

Market Illustration

End User Interface and Notifications Requirements: Pix (Brazil)

Country: Brazil

Challenge: UI interface and notifications are key components of the Inclusive IPS end user experience, and disparate experiences across providers can impact trust in the Inclusive IPS ecosystem as a whole.

Result: The standardization of the user experience is one of the design decisions made by Brazil's Pix that has contributed to its wide adoption.

End User Interface and Notifications Requirements: Pix (Brazil)

Challenge

Notifications are a key component of the Inclusive IPS end user experience, and disparate experiences across providers can impact trust in the Inclusive IPS ecosystem as a whole.

Approach

The Pix ruleset chapter [Minimum Requirements for User Experience](#) provides a set of extremely robust set of guidelines for participant treatments of brand and user experience. They set an ambitious goal for IPS Schemes who wish to ensure that DFSPs provide certain minimally inclusive practices in their user journeys with customers.

The guidance focuses primarily on smartphone user interfaces and identifies both mandatory and recommended requirements for all Scheme participants. Rules include:

Requirements articulate required and recommended visual notifications and cues to signal successes and failure in the app.

Required and recommended standards for payment notifications, alerts, and complaint handling protocols

We list a selection of particularly relevant notifications and interface attributes in the following table.

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User Journey Phase	Sample Pix’s Requirements for UI and Notifications
<p>Navigating a Payment</p>	<p>Interface Design</p> <ul style="list-style-type: none"> Users are displayed the balance of the transaction account before given the option to confirm payment Must use a “check” icon that is distinctively different for payment confirmation, and other confirmations <p>Notifications</p> <ul style="list-style-type: none"> PIX: Upon transaction completion, users must receive in-app notifications with specific information as outlined by the guidelines
<p>When Things Go Wrong</p>	<p>Interface Design</p> <ul style="list-style-type: none"> On the Pix home screen, the user must be able to easily access the customer service channel from the DFSP, including one for Refunds and Fraud The insignia of the Central Bank must be displayed next to complaints mechanism to signal visually that a complaint may be lodged with the regulatory authorities if issues are not resolved by DFSP <p>Notifications</p> <p>Pix Requires notifications for specific circumstances, especially when something is going wrong.</p> <ul style="list-style-type: none"> 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 given <p>Their user guide provides sample messaging. For example, in case a transaction is delayed due to additional screenings:</p> <p>“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.</p> <p>Mandatory message: must inform that the transaction requires additional analysis to be authorized and provide the option to cancel the transaction.</p> <p>Examples:</p> <ul style="list-style-type: none"> 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?”

Result

The standardization of the user experience is one of the design decisions made by Brazil's Pix that has contributed to its wide adoption.

IMF research highlights the following as one of the features that has contributed to Pix's success: "The user interface and experience are standardized. This has made it easy for users to switch between providers. Regardless of the PSP, individuals experience a standardized journey on the apps, and companies use a standardized API to link Pix with their systems."

[Pix: Brazil's Successful Instant Payment System](#), International Monetary Fund

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Works Cited

- “Requisitos Mínimos para a Experiência do Usuário,” Banco Central do Brasil, January 2025, https://www.bcb.gov.br/content/estabilidadefinanceira/pix/Regulamento_Pix/IV_RequisitosMinimosparaExperienciadoUsuario.pdf.
- “Pix: Brazil’s Successful Instant Payment System,” International Monetary Fund, July 31, 2023, <https://www.elibrary.imf.org/view/journals/002/2023/289/article-A004-en.xml>.