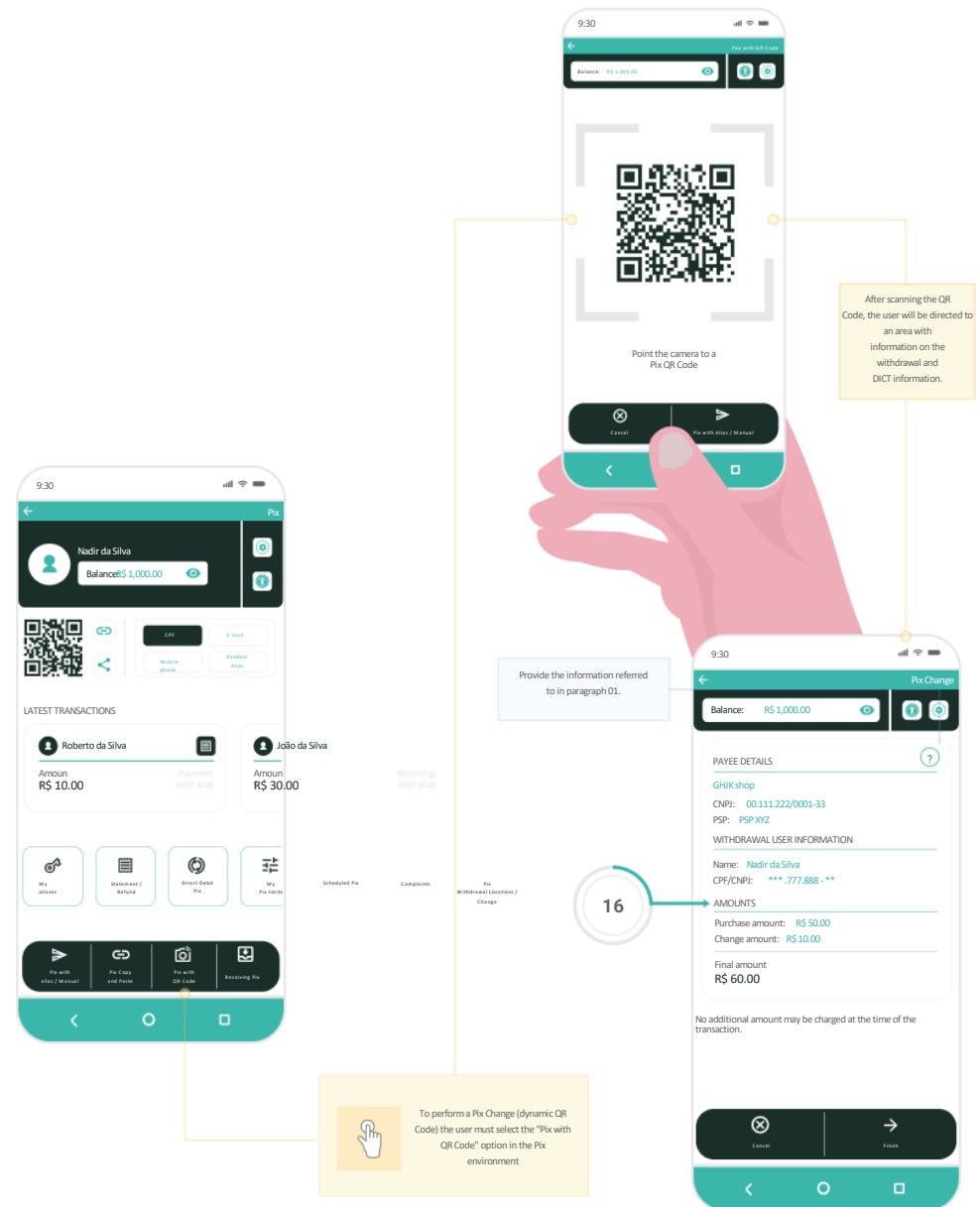
- The "Request to the Payer" field, if informed: description and text box for the withdrawing user to fill out; and

- The purchase amount;

- The amount of change (if the receiving user informs that the amount can be edited using the amount editing option field, as defined in the Pix Initiation Standards Manual, editing of the amount by the user must be available. Otherwise, the amount cannot be edited); and

- The final amount of the transaction.

Pix Change - Dynamic QR Code



Mandatory

If any type of credit is used to make the Pix Withdrawal or Pix Change, the withdrawal user must be informed before confirming the payment. Mandatory message: must inform the amount and the credit facility that will be used.

17

Examples:

- Warning: to complete the transaction, R\$ XX.XX will be used from [Name_of_credit_facility] / to complete this Pix transaction R\$ [amount] will be withdrawn from credit facility [name of credit facility].

18

The withdrawal user must receive a notification as soon as the transaction is completed. The form of sending the notification is the PSP free choice. The notification must contain at least the following information:

- Name of the payee and final amount of the transaction.

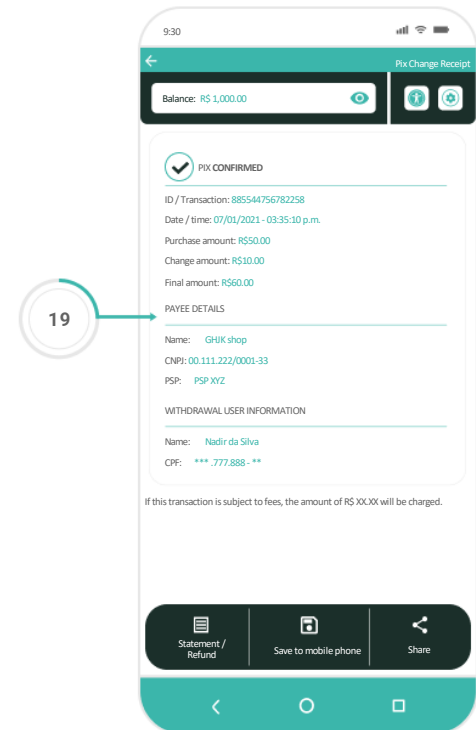
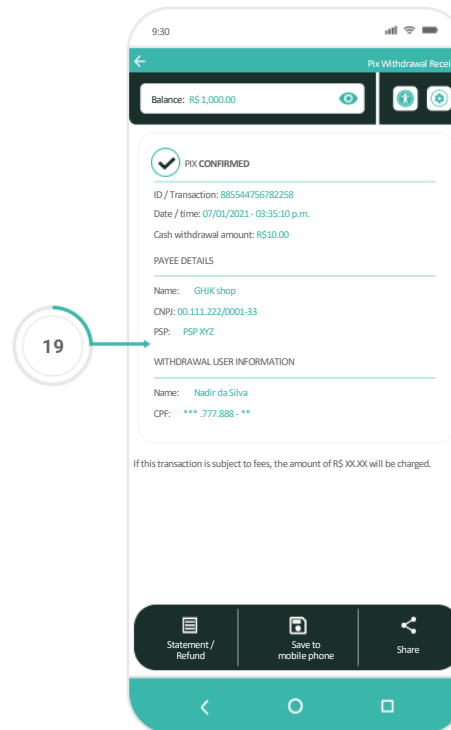
19

Proof of Pix Withdrawal or Pix Change must be provided within the period established in the regulation in force, containing at least the information of the name, Individual Tax ID - CPF (masked or unmasked) and the name of the PSP of the withdrawal user and the name, Business Tax ID - CNPJ and the name of the PSP of the payee, in addition to the amount and ID of the transaction, hour/minute/second (Brasilia time zone) of the settlement, and amount of the fee charged, if it can be determined at the time of the transaction. The message and the minimum fields that must appear to the user are shown on the screens to the right.

- The ID / transaction refers to the "EndtoEndID" contained in the pacs.008 message;

20

If fee incidence cannot be determined at the time of providing the Pix Withdrawal or Pix Change service, the receipt must inform the fee amount that may eventually be charged.



Direct Debit Pix

Feature allowing Pix users to perform recurring transactions automatically upon prior authorization.

15

Mandatory

Version 7.0 Direct Debit Pix

In the Pix environment, the "Direct Debit Pix" menu must be available with at least the following features:

01

- QR Code scanning for Direct Debit Pix authorizations;
- Search and management of pending authorizations;
- Search and management of active authorizations;
- Search and management of scheduled payments;
- Search of the authorization history; and
- Learn More.

Information must be provided for each item in the "Direct Debit Pix" menu, including at least the following points:

QR code scanning for authorization: possibility of QR Code scanning provided by the payee so that the paying user can set authorization of recurring payments using Direct Debit Pix.

Pending authorizations: authorizations for recurring payments using Direct Debit Pix awaiting confirmation from the paying user.

Active authorizations: authorization for recurring payments using Direct Debit Pix by the paying user and that are active.

By using this feature the user may, for each authorization:

Establish the maximum amount of recurring payments when authorizing variable amounts;

Chose whether to receive notifications regarding payment scheduling;

Chose to use a pre-approved credit facility in case of insufficient funds (ex: overdraft) for payments using Direct Debit Pix; and

Cancel the authorization.

Scheduled payments: feature allowing the user to search and cancel scheduled payments using Direct Debit Pix.

Authorization history: feature allowing the user to search all recurring payment authorizations using Direct Debit Pix – active, pending or canceled authorizations – with the date of authorization and cancellation, in case they have been set and canceled respectively.

Authorization settings (if available): feature allowing the paying user to edit an authorization parameter (e.g., maximum payment amount) for all authorizations in one go.

My Direct Debit Pix limit (if also available in the Direct Debit Pix menu): feature allowing the user to search and manage the daily limit of the total amount of Direct Debit Pix transactions.

Learn more: information about what the service is, advantages and operation of Direct Debit Pix, as provided in item 4.

02

Recommended

03

Features for searching and managing authorizations parameters and Direct Debit Pix limit can be made available in the "Direct Debit Pix" menu.



INTENDED TO: paying user PSP

Mandatory

When first accessing the Pix environment, as soon as Direct Debit Pix is enabled, the user must be informed about the main rules of the service, explaining at least what the service is, the advantages (including that it is free of charge), general operation when setting authorizations, scheduling, possibility of canceling a scheduled payment and authorizations, possibility of setting a maximum amount for transactions, notifications of scheduling and use of a credit facility, as well as making a new payment attempt on the same day, in case the payment is not completed due to insufficient funds, and the possibility of making new payment attempts on a later date at the payee's discretion.

Examples:

What is Direct Debit Pix:

Using Direct Debit Pix, recurring payments are made upon prior authorization in the bank account app, without the user having to confirm payment every time a payment is charged. This is Pix bringing even more convenience to you!

Advantages of Direct Debit Pix

Payments are settled automatically on the right date without default or late charges.
It's free of charge!

The user sees the date established for the first payment when authorizing the Automatic Pix. Users choose to configure according to their preference. Maximum payment amount can be set, choosing whether or not to receive notifications on scheduled payments and disable the use of pre-approved credit facilities (e.g. overdraft).

Direct Debit Pix can be enabled for all sorts of payments (electricity and water bills, building charges, school fees, fitness club memberships, subscription services, etc.). Check if the company you want to pay offers this option.

How does Direct Debit Pix work ?

The user confirms authorization for each service only once through the bank account app.

Every time a payment is charged, settlement is automatically scheduled and completed;

The user receives a notification when scheduling and can check if the amount is correct and if there will be sufficient funds. Scheduling will appear in future payments and under "Scheduled Payments" in the Direct Debit Pix menu;

The user receives another notification when the payment is completed, including information such as payment date, amount and name of the recipient;

Payments can be made on any day (business and non-business);

In case of insufficient funds on the debit date and the payment is not completed until 8 a.m., the user will receive a notification that the payment has not been made and at least one more attempt will be made on the same day;

The user can cancel Direct Debit Pix authorizations any time;

A scheduled payment can be canceled until 11:59 p.m. the day before the payment date; and

In case a payment is settled in violation of any authorization parameter, the user may challenge the transaction.

04

04

04

04

Mandatory

When there is direct interaction between the paying user and the receiving user, outside of the Pix ecosystem, and it is agreed that payments will be made on a recurring basis using Direct Debit Pix, the paying PSP must send a notification to the paying user immediately after receiving the request to confirm the recurrence of the receiving PSP, informing that the user must access the "Pending Authorizations" menu to confirm the authorization of the Direct Debit Pix (the notification may contain a link to direct the user to the screen with the authorization information, upon prior authentication in the account app).

The notification must contain at least the following:

- Name of the payee;
- Name of the debtor, when different from the payer;
- Object of payment; and
- Pending authorization expiry date.

If, by the pending authorization expiration date, the user does not confirm, the paying PSP must send a notification with, with at least the following information:

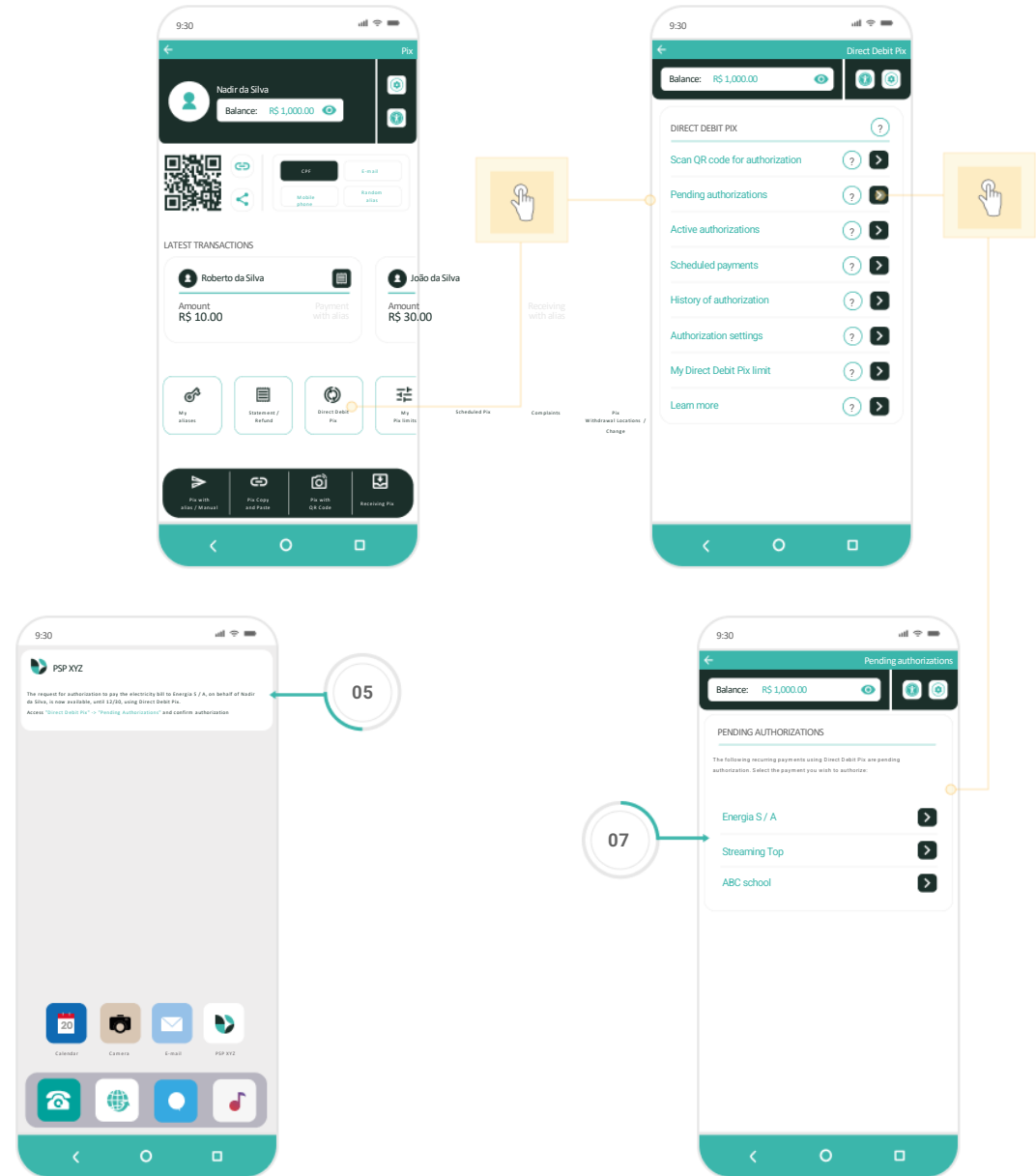
- Authorization request expiration alert;
- Name of the payee;
- Name of the debtor, when different from the payer;
- Object of payment;
- The notification may contain a link to direct the user to the screen with the authorization information, upon prior authentication in the account app.

Confirmation of the authorization of recurring payments using Direct Debit Pix must always be made in the logged-in Pix environment of the account.

By clicking on the "Pending Authorizations" menu, the list of authorizations that have not yet been confirmed by the user will be displayed, identified by the name of the payee, and may, at the discretion of the PSP, also inform the identifier of the object of the payment (for example, the contract number or customer code). It is recommended that the list be ordered from oldest to newest. The PSP may choose to offer other list order options.

The name of the recipient must be the trade name of the company, if any. In case there is no trade name, the Legal Name/Registered Name must be entered.

After selecting the payee, the user should be directed to the screen with the authorization information (continuation of this authorization flow under item 15).



Mandatory

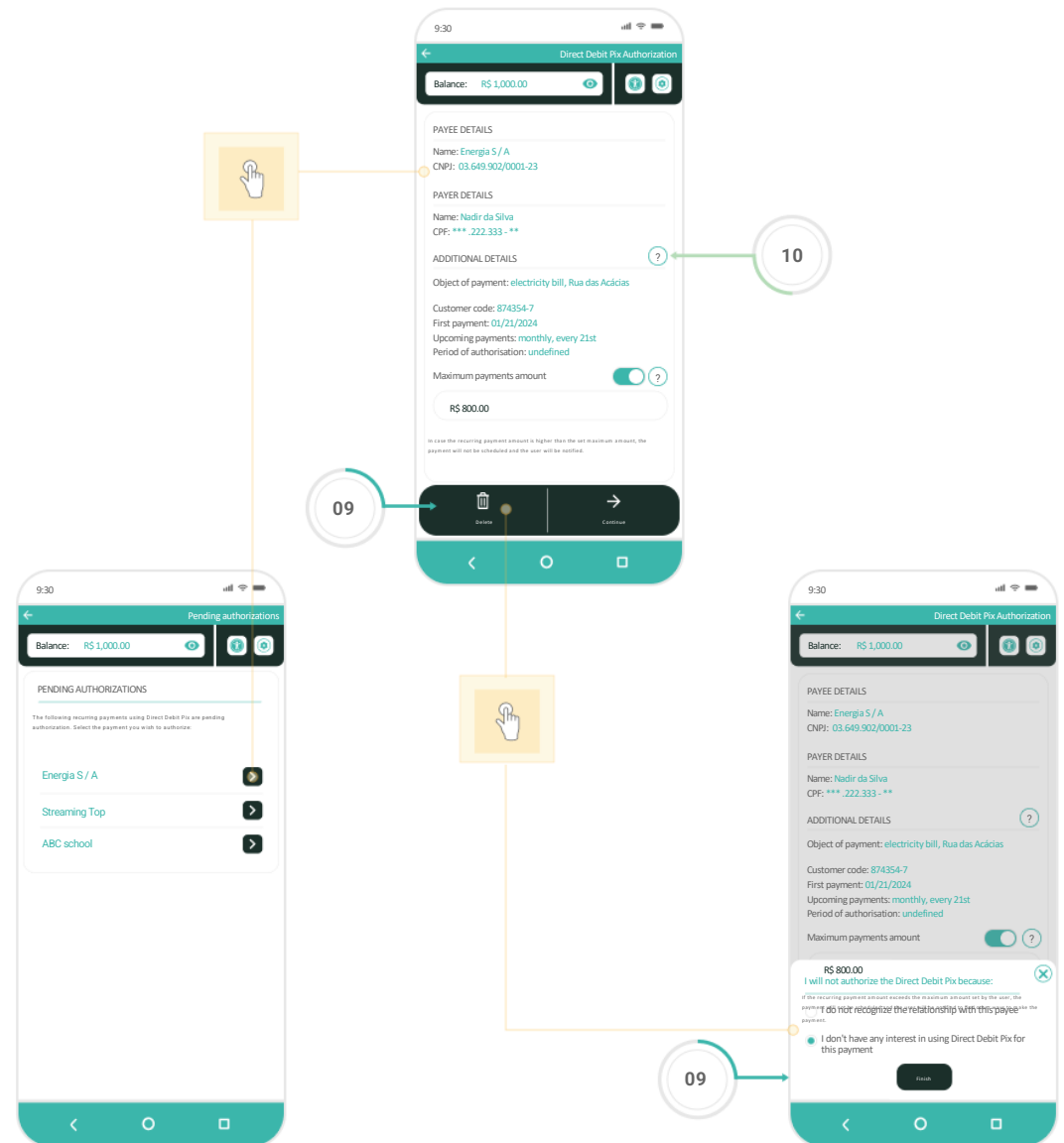
09

The user must be provided with a feature to decline a pending authorization, and the user must indicate the reason either not recognizing the relationship with the payee or not having any interest in the Direct Debit Pix for that payment.

Recommended

10

The screen with the authorization information (items 15 and 18) may contain a help or "Learn more" button, directing the user to the content referring to the main rules of Direct Debit Pix provided in item 4.



Mandatory

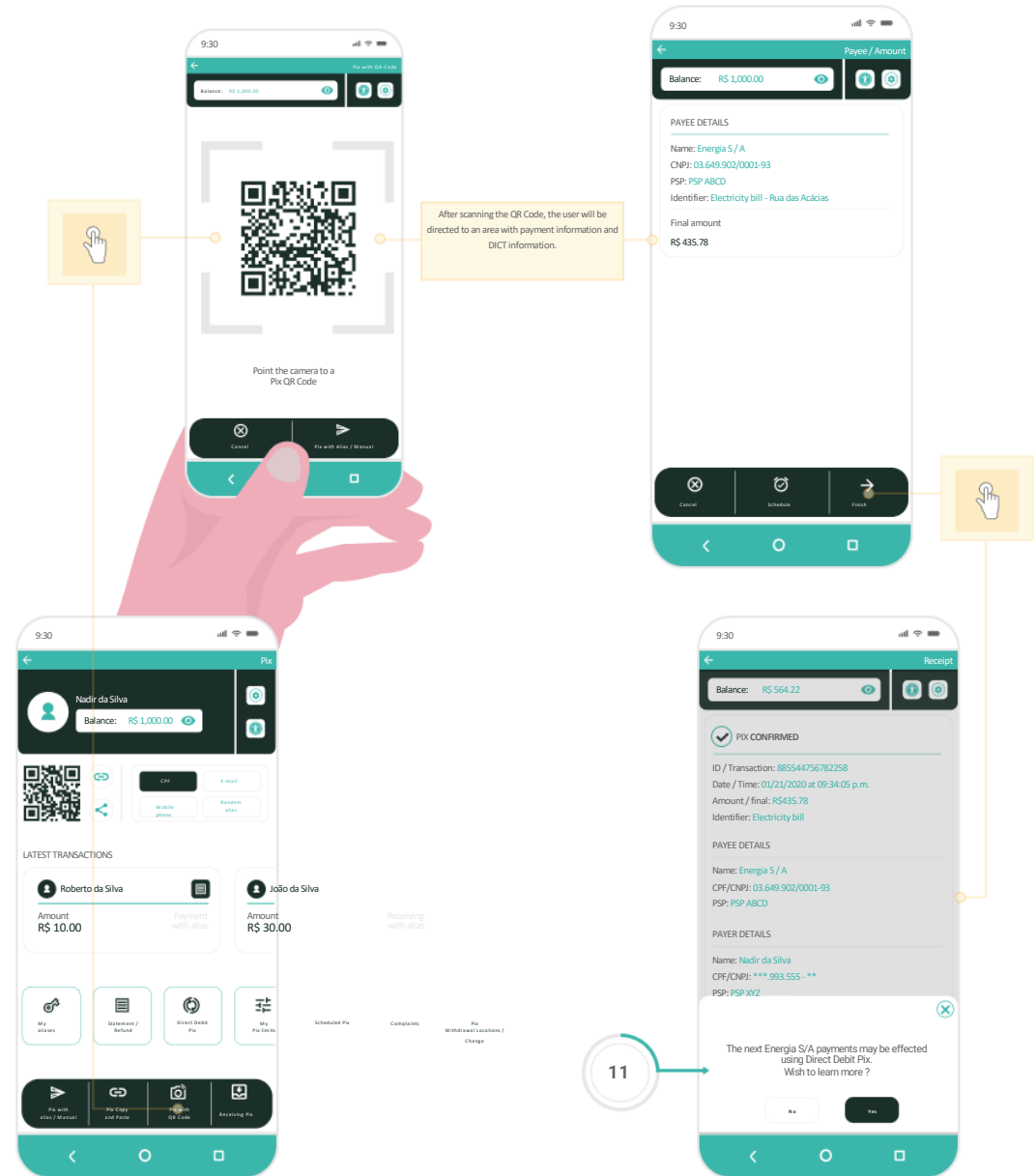
Version 7.0 Direct Debit Pix

11

In situations where the user is making a payment using a QR Code, and it contains information related to Direct Debit Pix, at the end of the flow the possibility of making the next payments through the Direct Debit Pix must be offered, giving the user the option to cancel or continue to confirm the authorization.

12

After confirming authorization for using Direct Debit Pix for upcoming payments, the user must be directed to the screen with the authorization information (continuation of this authorization flow under item 15).



INTENDED TO: paying user PSP

Mandatory

Version 7.0 Direct Debit Pix

13

In situations where the receiving user makes available, by means of communication actions, digital channels or other means, a QR Code and / or the respective code, with the information on the recurrent payments for Direct Debit Pix authorization, the paying PSP must enable: Scanning this specific QR Code in the logged in environment of the account, in the Automatic Pix menu, so that the paying user can assess the information and confirm the authorization. Scanning this specific QR Code by the same QR code scanner used in QR code payment flows. Entering the code with the Pix Copy and Paste option.

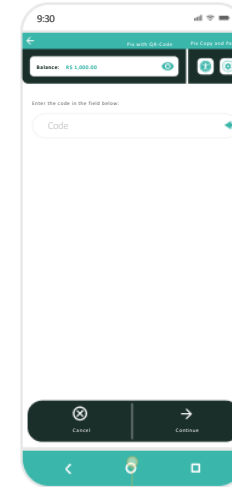
14

After scanning the QR Code made available by the payee for Direct Debit Pix authorization or entering the code via Pix Copy and Paste, the user must be directed to the screen with the authorization information (continuation of this authorization flow in item 15).

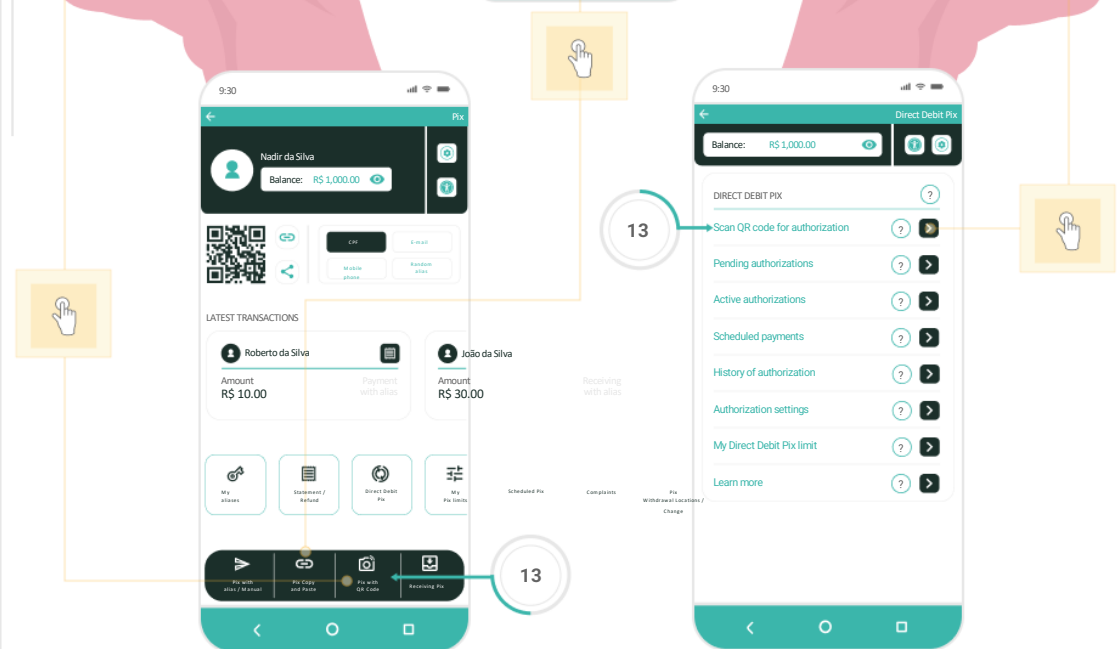
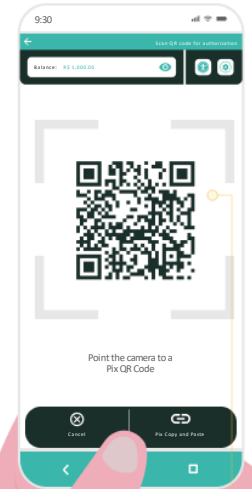
Scanning the QR Code in the payment flow



Pix Copy and Paste



Scanning the QR Code in the the Direct Debit Pix environment



INTENDED TO: paying user PSP

Mandatory

Before confirmation recurring payments authorization using Direct Debit Pix, at least the following information must be displayed:

- Name of the payee;
- Business Tax ID – CNPJ of the payee;
- Name of debtor;
- Individual Tax ID – CPF (masked) / Business Tax ID – CNPJ of the debtor;
- Object of payment;
- Payment identifier (contract number, customer code, etc.);
- Expected date of first payment;
- Upcoming payments frequency;
- Authorisation expiry date or number of instalments;
- Expected amount of payments (if fixed); and
- Rules for new payment attempts on other days as defined by the payee (if any).

The name of the payee must be the trade name of the company, if any. In case there is no trade name, the Legal Name/Registered Name must be entered.

The return of the payee PSP name information is optional and may or may not appear at participant's discretion.

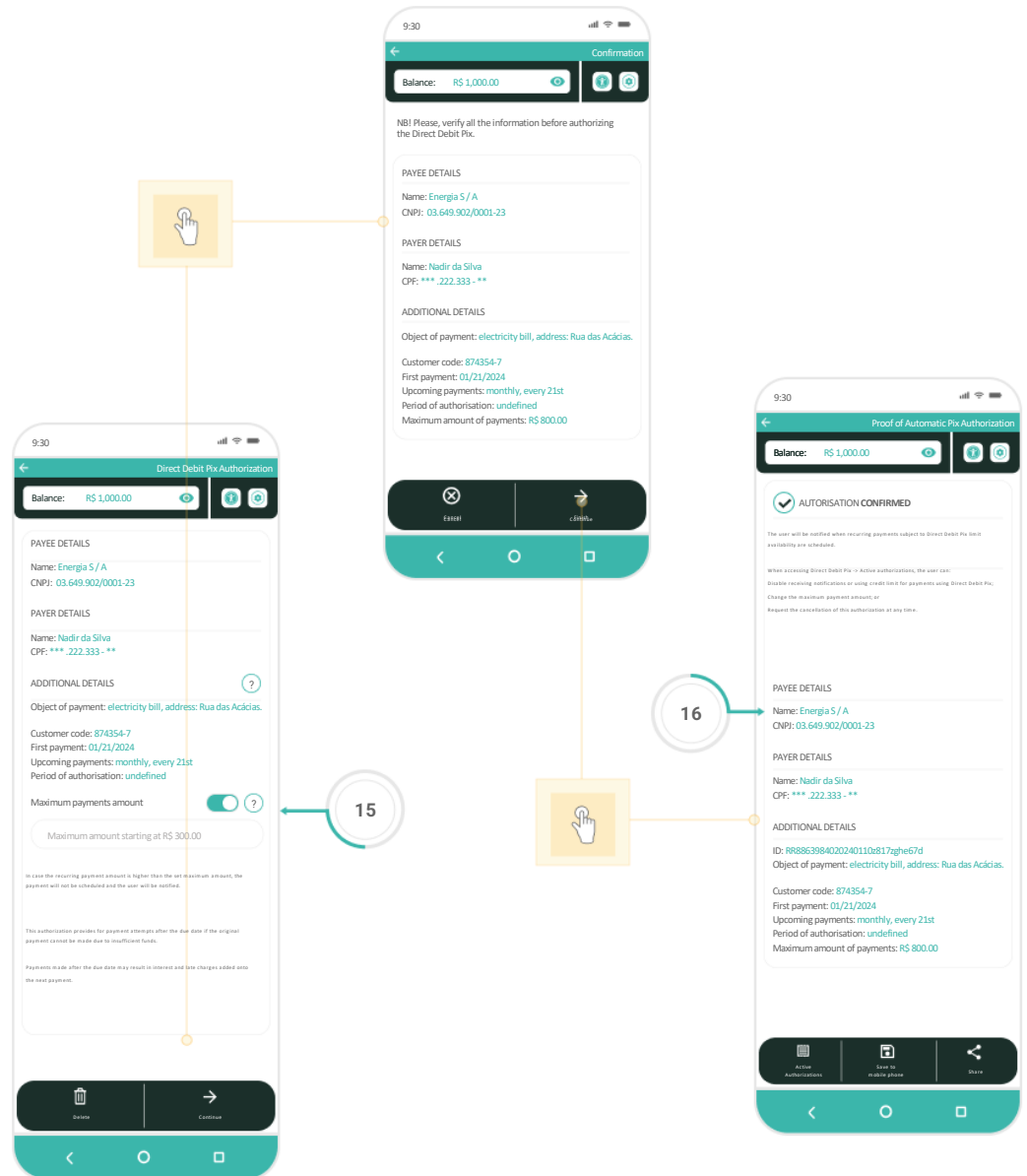
The period for authorizations may be indefinite.

In case of variable payment amounts, the user must have the option to set a maximum amount for the payments. In case the user chooses to set a maximum amount, the field for filling out the amount must be enabled and the user must be informed that if the amount of a payment is higher than the maximum amount defined, the payment will not be scheduled and the user will be notified. If the payee has established a minimum amount for the maximum amount field, the PSP must inform the paying user and only allow setting the amount starting at such established minimum.

In case the authorization establishes attempts to settle the payment after the due date, the paying PSP must inform the paying user and that this may lead to interest and late charges added onto the next payment.

As soon as the authorization of the recurring payment using Direct Debit Pix is completed, the paying user must be immediately informed that:

- Notifications will be sent whenever payments are scheduled;
 - Receiving scheduling notifications and using credit limits for payments using Direct Debit Pix can be disabled;
 - Authorizations can be canceled any time;
 - The maximum amount of payments may be changed (if set); and
 - Payments are subject to availability of funds and Direct Debit Pix limits.
- Authorization ID information must be made available.

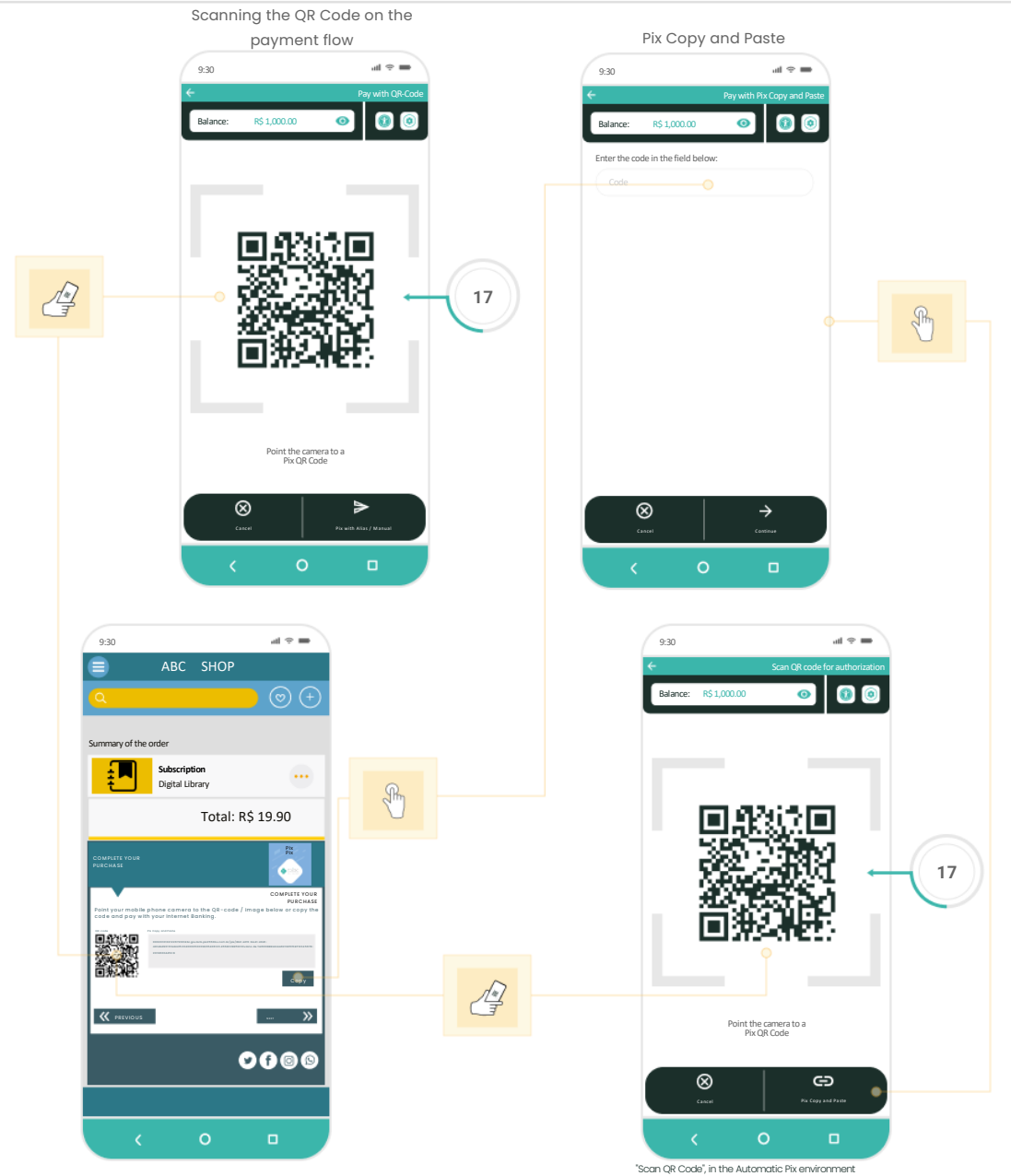


Mandatory

Version 7.0 Direct Debit Pix

17

In situations where the payee provides a QR Code or a code with the information on recurring payments and on the first immediate payment, the payer PSP must enable QR Code scanning or entering the code using Pix Copy and Paste for confirming the first immediate payment and authorization of subsequent recurring payments using Direct Debit Pix. QR Code scanning must be enabled both by the “Scan QR Code” option in the Direct Debit Pix environment, and by the scan QR Code option in the payment flows, as well as by using Pix Copy and Paste.



Mandatory

Before confirming the first immediate payment and authorizing Automatic Pix as a recurring payment method, at least the following information must be displayed:

Name of the payee;
Business Tax ID – CNPJ of the payee;
Name of debtor;
Individual Tax ID – CPF (masked) / Business Tax ID – CNPJ of the debtor;
Object of payment;
Payment identifier (contract number, customer code, etc.);
Expected date of first recurring payment;
Upcoming payments frequency;
Authorisation expiry date or number of instalments;
Expected amount of payments (if fixed);
The "Additional Information" field, if informed, must contain only characters or HTML without any dynamic content, such as scripts (javascript, php, cgi, etc.); and
– The "Request to the Payer" field, if informed: description and text box for the paying user to fill out.

The "Description" field (pacs.008 message "InformationBetweenUsers") must not appear to be filled out by the paying user in transactions initiated by QR Code.

If the payee informs that the immediate payment amount can be changed using the "Amount Edit Option" field, as defined in the Pix Initiation Standards Manual, editing of the amount by the paying user must be available. Otherwise, the amount cannot be edited.

The name of the payee must be the trade name of the company, if any. In case there is no trade name, the Legal Name/Registered Name must be entered.

The branch and account numbers of the payee must not be visible to the paying user. The return of the payee PSP name information is optional and may or may not appear at participant's discretion.

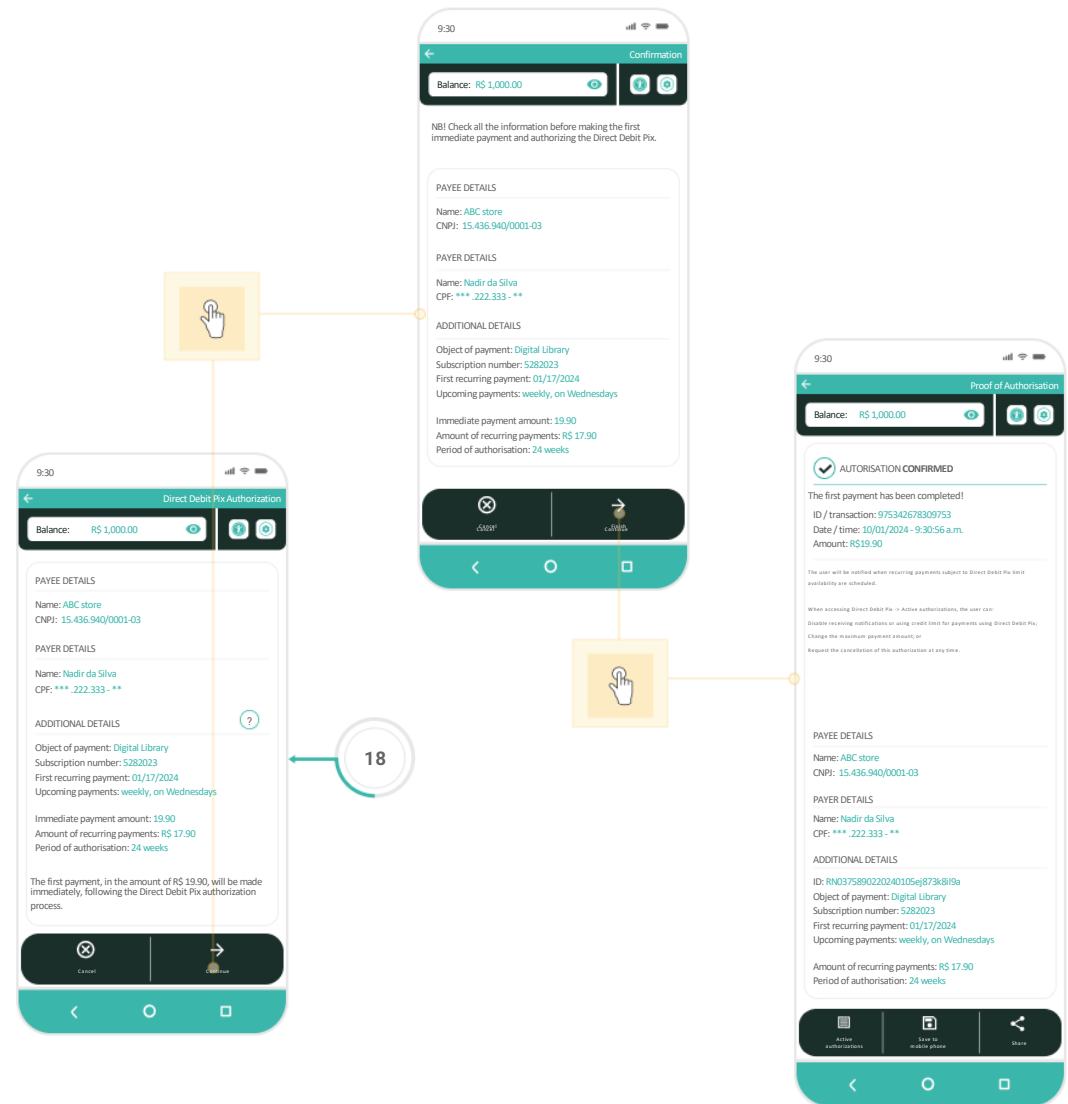
Information highlighting that the first payment is immediate (including the amount of the payment) must be clearly available, explaining that the completion of the first payment settlement is required for the authorization process.

The period for authorizations may be indefinite.

In case of variable payment amounts, the user must have the option to set a maximum amount for the payments. In case the user chooses to enable this option, the field for filling out the amount must be enabled and the user must be informed that if the amount of a recurrent payment is higher than the maximum amount defined, the payment will not be scheduled and the user will be notified.

If the payee has established a minimum amount for the maximum amount field, the PSP must inform the paying user and only allow setting the amount starting at such established minimum.

In case the authorization establishes attempts to settle the payment after the due date, the paying PSP must inform the paying user and that this may lead to interest and late charges added onto the next payment.



Mandatory

Version 7.0 Direct Debit Pix

As soon as the first immediate payment and the Direct Debit Pix authorization are completed, the user must be immediately informed that:

Immediate payment has been completed;

Notifications will be sent when upcoming payments made through Direct Debit Pix are scheduled;

Receiving notifications of scheduled payments and / or use of credit limits for payments using Direct Debit Pix can be disabled;

Authorizations can be canceled any time;

The maximum amount of payments may be changed (if set); and

Payments are subject to availability of funds and Direct Debit Pix limits.

Authorization ID information must be made available

In the event that the immediate payment does not go through for any reason, the user must immediately receive a message informing that the authorization process has not been completed.

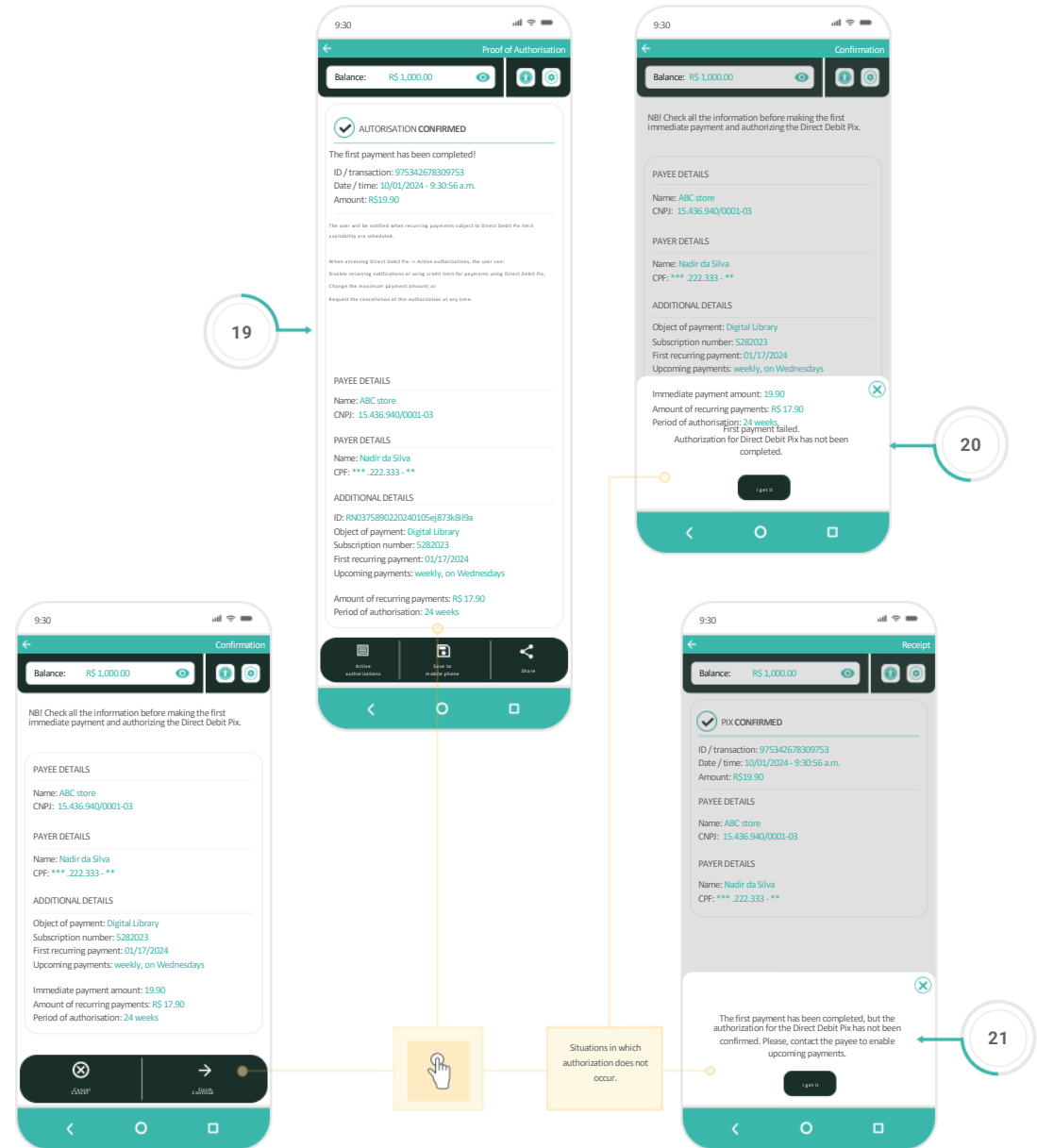
In the event that the first payment is completed, but an error occurs in the authorization process, the user must be immediately informed:

Proof of immediate payment. The message and the minimum fields that must appear to the user are shown on the screen to the right; and

Message requesting the user to contact the payee to enable subsequent payments, due to the failure in completing the authorization.

The ID / transaction refers to the " EndtoEndID " contained in the pacs.008 message;

After Direct Debit Pix authorization confirmation by the paying user, if the receiving PSP does not respond within the time required in regulation to allow the completion of the process, the paying PSP must immediately send a message to the user informing that the authorization is being processed and that user will be notified of the result at a later stage.



INTENDED TO: paying user PSP

Mandatory

Version 7.0 Direct Debit Pix

23 Active authorisations searching, editing and canceling features must be provided.

When searching active authorizations the user must view at least the following information:

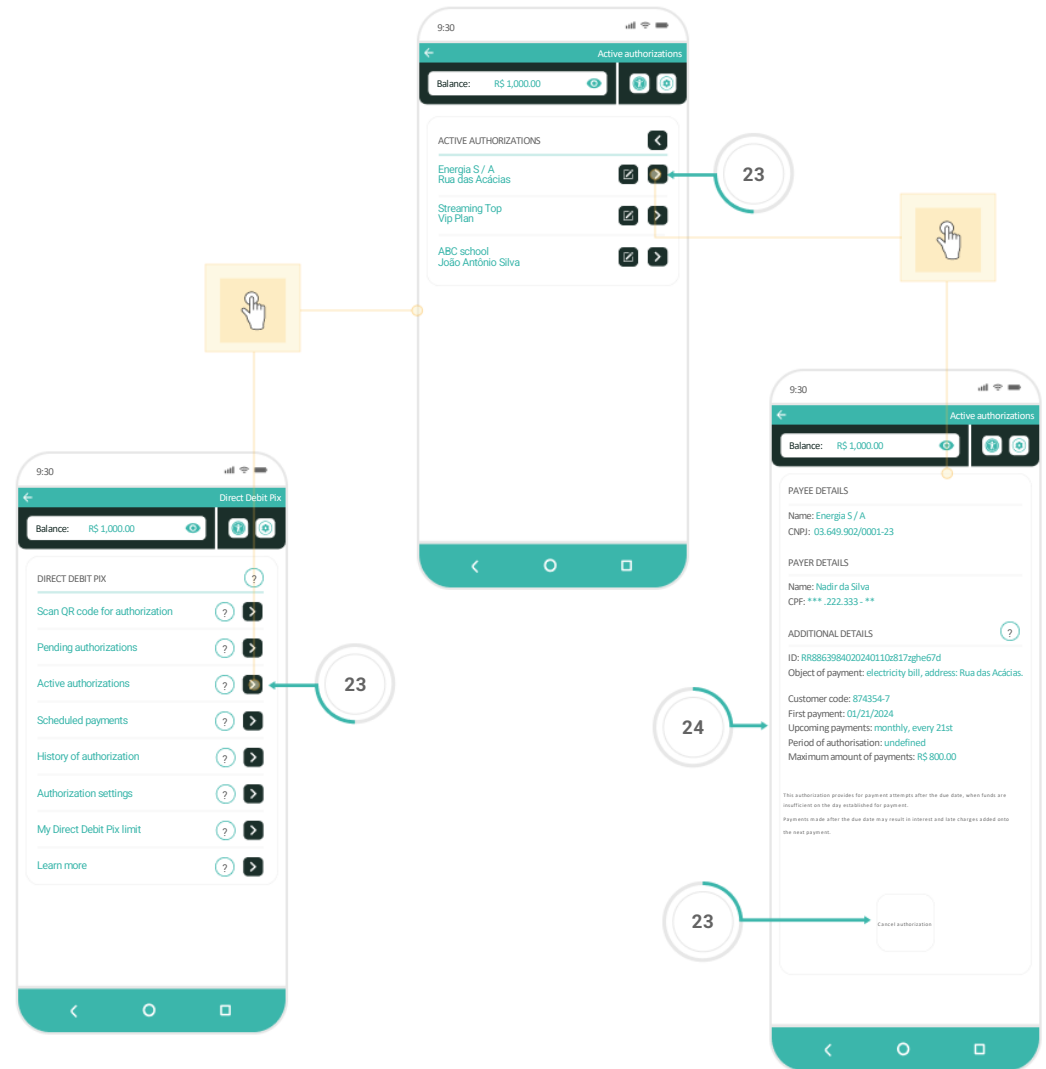
- Name of the payee;
- Business Tax ID - CNPJ of the payee;
- Name of debtor;
- Individual Tax ID - CPF (masked) / Business Tax ID - CNPJ of the debtor;
- Authorization ID;
- Object of payment;
- Payment identifier (contract number, customer code, etc.);
- Expected date of first recurring payment;
- Upcoming payments frequency;
- Authorisation expiry date or number of instalments;
- Expected amount of payments (if fixed); and
- Maximum payment amount (if defined by the payer).

The name of the payee must be the trade name of the company, if any. In case there is no trade name, the Legal Name/Registered Name must be entered.

The period for authorizations may be indefinite.

In the event that the authorization allows for attempts to settle the payment after due date, the user must be informed under the authorization details, as well as to the possibility of incurring interest and late charges added onto the next payment, in case payment is ultimately completed after due date.

24



INTENDED TO: paying user PSP

Mandatory

Version 7.0 Direct Debit Pix



The user must be informed that, in the event of Direct Debit Pix authorization cancellation, the transaction cannot be reverted, and that all payments scheduled for that authorization will also be canceled automatically, except for those scheduled for the same day.



INTENDED TO: paying user PSP

Mandatory

26

For each active authorization, the user will be able to edit the parameters of maximum value (for variable amount authorizations), of use of credit facility and of receiving scheduling notifications by enabling or disabling each parameter. If the user wishes to edit the maximum amount, it must be entered in to the maximum amount specific field. If the payee has established a minimum amount for the maximum amount field, the PSP must inform the paying user and only allow setting the amount starting at such established minimum. The user must be informed that the new maximum amount will be applicable for upcoming scheduled payments, and shall not be applied to scheduled payments already made.

27

The following standard must be adopted for authorization parameters, before any editing by the user:

- Maximum value: disabled
- Receiving scheduling notifications: enabled
- Use of credit facility: enabled

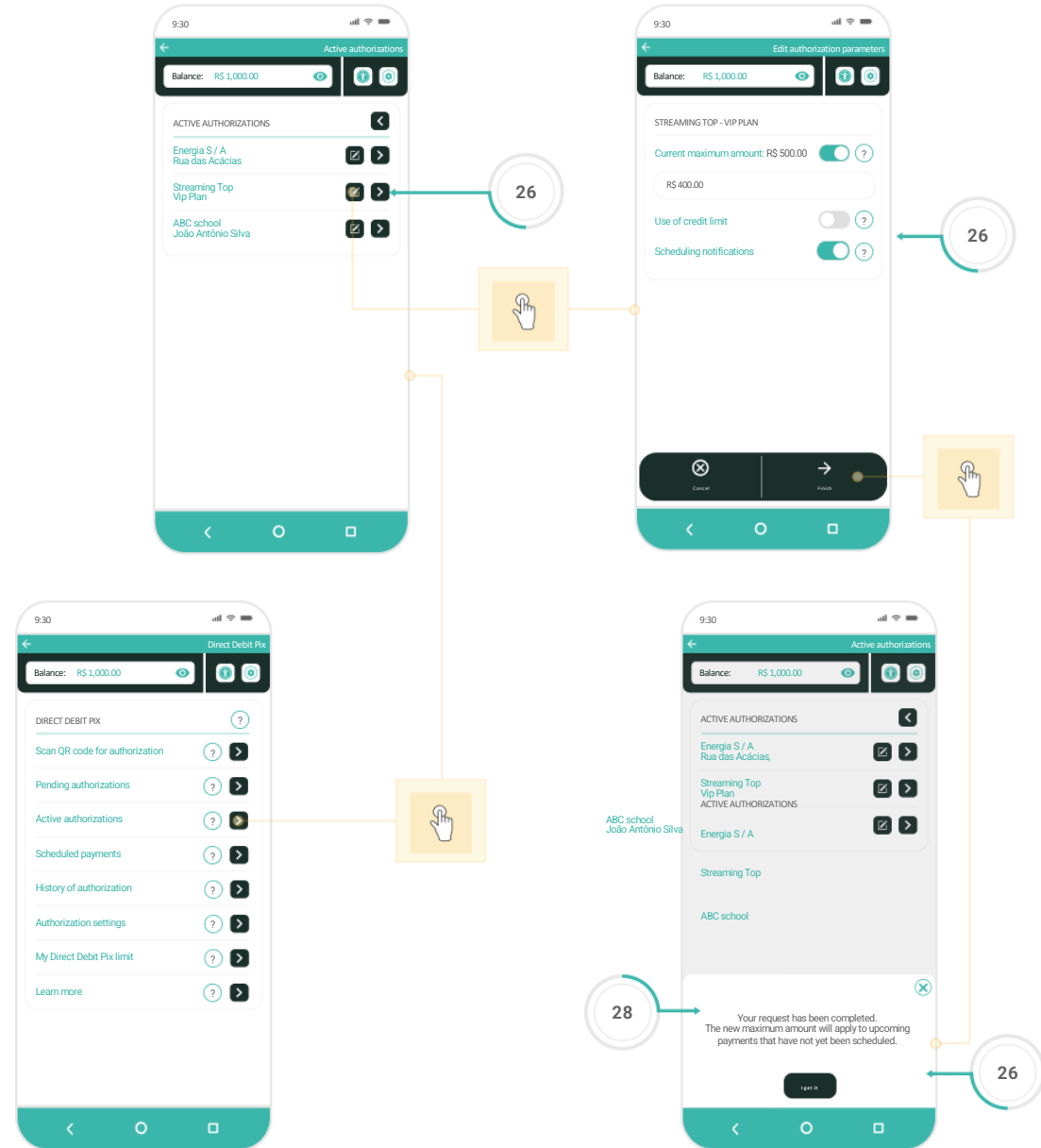
28

In the event that the paying user changes the maximum amount or settings regarding receiving scheduling notifications or as to the use of a credit facility, the user must be immediately informed that the change has been successfully completed.

29

In case the maximum amount is changed to an amount lower than a payment already scheduled, the paying PSP may inform the paying user and offer the possibility of canceling such scheduled payment.

Recommended



Mandatory

Version 7.0 Direct Debit Pix

30

The paying user must be provided with search and cancellation features for scheduled payments.

When searching scheduled payments the user must view at least the following information:

Name of the payee;

Business Tax ID - CNPJ of the payee;

Name of debtor;

Individual Tax ID (masked) / Business Tax ID - CNPJ of the debtor;

Object of payment;

Payment identifier (contract number, customer code, etc.);

Expected date of payment;

Payment amount; and

"Description", with additional information about the payment (whenever it is filled out).

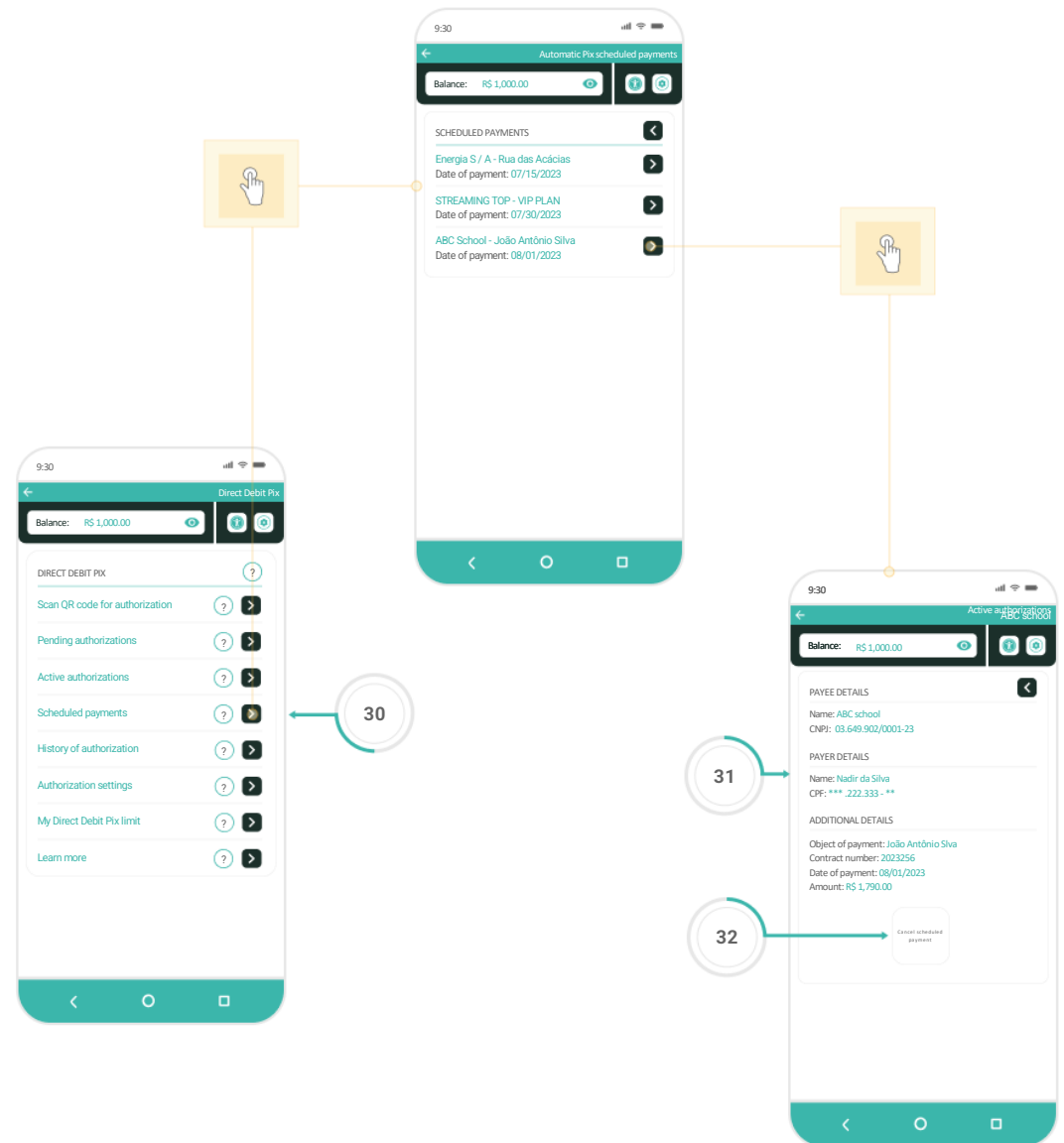
The name of the payee must be the trade name of the company, if any. In case there is no trade name, the Legal Name/Registered Name must be entered.

The "Description" refers to "InformationAmongUsers" of the pain.013 message. It is a field used for sending information from the payee to the paying user (example: information on interest and late charges added to the payment).

The "Description" field must not contain HTML tags. The paying user's application must display the characters in the "Description" field literally and therefore must not render any links or dynamic content.

32

Scheduled payments can be canceled until 11: 59 p.m. the day before the scheduled payment date.



INTENDED TO: paying user PSP

Mandatory

The paying user must have access to the history of all authorizations, with at least the following information:

Name of the payee;

Status: pending, active, expired, canceled, and processing;

Date of authorisation, except for pending authorisations;

Pending: confirmation of authorisation expiration date;

Active: authorization time frame (inform if indefinite);

Expired: expiration date;

Canceled: date of cancellation, indicating whether the authorization was canceled by the payee or the payer. Information on cancellations made by the payee must be clearly available and accessible to the paying user.

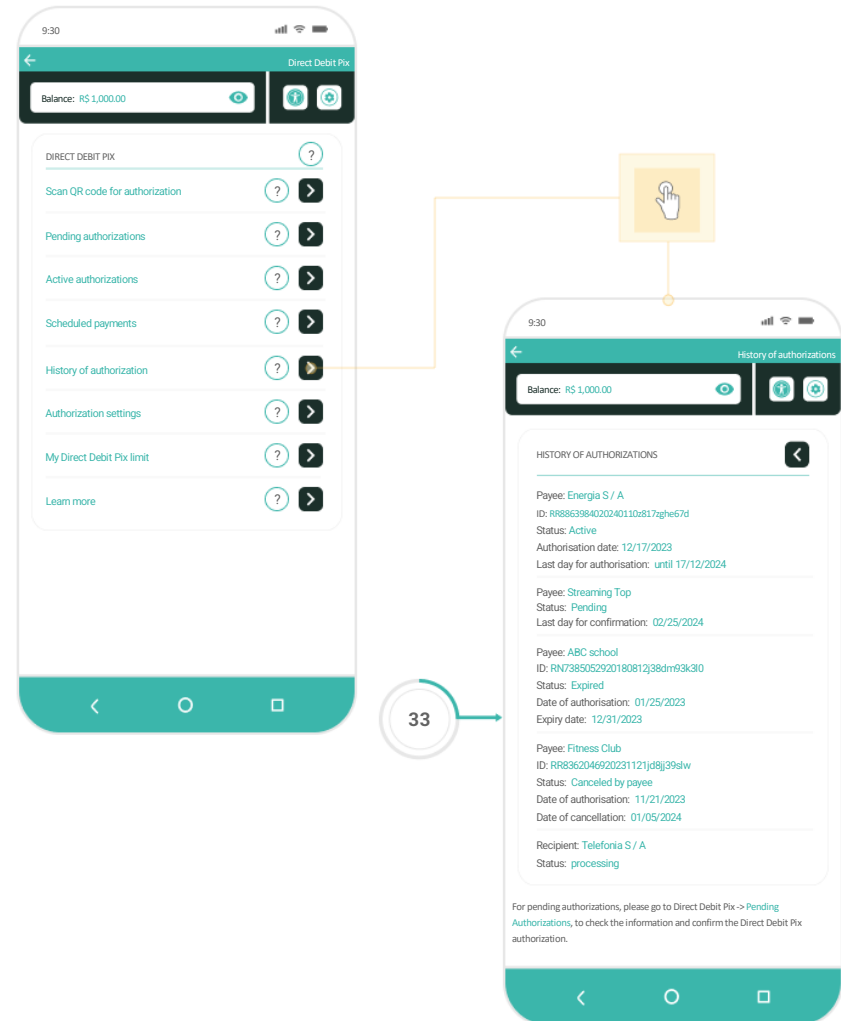
Processing status refers to authorizations that have been confirmed by the paying user and are still in the process of being completed.

33

Recommended

34

A feature to order searches (by date, recipient, status) as well as a filter by status can be made available when searching authorization history.



Recommended

Version 7.0 Direct Debit Pix

35

A feature to search and manage active authorizations parameters can be made available to the paying user: maximum amount, use of credit facility and receiving scheduling payments notifications.

36

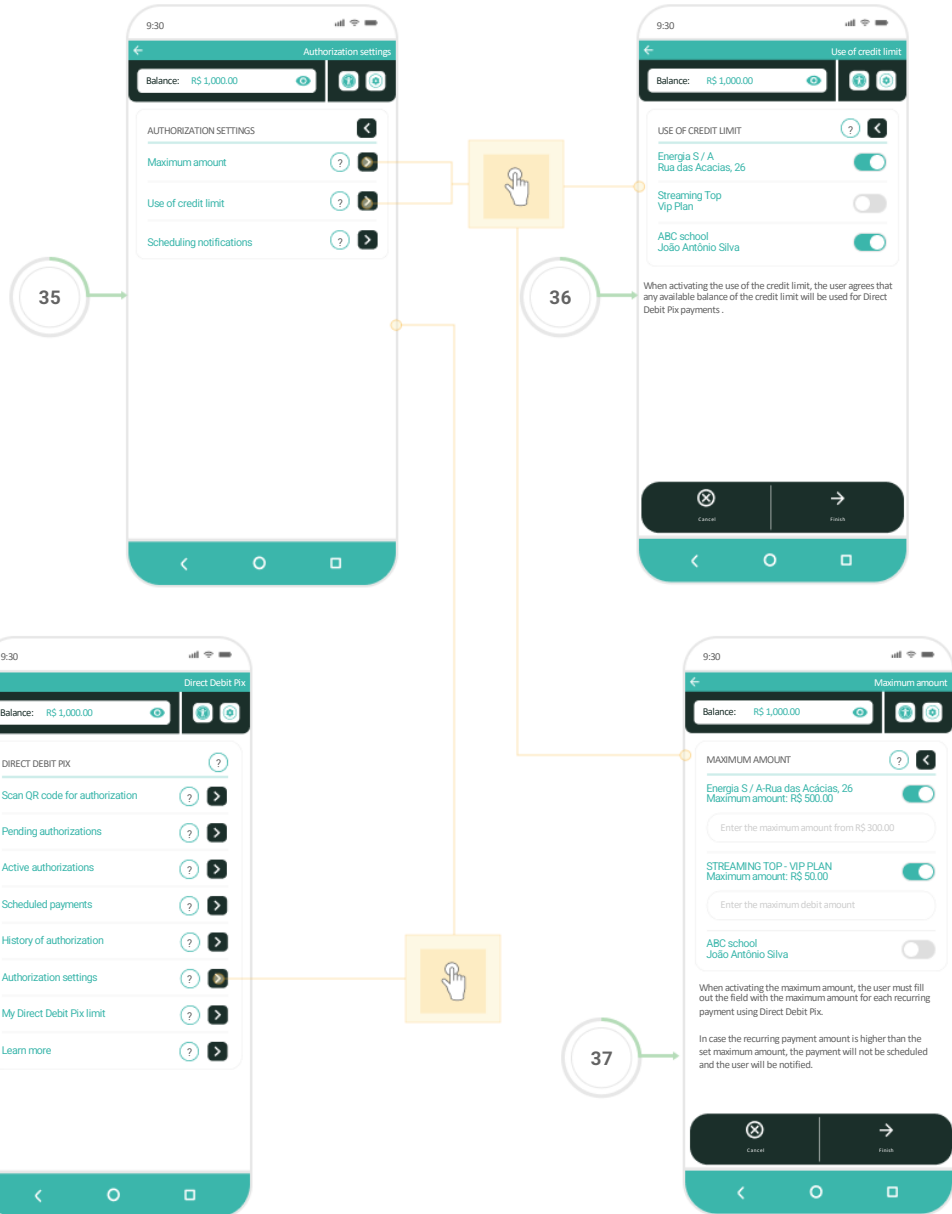
When selecting to receive notifications of scheduling payments or using credit limit, the user can enable or disable this parameter for all authorizations at the same time (in one single screen).

37

When selecting the "maximum amount" parameter, the user can enable or disable it and edit the amount for all variable amount authorizations in at the same time. The user must be informed that if the amount of a payment is higher than the set maximum amount, the payment will not be scheduled and the user will be notified.

If the payee has established a minimum amount for the maximum amount field, the PSP must inform the paying user and only allow setting the amount starting at such established minimum.

The user must be informed that the new maximum amount will be applicable for upcoming scheduled payments, and shall not be applied to scheduled payments already made.



INTENDED TO: paying user PSP

Mandatory

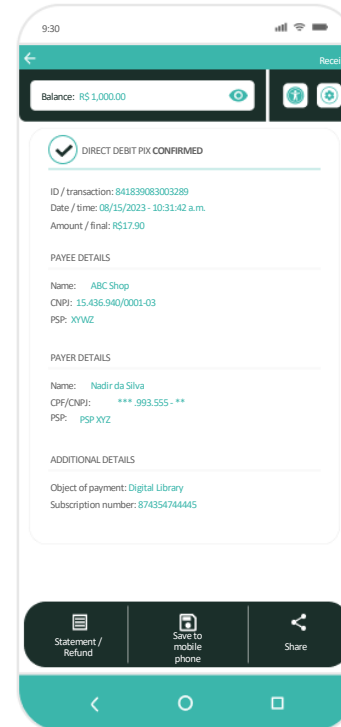
Providing proof of payment for paying and receiving users during the period established in the regulation in force, containing at least:

- Identification that the transaction is an Direct Debit Pix;
- Name and Business tax ID - CNPJ of the recipient;
- Recipient PSP name;
- Payer's Name and Individual tax ID - CPF (masked or unmasked)/CNPJ;
- Object of payment;
- Payment identifier (contract number, customer code, etc.);
- Transaction ID ("EndtoEndID" in pacs.008 message);
- Hour/minute / second (Brasilia time zone) of settlement; and
- Amount.

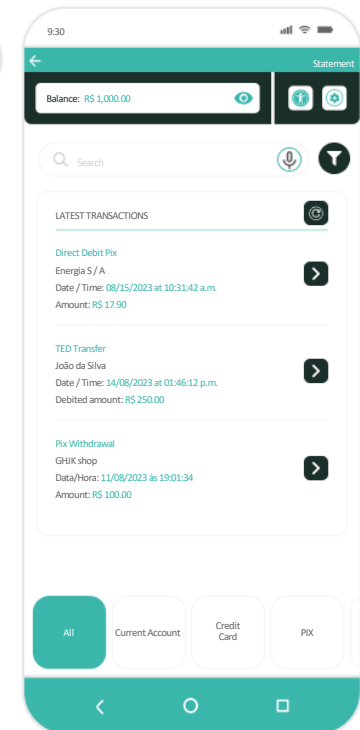
When the transaction involves a PSI, the name of the PSI must appear on the receipt.

The message and minimum fields that must appear to the user are shown on the screen to the right.

38



38



38

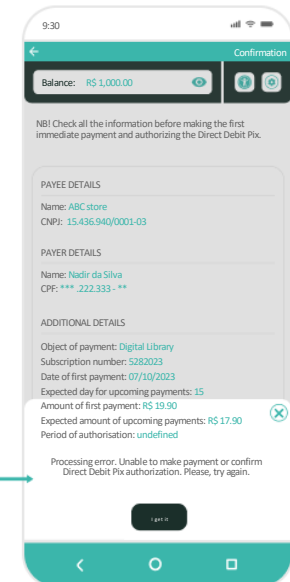
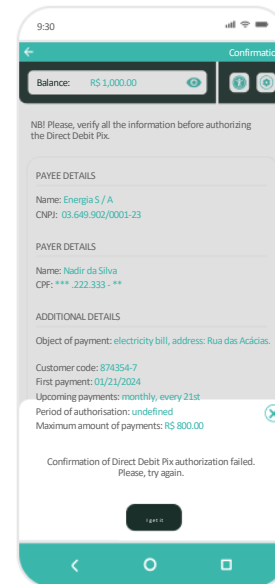
Mandatory

Error messages must be specific and clear to the user. Mandatory messages must clearly inform that the transaction has not been completed and specify the issue when the authorization has not been processed and as well as first immediate payment settlement failure:

39

Examples:

- Confirmation of Direct Debit Pix authorization failed. Please, try again.
- Processing error. Unable to make payment or confirm Direct Debit Pix authorization. Please, try again.
- The first payment has been completed, but authorization processing has failed . Please, contact the recipient to enable upcoming payments.



Mandatory

40

In case the paying user has not disabled the feature to receive scheduled payments notifications, the payer PSP must send a notification to the user immediately after the payment was scheduled with the following information:

Direct Debit Pix scheduled transaction;
Name of payee;
Amount; and
Payment date.

41

If the scheduled payment is not completed due to insufficient funds, the PSP must send a notification shortly after the end of the first settlement window, informing that the transaction has not been completed for this reason and that a new attempt will be made on the same day. The time from which the last payment attempt will be made within the second mandatory settlement window must also be informed, so that the user to may cause funds to be sufficient.

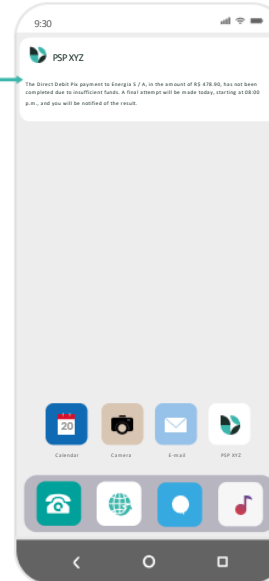
42

When the authorization allows for payments attempts after the due date, in case the payment settlement is not completed due to insufficient funds or transaction limit after the last attempt on the day scheduled for settlement, the PSP must send a notification to the paying user, informing that the transaction has not been completed for this reason and that new attempts may be made over the subsequent days.

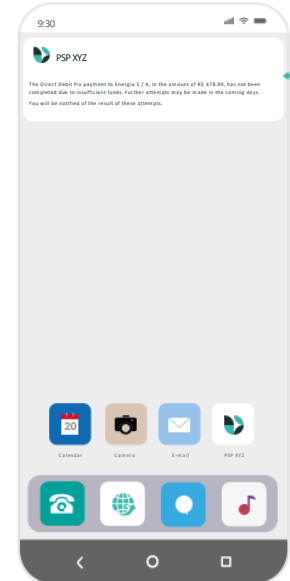
43

In case the scheduled payment is not completed due to insufficient daily limit available for Direct Debit Pix transactions, the PSP must send a notification shortly after the end of the first settlement window, informing that the transaction has been declined for this reason. In case the user requests to increase the limit and it is approved, it must be informed that the settlement may be effected with a new attempt, until the time of the second mandatory settlement window expires, or over the subsequent days, when authorization allows payments attempts after the due date.

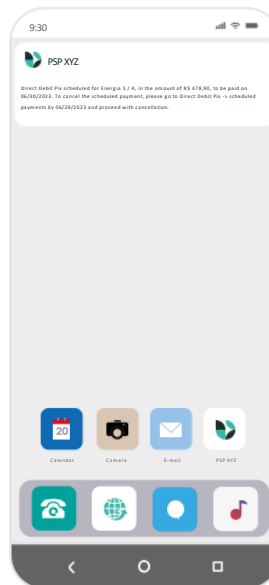
41



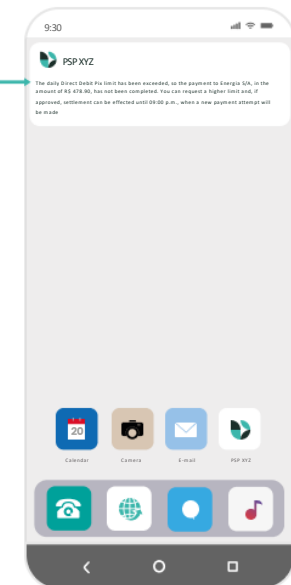
42



40



43



Mandatory

44

After the last settlement attempt made by the PSP, on the due date or on the following days (depending on what has been previously agreed), if funds are still insufficient or daily limit available for Direct Debit Pix transactions has been exceeded, a notification must be sent to the paying user informing that the Direct Debit Pix payment has not been completed and that the user must make the payment by other means.

45

In the event that the scheduled payment is not completed due to an operational failure after the payment order has been sent for settlement, the PSP shall not send a notification to the user, except if the failure occurs at the last settlement attempt. In this case, a notification must be sent informing that it was not possible to make the Direct Debit Pix payment, due to an operational failure and that the user must make the payment by other means.

46

The PSP must notify the user whenever an Direct Debit Pix payment is made, with information that it is a transaction using Direct Debit Pix, date of payment, amount and name of the recipient.

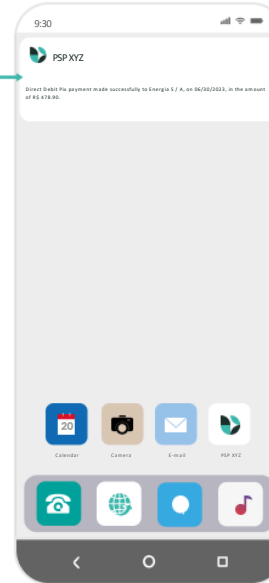
47

The PSP must send a notification to the user if a scheduled payment has been successfully canceled by the payee, provided that the user has been previously informed about the scheduled payment through a notification or the "Scheduled Payments" option in the "Direct Debit Pix" menu, or in "Upcoming Payments".
The notification must contain information of the date of the scheduled payment, amount and name of the recipient.

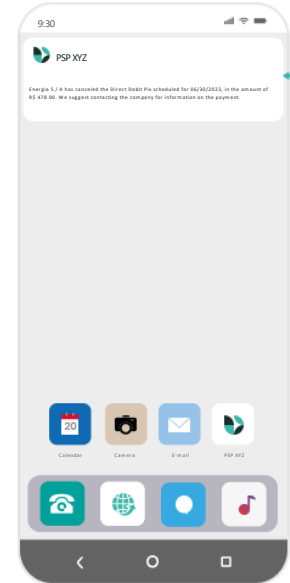
48

The PSP must send a notification to the paying user as soon as the scheduled payment is canceled by the receiving user, containing at least the following information:
Cancellation of the Direct Debit Pix at the request of the payee;
Name of the payee;
Object of payment;
Scheduled payments will be canceled (if any), making it clear that the scheduled payments with settlement scheduled for the same day of sending the notification will not be canceled;
Suspension of new scheduled payments.

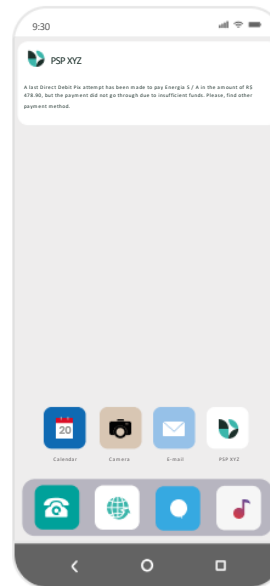
46



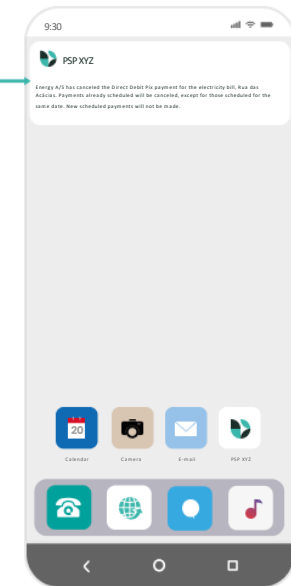
47



44

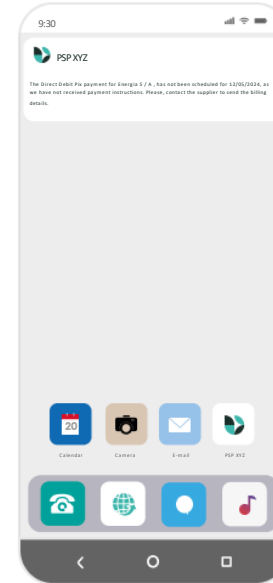


48

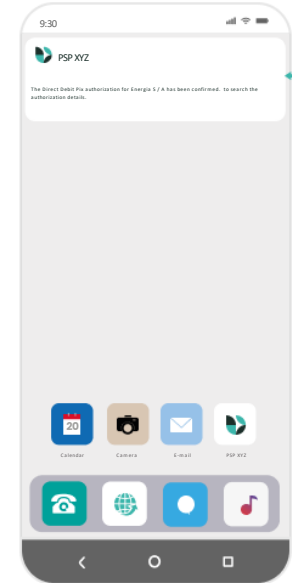


Mandatory

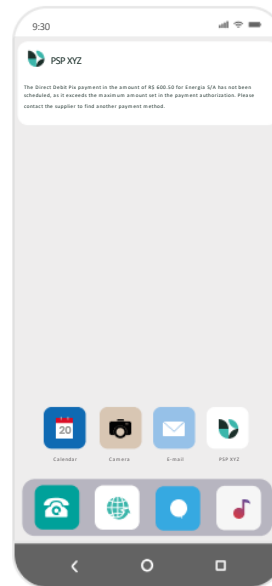
- 49 The paying user must receive a notification informing of the failure in scheduling the payment when the amount is different from the amount set in the authorization, in the case of a fixed amount, and when the amount exceeds the maximum amount set by the user in the authorization.
- 50 The paying user must receive a notification informing of the failure in scheduling the payment when the payee does not send instructions within the statutory period.
- 51 When the activation of an authorization confirmed by the user is pending due to the receiving PSP not responding within the time required in regulation, the paying PSP must send a notification to the user informing the authorization process status.
- 52 The paying user must receive a notification of exclusion of the authorization pending confirmation containing, at least, the following details:
Name of the recipient and information that the suspension was made at their request; and Reason for suspension:
error in the recurrent payment details; or
paying user confirmed the recurring payment using other means.
- 53 The name of the payee in the notifications must be the company Trade Name, if any. In case there is no trade name, the Legal Name/Registered Name must be entered.
- 54 The form of sending the notification is the PSP free choice. If the notification is sent via push, part of the information, as chosen by the PSP, can be detailed when the user clicks on the notification.



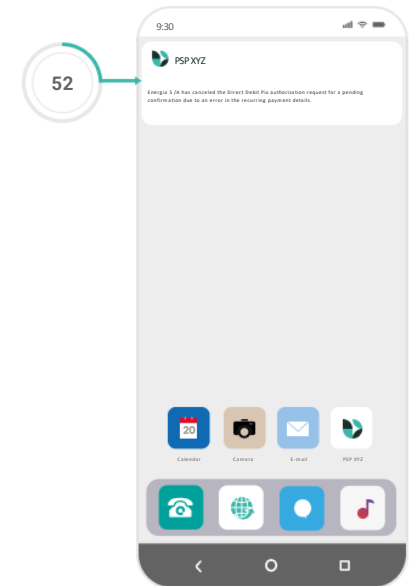
50



51



49



52



Pix payment transaction initiation service

Providing the user with Pix payment transaction initiation service.

16

Mandatory

01

It is mandatory for all payment transaction initiation service (PSIs) providers to use the terms "Pix", "Alias" or "Pix Alias", "My Aliases", "Portability", "Claim", "Random Alias", "Pix Copy and Paste", "My Pix Limits", "Scheduled Pix" and "Direct Debit Pix".

02

The paying user must be notified, in case the transaction is suspected to be a fraud, whenever the PSP needs to use additional time for transaction analysis. While the payment order is being verified, the payment transaction initiation service provider must provide the paying user with the option to cancel the transaction. Therefore, the PSP must always notify the PSI in such cases.

Mandatory message: must inform that the transaction requires additional analysis to be authorized and provide the option to cancel the transaction.

Examples:

- We need an additional 30 minutes to review your transaction. Would you like to cancel the Pix transaction ?
- This transaction requires approximately 60 minutes to be authorized. Would you like to cancel the transaction ?

03

When the paying user informs a Pix alias in a format not enabled by Pix, the alias must not be forwarded to DICT and the user must be informed about the format error by the PSI.

Mandatory message: must inform that the transaction was not completed and that there is an error in the alias format.

Examples:

- Transaction not completed. Invalid alias format;
- An error has occurred with the alias format. Please, try again;
- An error has occurred. Please, verify the alias format;
- Your Pix transaction has not been completed. Please, verify the format of the alias informed.

04

When an alias is sent to DICT and "QR Code alias not found" or "QR Code alias does not exist" is returned, the paying user must be informed by the PSI .

Mandatory message: must inform that the transaction was not completed and that the alias does not exist.

Examples:

- Transaction not completed. Alias does not exist.
- Alias not found. Please, try again.
- An error has occurred. Could not find the alias.
- Error. Make sure you enter the right alias.
- Pix not completed. Make sure the alias is correct.

Mandatory

05

In the event of a communication failure with DICT, the paying user must be informed by the PSI.
Mandatory message: must clearly show that the transaction has not been completed and that there has been a technical or communication problem.

Examples:

- Transaction not completed. Communication failure. Please, try again.
- Your Pix transaction has not been completed. We have had a technical problem. Please, try again.
- Sorry, we have had a communication problem. Please, try again.

06

When the payee's PSP is not available for search of the dynamic QR code payload data, the paying user must be informed by the PSI.

Mandatory message: must clearly show that the transaction has not been completed and that there has been a technical or communication problem.

Examples:

- Transaction not completed. Communication failure. Please, try again.
- Your Pix transaction has not been completed. We have had a technical problem.
- Sorry, we have had a communication problem. Please, try again.

07

In case the QR Code expiry period has elapsed, the paying user must be notified. The message must clearly show that the transaction has not been completed and specify the error.

Examples:

- Transaction not completed. Invalid QR Code.
- Error when processing the Pix transaction. Invalid QR Code.

08

If the document does not accept payment after due date, attempts to send an order outside this period to the user PSP must be declined and the user must be informed. The message must clearly show that the transaction has not been completed and specify the error.

Examples:

- Transaction not completed. QR code expired. This QR Code does not accept payment after due date.
- Pix not completed. QR code expired.

Mandatory

09

The payment transaction initiation service provider cannot save the Pix alias and must not provide the option to save the Pix alias when the txid is filled out.

10

The payment transaction initiation service provider may not save the transaction account details nor shall it provide an option to save the transaction account details when the txid is filled out.

11

When applicable to the payment transaction initiation service provider, the receiving user Individual Tax ID - CPF must always appear in masked format (ex:***.777.888-**).

12

The payment transaction initiation service provider must comply with the obligations regarding all details that must be informed to the paying user before confirming the payment, according to the form of initiation used by the paying user and the requirements provided under "Pix with Pix Alias", "Pix with manual entry of transactional account details", "Payment via static QR Code" and "immediate payment or payment with due date via dynamic QR Code" chapters.

In cases where the payment transaction initiation service provider has all the information of the payee, before confirming the payment, the paying user must be informed of at least the following details:

- Payee name and Individual Tax ID - CPF (masked) / Business Tax ID - CNPJ (unmasked). For Business Tax ID - CNPJ, the name entered must be the company trade name, if any. In case there is no trade name, the Legal Name/Registered Name must be entered. The branch and account numbers of the payee must not be returned to the paying user. The return of the recipient's PSP name information is optional and may or may not appear at participant's discretion; and
- Transaction amount

Such details must also be informed to the payer by the participant holding the transaction account, at the time of confirmation of payment.

14

If the payment transaction initiation service provider offers single and/or recurring scheduling of Pix transactions, it must comply with the obligations provided under chapter "Scheduled Pix".

Mandatory

If the payment transaction initiation service provider offers Direct Debit Pix, it must comply with the obligations set out under "Direct Debit Pix" chapter regarding the availability of:
Information on the main rules of the service, advantages and operation, in a place chosen by the PSI;

15

Active authorizations searching, editing and cancellation features, corresponding to the consent step in the flow offered by the PSI;
Search and cancellation features for scheduled payments;
Proof of payment;
Error messages; and
Notifications within the scope of the payment transaction initiation service.

Recommended

16

Scheduled Pix may be made available to the paying user for a one-time and/or recurring Scheduled Pix payments through the payment transaction initiation service.

17

Direct Debit Pix for recurring transactions may be made available to the paying user automatically, upon prior authorization, through the payment transaction initiation service.

18

The PSIs offering Direct Debit Pix may provide a feature to search the history of all authorizations, corresponding to the consent step.

19

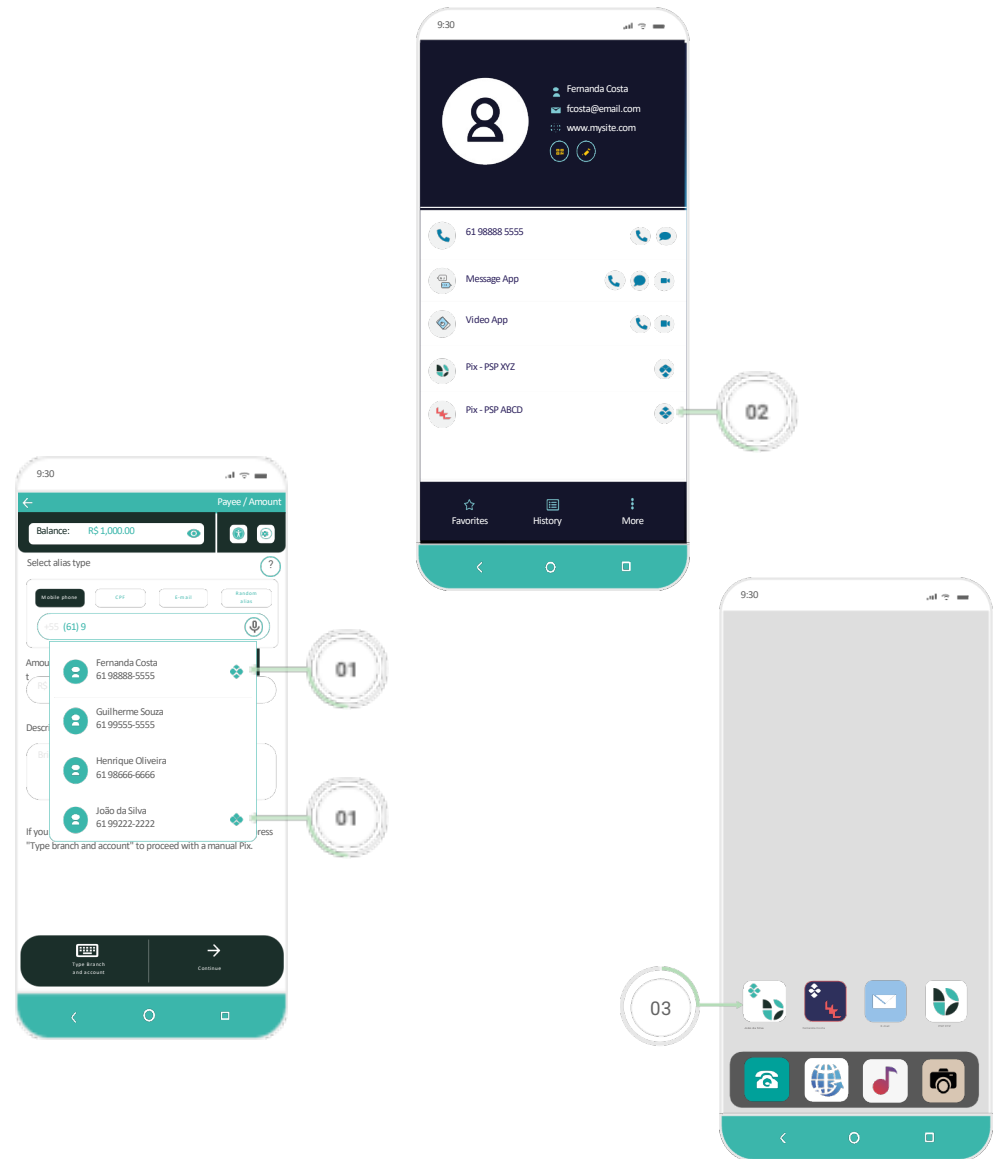
The payment transaction initiation service provider may provide integration with the user's contact list, with the identification next to the names of those who have a Pix alias.

Integration with Contact List

Feature allowing the user to easily identify people in a smartphone contact list and who have Pix aliases.

Recommended

- 01 Make available integration with the user's contact list in the PSP application, with the identification next to the names of those who have a Pix alias. Access to the contact list via PSP application requires prior consent from the user.
- 02 Direct shortcut to smartphone contact list, requiring prior consent from the user.
- 03 Smartphone shortcut via widgets, requiring prior consent from the user.

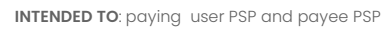


Internet Banking Pix

The option to paste the code must be made available to the paying user in the mobile banking interface.

18

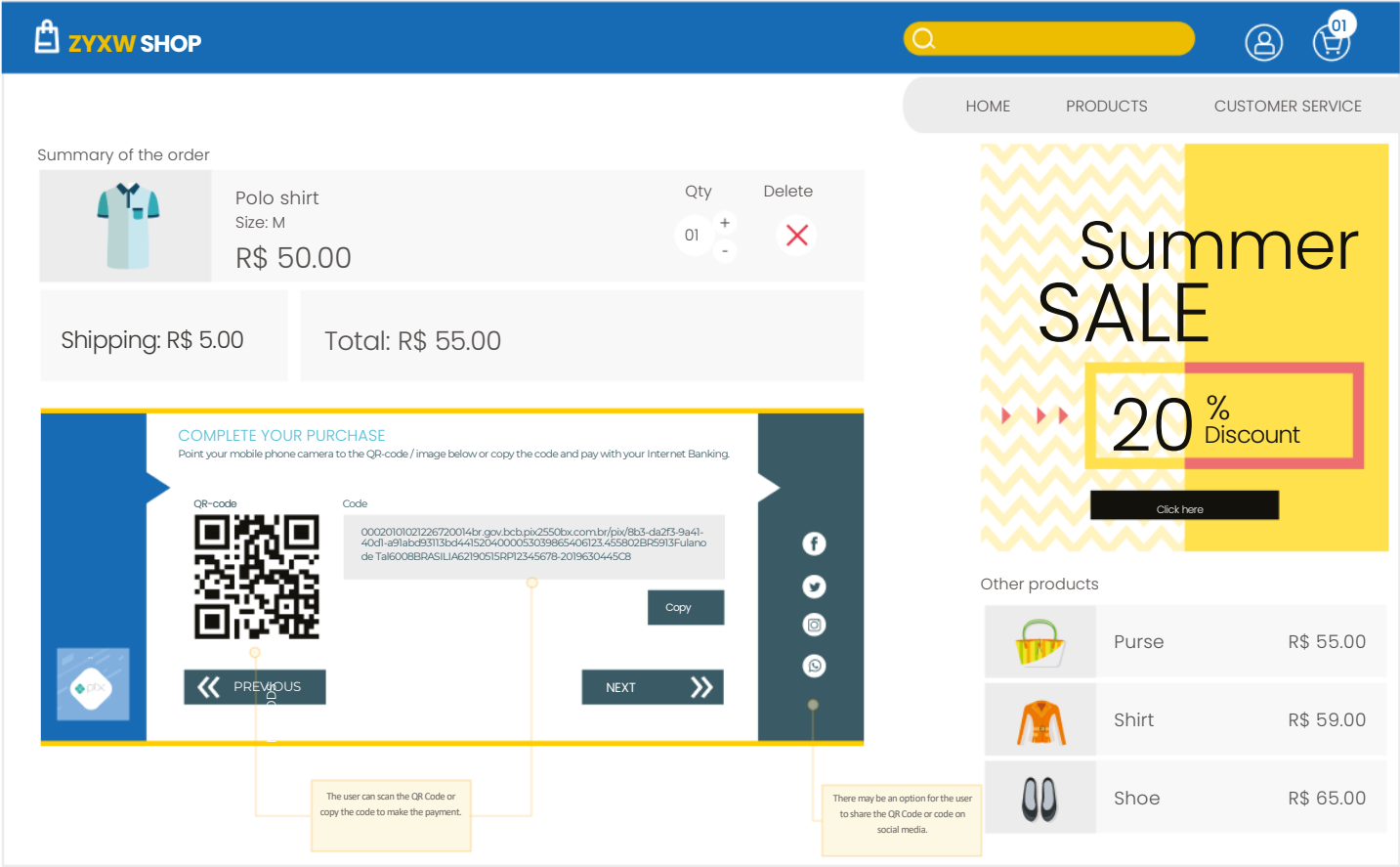
In PSP internet banking, there may be an option for quick and easy access for the user to make transaction payments from websites, using the option of pasting the Pix code obtained from websites.



Recommended

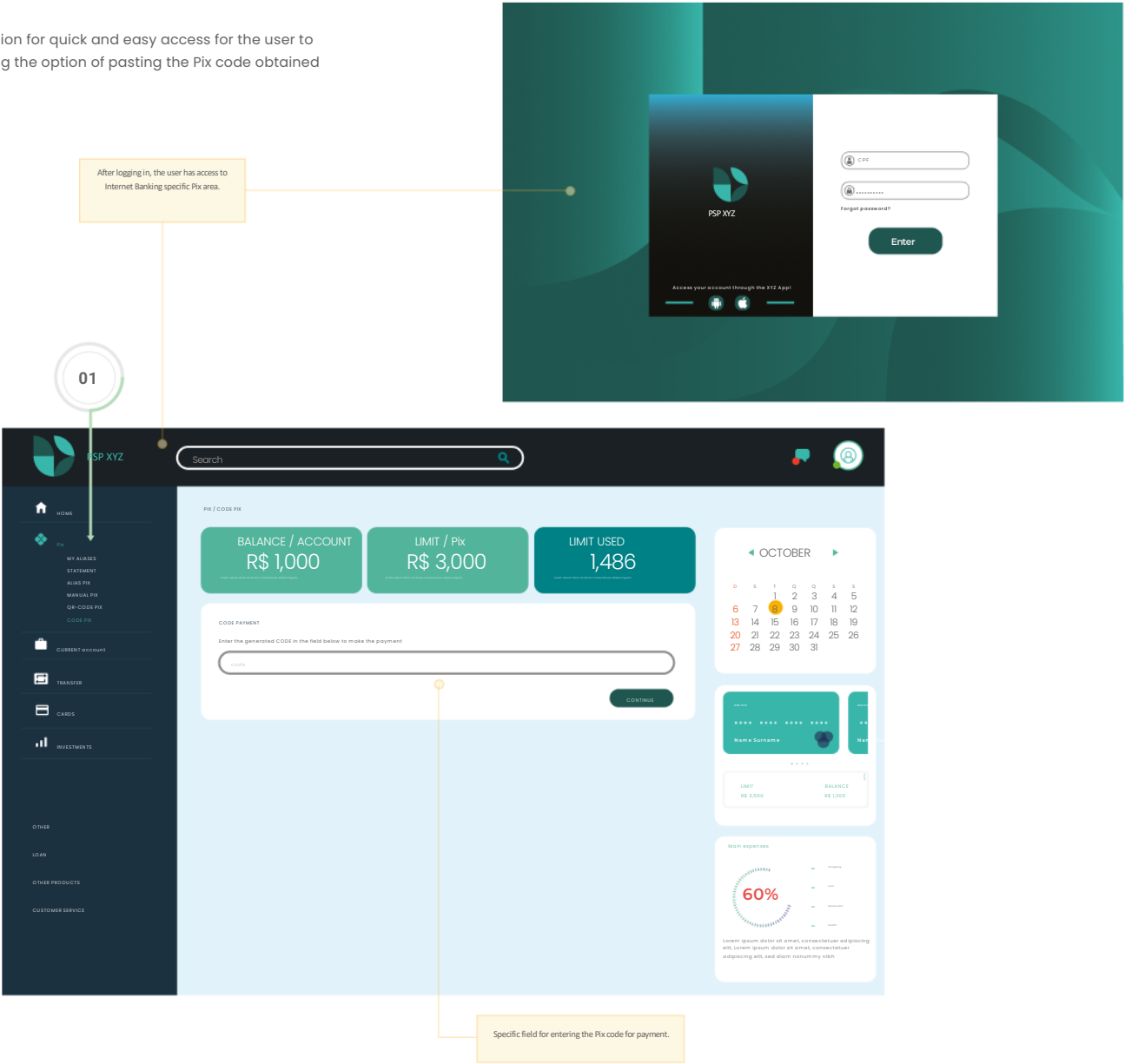
01

In PSP internet banking, there may be an option for quick and easy access for the user to make transaction payments from websites, using the option of pasting the Pix code obtained from websites.



Recommended

01 In the PSP internet banking, there may be an option for quick and easy access for the user to make transaction payments from websites, using the option of pasting the Pix code obtained from websites.



Recommended

01

In the PSP internet banking, there may be an option for quick and easy access for the user to make transaction payments from websites, using the option of pasting the Pix code obtained from websites.

01

PSP XYZ

HOME

Pix

MY ALIASES

STATEMENT

ALIAS PIX

MANUAL PIX

QR-CODE PIX

CODE PIX

CURRENT account

TRANSFER

CARDS

INVESTMENTS

OTHER

LOAN

OTHER PRODUCTS

CUSTOMER SERVICE

Search

Pix / CODE PIX

BALANCE / ACCOUNT

R\$ 1,000

LIMIT / PIX

R\$ 3,000

LIMIT USED

1,486

CODE PAYMENT

Enter the generated code in the field below to make the payment

00020101021226720014br.gov.bcb.pix2550bx.com.br/pix/8b3da2f3-9a41-40

CONTINUE

Payee details

Name: ZYXW STORE

CPF/CNPJ: 12.345.678/0001-90

Institution: PSP XYZ

Address: abc Boulevard - street 03 - shop 25 - São Paulo / SP

General Details

Identifier: product 1234

Original amount: R\$ 50.00

Name: polo shirt

Additional details

Due date: 01/21/2020

Interest: 1%

Interest/Period: Per month

Late charges: 2%

Late charges / Period: After 01/21/2020

Debtor details

Name: Nadir da Silva

CPF: ***.993.555-**

Final amount:

R\$ 55.00

PAY TODAY

ON DUE DATE

SCHEDULE

OCTOBER

D	S	T	Q	Q	S	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

Name Surname

LIMIT R\$ 3,500

BALANCE R\$ 1,200

Main expenses

60%

Shopping

Fuel

Restaurant

Health

After entering the code and continuing, the details will be uploaded and the user will have access to the button to checkout.

INTENDED TO: paying user PSP and payee PSP

115

Recommended

Version 7.0 Internet Banking Pix

Before confirming the payment with due date, the following details must be returned to the paying user, using the payee DICT details in the applicable fields:

- Due date field;
- Option for the payer, if desired, to inform the Intended Payment Date (DPP), defined in the Pix Initiation Standards Manual, for the same day, for the due date or for a date to be scheduled;
- Amounts: original, with rebate, with discount, with interest, with late charge (if informed) and final amount;
- Payee name and Individual Tax ID - CPF (masked) / Business Tax ID - CNPJ (unmasked). For Business Tax ID - CNPJ, the name entered must be the company trade name, if any. In case there is no trade name, the Legal Name/Registered Name must be entered. The branch and account numbers of the payee must not be returned to the paying user. The return of the recipient's PSP name information is optional and may or may not appear at participant's discretion.
- Debtor details (Individual Tax ID - CPF / Business Tax ID - CNPJ and Name);
- The "Additional Information" field, if provided, as defined in the Pix initiation Standards Manual;
- The "Additional Information" field, if informed, must contain only characters or HTML without any dynamic content, such as scripts (javascript, php, cgi, etc.);
- The "Request to the Payer" field, if informed: description and text box for the paying user to fill out; and
- Payee address fields: State; city; street address and zip code - CEP (these details may be made available to the user using another object, such as an icon or a button).



Payee details	General Details	
Name: ZYXW STORE	Identifier: product 1234	Final amount: R\$ 55.00
CPF/CNPJ: 12345.678/0001-90	Original amount: R\$ 50.00	
Institution: PSP XYZ	Name: polo shirt	
Address: abc Boulevard - street 03 - shop 25 - São Paulo / SP	Additional details	
	Due date: 01/21/2020	
	Interest: 1%	
	Interest/Period: Per month	
	Late charges: 2%	
	Late charges / Period: After 01/21/2020	
Debtor details		
Name: Nadir da Silva		
CPF: ***.993.555-**		
		PAY TODAY
		ON DUE DATE
		SCHEDULE

INTENDED TO: paying user PSP and payee PSP