

# Account Updater Overview

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Our Account Updater service will keep your customer data up-to-date by automatically checking cards stored in the [Customer Vault](#). The service supports Visa, MasterCard, American Express, and Discover. Use it to minimize the number of declines received for repeat customer transactions due to expired cards, closed accounts, and reissued cards.

[Enroll](#) in and [configure](#) Account Updater. Based on the configured day of the month, we will harvest all cards once a 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 Merchant Manager's reports. We will automatically update the card on file based on the results. We 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. Configure a webhook and go to **Administration**, select *Webhook Configuration* and click on *New Webhook*.

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