

What is MasterCard Automatic Billing Updater?

The MasterCard Automatic Billing Updater (“ABU”) is an automated solution that helps to ensure uninterrupted service for cardholders and uninterrupted payments by updating card-on-file (“COF”) information for recurring and nonrecurring payments. This program helps to reduce COF transaction declines due to changed account numbers and/or expiration dates.

What are card-on-file automated payments?

Card-on-file transactions are payments processed using a debit card number for a recurring payment or service with a merchant or service provider:

Examples:

- Transportation services (ex. Uber or Lyft)
- Online retailers (Amazon, Wayfair)
- Movies, music and eBook download services (Netflix, Pandora)
- Online payment services (PayPal, Digital Wallet)
- Prescriptions
- Cable or television service
- Utilities
- EZ Pass
- Radio subscriptions
- Gym membership
- Anti-Virus software
- Insurance premiums
- Recurring charitable donations

How does the Automatic Billing Updater service work?

Cardholders generally have recurring payments or a COF set up with a merchant(s) through their debit card. When a debit card number has been changed or an expiration date has been updated—cardholders often do not advise merchants about changed account information. This causes recurring payments to be declined as well as an inconvenience to cardholders. The MasterCard ABU Service allows the updated information to be provided to participating merchants on behalf of the cardholder resulting in fewer declines.

Will my payment information be automatically updated with all of my merchants?

No. Automated Billing Updater is only available to participating merchants (merchants are not required to participate) and they can choose the frequency at which they check for updated payment information. To avoid late payments and penalties, you must check with your merchant to ensure your card information is updated.

How Do I Enroll in Automatic Billing Updater?

You will automatically be enrolled for Automatic Billing Updater unless you Opt-Out.

What if I do not want to participate in Automatic Billing Updater?

You can opt out of this service by calling the bank at 502-582-2571 or 800-625-9066