DISCOVER® Global Network

Discover® Global Network Account Updater

Keep Your Payment Info Up to Date with Account Updater

Account Updater is a simple tool that updates recurring and stored card-on-file payment accounts, so you can keep processing payments with no interruption.

6% growth in card not present transactions year over year.[1]

The Right Solution for you and your Customers

Merchant Benefits

- Potential for increased transaction approval rate.
- Reduce customer service costs by lowering payment interruption.
- Possible reduction in customer attrition.
- Reduce friction when transitioning from old account to new account.
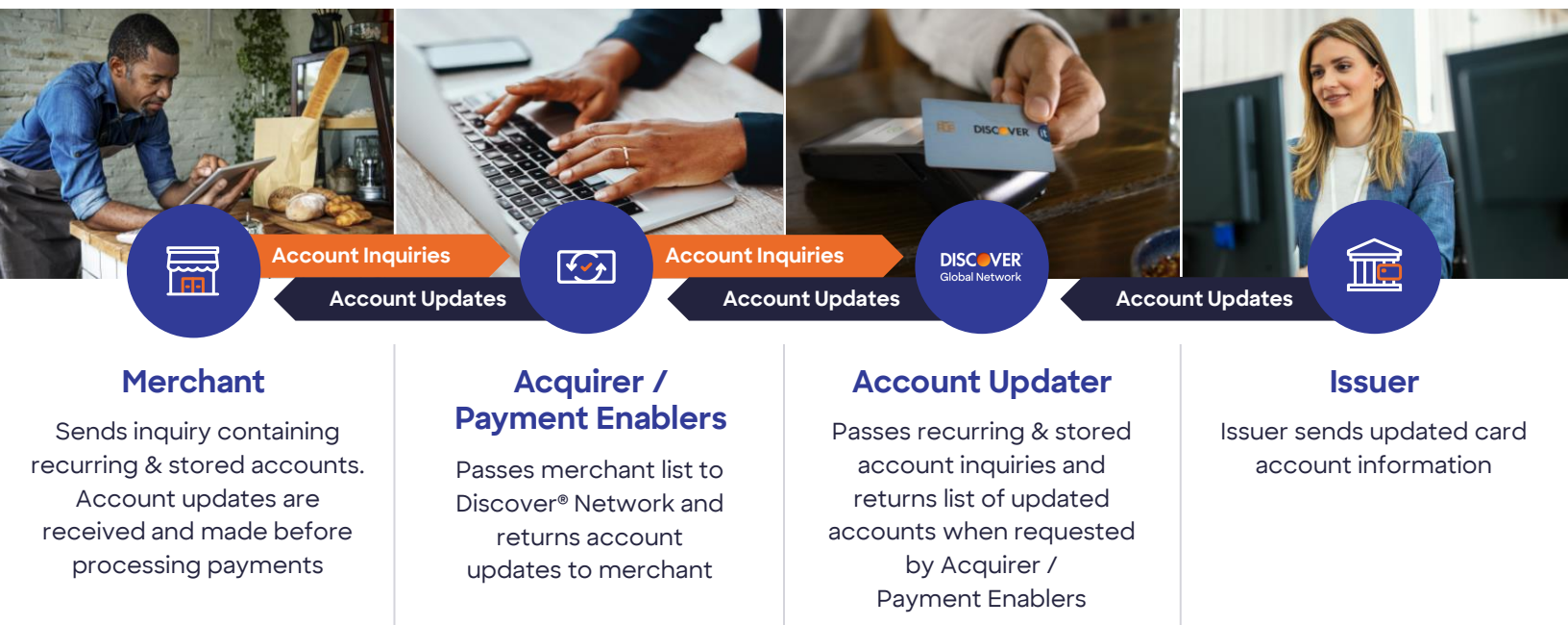
Cardholder Benefits

- Simplify updates—eliminates need for cardholder to update their account manually.
- Decrease of missed or late payments due to transaction declines.
- Positive cardholder experience.

1. Total volume YOY on DGN. Internal DFS Data 2023 vs. 2022.

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Updates Made Simple:
How Discover® Global Network Account Updater Works

Account Inquiries →
← Account Updates

Account Inquiries →
← Account Updates

← Account Updates

Merchant

Sends inquiry containing recurring & stored accounts. Account updates are received and made before processing payments

Acquirer / Payment Enablers

Passes merchant list to Discover® Network and returns account updates to merchant

Account Updater

Passes recurring & stored account inquiries and returns list of updated accounts when requested by Acquirer / Payment Enablers

Issuer

Issuer sends updated card account information

Don't Lose Another Payment! Get Started Today!

Step 1:
Enroll

Contact your Discover Account Representative for the enrollment form.

→

Step 2:
Connect

Create a new secure FTP connection.

→

Step 3:
Activate

Certify that you can transfer files and send and receive updates.

→

Step 4:
Implement

Send inquiries to receive updated card account numbers.

Contact your Discover® Account Representative to get started today!