



## Recurring Failures Up?

It's that time again!

Periodically, a decision in one part of the payments realm affects others. You know what I mean. You remember the last big round of declines because one co-labeled card changed Brand. Here we go again! Citibank® is shifting to MasterCard® for some of their consumers. A Bloomberg© article from last year states that as much as 4% of Citi cards are converting from Visa® and if you store cards or client profiles with PANs, you may have seen slippage in your authorization success ratios.

Since the Brand is changing, Account Updater may not help much. Of course, we all know that asking consumers to update their card-on-file can be tricky. So, it's time to drag out that strategy you used last time, if you haven't done so already, fine tune it, and replay it. The deal is reported to be a 10-year contract between the giants so the shift will be over time. Some BINs moved last year, some shifted this month, others are coming. Watch that BIN analysis with your auth ratios to see where and when you will be (or got) fewer renewals.

Don't have a strategy? This is becoming more common so it's definitely time to build one. Talk to a Payment Professional soon.

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*Payment Operations Group is a consultancy of Payment Professionals who now work with merchants to empower their recurring payment processing. If you would like to pursue a Strategy for your processing future or any payment engagement, contact information is provided below.*

PAYMENT OPERATIONS GROUP, LLC

**Payments...Navigating, Educating, Strengthening.**

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