

Automatic Billing Updater FAQ

How does Automatic Billing Updater work?

- » You have a recurring payment set up with a merchant(s).
- » Account changes are made to your credit card account (new card number, updated expiration date due to reissue, etc.).
- » You will not need to advise merchants about changed account information. The ABU provides updated account information to participating merchants on your behalf. This allows recurring transactions to continue without interruption, thereby resulting in fewer authorization declines.

Is my credit card automatically enrolled in ABU?

Yes.

What if I do not want my account information automatically updated?

You have the option to opt out of the Automatic Billing Updater. Removing your card from ABU will prevent future account changes from being sent to Mastercard automatically. Opt-outs are not permanent and you can always re-enroll at a later date.

If you wish to opt out of ABU, please call 850.505.3200 to speak to a member service representative or stop into a Pen Air location.

What will I lose by opting out of ABU?

If you have recurring payments set up with a specific merchant(s) on an account and the account information changes due to a card reissue, lost/stolen card, etc., those recurring transactions will NOT continue to process as normal. You will need to provide each merchant with your updated account information.

Will I have ABU on my debit card?

This feature is exclusive to credit cards at the moment. However, ABU will be available for debit cards in the near future.