

Blackbaud Merchant Services™ Credit Card Updater Service in Luminate Online



Recurring Giving in Luminate Online

Engaging your constituents today is different. They're mobile, social and spending more time online. Their time is more divided than ever, so re-engaging them is harder than ever. Building lasting relationships and maximizing lifetime value of your constituents requires you to go beyond online giving to developing effective sustainer programs. And, because recurring giving provides a higher return on investment, fine-tuning your sustainer program is important to your organizations' long-term financial health.

Luminate Online can help develop sustainer campaigns that generate revenue you can count on month after month. Once you've engaged valuable sustaining donors, it's critical to maintain and nurture them, and Luminate Online provides you with the tools to do so. You'll want to make sure to keep information about your recurring donors current—from contact details to credit card information. Credit Card Updater in Luminate Online can help.

Credit Card Data Maintenance for Luminate Online Clients

We understand the challenges you face when sustainer credit card payments are declined due to account changes. These declines impact your revenue and increase expenses when you're forced to contact donors for updated account information.

To help keep credit card data accurate, Blackbaud Merchant Services partners with [Visa® Account Updater](#), [MasterCard® Automatic Billing Updater](#), and [Discover® Network Account Updater](#) to provide a premium credit card updater service available only to Luminate Online clients using Blackbaud Merchant Services. When your organization subscribes to this service, credit card data for your sustaining gifts is analyzed each month to identify expired or out-of-date credit card information. Credit Card Updater provides new card numbers and expiration dates when available.

In Luminate Online, you can see updates to individuals' credit card data on the Constituent 360 Profile and gather aggregate data in the Sustainer Giving Performance Summary, Interaction Details and Interaction Count Reports.

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Benefits of Credit Card Updater

Cardholders experience changes to their credit card account information for many reasons:

- Upgraded account numbers or updated expiration dates
- Replacements for lost, stolen, or reissued credit cards
- Closed credit card accounts
- Bank mergers

When account information changes, cardholders often do not contact your organization, which can result in declined transactions and disruptions to recurring gifts. In addition, many donors select to end recurring gifts when contacted for new credit card information. With Credit Card Updater, you can:

- Avoid declined transactions and disruptions in recurring gifts
- Reduce time spent contacting donors to update card information
- Reduce cancellations of recurring gifts
- Keep donors' credit card information current
- Save donors' time and hassle since they won't have to notify you of changes

How It Works

When you subscribe to Credit Card Updater, Blackbaud Merchant Services generates batches of credit card information to analyze for updates each month. If updated credit card information exists, Blackbaud Merchant Services automatically updates the information in Luminate Online, while original payment details are retained. Blackbaud Merchant Services also updates Luminate Online with messages from card issuers identifying cardholders to whom you need to reach out directly for current credit card information. You can run reports to see all cards that were updated, as well as when updates have occurred on an individual constituent's record. In the Blackbaud Merchant Services web portal, you can sign up to receive an email notification when your account has updated credit card information.

The updater service applies only to cards issued by participating institutions (often large national banks). Credit cards issued by smaller local banks and credit unions may not update. American Express® cards, as well as cards issued by banks outside of the United States or Canada, are not included in the card updater service at this time. There is a nominal fee for each updated card.

► To learn more about Luminate Online™, visit www.blackbaud.com or contact your Blackbaud account representative.