

Credit Card Updater

Ensuring That You Have the Most Accurate Payment Data in 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 Why risk losing these donors due to outdated credit card information?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 Altru.

Why It Matters

Banks are issuing new payment cards every day due to data breaches and lost or stolen credit cards. This impacts 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.

Altru clients using Blackbaud Merchant Services can now take advantage of Credit Card Updater. Subscribe to this value-added service and credit card data for your sustaining gifts is analyzed each month to identify out-of-date card numbers and expiration dates. Blackbaud partners with [Visa® Account Updater](#), [MasterCard® Automatic Billing Updater](#), and [Discover® Network Account Updater](#) to deliver the service, which is widely used in the business-to-consumer industry.

When available, new card data is updated automatically in Altru thanks to its seamless integration with Blackbaud Merchant Services. This minimizes the loss of a recurring gift and saves your staff significant time on donor outreach and data entry.

Sustain 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 you keep these valuable supporters, use Credit Card Updater.

“We've got a lot of sustainers now and we plan to grow that base even more. With Credit Card Updater, making the switch to Blackbaud Merchant Services was a no brainer.”

—Brandon Schoelz,
Systems Administrator,
The Planetary Society

[Learn more](#) ▶

How It Works

Once enabled, Altru runs a nightly business process that registers and de-registers cards based on the following:

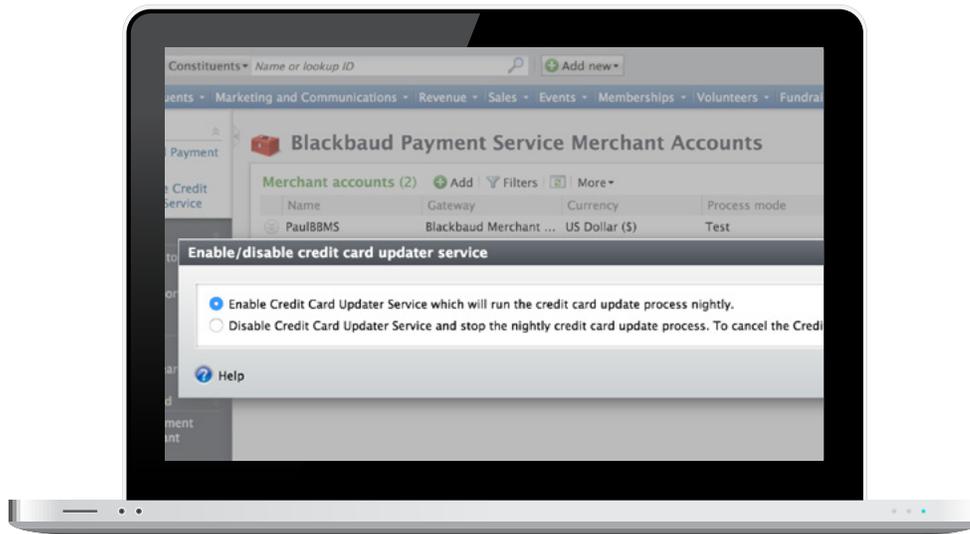
Cards Registered

- Recurring gifts with Active, Held, or Lapsed statuses
- Pledges paid in installments with a non-zero balance

Cards De-registered

- 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 Altru while still retaining the original payment details.



An Altru client 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 bank does not 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®, and Discover® cards from participating financial institutions (often large national banks). Cards issued by smaller, local banks and credit unions may not receive updates. In addition, American Express® cards, as well as cards issued by banks outside of the US, are not included in the service at this time. There is a nominal fee for each updated card.

To learn more, email bbms@blackbaud.com or visit www.blackbaud.com/bbms