How the Visa Account Updater Keeps Your Billing Running

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Overview

VISA ACCOUNT UPDATER

Cards expire. When they do, recurring payments start failing — not because a customer canceled, but because the card on file is out of date. The Visa Account Updater closes that gap automatically, refreshing card numbers and expiration dates before a payment is ever attempted.

Once enabled, this runs on its own, on a monthly cycle. No one has to remember to do anything.

Scan — Each cycle, we look across stored Visa and Mastercard accounts for any card set to expire next calendar month.

Submit — Matching cards are encrypted and sent through CyberSource to the Visa and Mastercard update networks — the same networks the card issuers themselves use.

Match — The networks check with each customer's issuing bank for a reissued card number or a new expiration date, for example after a lost-card replacement or a routine reissue.

Refresh — When a match comes back, the customer's stored card is updated automatically. The customer does nothing, and their billing schedule continues without interruption.

Which Customers Get Picked Up?

A customer is included in a given cycle only if every condition below is true:

- Card brand is **Visa or Mastercard.** This is a service the card networks themselves run — Amex and Discover aren't part of it.
- The card is a **saved payment method on file,** not a one-time or guest transaction.
- The card's expiration falls in next month. Cards expiring further out aren't submitted until their month comes around.
- The customer's **record is active.** Customers marked inactive are skipped.
- Only the primary customer record is used. If a customer exists under more than one linked profile, we submit their card once, not once per profile.
- The card hasn't already been refreshed in the past year. This prevents the same card from being re-submitted every cycle once it's already up to date.
- If "Use Scheduled Customers Only" is turned on for your account, the customer must also have an active recurring schedule.
- Once a card is submitted, it can take up to a week to hear back from the networks with a result.

Turning It On

Account Updater is off by default and enabled per merchant account. Reach out to your IntelliPay account contact to have it enabled — it's set on your merchant account, not something you toggle yourself. Once it's on, the monthly cycle runs with no further setup.

- Visa Account Updater Enabled — the master switch. Off means no cards are ever submitted.
- Use Scheduled Customers Only — optional. Narrows updates to customers on an active recurring schedule.

Billing Note

Successful updates are typically billable. When the network returns a usable result for a card, that's counted toward your account per the terms of your agreement — not every card submitted returns a result, and only the ones that do carry a charge. Your account contact can walk through the specifics for your pricing.