

Migrating to Keap Pay[®]

This article applies to:

[Pro](#)

[Max](#)

[Ultimate](#)

Migrating to a new payment processor is an important change that merits some planning. In Keap there are 3 things you need to be aware of and potentially create a plan to address.

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What could happen?

Any time you move to a new payment processor, there is a risk that some recurring credit card transactions will fail the next time they run. This should not occur with the majority of your recurring transactions, but could occur with a percentage of them.

Why does this happen?

There are two reasons these payments fail after a migration. One reason is that some cards may expire during migration and Keap Pay will not have the new card information.

The other, more common, reason that recurring payments fail is that your clients' bank may block the transaction because the payment is coming from a different source (i.e. your old processor). Bank algorithms are programmed to watch for unexpected change in order to protect their members. The longer the client subscription has been recurring, the more likely it is to decline after migrating.

What can I do about it?

The best way to prevent card declines is for your clients to re-submit their card information. This will establish the new payment pathway and let their bank know that this is a legitimate transaction. We recommend that you communicate with

your clients that you will be updating your payment processor and they may be required to re-enter their card information.

We recommend that you send an email broadcast explaining the change and linking to a zero dollar order/checkout form. This form will update their card information without incurring a cost to them.

Step 1: Create a zero dollar order form or checkout form

Keap Ultimate:

1. [Create an order form](#) with a zero dollar product.
2. Once saved, copy the Order Form link for the Email Broadcast.

Keap Pro/Max:

1. [Create a checkout form](#) with a zero dollar product.
2. Once saved, copy the Checkout Form link for the Email Broadcast.

Step 2: Create an email broadcast to send to your customers

We've included a suggested copy below. Link to the order form or checkout form in the email as the call to action. You can adapt this copy for your business needs. Please be sure to update the copy in brackets before sending out the broadcast.

Keap Ultimate

[Send an email broadcast](#)

Keap Pro/Max

[Create an email broadcast](#)

Subject Line	Our payment software is upgrading
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Body	<p>Hi ~Contact.FirstName~,</p> <p>We're writing to let you know that the software we use to process payments is upgrading their payment service.</p> <p>As we make this transition you most likely will not need to do anything. You will see a slightly different name for our transactions in your bank statements.</p> <p>However, it's possible that your bank may have an issue with a change like this. You might be required to re-enter your card information in the event that your next payment doesn't process.</p> <p>You can take action to ensure this problem doesn't happen in the first place. I've linked to a [order form/checkout form] with a zero dollar product. You can enter your card information on that form and submit it.</p> <p>Updating your card information ensures that future transactions will not fail.</p> <p>[Button or link: to the order/checkout form]</p> <p>I appreciate your business and apologize for any inconvenience this may cause.</p> <p>Thank you,</p> <p>[Signature]</p>
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Other Changes to be aware of

As we launch Keap Pay, Keap is also implementing a new security process called tokenization to protect sensitive credit card data. The raw credit card information is stored in high security servers while Keap only stores a unique identifier, called a token, for each stored card. Once your Keap Pay account is active, the credit cards saved to your contacts will automatically convert to tokens and be verified with Keap Pay and your other connected merchant accounts. For more information on tokenized payment methods and the transition, please see the [Help Center article linked here](#).

How do the tokenized Credit Cards look?

Once the tokenization is complete, you'll see the credit cards saved to your contacts will appear a little bit differently. Please see below for some examples;

Keap Pro/ Max

The screenshot shows a CRM contact profile for Gowtham Sai. The contact is categorized as a 'Client'. The profile includes contact information (email: gowtham.sai@keap.com), communication options (Call, Text, Email, Tag, Note, More), and activity sections for Emails, Pipeline, Sales, and Files. The right-hand panel displays financial details for 'Sales' for Gowtham Sai, including saved payment methods (a Visa card ending in 1111), recurring payments for '3D glasses' (\$4.00), and a list of recent credit card payments. An 'Invoices' section shows three invoices for \$4.00, \$6.00, and \$6.00, with the \$6.00 invoice marked as '43 days past due'.

Keap Ultimate

Tasks Scored & Recent Activity Referral Partner Tracking Follow-Up Sequences Automations Text Messages Automations (Stealth) Opportunities Orders Web Profile File Box

Payment Methods Add Payment method

Type	Name	Payment ID	Exp	Validation Status	Validation Message	Charges Run	Charges Failed
Card (Credit)	Danny Diede	Visa XXXX-6437 (Keap Pay)	4/2027	This method is valid	Validated 01/30/2024	0	0

FAQs

Notifying some customers of a change may cause them to cancel their subscription. What should I do?

These are referred to as 'Zombie Subscriptions.' These customers may not be using your service but they haven't yet canceled their subscription. It's difficult to prevent their cancellation if they are required to update their card information to continue the subscription.

The best practice is to develop a re-engagement plan for your customers ahead of the migration to provide additional value and reinforce the benefits of your goods/services. This additional value may be enough to save some of these clients from canceling their subscriptions or initiating a chargeback.

I haven't updated my order forms or shopping cart in some time. Do I need to make any changes?

Keap Ultimate users may need to update the theme(s) attached to their order forms and shopping cart. Themes created before April 2023 are incompatible with Keap Pay. You will need to update those themes in order to process payments. [Click here to learn how to complete this action.](#)
