

# Improve approval rates and reduce checkout friction

Storing card information reduces checkout friction but only if the card information remains fresh. Loon by Pagos updates vaulted cards so that your customers' information is never stale, meaning they get a better checkout experience and you reduce your overall declines. Keep your vaulted data fresh and make your checkout seamless.





# What is Account Updater?

Account Updater is the secure exchange of updated account information, facilitated by the card brands. Updated information flows through card brands, from card issuers and acquirers, to merchants that vault card credentials. This reduces checkout friction for customers, because they do not have to re-enter payment information to complete a purchase.

# **Supported Networks**





# **Benefits**



**Increase Approval Rates** 

card information



Reduce fraud through eliminating lost or stolen 
Avoid lost sales and customer turnover due to 
Eliminate the need for customers to re-enter card reissuance (up to 30% annually)



Improve Customer Experience

card details when expired, and repeat purchases with a single click

### Why Loon?

#### **Coverage and Support**

- Global support with a single connection
- · Direct link to card network data





#### **Ease of Implementation**

- Quick integration into any vault architecture
- Simple API to get you started quick!

#### Flexibility and Performance

- Notifications sent when cards are updated
- Cloud-based service with low-latency



### **How it Works?**

After integrating our service, you'll be able to





Send cards to Loon via API, API-batch, or file-

Securely send account details from your vault batch to meet all your Account Updater needs directly to Loon, and receive updated account

Provide a better customer experience by always having current credentials on hand

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