

Alex Hemmat Executive Board Member of Charge 1 introduces the Launch of Automatic Card Updater

Plano, Texas Jan 28, 2026 ([IssueWire.com](https://www.issuewire.com)) - Charge1, a leading provider of payment gateway technology and credit card processing solutions, today announced the launch of its new Automatic Card Updater (ACU) a revenue optimization tool designed to reduce failed transactions, enhance subscription billing performance, and help merchants protect their recurring revenue streams.

As subscription-based commerce, SaaS platforms, and automated recurring billing models continue to grow in the global digital economy, outdated card credentials are one of the largest hidden causes of lost revenue. The Automatic Card Updater addresses this challenge at the network level by securely connecting with major card networks such as Visa, Mastercard, and others. The tool detects account changes like new expiration dates or reissued card numbers and automatically updates stored, tokenized payment credentials eliminating the need for merchants to contact customers for updated card information.

"Payments should be invisible, intelligent, and always working," said Alex Hemmat, Executive Board Member of Charge1. "Businesses shouldn't lose revenue due to expired or replaced cards. Our Automatic Card Updater turns outdated payment data from a potential liability into a growth opportunity, providing businesses with the automation, security, and infrastructure to scale without interruptions in revenue."

Key Benefits of Charge1's Automatic Card Updater:

- **Automatic Updates:** Keeps expired or reissued card credentials up-to-date without merchant intervention.
- **Reduces Payment Failures:** Minimizes declines in recurring billing and subscription payments.
- **Security First:** Securely refreshes tokenized payment data through direct connections with card networks.
- **Enhanced Retention:** Improves customer retention and maintains long-term revenue continuity.
- **Reduced Friction:** Streamlines checkout and minimizes customer interruptions during payments.
- **Real-Time Reporting:** Provides real-time notifications and webhook reporting for greater transparency.

Merchants can easily activate the Automatic Card Updater directly within the Charge1 payment gateway dashboard, enabling them to manage updates across all stored payment profiles or selectively for specific transactions. Depending on network availability, updates are applied either in real time or in scheduled batches, ensuring that the most current credentials are in place before the next billing cycle.

The launch of the Automatic Card Updater underscores Charge1's commitment to advancing innovative fintech solutions and providing secure, scalable tools for subscription-based billing and recurring revenue optimization.

About Alex Hemmat

Alex Hemmat, Executive Board Member and Fintech Growth Advisor at Charge1, plays a pivotal role in driving the company's product innovation and revenue optimization strategies. Hemmat collaborates with leadership to foster next-generation payment technologies that help businesses scale securely and efficiently.

About Charge1

Charge1 is a payment gateway and merchant services provider delivering secure, scalable, and customizable credit card processing solutions for businesses of all sizes. Charge1 partners with processors, software platforms, and Independent Sales Organizations (ISOs) to provide flexible payment technology across eCommerce, retail, SaaS, and subscription-based industries.

Media Contact

Charge 1

*****@charge1.com

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