

AMERICAN EXPRESS

The CardrefresherSM Process Flow:

Ensuring that recurring charges work **every time**.





How does it work?

Initial Registry

Subscribers enrolled in Cardrefresher submit an initial registry file containing the American Express account numbers of customers with whom they have ongoing relationships.

Maintenance and Monitoring

Cardrefresher maintains this Card account information, monitoring it for any changes.

Daily Registration

Subscribers can add new customers, or delete/change existing registrations on a daily basis, by submitting ongoing registry files.

Daily Maintenance

As changes occur to the customer Card accounts, Cardrefresher sends an electronic Daily Maintenance File with updates. Subscribers can then refresh their customer databases accordingly.

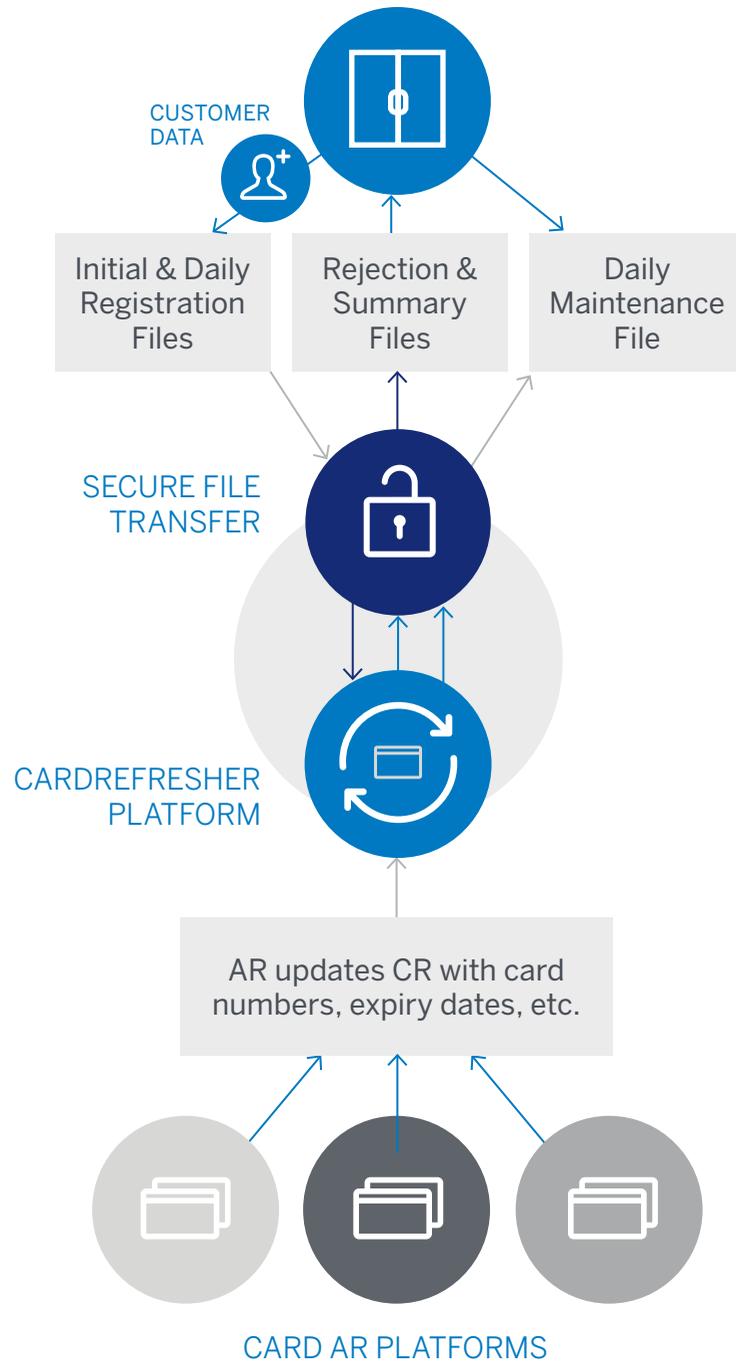
Rejection Files

When accounts cannot be updated due to internal controls or fraud edits, subscribers are notified via a Rejection File. Summary Files are also sent, outlining the number of updates, rejections, etc., for the subscribers' records.

Cardrefresher is subject to market availability.

Subscribers

(with recurring billing and card on file customers)



A quick overview of the Cardrefresher procedure.

Cardrefresher keeps Card Members' accounts on track. If a Card is lost, stolen, or needs to be replaced, a customer's recurring charges like gym memberships or online subscriptions don't have to be cancelled and renewed.

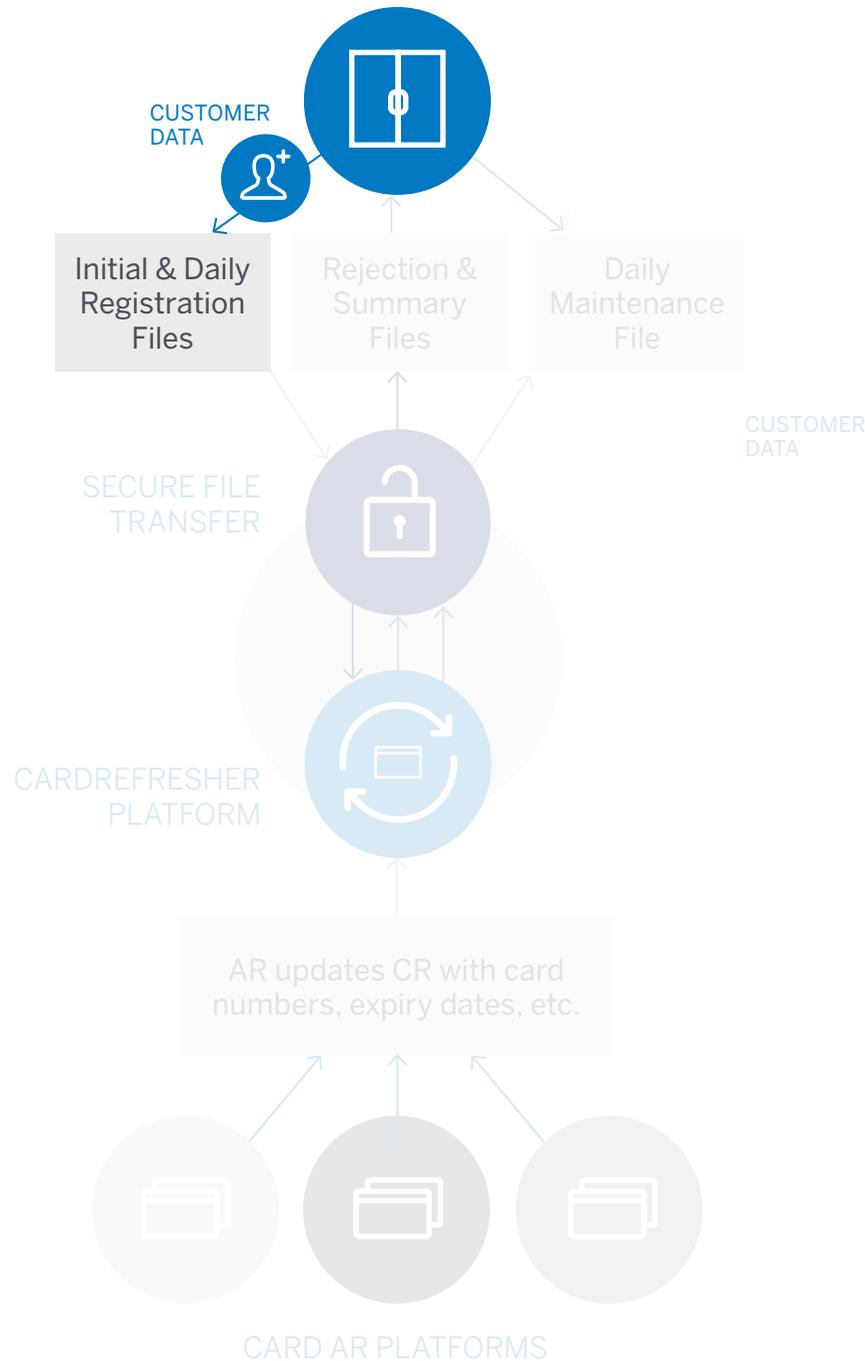
This guide provides a step-by-step illustration on how files are updated, how Cardrefresher keeps things working, and what actions you should take for:

1. Daily Registration
2. Rejected Records Identification
3. Daily Maintenance

By following the steps in this guide, you'll be able to deliver hassle-free recurring charges for your customers and on-time payments without interruption, for your business.

Subscribers

(with recurring billing and card on file customers)



A deeper dive into the Daily Registration process.

The purpose of the **Daily Registration Process (DRP)** is to add, change, or delete data in the American Express Cardrefresher database.

The Daily Registry File contains changes that match those made to the subscriber's customer database (on the subscriber's system) for customers who pay recurring bills with an American Express Card.*

There are two steps to the process:



1. Extract American Express Customer Changes—Withdraw customer change data from the customer database on the subscriber's system. The information in this raw data file is the basis of the Daily Registry File.



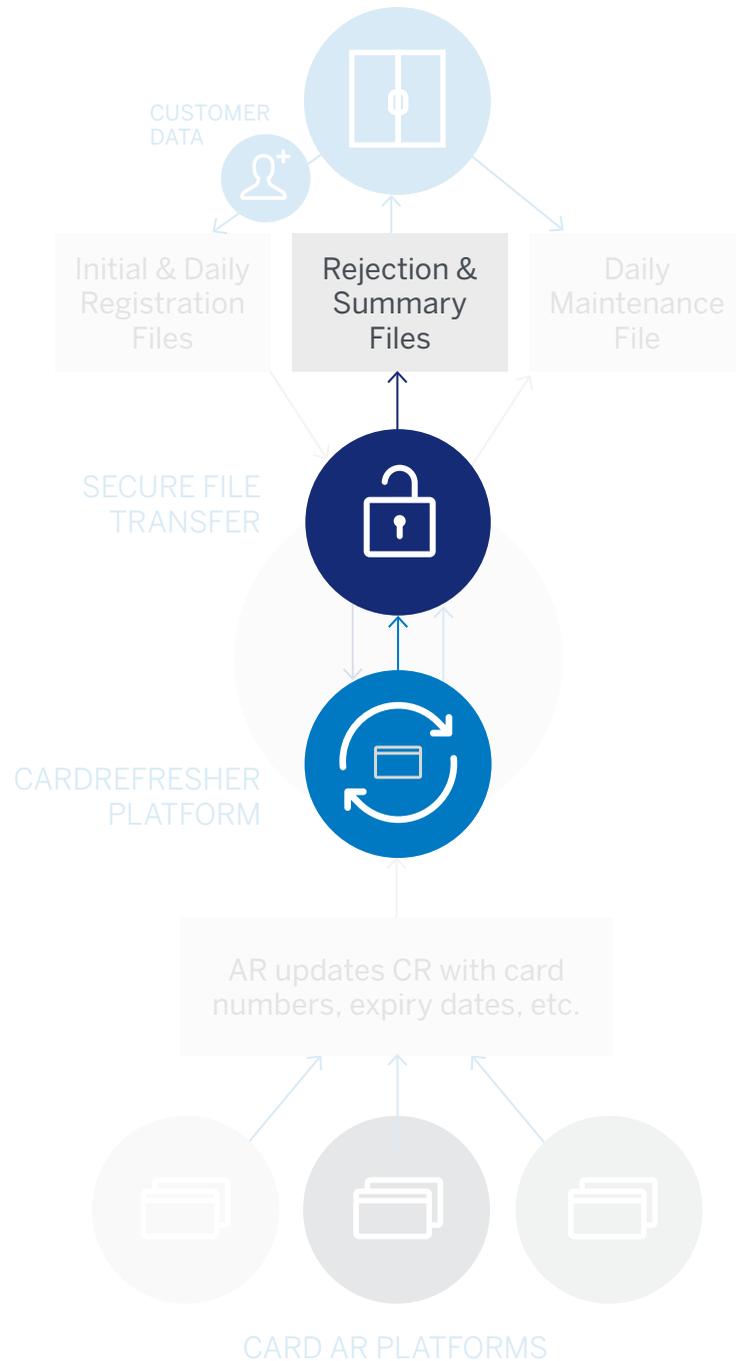
2. Create the Daily Registry File—The requirements for Daily Registry Files are identical, except the Daily Registry File contains "change," "add," and "delete" transactions. Since this file is submitted daily, the generation routine should be designed as a production job that runs automatically.

To ensure process integrity, American Express monitors file "drop-off" and "pick-up" frequency. Therefore, a Daily Registry File should be submitted to Cardrefresher every business day, even if no Card Member account additions, changes, or deletions occur. When there is no activity on a specific day, a "blank" Daily Registry File (composed of only a header and footer record) should be submitted.

* Daily Registry File contains card information within a 13-month time frame.

Subscribers

(with recurring billing and card on file customers)



Examining the Rejected Records Identification process.

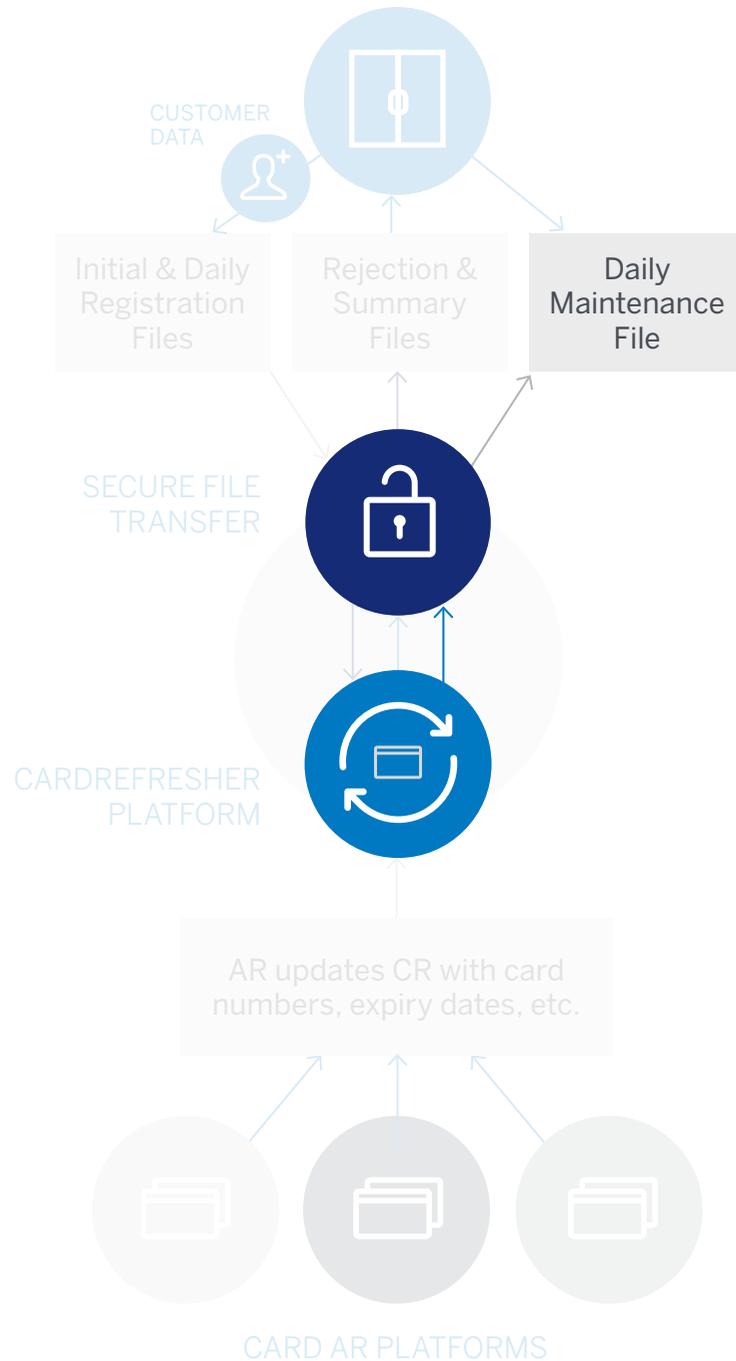
The primary purpose of the **Rejected Records Identification process** is to identify rejected Registry File data. That way, Card Member data in the subscriber's customer database can be corrected and resubmitted to the Cardrefresher database.

There are four steps to this process:

-  **1. Pick up the Summary Report and Rejected Records File**—The Summary Report and Rejected Records File can be downloaded for daily processing from Cardrefresher.
-  **2. Review the Summary Report**—This Report contains processing status information on the Initial or Daily Registry File that is submitted to update the Cardrefresher database. The file is composed of three sections: File Information, Processing Summary and Rejected Records Summary.
-  **3. Review the Rejected Records File**—This file contains the returned transactions that were unsuccessfully processed by the Cardrefresher database. Each detail record is tagged with the reject reason. To ensure your database remains in sync with Cardrefresher, it is important to review your reject report on a daily basis.
-  **4. Make Corrections**—Enter corrections for rejected records using the investigation results from Step 3:
 - Correct the subscriber's customer database (on the subscriber's system)
 - Create "add," "change," and "delete" transactions, as necessary
 - Resubmit the revised data to Cardrefresher in the next Daily Registry File

Subscribers

(with recurring billing and card on file customers)



Reviewing the Daily Maintenance process.

Daily Maintenance File detail records contain American Express Card change information that can be used to update the subscriber's customer database. Both the Cardrefresher database (at American Express) and the subscriber's customer database (on the subscriber's system), are determined by the subscriber-assigned customer number. This data should be incorporated immediately to ensure that the subscriber's customer database reflects the latest changes.

There are two steps to this process:



1. **Pick up the Daily Maintenance File**—Cardrefresher generates a Maintenance File every business day and makes it available for subscribers to pick up.



2. **Evaluate Transaction Codes and Incorporate Change**—Every record in the Daily Maintenance File contains Transaction Type Codes. Use the subscriber-assigned customer number from the Daily Maintenance File to locate corresponding Card Member data in the subscriber's customer database, then perform the corrective action.

Potential Corrective Actions:

- **CARD CANCELLATION XC:** Remove the American Express Card number from subscriber's customer database and contact the Card Member for updated payment information.
- **CARD CHANGE CC:** Overwrite the "old" American Express Card number in the subscriber's customer database with the "new" Card number in the Daily Maintenance File.
- **EXPIRATION DATE CHANGE CE:** Overwrite the "old" Expiration Date in the subscriber's customer database with the "new" Expiration Date in the Daily Maintenance File.
- **CARD and EXPIRATION DATE CHANGE CB:** Overwrite the "old" American Express Card number and Expiration Date in the subscriber's customer database with the "new" Card number and Expiration Date in the Daily Maintenance File.



Cardrefresher takes pain out of the process.

Updating accounts is a hassle for Card Members and a risky interruption for Merchants.

Enrolling in Cardrefresher is a simple way to keep those accounts covered—so instead of cancelling recurring charges, the money simply keeps rolling in.

For more information on the Cardrefresher program, visit www.amexglobalnetwork.com.

