When your customers' Card information changes, **Cardrefresher**℠ has you covered.

AMERICAN EXPRESS
Cardrefresher℠

Card information changes can frustrate your customers and cost you sales.

Every day, credit cards are updated or replaced, resulting in Card information changes. Customers may forget to update their card-on-file accounts, subscription services, or other recurring billing accounts, causing disruptions to transactions and the sales process.

Your customers may have a negative, and confusing experience.	Your back office operations may become burdened with extra work.	The sales process may have to start over.	You may risk losing sales and customers.

The simple, seamless way to keep Card data up to date.

Cardrefresher is a secure, automated solution that electronically delivers updated American Express Card account information directly to you. This includes new Card numbers issued as a result of replacement or Card upgrade, new expiration date, or account closure. It's ideal for card-not-present environments, such as subscription services, businesses that process recurring billing transactions, and merchants that keep cards on file.*
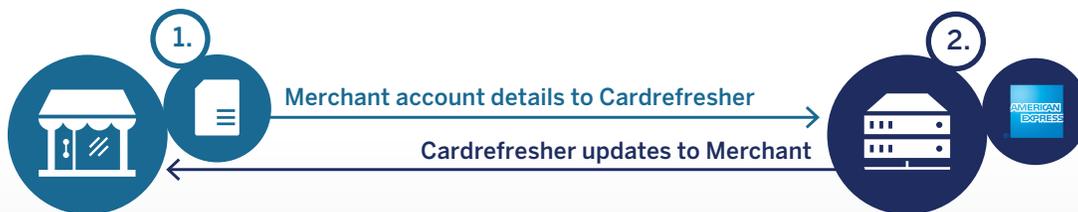
*Cardrefresher helps you obtain updated Account information when a Cardmember arranges for you:
1) to charge his/her Account at regular intervals and/or 2) to store his/her Account number and charge the Account when the Cardmember requests a product or service in connection with an isolated transaction or transaction that is not otherwise part of a series of transactions to occur at regular intervals.

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How **Cardrefresher**™ Works:

1. You (Merchant or subscriber) will submit an initial file with Card account numbers for American Express customers with whom you have ongoing relationships. Additional files can be submitted with new or deleted card numbers for American Express customers at any time.

2. We will monitor these accounts for any changes and submit daily update files with Card account information that has changed. You will also receive a detailed summary of updates and rejections from a daily maintenance file we will send you.

1. **Merchant account details to Cardrefresher** → **2.**

Cardrefresher updates to Merchant ←

Cardrefresher uses your existing billing infrastructure or a SFT (secure file transfer) process to get the program set up so the files can be exchanged.

Keep your customer relationships strong and disruptions to a minimum.

If your business depends on recurring billing transactions, or you keep cards on file, Cardrefresher is a solution for customer retention.

Improve the customer experience: Checkout and Card processing can be worry free, even when customers forget to update their Card account information.

Strengthen customer relationships: A smooth and consistent transaction experience builds appreciation and trust with customers, helping keep them loyal.

Reduce administrative hassles: You no longer have to follow up with customers to get updated Card account information and transaction approvals.

Contact your American Express representative to learn more.

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