

# Card Account Lifecycle Management (CALM)

Higher approval rates, enhanced security, and an improved customer experience

VGS Card Account Lifecycle Management (CALM) provides a complete card account updating service for your card-on-file data ecosystem. Part of VGS Payment Optimization, CALM maximizes the coverage and capabilities of any card-on-file environment with direct-to-network features that reduce costs while increasing transaction throughput.



CALM is comprised of two features:

## Account Updater Service

Push and Pull Updates Keep Card Credentials Fresh.

VGS offers an Account Updater Service to provide merchants and payment facilitators with a comprehensive solution to ensure that their card-on-file accounts stay up to date. For all cards on file, VGS Payment Optimization updates credentials whenever there is an event updating the card status, such as when a card has been replaced, suspended, or closed. Updated credentials mean fewer false-declines, a smoother customer experience, and more consistent revenue streams for card-on-file environments.

## Network Tokens

Heightened Security. Greater Throughput. Lower Costs.

Card Networks offer merchant-specific Network Tokens that replace a 16-digit PAN with a unique 16-digit identifier called a Network Token (NT). The NT allows the payment to be processed without exposing the sensitive card information. Unlike tokens provisioned by other payment service providers (PSPs), which can only be processed by the provisioning PSP, NTs are interoperable between PSPs and are recognized by the card network and card issuers.

In addition to providing security and cost-reduction, NTs are updated in near real time whenever there is a change in the underlying card account. For example, if the underlying card account has been replaced due to expiration or lost/stolen reasons, the underlying account associated with the NT gets updated automatically. Nothing is required of the merchant, providing a seamless, uninterrupted experience.

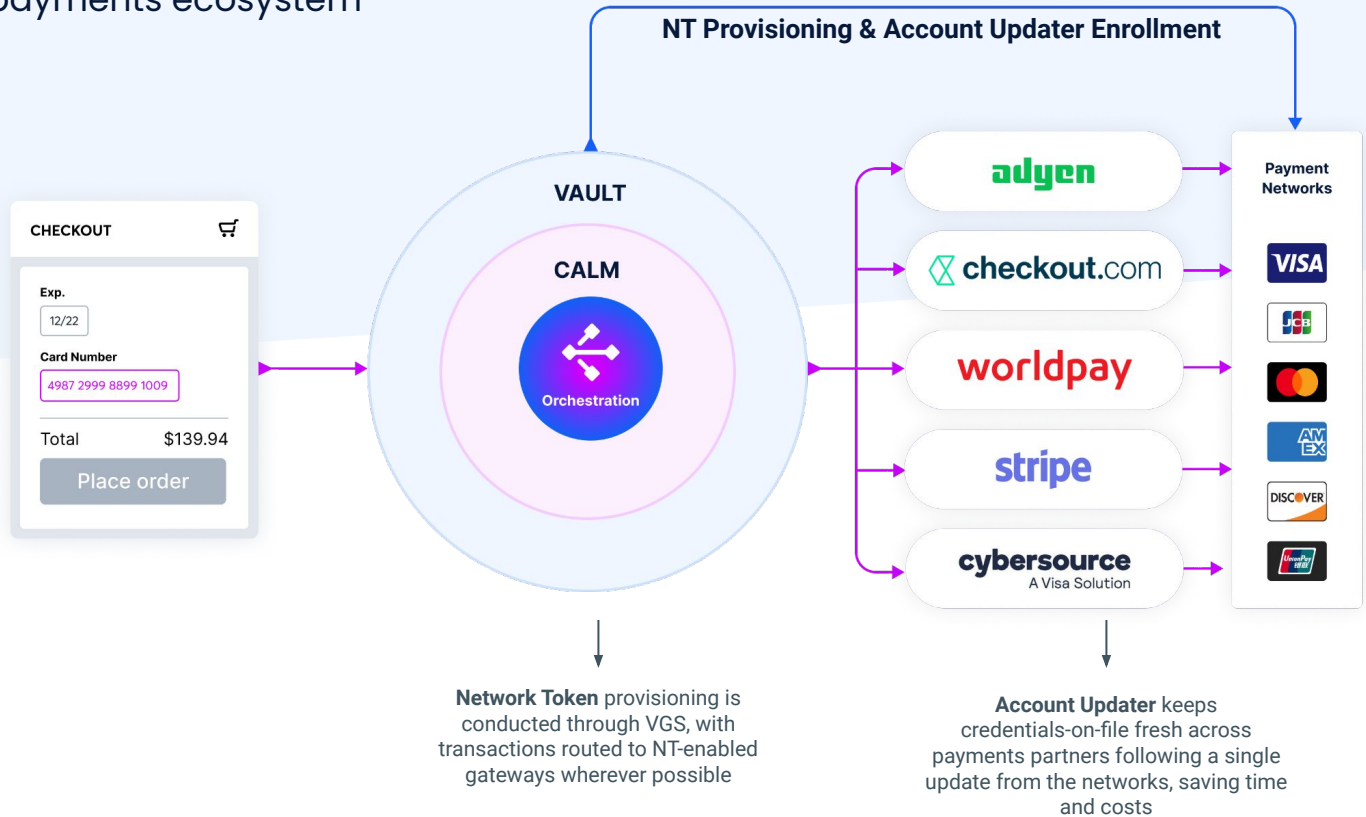
*Account Updater updates card credentials across all partners, saving time and costs while driving revenue*



*VGS requests & provisions Network Tokens for use across NT-enabled gateways*

# VGS CALM consolidates Network Token and Account Updater

providing centralized control and cost-effective coverage across any payments ecosystem



## Payment Optimization



### Optimize Acceptance

Accept more payment methods as your business grows horizontally, vertically, or globally.



### Optimize Approvals

Minimize card declines, especially false positives, so you can reduce or eliminate lost revenue and cart abandonment due to stale card information.



### Optimize Costs

Route transactions among different gateways and PSPs tactically and strategically to reduce transaction costs and build redundancy in case of an unresponsive endpoint.