Credit Card Updater
Growing Your Sustained Giving Program in Luminate Online™

Luminate Online helps you build sustainer programs that generate consistent monthly revenue. Once you establish your program, use Credit Card Updater from Blackbaud Merchant Services™ to ensure that payment information for your most valuable supporters is up to date.

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 recurring 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 information.

Luminate Online 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to this value-added service, and your sustaining gift credit card data will be analyzed each month to identify out-of-date card numbers and expiration dates.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 Luminate Online thanks to its seamless integration with Blackbaud Merchant Services. This minimizes the loss of recurring gifts and saves your staff 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.

"With Credit Card Updater, we see fewer declines and save significant resource time each month."

—Yvonne Norman
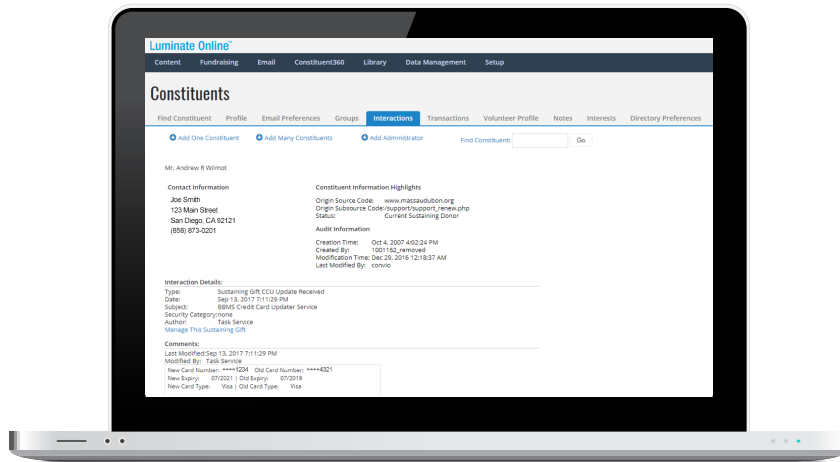IT Director,
Plan International USA

Learn More ➤

How It Works

When a new sustaining gift is created in Luminate Online™, it is registered for the Credit Card Updater service. Each month, Blackbaud Merchant Services™ analyzes the cards registered. If Credit Card Updater determines that new card data exists, Blackbaud Merchant Services updates Luminate Online while still retaining the original payment details.

To track credit card updates, Luminate Online provides several reports:

- *Interaction Details Report*
  - Lists all constituents who had a "Sustaining Gift CCU Update Received" or "Sustaining Gift CCU Response" interaction on their record
- *Sustaining Gift Performance Summary Report*
  - Tracks month-over-month total dollar amount retained due to successful updates and the total dollar amount resulting from cards that returned errors because they could not be updated
- *Constituent Interactions Count Report*
  - Tracks constituents with new billing information and constituents whose cards were not updated

A Luminate Online customer with 2,000 sustainers and an average per-transaction amount of $50 can expect approximately $30,000 in annual revenue recovered with Credit Card Updater. In addition, organizations save significant resource time on sustainer outreach.

Using the *Interaction Details Report*, you can prioritize outreach to donors whose card-issuing banks don't participate in the service. You can also identify constituents whose accounts have closed, and therefore require proactive outreach. 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.

About Blackbaud

Leading uniquely at the intersection point of technology and social good, Blackbaud provides software, services, expertise, and data intelligence that empowers and connects people to advance the social good movement. We serve the entire social good community, which includes nonprofits, foundations, corporations, education institutions, and the individual change agents who support them.

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