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 When they do, recurring payments start failing — not because a customer canceled, but because the card on file is out of date.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's expiration falls next month. Cards expiring further out won't be submitted until their expiration month arrives.
- 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.
- When we submit the file of expired credit cards, it can take about a week to get a response.

Turning It On

Account Updater is disabled by default and enabled on a per-merchant-account basis. Contact your IntelliPay account representative to have it turned on — this is configured at the merchant account level and isn't a self-service toggle. Once enabled, the monthly cycle runs automatically with no further setup required.

You have two options:

- All cards on file — the system scans every card on file and updates those expiring within the next 30 days.
- Recurring or future-dated schedules — the system only scans cards belonging to customers with a recurring or future-dated schedule.

Billing Note

Visa's Account Updater bills for every card sent, regardless of whether an update comes back. If a card was reissued due to fraud, it returns both a new account number and a new expiration date, which counts as two billable items.