

# Retain Customers with Seamless Account Data Updates

You can update account-on-file information quickly and efficiently with Chase Paymentech's Account Updater program. Our simple and flexible Account Updater program:

- Helps retain customers
- Increases customer loyalty
- Increases approved card transactions by reducing authorization declines
- Reduces customer service expense by preventing interruption of the payment relationship

The Account Updater program enables issuers, acquirers and merchants to work together to ensure a seamless experience for cardholders using a Visa® or MasterCard® account that has been upgraded, renewed or reissued since it was first presented for payment. With Account Updater, credit card issuers provide current account numbers and/or expiration dates on cardholders for merchants who electronically maintain customer account data. Cardholder account information changes occur for a variety of reasons, including upgrades, portfolio conversions, card expirations, lost or stolen cards, and account closures. Participating merchants use updated cardholder account information to support subscription services, recurring payments, preferred customer programs and express payment option capabilities. Our service even supports card brand flips—when a bank changes its card program from Visa to MasterCard or vice versa.

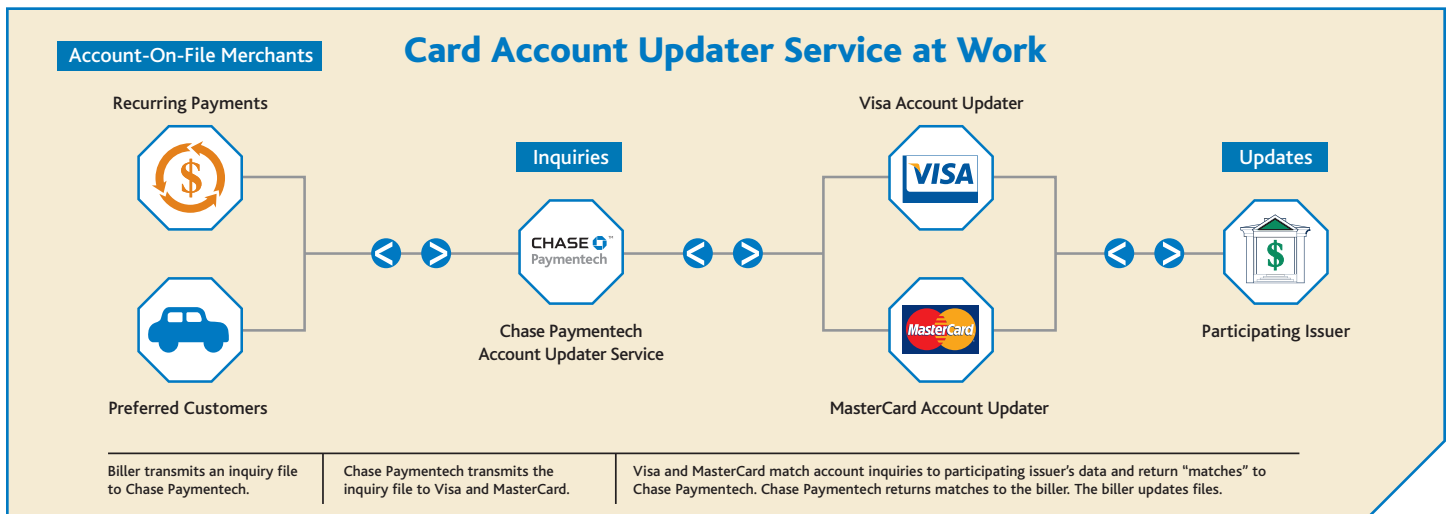


## Key Advantages for your Business

- Maintains account-on-file information, quickly and efficiently
- Increases authorization approvals
- Increases sales and customer retention
- Reduces costs associated with contacting customers to obtain updated account information
- Provides uninterrupted service
- Improves customer satisfaction by reducing negative experiences caused by declined transactions
- Keeps account update process transparent to customers
- Reduce consumer opportunity to switch service providers
- Increase recurring payment transaction volume

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**Paymentech**

1.800.788.6010  
[www.chasepaymentech.com](http://www.chasepaymentech.com)



## Get the solution that works for you and your customers

For more information on Chase Paymentech's Account Updater program, our recurring payment solutions or any of our payment processing solutions, visit [www.chasepaymentech.com](http://www.chasepaymentech.com) or contact your Chase Paymentech Account Manager or call 1-800-788-6010.

## Account Updater Process Overview

On a continuous basis, participating issuers provide cardholder account updates to Visa and MasterCard.

- On a daily basis, Chase Paymentech, submits inquiry files containing your customers' card and/or expiration dates, to Visa's and MasterCard's Account Updater programs.
- Visa and MasterCard respond with updated account data which Chase Paymentech provides to you in electronic format for easy integration into your internal systems.

With our flexible solution, you can submit account numbers for updating to Visa and MasterCard. Choose your method:

- **Chase Paymentech Extracted Transactions**—Chase Paymentech extracts your previous Visa and/or MasterCard deposited transactions stored in our internal Transaction History (TH) database. You decide how far back, up to 180 days, that Chase Paymentech will extract transaction data.  
For example, if you bill your customers on a monthly recurring basis, you may choose to extract transactions that occurred 23 days prior to the current day. This would allow you ample time to update your files with the updated account information prior to submitting recurring billing transactions.
- **Merchant Submitted Transactions:** Submit account numbers, Account Updater Action Code and other pertinent information via the Chase Paymentech 96-byte Batch Specification (Version 1.6 and higher) on your preferred schedule.

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