Credit Card Expiry Warning

Quick Reference Guide

Credit card expiry warning

Smile can issue a warning to a customer when their credit card is due to expire. Typically Smile is configured to send an email advising the customer of the impending expiry and asking them to provide the details of their replacement card.

To create a credit card expiry warning the following elements must be configured:

- Email template—specifies the message to send to the customer
- Stationery—defines the stationery document type, which is associated with the email template
- Credit control—specifies the warning action and when it occurs
- Packages—specifies the package rules for dispatch
- Account contact email—specifies the email address the warning is sent to

For more information on configuring individual elements, see the *Configuration Guide*.

Email template

An email template contains the warning message that is sent to the customer.

Email templates are located in **Email Templates** under **Email, SMS, Print & Web** in the main section of the Configuration and Tools page.

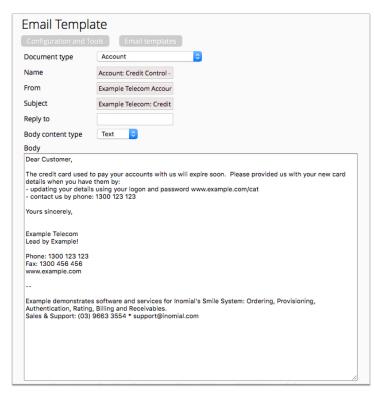This template has a **Document type** of **Account**.

Figure 1: An example credit card expiry warning email template

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Stationery

To send the warning email Smile requires a document to be defined. In this case the document will be a placeholder. The document is associated with the email.

Stationery is configured in **Stationery and Forms** under **Email, SMS, Print & Web** in the main section of the Configuration and Tools page.

Create a stationery document with a **Document Type** of **Account**.

Tip: Create a **Blank address label** and then change the **Document Type**.

On the **Setup** window select the **Email template** you created previously.

Attention: You must publish the stationery document to make it available for use.

Figure 2: An example credit card expiry warning stationery document, including Page Setup configuration

Credit control

Accounts are associated with credit control rules.

Rules are configured in **Credit control** under **Accounts Receivable** in the main section of the Configuration and Tools page.

Set an action under **Expiry Action** on the **Payments** tab. Set the **Stationery** to the stationery document created previously.

> **Tip: Only take action on accounts with an invoice in the last nn days** is used to avoid asking account holders who no longer have active subscriptions to update their credit card details.

Figure 3: An example credit control Automatic Payment configuration tab

Note: In the following example **20 days before expiry** means 20 days before the end of the month. 20 is commonly used as the customer is most likely to have just received or is just about to receive their new card. If you set the period higher, the customer is more likely to forget to update their details. A lower number of days increases the risk of a payment failure before the customer responds to the warning.

You can add additional expiry warnings by clicking **New expiry action**. This gives you the ability to associate a subsequent action with a different email message. For example, *WARNING - ... you may have missed our previous email regarding your credit card expiry ...*.

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Figure 4: An example credit card expiry warning action configuration window

Enabling **Batch Dispatch** will hold warnings in a queue so they can be reviewed before being manually released. This is useful when first implementing the warning process. This checkbox can be cleared once the process is established.

Calculating the expiry warning

The expiry warning mechanism triggers as cards meet the **days before expiry** criteria set in the expiry action.

For example, if the **days before expiry** is **20** and a card will expire in August, then the calculation is 31 days minus 20 days, producing a result of the August 11th. This task runs at night so, in this example, the calculation occurs on the night of the 11th and is ready for dispatch on the 12th. Experience shows a result on the 13th, so there is a one day difference in what might be expected.

Packages

A dispatch rule must be defined for all relevant accounts. We recommend configuring dispatch rules within the relevant package.

Package dispatch rules are configured in **Packages** under **Services, Ordering & Rating** in the main section of the Configuration and Tools page. **View** the relevant package to access the **Dispatch** tab.

Figure 5: An example package Dispatch tab

Figure 6: An example credit card expiry warning package dispatch configuration page

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Account contact email

The credit card expiry warning will only be sent to accounts that have an email address.

If contact details of an account have been completed correctly Smiles nightly task will add warning entries to a dispatch queue for processing by a Smile operator.

Figure 7: An example Contact Details page an account

Credit card expiry report

The **Credit card expiry** report can be used to assist in determining which cards will qualify for expiry warning messages. This report is located under **Revenue** in Analytics.