

MasterCard® Automatic Billing Updater (ABU)

Frequently Asked Questions

What is the MasterCard Automated Billing Updater (ABU)?

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 non-recurring payments. This program helps to reduce COF transaction declines due to changed account numbers and/or expiration dates.

When did this service begin?

The MasterCard ABU Service began on October 4, 2017.

Why is this service being offered to cardholders?

The MasterCard ABU Service is required by MasterCard for all consumer and business credit and debit cards.

How does the Automatic Billing Updater service work?

Cardholders generally have recurring payments or a COF set up with a merchant(s). When account changes are made to cardholder’s account – for example, a debit or credit account number has been changed or an expiration date has been updated – cardholders often do not advise merchants about changed account information, which 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. The service provides a convenience to cardholders so they do not have to contact each merchant with updated card information.

What are the benefits of the MasterCard ABU Service?

- Reduces “card not present” declines
- Helps to ensure on-time bill payment
- Provides better cardholder service
- Prevents late fees and service disruption

Can a cardholder opt-out of this service?

Yes. A cardholder can request to opt-out of this service by calling their local branch and speaking with someone in Customer Service.

Will all of my payment information be automatically updated?

No. The MasterCard ABU Service is only available at participating merchants. They can choose the frequency at which they check for updated payment information. To avoid late payments and penalties, cardholders must check with their merchant to ensure their card information has been updated.

Do you have a list of participating merchants?

No. Participation in this service is at each merchant's discretion.

What kind of Card-on-File ("COF") merchants participate in this service?

COF merchants that keep cardholder's card numbers on file for recurring payments may include phone companies, cable services, utilities, music subscriptions, magazine subscriptions, gym memberships, insurance companies, recurring charitable donations and more.

What if I do not update my debit and credit card information with participating merchants?

Automatic payments will be declined and merchants may charge cardholders a late fee.