What is Cardrefresher?

Cardrefresher a secure, automated solution that electronically delivers changes to your customer's American Express Card information, so you have up-to-date billing profiles for seamless future billing.

How does Cardrefresher work?

Merchants enrolled in American Express Cardrefresher start by sending an initial registry file containing the Card information of American Express Cardmembers with whom they have recurring billing relationships[1]. Cardrefresher monitors this list and sends a daily electronic file containing any updated Card information over Secure File Transfer (SFT)[2] and merchants can refresh their customer database accordingly.

What types of businesses benefit from Cardrefresher?

Merchants providing a recurring billing service, whether in the online space or assisting clients over the phone, can benefit from Cardrefresher.

Key industries include, but are not limited to: telecom, utilities, insurance, gym/club memberships, subscriptions, and any other business that provides an online or mobile shopping experience where a recurring billing relationship is required.

What types of Card information does Cardrefresher provide?

Cardrefresher delivers updated Card information, including new Card numbers and expiration dates.

What are the eligibility requirements for Cardrefresher?

• Ability to support recurring billing relationships with American Express Cardmembers.

• Ability to extract relevant details from existing customer profiles in the file format specified by Cardrefresher.

• Support the electronic file transmission via Secure File Transfer (SFT).

• Ability to process response files from Cardrefresher and update customer databases with the updated Card information as needed.

Are there any fees associated with Cardrefresher?

Technical development is required by the merchant to support setup and implementation of Cardrefresher, and there may be costs associated with the internal technical development. For applicable Cardrefresher usage fees, please contact your American Express representative.

Do I need to sign an agreement to enroll in Cardrefresher?

Yes. You must sign a Cardrefresher Supplement to your existing American Express Card Acceptance Agreement.

How do I get enrolled for Cardrefresher?

Please contact your American Express representative to request enrollment. They can provide you with the Cardrefresher technical specifications, along with step-by-step support through the set up, configuration, and certification process.

Can my business enroll in Cardrefresher even if we use a third-party processor?

Yes. Cardrefresher is a standalone product which can be used independently prior to sending your billing transactions to your third-party processor or payment service provider.

How long does it take to implement Cardrefresher?

Depending on your business' technical infrastructure, various levels of technical development may be required to implement Cardrefresher. You can contact your American Express representative to arrange an individual consultation.

What do I do with the Card information received from Cardrefresher?

Refresh your customer database with the updated information, so accurate information is available for your customers' future billings and their experience—as well as your transactions— are uninterrupted.

Do I need customer authorization to register an American Express Card in the Cardrefresher service?

Yes. Your customers should provide you with their authorization to retain their Card information on file for future billing purposes before you register their Cards in Cardrefresher.

For more information, contact your American Express representative.

1 Cardrefresher helps you obtain updated Account information when a Cardmember arranges for you to charge his/her Account at regular intervals.

2 Secure File Transfer (SFT) securely transmit files between the Merchant and American Express using a variety of file transfer protocols including AS2, FTPS, SSH, HTTPS.-

 July 2017

AMERICAN EXPRESS ®