

Account Updater Overview

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The Qualpay Account Updater service will automatically check and update your customers' expired, closed, or reissued cards for cards stored in the [Qualpay Customer Vault](#). The service supports Visa, MasterCard, American Express, and Discover. Use Account Updater to keep all of your customer data up-to-date so that you minimize the number of declines received for repeat customer transactions due to expired cards, closed accounts, and reissued cards.

[Enroll](#) and [configure](#) Account Updater, and Qualpay will harvest all cards once a month, based on the configured day of the month, and send a request for updated information to the card brands for the harvested cards. You can [exclude cards](#) from the harvest. Once Account Updater has run and completed, you can opt to receive an email notification and view the [result details](#) within Qualpay Manager's Reports. Qualpay will automatically update the card on file based on the results and may place a card on hold (when reason code 203 (Account closed) or 204 (Contact cardholder) is received). You can easily [review all cards on hold](#) and [release cards from hold](#).

Subscribe to [webhooks](#) as an alternative to the harvest complete email notification. To get started, [configure a webhook](#) by going to **Administration**, select **Webhook Management**, and then click on **New Webhook**.
