Mastercard Request to Pay

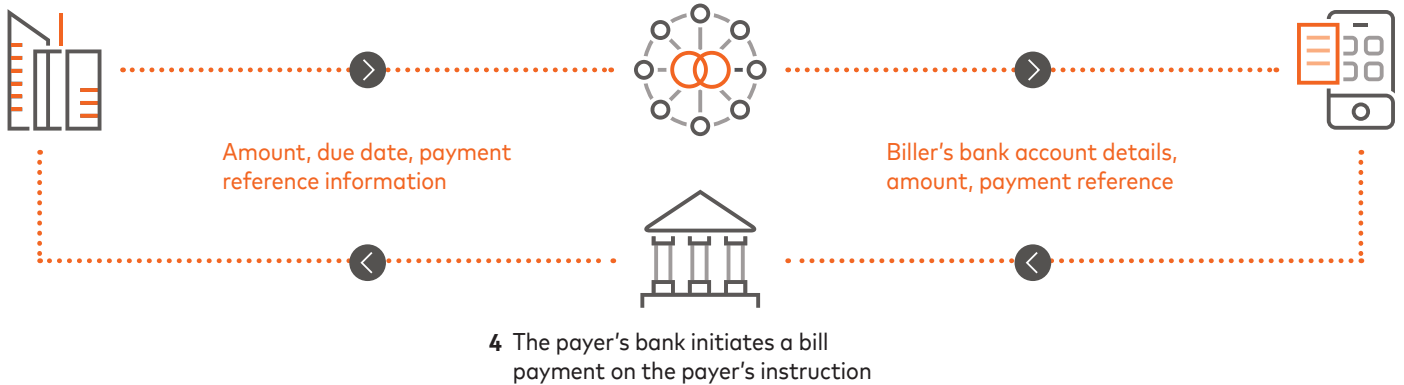**BILLERS | BILLING SERVICE PROVIDERS**

Mastercard's Request to Pay is a digital bill presentment and messaging solution that allows billers to request payments through a payers' trusted banking app

1 A biller creates a payment request and submits to Mastercard Request to Pay

2 Mastercard securely processes the requests and delivers them to payers via their financial institution

3 A payer opens the payment request in their banking app and responds

Amount, due date, payment reference information

Biller's bank account details, amount, payment reference

4 The payer's bank initiates a bill payment on the payer's instruction

Forecast and collect revenues faster
Request to Pay supports multiple payment methods, including Faster Payments, which provides real-time receipt of funds.

The solution can encourage customers to pay before the payment due date or indicate when they might pay, leading to improved cash flow forecasting and enhanced liquidity management.

Communicate directly with payers
Enabling payers to respond quickly via digital communication channels increases customer engagement leading to better arrears management.

Simple, structured message responses reduce unnecessary payer communications and provide insight into payer behaviour, intention to pay, or need for help.
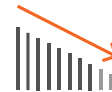
Reduce operational costs
Pre-populated payment details lead to fewer errors and reduced operational costs.

Our solution provides all data necessary to reconcile customer payments with your bank account transactions, enabling easier traceability of manual payments and increased rates of automation.

For more information visit
b2b.mastercard.com/requesttopay