

# Recurring payments: Frequently Asked Questions (FAQs)

## What is a recurring payment?

By setting up a recurring payment (sometimes called a 'continuous payment authority') you are allowing Skills for Care to take a regular payment (in this case annually) from your debit or credit card.

## How does Skills for Care use recurring payments?

Skills for Care will use your card to take a membership renewal payment from you on the day your membership is due to expire (once every 12 months).

We will contact you 28 days before we are due to take payment to notify you that we intend to do this. To contact you, we will use the email address you have registered on the Skills for Care portal. To change your email address contact us at [membership@skillsforcare.org.uk](mailto:membership@skillsforcare.org.uk). Once we have taken payment we will notify you by email.

## How does Skills for Care process payments?

Skills for Care uses the secure payment provider [Stripe](#) to process transactions. When you set up a subscription your card details will be held by Stripe rather than on Skills for Care's servers. Stripe fully comply with the Payment Card Industry Data Security Standards (PCI DSS).

## What if my card expires?

Skills for Care uses a function provided by our payment provider Stripe called 'Smarter saved cards'. Stripe work directly with card networks to update details as cards are replaced or reissued.

Despite this we would still encourage you to keep your card details up-to-date using the 'My account' area on the Skills for Care portal.

## How will I know that you have taken a payment?

We will email you as soon as a payment has been successful.

## What happens if you cannot take payment?

We make four attempts to take payment. The first is on the date that your membership is due to expire and we will contact you 28 days before we try to take payment.

If we cannot take payment you will receive a notification email asking you to check your card details. We will attempt to take payment again three days after your expiry date and we will notify you if this has been successful.

If we haven't been able to take payment we will let you know and we will make two further attempts five and seven days after your membership has expired.

After this final attempt, if we still haven't been able to take your subscription payment, your membership will lapse.

## How can I stop my recurring payment?

You can stop a recurring payment or cancel your subscription at any time. You can do this by:

- Logging into your membership account and changing your details in the 'My account settings' section of the portal.
- Contacting Skills for Care and asking us to do this for you.
- Contacting your bank and instructing them to cancel the recurring payment. Please help us to keep our records up-to-date and let us know.