



PagBrasil Completes Pix Automático Integration, Enabling Merchants to Go Live on Launch Day

The fintech announces at Web Summit Rio 2025 that it will support merchants with expert guidance as Automatic Pix, a credit card alternative, transforms recurring payments in Brazil.

Porto Alegre, Brazil – April 28, 2025 – PagBrasil, a leading fintech company that processes digital payments for businesses worldwide, today announces it has completed the integration of **Pix Automático** (also known as Automatic Pix) into its platform. With the Central Bank of Brazil expected to officially launch the new feature on **June 16, 2025**, merchants using PagBrasil's API can now begin their own integration processes and be fully operational from day one.

Pix Automático is poised to redefine recurring payments in Brazil by enabling automated, pre-authorized debits through the country's widely adopted Pix and Open Finance framework.

"At PagBrasil, we are fully prepared to support our clients with Pix Automático from the first day of its official rollout," said Ralf Germer, CEO and Co-Founder of PagBrasil. "Our platform integration is complete, and we invite merchants using our API to start their setup now — so they can be ready to offer this seamless payment experience as soon as Pix Automático goes live."

Transforming Recurring Payments

Pix Automático, introduces recurring payments within the Pix ecosystem. Ideal for streaming services, subscription box businesses, tuition fees, utility bills, and other periodic charges, Pix Automático allows consumers to authorize recurring Pix debits directly through their banking app.

At its current stage, Automatic Pix simplifies the experience for users, who only need to authorize recurring payments once. However, the charge flow management remains the responsibility of the merchant. To simplify merchant onboarding and ensure a fully automated, enhanced experience for consumers, PagBrasil will offer Automatic Pix integrated into its intelligent subscription management platform, PagStream®.

This innovation comes at a time when Pix continues to gain ground across Brazil. According to the [PYMNTS Intelligence and Galileo report, Promising Payments: Digital Payments Gain Ground in Latin America](#), 43% of Brazilian consumers use Pix daily, compared to 29% who rely on credit cards and just 21% who use cash. The study also found that 82% of Pix users report that the payment method positively impacts their daily lives.

Additionally, 95% of consumer interactions with banks in Brazil now occur through digital channels, signaling a major shift toward a more agile, digital-first financial ecosystem.

A Smarter Alternative to Credit Cards

Pix Automático offers strategic benefits for merchants looking to optimize their recurring payment models. By offering lower transaction costs compared to traditional credit card processing, the solution helps reduce operational expenses and improve margins.

Additionally, Pix Automático expands its reach to a broader audience, including consumers who do not use credit cards — unlocking new market potential and driving higher payment volumes. With Pix Automático, businesses can choose from multiple authorization journeys — including QR code and app notification flows — to best suit their customer base.

With Pix Automático, consumers gain full control over their recurring payments directly within their banking app. From authorizing and monitoring to canceling subscriptions, every action is just a few taps away, eliminating the delays and red tape typically associated with canceling credit card-based services.

Because payments are processed via direct account debits, users no longer need to worry about expired cards, fraud, theft, or insufficient credit limits. Strong authentication and secure bank account linking ensure each transaction is both seamless and protected, delivering a more reliable and frustration-free payment experience.

From a market standpoint, Pix also opens access to a broader customer base. Considering a country with over 212,6 million inhabitants (according to the population estimates published on the Official Gazette), more than 82% of Brazilians actively use Pix, while just 62.8% use credit cards, according to the Central Bank of Brazil. This positions Pix Automático as not only a more efficient solution but also a more inclusive one.

Automatic Pix Meets PagStream®

PagStream®, PagBrasil's subscription management platform, was designed to simplify the operational complexity of managing recurring payments in Brazil. Merchants can easily create, and manage subscription plans, set billing frequencies, handle upgrades and downgrades, and automate customer communication related to payment cycles.

The integration between **PagStream®** and **Pix Automático** represents a significant evolution in subscription management by enabling the collection of recurring payments through Pix, without depending on credit card networks. Merchants can schedule recurring charges directly via PagStream®, while each transaction is executed through the Pix infrastructure based on the payer's prior authorization. This eliminates common payment failures associated with expired or canceled credit cards.

About PagBrasil

Headquartered in Porto Alegre, Brazil, with offices in São Paulo and Barcelona, PagBrasil is a technology company that processes digital payments for businesses worldwide, serving major brands such as Samsung, Verifone, Samsonite, and Ubiquiti. Founded in 2010 by Alex Hoffmann and Ralf Germer, the company integrates all major payment methods in Brazil and is a partner of leading e-commerce platforms such as Shopify and Salesforce. PagBrasil has pioneered innovative technologies that create value for both merchants and consumers. In recognition of its efforts to expand financial inclusion, the company was awarded the Platinum Prize in the Financial Inclusion category at the Fintech Americas Financial Innovators Awards 2025 for its International Pix solution. Other solutions in its portfolio include PagStream®, an intelligent subscription management platform, and PagShield, an AI-driven fraud prevention tool.

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