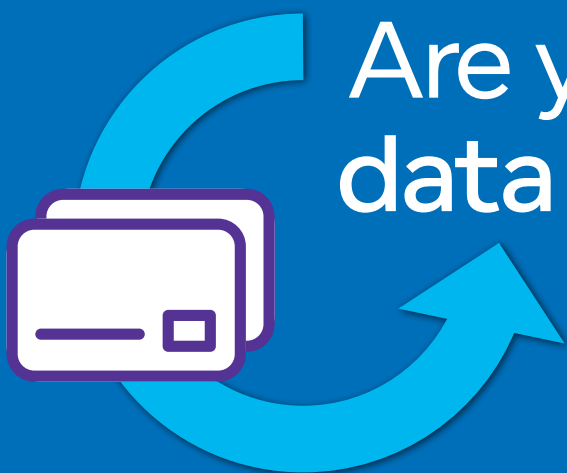


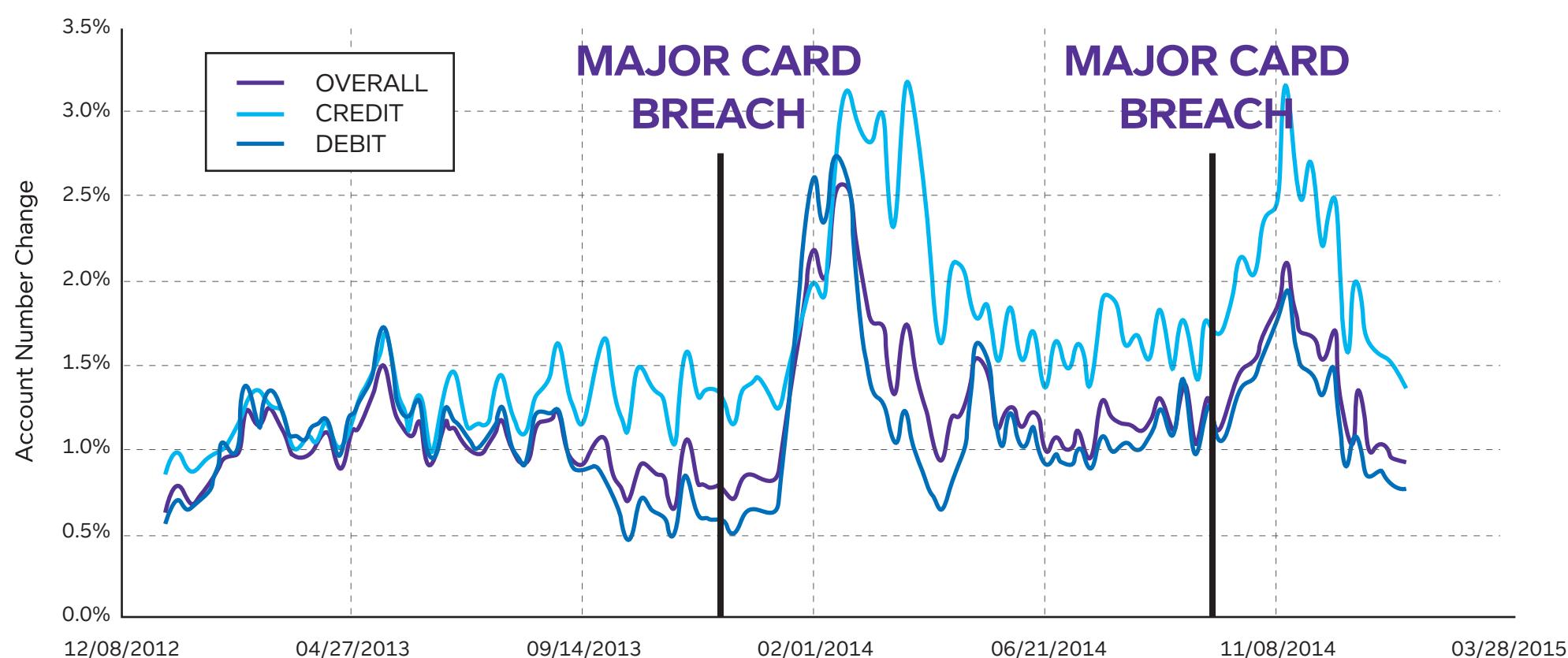
Will History Repeat Itself?

Are you prepared for the *indirect* effects of data breaches on your eCommerce business?



Data breaches in 2013 and 2014 resulted in banks reissuing more than 90 million credit and debit cards.¹ For merchants who keep cards on file for recurring billing, these card updates may have resulted in more than 3% involuntary churn.² With the continuing stream of data breaches, will your revenue be impacted by a flood of cards being reissued?

There is a correlation between data breaches, card reissuance, and subsequent authorization declines.



Percent of account update requests to Visa®/MasterCard®/Discover® that received an "account number changed" response

As a result, an effective account updating strategy is imperative to preventing involuntary churn.



3 Questions You Need to Consider

- How reliant is your business on the continuity of card-on-file account information?
- Do you have an effective and efficient means to update cards proactively, i.e., in advance of receiving a declined authorization?
- Did you know that in addition to data breaches, the U.S. migration to EMV will result in banks issuing more than 150 million new cards to U.S. consumers?³

Find out how Vantiv can help you defend your revenue against the impact of data breaches.



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