

The 24-Month Countdown: why delaying your card processor selection is an operational gamble

For community banks and credit unions, card programs are vital to both interchange revenue and accountholder retention. With legacy vendor contracts nearing expiration and auto-renewal thresholds approaching, institutions face a critical decision point. Careful planning is required to align a potential conversion with contract timelines, avoid unnecessary renewal commitments, and protect the cardholder experience.



why start now?

Rushing a card portfolio transition often creates cascading issues like:



Prolonged downtime:
Cardholders may suddenly be unable to make purchases, access ATMs, or manage their accounts.



Data integrity failures:
Hastily transferring sensitive cardholder data can lead to billing errors and damage cardholder trust.



Compliance and security vulnerabilities:
Including data breaches and temporary failures to meet compliance demands.



Cardholder attrition:
When cardholders face transaction declines, delays, or poor communication, you risk losing top-of-wallet status.



Overwhelmed support teams:
Leading to reputational damage due to extended call wait times and unresolved issues.

your strategic timeline to a smooth conversion



navigate what's ahead

Don't wait until you are forced into a legacy renewal. Evaluate your card processing program today to secure your revenue, empower your staff, and protect your accountholders.

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