

# Authorize.Net Account Updater

## Overview:

Petly Plans integrates with Authorize.Net's Account Updater feature. Account Updater automatically updates your clients' card-on-file information once a month, helping to keep payment information current so you continue to receive payment. It provides an easy way to help avoid lost sales and payment declines and interruptions.



**Note:** This service costs **\$0.25** per card update (only when new information exists to be updated). No additional charge for activating this feature.

Here are a few benefits of Account Updater to you and your clients:

1. **Increase authorization approvals** – automatic, monthly cardholder updates mean more authorization approvals on your payment profiles, helping to avoid declines and unnecessary payment interruptions.
2. **Increase sales and retain customers** – reduce client friction and the chances of cancellations or non-payment associated with manual updates and payment disruptions.
3. **Reduce your administrative costs** – reduce the costs associated with individually contacting customers to obtain their updated information. Your time is better spent focusing on building your business rather than manually updating client data.
4. **No update, no charge** – You only pay per update. On average, 20-35% of cards update in the first month of using Account Updater, with only 7-8% each month after. But in the long run, at only \$0.25 per update, your savings will far outweigh the costs.

The Authorize.Net® Account Updater runs an operation once a month, starting around the 14th, to:

- Update **new card numbers** and **expiration dates** for Visa® or MasterCard® credit cards only.
- **Identify closed accounts** and remove them from their database
- **Flag accounts** for which the practice needs to contact the client

## How does Petly Plans integrate?

Petly Plans looks for changes made by the Account Updater every night. If a payment profile has been changed, if an account was closed, or identified as needing attention, designated practice administrators receive an email.

## Early Data Findings

On average, practices experience anywhere from **5-10%** of their payments being declined in a given month. We have a few practices beta testing this functionality for us, and early monitoring is showing us that decline rates are dropping by **2-4%**. Requiring a bank account as a form of payment also results in lower decline rates.

# Account Updater FAQ

## What is Account Updater?

Account Updater automatically checks for and updates account numbers and expiration dates for cards on file with your Automated Recurring Billing (ARB) subscriptions and Customer Information Manager (CIM) profiles. Using Account Updater can help you avoid interruptions to scheduled recurring payments and unnecessary declines resulting from cards with updated account numbers or expiration dates.

## How do I sign up?

1. Log into the Merchant Interface (<https://login.authorize.net>).
2. Click **Tools** from the main toolbar.
3. Click **Account Updater** from the menu on the left.
4. Click **Sign Up Now**.
5. Enter your Industry/Merchant Category Code (MCC) (**742 = Veterinary Services**).
6. Review the agreement and fees.
7. Check the box and click **I Agree** to enable the Account Updater service.
8. You will then see the Account Updater home page again, and a message that your registration for the Account Updater service is in progress. Registration can take an average of about two hours to complete.
9. Once registration has completed, you will see the Account Updater home page, which will display the Service Active date and Last Update date.

## Can I select which profiles/subscriptions to submit to the Account Updater service?

Yes. You have the option of excluding individual payment profiles from being updated by Account Updater by manually excluding it in the Merchant Interface.

## To manually exclude a payment profile already created:

1. Log into the Merchant Interface (<https://login.authorize.net>).
2. Click **Tools** from the main toolbar.
3. Click **Customer Information Manager** from the menu on the left.
4. Enter your search criteria in the quick search field or click on the Advanced Search link to search using expanded fields.
5. Click **Search**.
6. Edit the desired payment profile found.
7. Check the box to **Exclude this profile from the monthly updates**.
8. Click **OK**.

You can remove an exclusion placed on any given payment profile at any time by manually logging into the Merchant Interface, locating the payment profile, and removing this setting.

Any Visa and MasterCard payment profiles that are not set to be excluded when Account Updater runs on your account will be included and sent to the Account Updater network. If Visa and MasterCard Account Updater

services advise that no update is required on a card, you will not be charged, even if you have not excluded the payment profile in your Authorize.Net account. Only cards that are updated based on the response returned from the card network will be charged the Account Updater fee.

### Can I manually run or trigger updates?

There is no way to trigger a manual run or pull of updates with Account Updater. The services run on a schedule each month.

### I have stale/old cards from customers who no longer subscribe to or use my service. Will Account Updater update these?

All Visa and MasterCard stored payments, including ARB subscriptions, within your account are submitted each month for updates unless they have been set to be excluded. Any profiles that you do not wish to be submitted for update should be excluded from monthly updates or we would recommend that you work with your solution provider or web developer for assistance with removing any cards that no longer need to be stored before signing up for the Account Updater service.

### What card types are supported with Account Updater?

Only Visa and MasterCard card types are supported for receiving automatic updates from the Account Updater service.

### How am I billed for each update?

Your account will be debited for Account Updater fees on the first of the month that follows the last update, assuming there were updates received from the Account Updater service. The Account Updater charges are calculated per-response from the Account Updater service. Your account will be charged for the following successful responses:

- NAN - New Account Number
- NED - New Expiration Date
- ACL - Account Closed
- CCH - Contact Card Holder

On your Authorize.Net billing statement in the Merchant Interface, Account Updater fees will show as:

Account Updater Per-Update Fee - For *[Month Year]* - *[# of Updates]* accounts updated @ *[Rate]* USD

### What are the possible results from an updated card?

- NAN - New Account Number
- NED - New Expiration Date
- CCH - Contact Card Holder - A change has occurred, contact card holder for updates.
- ACL - Account Closed - The account has been closed, contact card holder for new card.
- No Response - No changes reported by Account Updater this time.

## How can I view a report of the updated cards?

1. Log into the Merchant Interface (<https://login.authorize.net>).
2. Click [Reports](#) from the main toolbar.
3. Click [Account Updater Reports](#) from the menu on the left.
4. Select the [Month](#) you would like to view.
5. Click [Run Report](#).
6. If results are found, the first 100 records will be displayed on the dashboard.
7. To view more than the first 100 records, you will need to use the [Download to File](#) option.
8. Select the record corresponding to the month you wish to review and click [Run Report](#).

## When does the Account Updater service run and when will I see updates?

The Account Updater service starts on the 4th (12:00 AM UTC) of every month, then runs in batches to obtain all the necessary updates through the end of the month. Depending on the total monthly volume of eligible updates, it can take up to the end of the month for all account updates to complete. If you are signing up for Account Updater for the first time (or have previously disabled and are now re-enabling the service), you will get updates for that current month if you enable it before the 3rd. If you enable it after the 3rd, you will not see any updates for the current month, but will start seeing updates the following month.

Reports for Account Updater will be available the following month (ex: June's update report will be available in July).

## Why does Account Updater update my customer payment information, sometimes continually each month, when my customer states it has not changed?

The Account Updater service is provided by the card networks (i.e. Visa and MasterCard), but dependent on data supplied by the card issuer (i.e. their bank). Account Updater does not have a method of validating the most recent status provided by the card networks and can only use the data supplied to them which is, in turn, supplied to Authorize.Net each month. If a customer states that their payment data has not changed and the payment data continues to process normally for you when it is stored again, please direct the cardholder to their issuer for further information about what may be needed to update Account Updater.

It is important to note that cardholders are typically able to opt-out of the Account Updater service with their issuer as well, which may also play a role in what information Account Updater has on file and/or why stored payment data is not updated when Account Updater runs.

If the issuer does not participate in the Account Updater service, or the cardholder has opted out of participation, you have the option of excluding your customer's stored payment profile from the monthly Account Updater service.

## What happens to CIM payment profiles that have received an ACL response?

Each payment profile is stored under an associated Customer Profile. There will be no changes to the Customer Profile ID, however, the Payment Profile ID that received an ACL response will be deleted under the Customer Profile ID. To reference previous transaction history, please utilize the Transaction Search feature. Note, you may filter by date and Customer ID or other fields associated with CIM transactions.

## In what regions is the Account Updater service supported?

The Account Updater service is available only to U.S./North American processing accounts.

## How do I cancel/disable the Account Updater service?

1. Log into the Merchant Interface (<https://login.authorize.net>).
2. Click **Tools** from the main toolbar.
3. Click **Account Updater** in the menu on the left.
4. Click **Discontinue Account Updater Service**.

Please note, canceling the Account Updater service will apply to future batches only. It will not stop updates for the current month if the monthly Account Updater batch has already started.