

FAQs For MasterCard® Automatic Billing Updater

1. What is MasterCard Automatic Billing Updater?

MasterCard's Automatic Billing Updater (ABU) is a service participating merchants (merchants are not mandated to participate) can use to retrieve cardholder account changes, like new debit card numbers, to ensure as little disruption as possible for your card-on-file transactions and automated/recurring payments.

2. What are card-on-file automated payments?

Card-on-file transactions are payments processed using a card number you've stored with a merchant or service provider:

- Websites with whom you've created an account and saved your debit card information:
 - Transportation services (ex. Uber or Lyft)
 - Clothing websites
 - Online retailers (Amazon, Wayfair)
 - Movies, music, and eBook download services (Netflix, Pandora)
 - Online payment services (PayPal, Digital Wallet)
 - Prescriptions

- Automated payments are recurring payments you set up with a merchant or service provider:
 - Phone Service
 - Cable or television service
 - Utilities
 - Homeowners' association dues
 - Music subscriptions
 - Magazine subscription
 - Radio subscriptions
 - Gym membership
 - Anti-Virus software
 - Insurance premiums
 - Recurring charitable donations

3. What is the benefit of the MasterCard Automatic Billing Updater?

MasterCard's ABU service, at no cost to you, helps reduce transaction declines that occur due to changed card numbers and expiration dates.

Important Note: You will still be obligated to ensure that merchants have correct account information on file. Failure to do so may result in a declined payment. **Please remember that not all merchants participate in the ABU service.**

4. Will all of my payment information be automatically updated?

No. ABU is only available to participating merchants, and they can choose the frequency at which they check for updated payment information via secure data exchange. To avoid late payments and penalties, you must check with your merchant to ensure your card information is updated.

5. What if I don't update my debit card information?

Automatic payments will fail and merchants may charge you late fees. Most merchants will contact you by phone, email, or text to notify you that your payment did not go through.

For card-on-file transactions, if you try to submit an online order using your old card number, once your MasterCard is deactivated, the transaction will be immediately rejected. You should have the opportunity to update your card information, and resubmit your online order.

6. Is there a fee for the MasterCard Automatic Billing Updater service?

No, there is no fee for this service.

7. Can I opt out of the MasterCard Automatic Billing Updater?

Yes. If you would like to opt out of this service, please call your [local branch](#) and request an opt-out form or visit the [debit card page](#) on our website.