OVERVIEW

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Card Account Updater

1$ / update
THROUGH SEP 30, 2026

An additional Paysight tool for keeping stored cards current and recovering recurring payments lost to outdated card details

LET'S TALK

What is Card Account Updater?

Card Account Updater (CAU) automatically keeps stored payment card details current. When a bank issues a new card because of expiration, loss, or routine replacement, the updated details are delivered through the card networks.

Instead of a recurring payment failing because the card on file is outdated, CAU receives the new card information and applies it so future billing can continue.

IN PRACTICE

Paysight securely stores the updated details and can retry a payment that previously failed because the card data was stale. No manual customer outreach is required.

Want the longer explanation?
Read our Card Account Updater guide >

1

Why we built it

Our customers needed a simpler way to recover recurring payments lost to outdated cards.

2

Why it belongs here

Card updates, payment results, and reporting stay in one Paysight workflow.

3

Why now

Refresh eligible stored cards before Q4 and give more renewals a clean run through peak season.

Where Card Account Updater sits in a recurring MIT flow

Issuer expires, replaces, or reissues the card

The PAN, expiry date, or account status can change before the next recurring MIT.

CAU IMPACTS THAT STAGE

01

Initial CIT + consent

Customer participates and authorizes future use

02

Credential on file

PAN or token retained for future transactions

03

Scheduled recurring MIT

Merchant initiates an off-session renewal

04

Authorization request

PSP/acquirer routes it through the network

05

Issuer response

Authorization is approved or declined

06

Clearing + settlement

Follows when authorization is approved.

Without card account updater

1 Stale credential remains on file

The stored PAN or expiry is no longer current

2 Recurring MIT is submitted

The authorization request carries the old credential

3 Issuer evaluates authorization

The issuer checks the submitted account details

4 Decline response is returned

For example: expired card or invalid account data

Renewal fails

With card account updater

1 Eligible credential is enrolled

Proactively before expiry

2 Issuer update is delivered

The network returns a new PAN, expiry, or account status

3 Credential on file is updated

Paysight stores the usable replacement details

4 MIT or eligible retry is submitted

Authorization now uses the current credential

Renewal completes

How we got there

Before making Card Account Updater available more broadly, we ran live pilots with ecommerce and digital-services businesses and monitored how the updated cards performed.

We tracked approved transactions and attributed GMV, then followed each monthly cohort to understand when that GMV arrived and how it compared with update fees.

LIVE PILOT / MARCH-AUGUST

180,000

Card updates
Ecommerce and digital services, with larger cohorts at launch

WHAT WE DID

Enrolled eligible cards

We registered eligible stored cards for monitoring and tracked the updates, approved transactions, and CAU-attributed GMV that followed.

WHAT WE WANTED TO LEARN

What is the payback period?

We compared update fees with the GMV attributed to updated cards, then followed each monthly cohort as it matured.

The next page follows the value beyond the first billing month.

How quickly do update fees pay back?

Follow each cohort from its update month onwards. The marker shows when cumulative GMV reaches the update fees, and later cells show how that value builds.

180,000
Card updates

$278,950
Attributed GMV

1.55x
GMV / Fee

Attributed GMV / update fees, by cohort

MONTH / UPDATES		M1	M2	M3	M4	M5	M6
MAR	60k	0.70x	1.40x	1.58x	1.69x	1.78x	1.86x
APR	45k	1.10x	1.24x	1.36x	1.44x	1.51x	
MAY	32k	0.64x	1.18x	1.33x	1.43x		
JUN	21k	0.83x	1.28x	1.46x			
JUL	14k	1.06x	1.31x				
AUG	8k	0.58x					

The period in which cumulative GMV reaches fees (1.0x).

How to read this

An initial card refresh creates larger early cohorts, then volumes fall. Card mix and billing cadence vary by cohort. Dashes mark months not yet reached.

M1 is the update month. Markers are interpolated within the month, not observed dates. At $1 per update, 1.0x is GMV-to-fee parity, not profit. Other costs and later update fees are excluded.

How it works

Card Account Updater operates through a targeted enrollment model. Cards are monitored only when there is a clear reason to expect updated details, keeping costs predictable and results focused.

1 Proactive enrollment

Eligible stored cards are uploaded to Paysight and registered with the card networks ahead of an upcoming renewal. When new card details are available (such as a new expiry date or replacement card) they can be applied before the next billing attempt.

2 Automatic Card Update

When the bank issues new details, the card network delivers the update securely to Paysight. The new number, expiry, or status is stored automatically.

3 Payment Recovery

If the update contains usable billing details, a retry of the originally failed payment is scheduled automatically. No customer action is needed.

No customer action

The update and eligible retry happen in the background.

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Enable Card Account Updater in Paysight

The setup is handled with our team. We select the first group of cards with you, enable the service in your Paysight account, and share the results.

01

Talk to us

Contact your Paysight account manager or book a demo to start the review.

02

Enable CAU

Paysight registers the cards and begins receiving eligible updates from the card networks.

03

Receive Update

Registered cards remain enrolled as the rollout expands. When a card network provides new details, we receive the update and refreshe the card on file.

04

Review the results

We share updates, approved transactions, and attributed GMV with you directly. A dedicated Paysight dashboard is planned.

READY TO ENABLE IT?

We will walk you through the first cohort and what the reporting will show.

LET'S TALK

LIMITED-TIME Q4 OFFER

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$1 per update received
through September 30, 2026

Standard pricing is $1.50 per update received from October 1, 2026.

33%
BELOW STANDARD PRICE

What you will pay for

AN UPDATE RETURNED BY THE NETWORK

Replacement number or expiry, plus issuer-reported closed-card status.

Included at no additional charge

EVERYTHING AROUND THE UPDATE

Enrollment, monitoring, payment retry, and cards where no update is returned.

Q4 PREPARATION

Put eligible historical cards back to work.

Refresh eligible stored cards before peak season and give more Q4 renewals a clean billing attempt.

LET'S TALK

Ready to see which cards are worth updating?

Let's look at your billing flow together.

Commercial terms and eligibility are confirmed during onboarding.