

Flexible payments for returning customers, or recurring online card

Many businesses that receive payments by invoice have already realised the economic benefit of our Flexible Payments service for returning customers who pay by payment card or “online autogiro/direct debit”. The service is suitable for everything from consumer discretionary items, newspaper subscriptions, book clubs and membership fees to more frequent payments such as telephone bills and rental payments.

It's simple, for you and for your customer

Your company offers card payments as an alternative. Customers wishing to use the service fill in an online authorisation or consent form containing their customer information and card details. The authorisation allows you to debit your customer's card number on a recurring basis. You decide how often payments should be made. This could be anything from every week to once a year. The bank verifies the card, via Auriga ePayment. The verification is done immediately, and if the purchase is approved it is guaranteed by the banking system and the money is credited to your company account the following day. A high level of service is one of many benefits. In addition to offering your customers a new payment alternative, your customer will soon discover additional benefits, and it's cheaper for you too.

- your customer incurs no costs in making the payment
- your customer does not need to keep track of the due date and whether he has enough money in his account
- your customer automatically receives up to 45 days' credit depending on the selected card type (credit card)
- your customer has one less bill to pay and, depending on the selected card type, he or she can also earn bonus points

In practice?

Our Flexible Card Payments service gives you a simple and secure way to manage recurring payments. The flexible solution is ideal when you need to debit money more than once from the same card and the same customer. The amount can change from one time to the next. When you use our Flexible Card Payments service your customer's card details are registered with Auriga ePayment, exactly as in a normal card purchase, and the system checks whether the card has been blocked. It then sends back a unique reference number/ID, which you store in your system for future payments. This number could be seen as a unique customer number used for making recurring payments. All sensitive information is stored by Auriga ePayment, saving you the trouble of dealing with the security aspects of storing card numbers (PCI certification, encryption). Flexible Card Payments, or “recurring payments” to use the banking term, normally requires a separate agreement with the acquirer. Contact your bank to find out what applies in your case.

Auriga AB

We launched our payment services business in 1969. Since October 1, 2008 the company has been called Auriga AB and is part of the PBS Group. Auriga offers payment services and solutions such as online payments, mobile payments, integrated card payments for electronic cash registers and e-gift cards.