

# Credit Card Updater

## Ensuring That You Have the Most Accurate Payment Data

You've worked hard to grow your sustainer and member base. Why risk losing these constituents due to outdated credit card information? With Credit Card Updater from Blackbaud Merchant Services™, you can avoid disruptions in monthly giving by keeping recurring payment data updated in your Blackbaud solutions.

### Why It Matters

Banks issue new payment cards every day due to data breaches and expired, lost, or stolen credit cards. This affects your supporters' payment information, making it nearly impossible to avoid a declined transaction. It also puts a strain on your staff to contact these constituents for new credit card data.

Blackbaud Merchant Services customers using the following solutions can now easily keep payment data current with Credit Card Updater:

- ✓ [Blackbaud Altru®](#)
- ✓ [Blackbaud CRM™](#)
- ✓ [Blackbaud Luminate Online®](#)
- ✓ [Blackbaud Raiser's Edge NXT®](#) and [Raiser's Edge®](#)

Each month, Credit Card Updater analyzes your constituents' recurring payment data to identify out-of-date Visa®, MasterCard®, Discover®, and American Express® card numbers and expiration dates. Blackbaud partners with [Visa Account Updater®](#), [MasterCard Automatic Billing Updater](#), [Discover Network Account Updater](#), and [American Express Cardrefresher®](#) to deliver the service, which is widely used in the business-to-consumer industry.

When available, new card data is updated automatically in your Blackbaud solution, thanks to its seamless integration with Blackbaud Merchant Services. This minimizes the loss of recurring gifts and saves your staff significant time on donor outreach and data entry.

“With Credit Card Updater, we see fewer declines and save significant resource time each month.”

—Yvonne Norman, IT Director, Plan International® USA

Ready to find out what Credit Card Updater can do for your organization?

[Visit our website](#)

## How It Works

### BLACKBAUD ALTRU AND BLACKBAUD CRM

Once enabled, Blackbaud Altru and Blackbaud CRM run a nightly business process that registers and deregisters cards based on the following:

#### Cards Registered

- Recurring gifts with active, held, or lapsed statuses
- Pledges paid in installments with a non-zero balance
- Membership installment plans with a non-zero balance (in Blackbaud CRM only)

#### Cards Deregistered

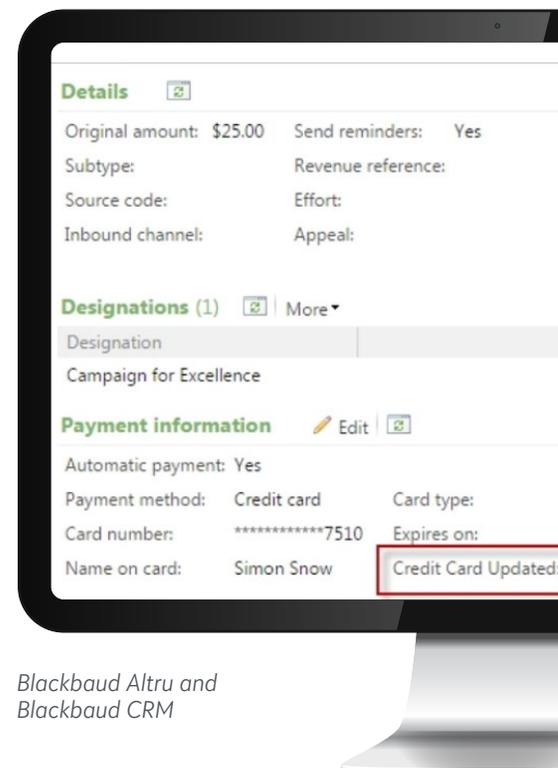
- A credit card manually updated with all new card information
- A recurring gift status changed to terminated or canceled
- A pledge balance changed to zero
- A membership installment plan balance changed to zero (in Blackbaud CRM only)

Blackbaud Merchant Services analyzes the cards registered by the business process monthly. If Credit Card Updater determines that new card data exists, Blackbaud Merchant Services updates Blackbaud Altru and Blackbaud CRM while still retaining the original payment details.

Using the Credit Card Updates Query, you can track any changes made by Credit Card Updater and prioritize outreach to donors whose card-issuing banks don't participate in the service. And, when you subscribe to email notifications from the Blackbaud Merchant Services web portal, you will be alerted when your account has received updates

### BLACKBAUD LUMINATE ONLINE

When a new sustaining gift is created in Blackbaud Luminate Online, it is registered for the Credit Card Updater service. Each month, Blackbaud Merchant Services analyzes the cards registered. If Credit Card Updater determines that new card data exists, Blackbaud Merchant Services updates Blackbaud Luminate Online while still retaining the original payment details.

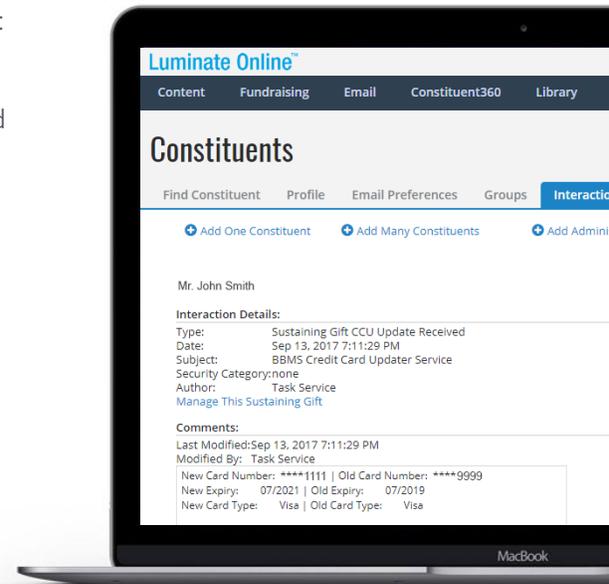


Blackbaud Altru and Blackbaud CRM

To track credit card updates, Blackbaud Luminate Online provides several reports:

- ✓ **Interaction Details Report:** Lists all constituents who had a Sustaining Gift Credit Card Updater Update Received or Sustaining Gift Credit Card Updater Response interaction on their record
- ✓ **Sustaining Gift Performance Summary Report:** Tracks month-over-month total dollar amount retained due to successful updates and the total dollar amount resulting from cards that returned errors because they could not be updated
- ✓ **Constituent Interactions Count Report:** Tracks constituents with new billing information and constituents whose cards were not updated

Using the Interaction Details Report, you can prioritize outreach to donors whose card-issuing banks don't participate in the service. You can also identify constituents whose accounts have closed, and therefore require proactive outreach. And when you subscribe to email notifications from the Blackbaud Merchant Services web portal, you will be alerted when your account has received updates.



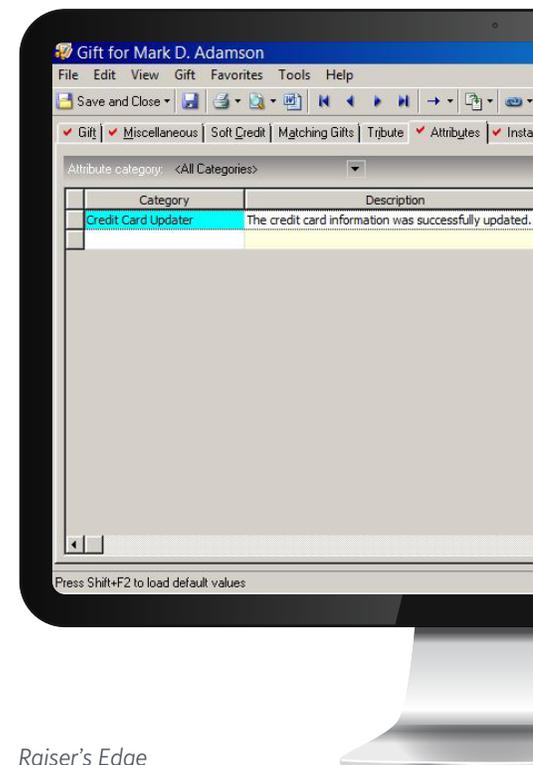
Blackbaud Luminate Online

## BLACKBAUD RAISER'S EDGE NXT AND RAISER'S EDGE

Once enabled, Blackbaud Raiser's Edge NXT users can register credit cards on:

- ✓ The Bio 2 or Org 2 tab of the constituent record
- ✓ Recurring gifts and pledges with a gift status of Active or Held
- ✓ Recurring gifts and pledges that are in gift batches with a gift status of Active or Held

Blackbaud Merchant Services analyzes the cards registered by the service monthly. If Credit Card Updater determines that new card data exists, Blackbaud Merchant Services provides updates to Blackbaud Raiser's Edge NXT while still retaining the original payment details. Users can then click a link in their Raiser's Edge database to retrieve the updated payment information, as well as register new cards for the service. And when you subscribe to email notifications from the Blackbaud Merchant Services web portal, you will be alerted when your account has received updates.



Raiser's Edge

### About Blackbaud

Leading uniquely at the intersection point of technology and social good, Blackbaud connects and empowers organizations to increase their impact through cloud software, services, expertise, and data intelligence. We serve the entire social good community, which includes nonprofits, foundations, companies, education institutions, healthcare organizations, and the individual change agents who support them.