

Automatic Billing Updater FAQ

What is MasterCard® Automatic Billing Updater?

MasterCard's Automatic Billing Updater is a service [participating](#) merchants can use to retrieve cardholder account changes, like new debit card numbers, to ensure as little disruption as possible for your account-on-file transactions and automated payments.

What are card-on-file automated payments?

Account-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 credit card information:
 - Transportation services (ex., Uber or Lyft)
 - Clothing websites
 - Online retailers (Amazon, Wayfair, etc.)
 - Movies/music/eBook download services (Netflix, Pandora, etc.)
 - Online payment services (PayPal, Digital Wallet, etc.)
 - 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

Will all of my payment information be automatically updated?

No. Automated Billing Updater is only available to [participating merchants](#), 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.

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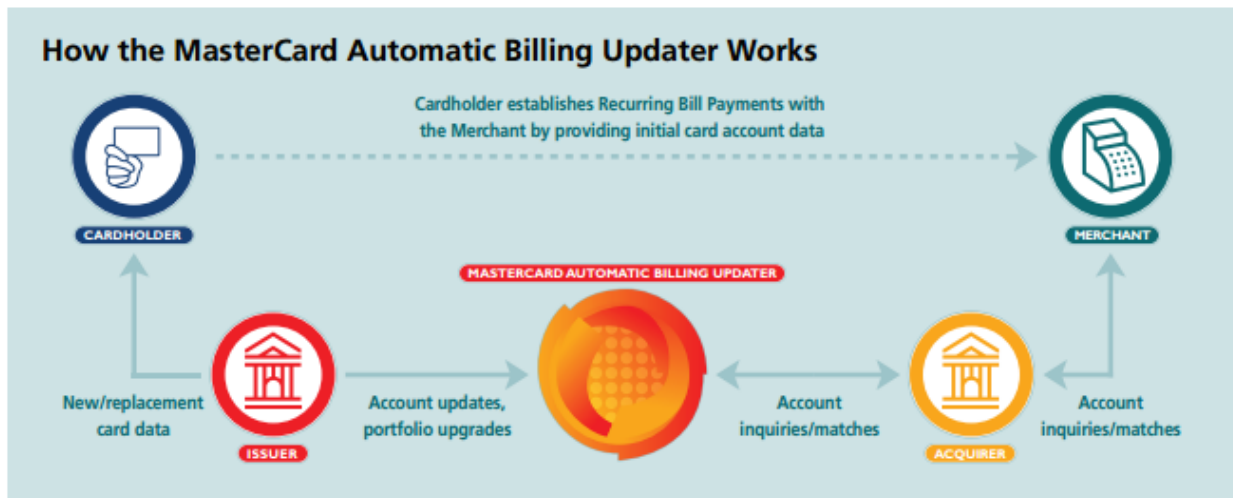
What if I don't update my credit card information?

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 account-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 re-submit your online order.

How do I know what merchants I need to update?

Log in to your Online Banking and view your card transactions. Log in to the merchants' website, go to your account information or profile, add your new MasterCard, and delete your old card information.



The MasterCard Automatic Billing Updater offers flexibility, security, and processing options that take advantage of state-of-the-art MasterCard transmission technologies and ensure proper data distribution through six easy steps:

1. Issuers submit MasterCard account changes to the Automatic Billing Updater database.
2. Merchants who have registered for the program submit account number queries to their acquirers.
3. Acquirers submit these account queries to the MasterCard Automatic Billing Updater database.
4. MasterCard matches account queries to issuer submissions, then returns matches to acquirers.
5. Acquirers return matched account query records to the specific merchants.
6. Merchants can then update their billing files with the changed account information.

Contact a member of Electronic Banking at 719.539.2516 extension 7620 with questions or issues.