



TC CardCurrent[®]

Keep customer card data current when processing recurring transactions.

TC CardCurrent[®] is an account updating product that helps merchants keep accurate customer payment card data on file when accepting repeat, recurring and installment payments.

For merchants who tokenize their clients' card information for future transactions, whether it be repeat business, recurring or installment payments, this should result in fewer declines when customers' card information changes due to theft, loss, or expiration.

Account Updating Convenience

Contacting customers whose credit or debit cards have expired or declined can be time consuming for staff. Oftentimes, it results in lost business because a customer will close their account or consider alternatives rather than update their information. At a minimum, it can cause a payment delay. TC CardCurrent[®] solves these challenges by updating payment card information automatically, without the need to contact customers. Further, with the increase in cyber threats and stolen card data, cardholders are issued replacement cards more frequently. Using TC CardCurrent, these changes won't impact your business or your customer, increasing retention and sales.

Easy to Set Up and Use

TC CardCurrent lets businesses refresh stored card holder data proactively by receiving updates to card-on-file account data, such as:

- Account Number Updated
- Account is Closed
- Account Expiration Date Updated
- Invalid Card Type

Regardless of when the billing cycle takes place, card numbers and expiration dates will be current. This enables charges to go through seamlessly even after a card has expired or is lost or stolen. Up-to-date billing information can be provided monthly or as often as the merchant would like.

TC CardCurrent works with TC Citadel tokenization solution and is available with all TrustCommerce solutions and methods.

To learn more, please contact a solutions consultant today!
800.915.1680 | www.trustcommerce.com