blackbaud

Credit Card Updater

Ensuring That You Have the Most Accurate Payment Data in Blackbaud **Altru**®

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 Why risk losing these donors due to outdated credit card information?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

Why It Matters

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

Blackbaud Altru customers using Blackbaud Merchant Services can now take advantage of Credit Card Updater. Subscribe to this value-added service, and your sustaining gift credit card data will be analyzed each month to identify out-of-date card numbers and expiration dates.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 Blackbaud Altru 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.

Sustaining Your Mission

If you don't have a sustained giving program, consider this: sustainers outperform one-time donors when it comes to lifetime value. They contribute more and they stay active longer. To ensure that you keep these valuable supporters, use Credit Card Updater.

"A service like Credit Card Updater is essential to growing our membership program. It allows our team to focus on getting new members and engaging our current membership, instead of spending time updating expired payment information."
—Cicely Waters
Database Administrator,
Portland Art Museum

Learn More ›

How It Works

Once enabled, Blackbaud Altru® runs a nightly business process that registers and deregister cards based on the following:
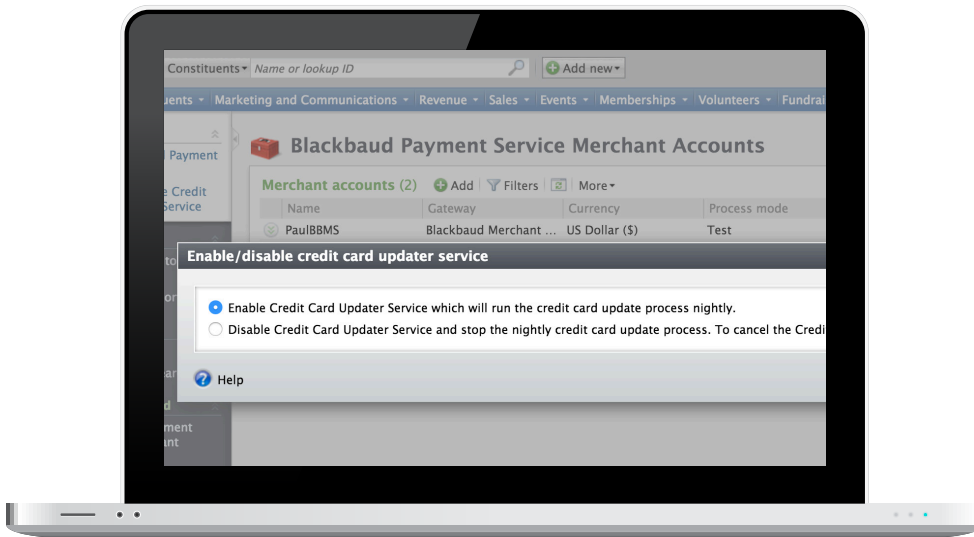
Cards Registered

- Recurring gifts with active, held, or lapsed statuses
- Pledges paid in installments with a non-zero balance

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

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

A Blackbaud Altru customer with 200 sustainers and an average per-transaction amount of $50 can expect approximately $5,000 in annual savings with Credit Card Updater. These savings include both recovered donations as well as resource time spent on sustainer outreach.

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.

Credit Card Updater works with Visa®, MasterCard®, Discover®, and American Express® cards from participating financial institutions. There is a nominal fee for each updated card.