



CardrefresherSM for Issuers

Keep Card accounts up-to-date automatically,
while supporting payment flow.

Let's keep recurring billing *recurring*.

Every time one of your Card Members replaces a Card, they have to update every recurring billing and Card-on-file account they have with every Merchant. If they forget, that billing cycle breaks—frustrating your customers and risking involuntary churn for those Merchants.

That risks your billing continuity, too.

Cardrefresher automatically updates those accounts, keeping online payment credentials up-to-date and helping avoid payment declines and disruptions due to outdated Card information.

Maintain your revenue streams without manual updates.

There are a lot of benefits to refreshing Card accounts automatically. When you access Cardrefresher Issuer APIs, you and your Card Members can enjoy:



Improved Billings and Financial Efficiency

Your portfolio of Cards is protected from avoidable online spend declines due to outdated Card information, so you can maintain share of wallet and keep payments coming in.



Strengthened Customer Experience

Up-to-date Card Member information ensures little disruption to Cardholders' online experience because recurring payments continue to be processed.



Time Savings

Since they don't need to update multiple Merchants and businesses where their American Express Card is stored, Card Members save time and needless hassle.



Seamless Integration

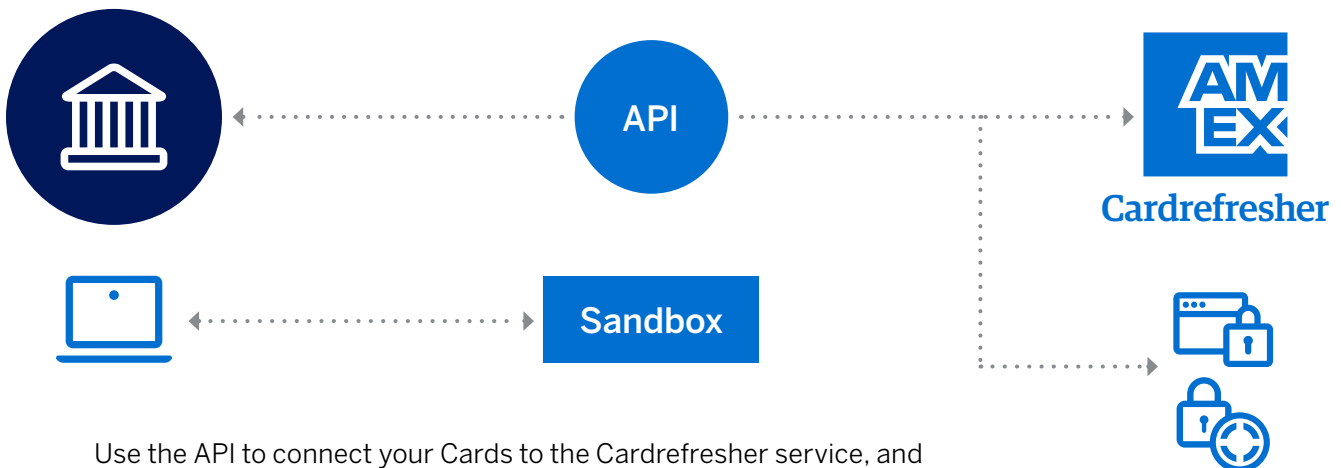
Once you integrate successfully with Cardrefresher, periodic Card updates are shared simultaneously with Merchants' vaults, keeping credentials current.

Here's how it works.



- 1 Integrate with Cardrefresher, which makes upcoming Card updates—whenever they happen—available to the Cardrefresher service.
- 2 Cardrefresher proactively matches and identifies all registered Merchants storing your Customers' Cards.
- 3 Each day, Cardrefresher sends a secure file transfer of updated Card credentials to Merchants, helping keep their recurring billing and card-on-file relationships current.

Here's how you make it happen.



Use the API to connect your Cards to the Cardrefresher service, and you can test it out at your convenience via Sandbox. We'll also use the updated Card data you provide, on other products (e.g. Payment Account Reference) that require the same information—so you can avoid duplicate data requests.

FAQs

What are the requirements to join Cardrefresher?

Amex Issuing Partners in the countries where Cardrefresher is available are eligible to join. Currently, it requires the ability to integrate via API. In the future, we may add the ability to integrate via file transfer. The service is currently optional.

What type of information does Cardrefresher require?

Cardrefresher requires Issuers to provide updated Card information whenever Cards from their portfolio expire or are cancelled or replaced. The Technical Implementation Guide, available separately, covers all the technical details Issuers need to be able to integrate with the API.

How will I know the performance on my Card portfolio?

Available ad-hoc reports show the total number of your Cards updated to participating Merchants in a defined period. Contact your American Express representative to request performance reporting.

Are there any costs associated with Cardrefresher?

At present, American Express offers Cardrefresher as a free service. Issuers may need some development work to integrate with Cardrefresher API, which could be nominal for Issuers already practicing or familiar with API deployment.

Keep payments and billing flowing without the hassle.

Sign up for Cardrefresher now by contacting your American Express Representative.



DON'T
do business
WITHOUT IT™