

MasterCard Recurring Payment Cancellation Service (RPCS)

This guide describes MasterCard's Recurring Payment Cancellation Service (RPCS). RPCS allows you to manage customers' stop payment/cancellation requests for preauthorized electronic funds transfers, such as automatic bill payments and installment payments.

Preauthorized, in the case of RPCS, means the cardholder has signed up for recurring billing with a merchant in advance of the actual payment stream being initiated. You can use RPCS when a cardholder informs you that this preauthorization agreement has been revoked and that they would like to discontinue any future payments.

Note: Transactions that have already received an authorization approval must be allowed to clear and settle; RPCS will not stop these.

How It Works

- You receive a request from a cardholder to stop a recurring payment.
- To stop the payment(s), you can place an entry on the MasterCard RPCS database by completing the *SET085 – MasterCard Recurring Payment Cancellation* form on www.fiserveft.com.
- Fiserv EFT enters the request to the RPCS system within 3 days of receiving the request and sends a confirmation notice to you.
- When MasterCard receives an authorization that matches the information in the RPCS database, they will decline the authorization from the merchant/acquirer.
- If a merchant attempts to force post a transaction that is listed in the RPCS database, MasterCard will return the transaction to the merchant/acquirer and the transaction will not debit your cardholder's account.

Completing the Form

The SET085 form allows you to add, update, or delete a RPCS request. When adding or updating a request, we suggest that you view a previously completed (PAC) transaction in TranView, as you will need to provide us with the following details about the transaction:

- Settlement date
- Transaction amount
- Merchant name
- Switch Serial Number – this can be found on the Network Detail screen.

You will also need to consider if your cardholder wants to block all future payments to a merchant or just payments in a specific amount range. If you need to block a specific range, please use the optional Block Range field on the SET085 form. This will allow transaction amounts outside of the range to continue to debit the account. If the cardholder would like to block all payments to a merchant, leave the Block Range field blank and RPCS will prevent all payments to the specified merchant regardless of amount.

Setting an Expiration Date

Unless you specify otherwise, the block will remain in effect for 15 months from the date your RPCS request is entered.