



**Wibmo**

**SUBSCRIPTIONS**

Issuer Mandate Management

# ISSUER-CENTRIC SUBSCRIPTION & MANDATE MANAGEMENT PLATFORM

Issuers need centralized control over recurring payments and subscriptions—improving success rates, reducing costs, enabling consumer self-service, and ensuring compliance with card network mandates.

## Product Overview

Wibmo Subscriptions is an issuer-centric subscription and mandate management platform built on EMVCo 3DS standards. With seamless mandate lifecycle management, consumer self-serve portals, cross-border optimization, and real-time processing, the platform delivers significant improvements in recurring payment success rates (70-75% → 90-95%), 50%+ operational cost reduction, and enhanced customer transparency—while ensuring regulatory compliance and fraud prevention.

**Deployment Models :** Cloud-hosted • On-premise • Hybrid

## Subscriptions Advantage

- EMVCo 3DS-based mandate management on 3DS 2.0 rails
- Success rate improvement: 70-75% → 90-95%
- Operational cost reduction: >50%
- Cross-border optimization: 40% → 75%+ approval rates
- Consumer self-serve portals: Dashboard, pause/cancel/modify
- Real-time mandate processing with ACS integration
- Transparent billing and pre-debit alerts
- Centralized issuer governance and compliance

## Native Integrations & Ecosystem

- **ACS:** Direct integration for 3DS authentication
- **Card Networks:** Visa, Mastercard subscription programs
- **Merchant platforms:** Subscription billing systems
  - **Wibmo ecosystem:** ACS, 3DSS, PG, FRM
  - Core banking systems
  - Consumer apps and portals

# Subscription Features

## Mandate Lifecycle Management

- Create mandates: Set up recurring payment instructions
- Modify mandates: Real-time updates to payment details
- Pause mandates: Temporary suspension via self-serve
- Cancel mandates: Customer-initiated cancellation
- Full lifecycle orchestration with 3DS/ACS integration

## Consumer Self-Serve Portals

- Subscription dashboard: View all active mandates
- Real-time pause, cancel, modify capabilities
- Multi-card management
- Pre-debit alerts and notifications
- Transparent billing and payment history
- Usage analytics and spending insights

## Cross-Border Optimization

- Higher approval rates for international subscriptions
- Multi-currency mandate support
- Network optimization for cross-border transactions
- Regulatory compliance across geographies

## Real-Time Processing

- Instant mandate creation and updates
- Real-time ACS integration for authentication
- Live processing with minimal latency
- Immediate customer notifications

## Fraud & Risk Controls

- Real-time fraud detection and risk scoring
- Device intelligence and behavioral analytics
- Transaction monitoring and velocity checks
- Adaptive authentication for high-risk mandates
- Integration with Wibmo FRM



## Use Cases

- OTT and streaming service subscriptions
- SaaS and software subscription billing
- Utility and telecom recurring payments
- Insurance premium collections
- Membership and club subscriptions
- Cross-border subscription services
- Loan EMI and installment payments

## Benefits

- Success rate improvement: 70-75% 90-95%
- Operational cost reduction: >50%
- Cross-border approval lift: 40% 75%+
- Enhanced customer satisfaction with self-serve
- Revenue retention through improved success rates
- Centralized issuer control and governance
- Regulatory compliance and transparency

## Performance & Outcomes

- Proven success rate improvements across issuers
- Significant cost reduction in subscription processing
- Real-time processing with <100ms latency
- Scalable architecture for millions of mandates
- 24/7 monitoring and analytics



## WHY CHOOSE?

- Issuer-centric platform built on EMVCo 3DS standards
- Proven success rate and cost improvements
- Deep integration with ACS and 3DS infrastructure
- Consumer-first self-serve experience
- Rapid deployment with minimal integration
- Continuous innovation and compliance updates
- 24/7 support and managed service options

## Certifications & Compliance

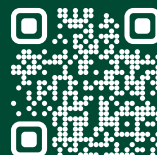
- EMVCo 3DS compliant
- PCI-DSS certified
- ISO 27001:2013 certified
- Visa, Mastercard mandate program compliant
- Regulatory compliance (RBI, PSD2)



# ISSUER-CENTRIC SUBSCRIPTION & MANDATE MANAGEMENT PLATFORM

## Contact us

Email: [sales@wibmo.com](mailto:sales@wibmo.com)  
Website: [www.wibmo.com](http://www.wibmo.com)



Visit our  
Webpage