



VISA® Account Updater (VAU) Service Frequently Asked Questions

What is the VISA® Account Updater?

The VISA® Account Updater (VAU) is a service participating merchants can use to retrieve cardholder account changes, like new debit card or credit card numbers and/or expiration dates, to ensure as little disruption as possible for your card-on-file transactions and automated payments.

What are Card-On-File Automated Payments?

Card-on-file transactions are payments processed using a card number you have stored with a merchant or service provider; primarily websites with whom you have created an account and saved your debit/credit card information:

- Transportation Services (Uber or Lyft)
- Clothing Websites
- Online Retailers (Amazon, Wayfair, etc.)
- Movies/Music/eBook Download Services (Netflix, iTunes, 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 Services
- Utilities
- Homeowners' Association Dues
- Music Subscriptions
- Radio Subscriptions
- Gym Memberships
- Anti-Virus Software
- Insurance Premiums
- Recurring Charitable Donations

Will all of my payment information be automatically updated?

No. The VISA® Account 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.

What if I don't update my Debit/Credit card information?

Automatic payments will fail and merchants may assess late fees. Most merchants will contact you by phone, e-mail or text to notify you that your payment did not go through. For card-on-file transactions, if you try to submit an online order using your old card number or expiration date, once your card is deactivated, the transaction will be immediately declined. You should then have the opportunity to update your card information and re-submit your online order.

Can I opt-out of the VISA® Account Updater?

Yes. You may opt your Upper Peninsula State Bank debit card out of the VISA® Account Updater by completing an opt-out request form available at any Upper Peninsula State Bank Office.