Recurring credit card authorization

Permission for a fixed scheduled amount

For fixed recurring charges on a card already captured by the merchant's payment provider. Variable amounts, usage billing and free-trial conversions need tailored terms and a supported provider workflow.

MERCHANT AND CARDHOLDER

Merchant or business name

Merchant contact email or phone

Merchant business address

Cardholder name

Cardholder contact email or phone

PAYMENT SCHEDULE AND CANCELLATION

Goods or services and agreement reference

Fixed amount per charge

Currency e.g. USD

Frequency and billing day

First charge date

End date or write until cancelled

How and where to cancel contact or URL

Cancellation timing before the next charge

Card last four digits optional

Non-secret payment record reference optional

CARDHOLDER AUTHORIZATION

I authorize the merchant named above to charge the specified card on file for the fixed amount, currency and schedule stated above, beginning on the first charge date and ending as stated. I have received the cancellation instructions. I can withdraw permission for future charges using those instructions, subject to applicable rights. Changes to the amount or schedule require a new agreement before changed charges. My cancellation, refund and dispute rights are not waived.

Signer name

Signature date

Signature or typed name see note below

Typed-name fields record text only. Use an appropriate signing process; see page 2. Do not enter a full card number or security code anywhere in this document.

Merchant use checklist

Adapt this sample before use. Keep the completed authorization and these instructions together.

1 Complete every part of the schedule

State the exact amount per charge, currency, billing frequency and day, first charge date, and either an end date or until cancelled. Clarify how non-business days are handled in the merchant's terms. Do not use this fixed-amount sample for variable usage charges, add-ons or a trial converting to a paid plan.

2 Make cancellation practical

Fill in a working cancellation method and the timing for stopping the next scheduled charge. Give the customer the relevant subscription, refund and cancellation terms before authorization. Tailor the process to applicable requirements; this form does not override legal rights or justify charging after a valid cancellation.

3 Use the provider's recurring workflow

Collect the card through your provider's supported secure workflow. Confirm the provider supports the intended stored-credential setup, transaction indicators, customer notices and cancellation handling. A customer signature alone does not configure recurring billing or satisfy every network or legal requirement.

4 Keep agreement and payment records distinct

Record the agreement through an appropriate signing or consent process and give the customer a copy. A typed name in this PDF is not a verified digital-signature service. Keep the recurring agreement, change notices, receipts and cancellation history with the transaction records; restrict access and use a documented retention policy.

5 Stop and update the schedule when needed

Act on cancellation requests and payment-provider instructions. Obtain a new agreement before changing the amount or schedule. Do not retry declined charges indefinitely; follow the provider's applicable retry rules. Authorization does not guarantee available funds, issuer approval or a dispute result.

Use with your own business terms and review requirements

This sample is not legal advice, a payment processor agreement or a promise of PCI compliance. Have your provider and appropriate adviser review the adapted workflow. Completed customer authorization forms belong in your merchant records. Do not upload them to NMS.io/app; that application is for merchant onboarding.

Security reference: PCI Security Standards Council, FAQ 1280 - Card verification codes must not be stored after authorization. pcisecuritystandards.org/faqs/1280/ | Reviewed November 2, 2026.