Market Illustration

Pix Scheme Rules Set Minimum Requirements for Notifications

Country: Brazil

Challenge: Users may experience transaction failures or delays for a variety of reasons.

Result: Through Pix's required notifications, users clearly understand why something has gone wrong and what might happen as a result.

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Challenge

Users may experience transaction failures or delays for a variety of reasons. Pix looked for ways to ensure that these instances would be clearly communicated to end-users in a consistent manner.

Approach

Pix requires notifications for specific circumstances, including when something is going wrong. User experience guidelines call for notifications related to:

- Transaction success, including counterparty name and transaction amount
- Transaction failure, clearly explaining to the payer why a payment has failed
  - For account freezing
  - For insufficient funds
- Withdrawal status
- Scheduled transactions
- Recurring transactions
- Direct debits to a user account
- Suspected fraud
- QR code expiration

Pix User Minimum Requirements for User Experience demonstrate how IPS guidelines can influence thoughtful notification design:

- “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.”
- “Upon transaction completion, users must receive notifications with specific information as outlined by the guidelines”
- “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?”

Result

Users clearly understand why something has gone wrong and what might happen as a result. This makes Pix more usable and increases usage of digital payments.

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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.