

Vantiv Payment Account Updater Service

What is it?

- The *Account Updater* service from Vantiv will provide users the ability to update credit cards that have been declined for a number of reasons automatically through PestPac .

Who does this affect?

- Affects all users using Vantiv credit card integration and have signed up for the Updater Service

What Does it Do?

- Vantiv's *Account Updater* feature allows users to automatically and manually send requests to Vantiv to update a customer's credit card. *Account Updater* sends a request to the issuing bank of the credit card to search for and update the account's credit card number and/or expiration date.
- The *Account Updater* feature can also alert users through vantiv if the declined card is returning as a closed account (Match: Account Closed) or if the user must contact the cardholder for further information (Match: Contact Cardholder)

How Do Users Enable It?

- This is a paid service. Users must first enroll with Vantiv to gain access to the *Account Updater* feature
 - Only Visa and Mastercard payment brands are supported
- *Account Updater* can be enabled in the "Company Setup"

Credit Card Options

Use Credit Card / ACH Auto-Billing

Default Bill Date From:

- Invoice Date
- Due Date

Show ACH Billing Fields

Process ACH Through:

- Vantiv ACH
- NACHA-Compatible Export File

Immediate Destination: 222222222

Immediate Origin: 3333333333

Destination Name: Test Name

Origin Name: Test Origin

Reference Code: 44444444

Company Tax ID: 55555555

Entry Description: 6666666666

Use Credit Card Processing

Automatically save payment if card is processed successfully

Allow Pre-Authorization of Credit Cards

Use Live Payment Server

Provider: Vantiv

Terminal ID: 1

Acceptor ID: *****

Account ID: *****

Account Token: [Edit]

Use Payment Account Secure Storage (PASS)

Use Vantiv Account Updater Service *

*Contact your Vantiv representative for details on associated fees.

- Or in the "Branches Lookup Table" Screens if using branch-specific Element accounts

Use Dashboard
 Use Branch-Specific Vantiv Account:
 Acceptor ID:
 Account ID:
 Account Token:
 Terminal ID:
 Use Vantiv Account Updater Service *
 *Contact your Vantiv representative for details on associated fees.

How Does it work?

*Only Visa and Mastercard card types are supported through *Account Updater*

- A card update can be triggered automatically or manually.
- Once a card is flagged for update, it could take up to 5 business days for a response to be received from the card issuer.
- When a response is received, the credit card stored in PestPac will automatically update with the new credit card number and/or expiration date.
- **AUTOMATIC:** A card update will be triggered automatically if a card is declined in Vantiv for one of the following Response Codes:

Response Code	Type	Description
20	Decline	Card Issuer Has Declined Transaction
21	Expired Card	Card Is Expired
24	Pick Up Card	Card Issuer has declined transaction and wants to recover card

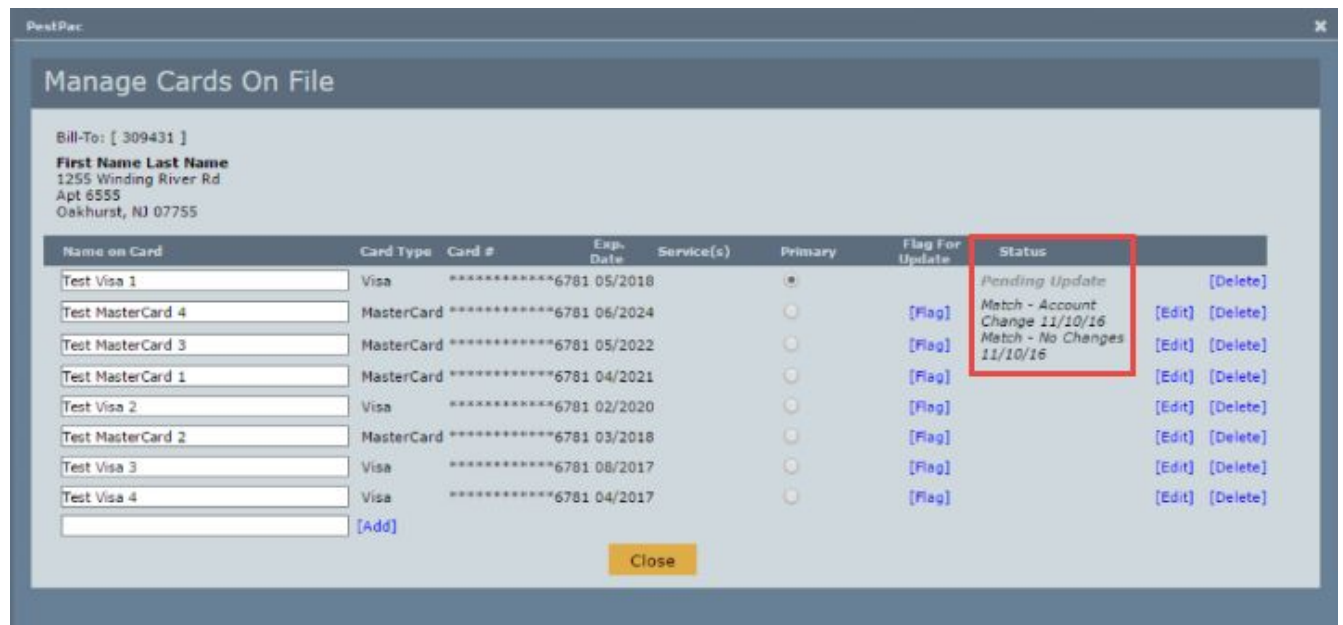
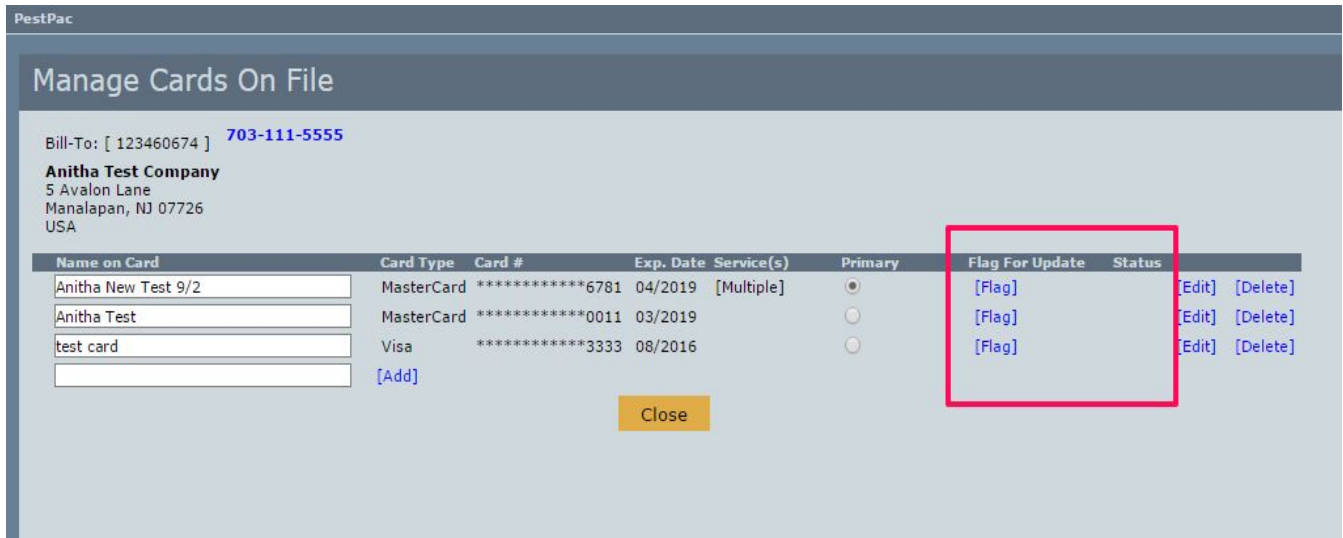
If a card update is triggered automatically the user will be shown the message “Card flagged for update” on the “Enter Payment” screen below the declined message. If cards are declined when a batch is processed from the Release Credit Card Billing screen, “xx cards flagged for update” will display in the summary/results section.

Nightly, PestPac will look for cards that have hit their expiration month and automatically flag those cards for update. For instance, a card with an expiration date of 10/2016 will be flagged for update on 10/1/16.

This nightly task will also reach out to Vantiv to see if there are any updates available for previously flagged cards. If updates are available, these cards will then automatically update.

- **MANUAL:** Users can manually flag a card for update from within the “Manage Cards On File” screen in Cross Browser or on the Billto and Service Setup Screens within Classic.

On the “Manage Cards” screen there will be a new column “Flag for Update” with a [Flag] link displayed beneath. The option to flag a card will only display on eligible cards (Visa and Mastercard) that are not currently *Pending Updates*. The most recent update to the customer's card will display under “Status” with the date of last update.:



- **IMPORTANT:** Once a card is flagged for update it CANNOT be unflagged manually. The option to flag a card will appear again once a response is received from Vantiv. Additionally, cards that are *Pending Update* from Vantiv will not have the option to be edited; users can however delete the card and add a new one.

What Other Changes Will Be Included With *Account Updater*?

Vantiv Updater Service Status Report

- The Vantiv Updater Service Status Report was added to *Report Writer* to allow users to see the status of cards that have been flagged for update with Vantiv. The latest version of Report Writer is required for this report.
 - A link has been added under Reports > All Reports below the “Vantiv Transaction Report” called “Vantiv Updater Service Status Report”
- This report allows users to:
 - View a Results Summary at the top of the report
 - *Cards updated*: Number of credit cards where we have received an update from Vantiv. Account number or expiration date change will be displayed in the report detail
 - *Cards pending update*: Number of cards where we are still waiting for a response from Vantiv. Those cards are marked as update in progress in the report detail
 - *Cards with No Changes*: Those card where we received a response back from Vantiv, but no changes were returned.
 - *Updated Cards in Release Credit Card Billing*: Cards that have been successfully updated and are sitting in “Release Credit Card Billing” waiting to be processed again.
 - View a detailed status of cards previously flagged for update
 - Shows billto number, current last 4 of credit card, current expiration date, date originally flagged for update and status
 - Status will show red for updated without changes, green for updated with changes, and black for those in progress

Billto Notes

- Each time a response is received from Vantiv on a card that was flagged for an update, a billto note will be added to indicate the date & time for when the update occurred.
- A note will be added when we get a response from Vantiv when processing cards from Release CC Billing, Enter Payment screen, or when the nightly scheduled task runs.
- These notes will have the Note code of CC UPDATE and will show the following details: billto #, old last 4, old expiration date, new last 4 (if card number was updated), new expiration date (if expiration date was updated), and status.

What modules/areas of the software does this affect?

- Within PestPac Core, this affects Credit Cards saved on autobill
- Within Customer Account Access, cards flagged for update cannot be edited
- Within Premier Portal, cards flagged for update cannot be edited