

FAQ's for Mastercard® Automatic Billing Updater (ABU)

What is Automatic Billing Updater (ABU)?

The Mastercard ABU service securely provides account changes (e.g. card number and expiration date updates) for your card to participating merchants that you've set up to receive recurring payments.

What is the benefit of this service?

Mastercard's ABU program, at no cost to you, helps reduce transaction declines that occur due to changed account numbers and expiration dates.

**You are still obligated to ensure that merchants have correct account information on file; failure to do so may result in a declined payment. Not all merchants participate in the ABU service.

What will happen when a card is lost, stolen or closed?

When a card is lost, stolen or closed, the ABU service notifies merchants that the card is no longer valid.

What happens when a new Mastercard card is issued?

If the new card replaces an old card on an existing account, the ABU service notifies participating merchants of the new card.

When is my card number and expiration date provided to the participating merchant?

The information is sent to participating merchants when the replacement card is activated.

How do I opt out of the Automatic Billing Updater service?

You can opt out of this service by calling the bank at 777-4362/1-800-856-4362.