

VISA Account Updater (VAU) Frequently Asked Questions

What is the VISA Account Updater?

The VISA Account Updater is a service that participating merchants can use to retrieve cardholder account changes, like new debit card numbers and expiration dates, to ensure as little disruption as possible for your card-on-file transactions and automatic 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 card information:

- Online Retailers (Amazon, Wayfair, etc.)
- Movies/Music/eBook Download Services (Netflix, iTunes, Pandora, etc.)
- Clothing Websites
- Online Payment Services (PayPal, Digital Wallet, etc.)
- Transportation Services (Uber or Lyft)
- Prescriptions

Automated payments are recurring payments you set up with a merchant or service provider:

- Phone Service
- Cable or Television Services
- Utilities
- Gym Memberships
- Insurance premiums
- Subscriptions (Music, Magazines, Radio)

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 or disruptions to service, you must check with your merchant to ensure your card information is updated.

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

Yes, you may opt out. If you want to continue to update your own card information with participating merchants, you can “Opt-Out” by contacting us at 816-540-2525, or stopping by the branch.

How do I know if a merchant is participating in this service?

Participation in this service is at the discretion of each merchant and the list of participating merchants is not shared with the Bank.