Payliance™

Card Updater

Auto-Update Card Payment Details



Secure Continuous Payments, Reduce Declines, Maximize Revenue

Your Proactive Payments Partner

At Payliance, we don't just respond to payment challenges; we anticipate them. With Capital One's acquisition of Discover, millions of cards will transition from Mastercard to Discover. This large-scale network migration poses real risks to payment continuity for merchants across the country.

Payliance is supporting our merchants with comprehensive protection on multiple fronts. Our dual-service approach ensures zero disruption to your payment operations: proactive network registration prepares you to accept new cards, while our Card Updater service automatically handles credential transitions. Together, these services create seamless continuity through any network change.

The Card Updater service exemplifies our philosophy of staying ahead of industry changes. By automatically maintaining the accuracy of stored payment credentials, including through major brand transitions, we ensure your recurring payments continue flowing without customer intervention or operational overhead. Your success requires a payments partner who sees around corners. That's the Payliance difference.

The Challenge: Payment Disruptions Directly Impact Your Bottom Line

In today's subscription economy, businesses that rely on recurring card payments face a persistent challenge that directly impacts revenue, customer satisfaction, and operational efficiency: payment disruptions due to outdated card information.

Every month, a significant percentage of card information changes across your customer base due to:

- Card expirations
- Account number changes
- Bank replacements due to fraud or theft
- Card upgrades or program changes
- **Card network transitions (brand flips)** when issuers move portfolios between networks (e.g., Mastercard to Discover)

These changes, particularly brand flips when issuers transition entire portfolios between networks, create signifficant disruption risks. The Capital One/Discover transition exemplifies this challenge on a large scale.

These inevitable changes create a ripple effect for businesses that extend far beyond the initial declined transaction. Revenue leakage occurs when recurring payments fail, creating immediate top-line impact. The operational costs mount as your team reacts to secure alternative payment methods, while customer relationships suffer when services are unexpectedly interrupted.

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The Solution: Payliance Card Updater Service

Payliance's Card Updater service provides a seamless solution to this complex problem. By automatically maintaining the accuracy of stored payment credentials, our service ensures payment continuity without requiring customer intervention or creating operational overhead for your team.

Comprehensive Protection Through Complementary Services

Payliance provides complete protection during the Capital One/Discover transition through two complementary services:

- **Network Registration Service:** Proactively registers you for Discover and Pulse networks, ensuring you can accept and process all new cards
- **Card Updater Service:** Automatically updates stored Mastercard credentials to new Discover numbers as they're issued

Together = Complete continuity through the entire network transition

How Card Updater Works

Our Card Updater service integrates with your existing payment infrastructure through a sophisticated yet straightforward process:

1. **Tokenized Security:** Works with card numbers securely stored through Payliance's PCI-DSS compliant tokenization system
2. **Weekly Updates:** Automatically checks and refreshes card data based on customizable lookback periods
3. **Comprehensive Monitoring:** Identifies and updates:
    - Account number changes
    - Expiration dates
    - Closed accounts and "contact cardholder" indicators
    - **Brand flips** - automatically updates cards when the issuer remains the same but transitions to a different network (e.g., Mastercard to Discover)
    - Proactively addresses decline codes related to network transitions and brand changes
4. **Token Preservation:** Updates are applied to your original tokens, maintaining your existing systems
5. **Secure Compliance:** PCI compliance is maintained through our token-enabled process
6. **Accessible Reporting:** Monitor updates through the Payliance Merchant Portal with detailed exception reports

Your Partner in Payment Network Evolution

Proactive Network Readiness

With Capital One's acquisition of Discover reshaping the payments landscape, many processors are scrambling to adapt. Payliance was already preparing, implementing comprehensive solutions to protect our merchants. Through our complementary Network Registration Service, we're automatically registering our merchants across all Discover platforms including Pulse for disbursement transactions, preparing systems for both payment acceptance and disbursement capabilities. This forward-thinking approach means:

- **Zero-disruption transitions** when cards move between networks
- **Immediate acceptance capability** for new network partnerships
- **Complete transaction support** for both pull transactions (payments) and push transactions (refunds, disbursements)
- **Dual-service protection** combining network readiness with automatic credential updates
- **Continuous monitoring** of industry changes that could impact your payment acceptance

Seamless Brand Flip Management

The Capital One transition from Mastercard to Discover exemplifies the scale of modern network shifts. This isn't just about accepting new cards; it's about maintaining complete payment functionality without disruption. Our Card Updater service works in tandem with our Network Registration Service to ensure complete protection:

- **Network Registration Service** ensures you can accept all new Discover and Pulse transactions
- **Card Updater Service** automatically updates your stored credentials as cards transition
- **Combined Protection** means zero disruption to your payment flow

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Payliance Card Updater handles these **brand flips** invisibly:

- **Automatic Network Detection:** Identifies when cards transition between networks while maintaining issuer relationships
- **Proactive Updates:** Automatically refreshes Capital One credentials on file, replacing Mastercard numbers with new Discover numbers as they are issued
- **Bi-directional Transaction Support:** Handles both pull transactions (payments) and push transactions (refunds, disbursements, payouts) across network transitions
- **Token Continuity:** Maintains your existing token structure across network changes
- **Zero Customer Friction:** Eliminates the need for merchants to request updated payment details from customers

Key Benefits for Merchants with Recurring Payments

Financial Impact

Implementing Card Updater creates immediate financial benefits for your organization:

- Increased authorization rates for recurring transactions
- Reduced costs associated with declines
- Improved cash flow predictability through consistent payment processing
- Lower expenses associated with payment recovery efforts
- Optimized revenue capture from recurring payment streams
- **Protection from network migration losses** - Maintains payment continuity during issuer brand flips like Capital One's transition
- **Minimized risk of customer churn** due to payment interruptions during network transitions

Operational Excellence

Card Updater streamlines payment processing by preventing avoidable failures before they occur. This proactive approach:

- Eliminates the need for manual card information updates
- **Dramatically reduces call center volume** from declined transactions during network transitions
- Reduces the burden on your customer service team
- Enhances business analytics with cleaner payment performance data
- Frees up valuable resources to focus on core business activities
- Simplifies reconciliation and accounting processes
- **Eliminated manual re-entry** of card details during portfolio conversions
- **Proactive decline prevention** - Addresses network transition-related decline codes before they impact transactions

Customer Experience

Card Updater helps you maintain stronger relationships by:

- Reducing payment friction that would otherwise lead to service interruptions
- Improving overall customer satisfaction with seamless payment experiences
- Enhancing customer retention rates – a critical metric for subscription businesses
- Maintaining positive customer relationships by eliminating disruptions
- Reducing negative customer contacts related to failed payments
- **Ensuring seamless continuity** during major portfolio transitions like Capital One's network change

Implementation: Efficient Onboarding

The implementation process includes:

- Simple API connectivity with comprehensive documentation
- Dedicated implementation specialist and account manager support
- Minimal IT resource requirements
- Scalable architecture that handles transaction volumes from small businesses to enterprise organizations
- Coordinated deployment with Network Registration Service for comprehensive protection

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Pricing Structure

Card Updater's pricing model is designed to provide clear value from day one with a simple, transparent structure. For most businesses, the service quickly pays for itself through recovered revenue and operational efficiencies, creating a positive ROI from the first billing cycle.

Security & Compliance: Enterprise-Grade Protection

In today's environment of increasing data security concerns, Payliance provides enterprise-grade protection for all card data:

- **PCI-DSS certification** ensuring compliance with stringent payment card industry standards
- **256-bit encryption** protecting all sensitive information
- **Secure tokenization** shielding sensitive card information throughout the update process
- **High-reliability infrastructure** with redundant systems ensuring consistent service availability

Protection Across Every Industry

Payliance Card Updater delivers exceptional value across diverse industries, with our proactive approach particularly vital for:

- **Consumer lenders** - Protected through portfolio transitions with automatic Discover and Pulse platform access
- **Subscription services** - Uninterrupted billing despite network changes
- **Membership organizations** - Maintained relationships through brand flips
- **SaaS providers** - Consistent access regardless of card network evolution
- **Insurance companies** - Premium continuity through issuer transitions
- **Property management** - Reliable rent collection across all networks
- **Healthcare providers** - Protected recurring billing through network changes
- **Educational institutions** - Seamless tuition processing across platform shifts
- **Consumer finance organizations** - Managing installment payments through any transition
- **Utility service providers** - Ensuring continuous service regardless of card changes

With Payliance's dual-service approach combining Card Updater with Network Registration, you can focus on growing your business while we handle the complexity of an evolving payments ecosystem.

To learn more, scan the QR code and complete a brief form to get started.

About Payliance

Payliance, founded in 2007, simplifies lending and borrowing by optimizing payment acceptance, reducing processing costs, and mitigating fraud risk. Serving 350+ lenders and 40,000+ merchant locations, they process 203 million transactions annually worth $92 billion. Their Payments-as-a-Service platform boosts payments performance by increasing approvals, streamlining transaction processing, and reducing charge-offs.

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