

# Cardrefresher<sup>SM</sup>

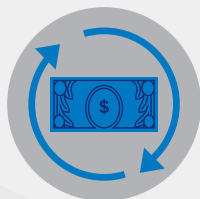
## Keep Recurring Payments Moving Forward



DON'T  
*do business*  
WITHOUT IT™

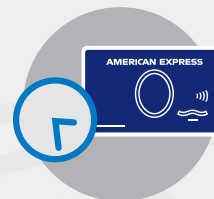
American Express® Cardrefresher gives you an automatic way to stay on top of Card Member information, keeping your recurring payments and sales coming.

### Cardrefresher offers benefits for you and your customers



#### Improved cash flow

Having up-to-date Card Member information ensures recurring payments continue to be processed, protecting your cash flow.



#### Time savings

Current Card Member data is automatically sent to you, reducing administrative time spent tracking down information.



#### Strong customer experience

Cardrefresher helps ensure there's no interruption in payments or service.



#### Seamless implementation

Cardrefresher works with your current billing infrastructure, making it easy to implement.

### How it works

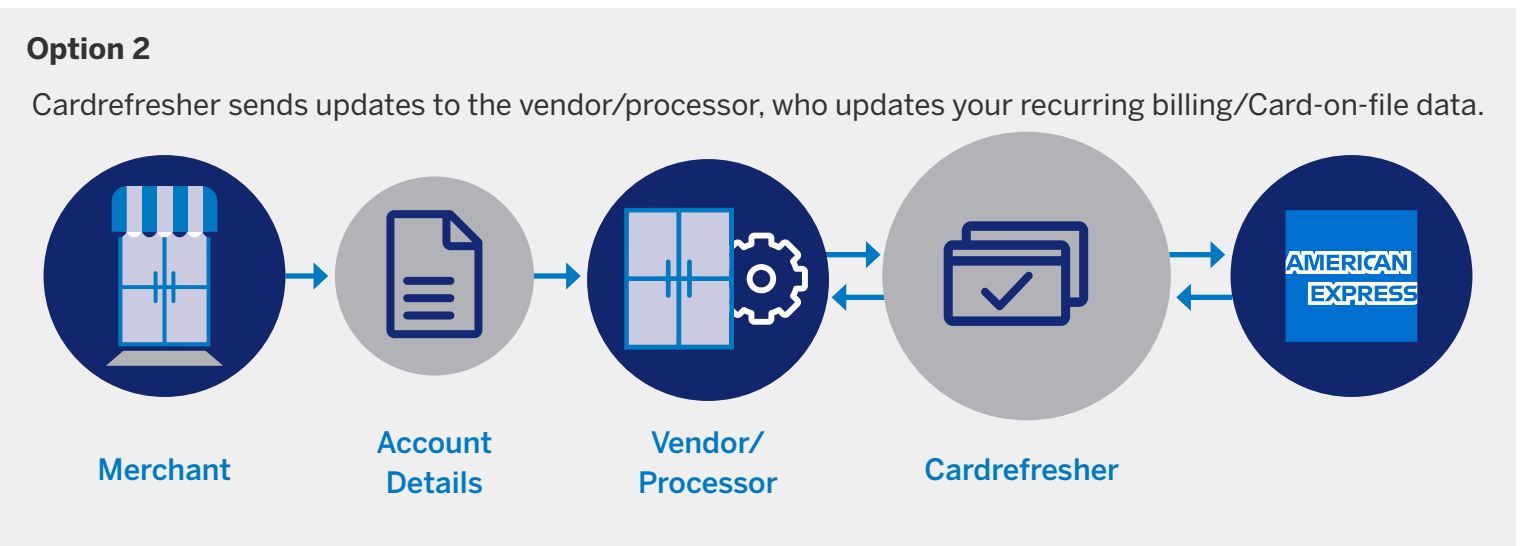
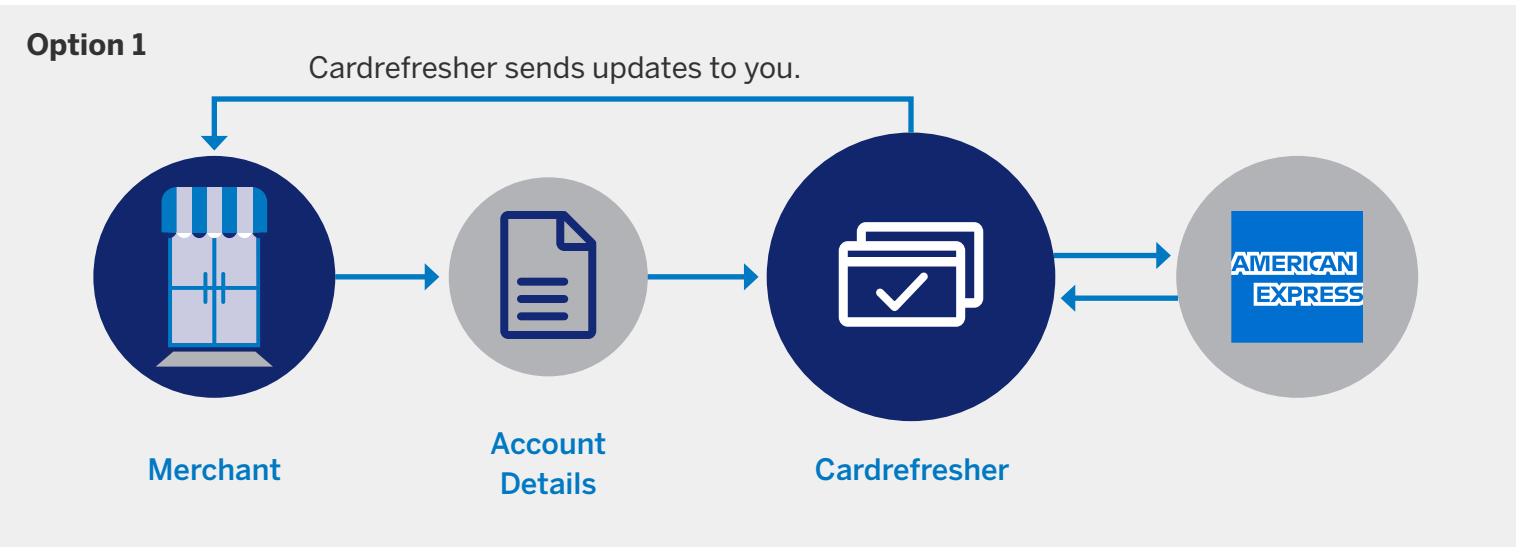
- 1 Once enrolled in Cardrefresher, you or your vendor/processor will send us a secure file transfer of your American Express recurring billing and Card-on-file relationships.
- 2 Each day, Cardrefresher matches your recurring billing data with our Card Member information and then sends back a secure file with updates for Cards that have been replaced, renewed or closed.
- 3 When you or your vendor/processor add new accounts to your recurring billing/Card-on-file data, a new registry file is sent to the Cardrefresher program.

Learn more about Cardrefresher at [americanexpress.com/cardrefresher](https://americanexpress.com/cardrefresher)

## Ways to implement Cardrefresher

Most e-commerce merchants who retain Card Member details for future sales, including recurring billing and frequent shopping accounts, can benefit from Cardrefresher.

There are two implementation options:



To learn more about implementing Cardrefresher, contact your American Express representative or speak with your vendor/processor.

Learn more about Cardrefresher at [americanexpress.com/cardrefresher](https://americanexpress.com/cardrefresher)