

# Credit Card Updater

Minimizing Disruptions in Monthly Giving Using Blackbaud CRM™

Sustainers provide the consistent monthly revenue needed to fund your mission. With Blackbaud CRM, you have all the tools necessary to keep them engaged. And using Credit Card Updater from Blackbaud Merchant Services™, you can ensure that their payment data 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 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 CRM 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to this value-added service, and your sustaining gift credit card data will be analyzed each month to identify out-of-date card numbers and expiration dates.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 CRM 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.

"We see fewer declined cards each month from sustaining donors."

—Julie Stone,  
Associate Director, Advancement  
Services, Santa Clara University  
Development Office

[Learn More](#) ▶

## How It Works

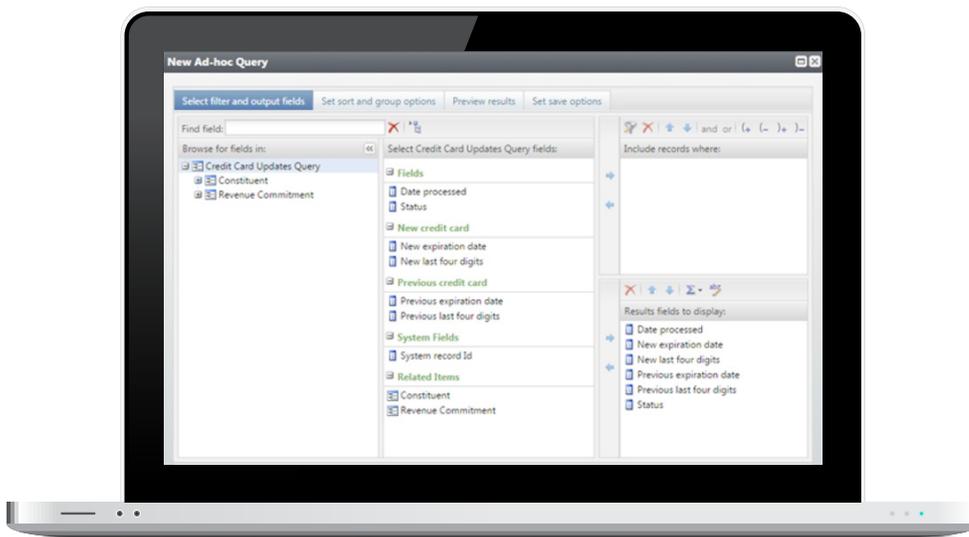
Once enabled, Blackbaud CRM™ runs a nightly business process that registers and deregisters cards based on the following:

### Cards Registered

- Recurring gifts with active, held, or lapsed statuses
- Pledges paid in installments with a non-zero balance
- Membership installment plans 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 or membership installment plan balance changed to zero



A Blackbaud CRM 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.

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 card data used by Blackbaud CRM while still retaining the original payment details.

Using the Credit Card Updates Query, you can track any changes made by Credit Card Updater in Blackbaud CRM 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.

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## 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.