

# Cybersource Account Updater

## Prevention is better than cure



### Challenge

Success of card-on-file and recurring billing programs demands validity of your stored cards. Expired, replaced and invalid cards damage success at time of checkout or billing.

### Solution

Cybersource Account Updater identifies expired, replaced and invalid cards so you can prevent problems before they impact checkout or billing. Help revenues to flow on time, every time, with Cybersource Account Updater.

## How it works

When customers provide their card-on-file or register for subscriptions it is a sign of their commitment to your brand. Rewarding them with effortless, even invisible, checkout and billing is how you retain that commitment. When payments fail customers become frustrated, and they may abandon checkout, or even your brand. Fixing problems at time of checkout or billing may be too late. Prevention is better than cure.

Account Updater helps your business to reduce failed payments by automatically updating changes made to participating Visa, Mastercard and American Express cards<sup>1</sup>. It also identifies errors in your stored payment data so that you can resolve them before they impact checkout or billing. Customers enjoy the experience and you keep revenues flowing on-time.



### Cybersource Account Updater reassures you

- Card data is valid



### Cybersource Account Updater solves problems

- New expiration date
- New account number (replacement card)
- Brand migrations between card schemes



### Cybersource Account Updater identifies problems

- Contact card holder
- Account closed
- Error in card details



## FLEXIBLE

Token Harvest Account Updater pulls and processes your cards-on-file

- Choose your preferred monthly date
- Align with your monthly billing date for subscriptions

Token (or PAN) Upload

- Push your cards-on-file to Account Updater to process

## SECURE

- Minimize exposure to payment data
- Tokenization or encrypted PAN submission

## EASE OF INTEGRATION

- One connection to Cybersource
- Uninterrupted service if changing acquirer



### Customers choose you

Customers store card-on-file as a sign of trust, brand affinity and long-term commitment



### Expectations are high

Disruption at time of payment damages that trust, affinity and commitment



### Prevent disruption before it happens

Account Updater securely checks card validity, and updates details



### It's a win-win!

Customers get uninterrupted access and a great experience. Your revenues flow and on-time



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<sup>1</sup> The card issuer must be enrolled in the Visa Account Updater program or the Mastercard Automatic Billing Updater program or the American Express Cardrefreshersm Program.

