Keep Customer Card Data Current When Processing Recurring Transactions

TC CardCurrent™ helps merchants keep accurate customer payment card data on file when accepting repeat, recurring and installment payments. This will result in fewer declines when customers' card information changes due to card re-issue or updated expiration dates. 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.

Account Updating Convenience

Contacting customers whose credit or debit cards have expired, been re-issued 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. In addition, it increases customer convenience by eliminating the need for a customer to contact merchants regarding failed transactions due to outdated information.

Easy to Set Up and Use

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

- Account Expiration Date Updated
- Account Number Updated
- Account is Closed
- 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 has been re-issued.

TC Citadel® For Recurring Cycles

TC CardCurrent™ is a perfect complement to TC Citadel®, which provides businesses the ability to safely and securely process payments without the need to store cardholder payment information. Merchants exchange payment card information for Billing IDs. Billing IDs are tokens that are not based on the Primary Account Number (PAN) data, cannot be reversed engineered and can be stored in plain text. TC Citadel® accommodates these payment types:

- **Recurring:** Automate charges at regular intervals.
- **Installment:** Automated installments, charged at regular intervals, for some period or against some balance.
- **Deferred:** Automated charge at some date in the future.
- **Repeat Business:** Store cardholder data for those regular clients who do business with you.

TC CardCurrent™ and TC Citadel® are powered by our partner TrustCommerce.