

## Important Debit Card Update

Has your Visa debit card ever been lost, stolen, or reissued? The process of having to contact multiple merchants and switch over multiple recurring payments can be a hassle. Visa Account Updater (VAU) is a great way to help you prevent declines of recurring payments due to changes in card information.

VAU will provide you with seamless transaction when your debit card expires or is replaced. This service will automatically update the number and/or expiration date on file if you have recurring payments set up on your debit card with merchants that participate in the VAU program.

As of October 1, 2017, you will be automatically enrolled in Visa Account Updater, there is nothing you need to do to initiate this service.

If you wish to opt-out of Visa Account Updater (VAU), you may call customer service at 432-262-1601 or visit one of our branches.

## Visa Account Updater (VAU) FAQ

### What is Visa Account Updater?

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

### What are examples of recurring payments and card-on-file transactions?

Recurring payments may include subscriptions, memberships, and insurance premiums.

Card-on-file transactions may include online retailers (Amazon, Wayfair, etc.), download services (Netflix, iTunes, etc.), and online payment services (PayPal, Digital Wallet, etc.).

### Does VAU also provide cardholder name and address changes?

No, VAU supports only card numbers and expiration dates.

### Will all merchants that debit my account participate?

No. Because not all merchants participate in the VAU service, you will still need to notify each merchant when your card number or expiration date changes in order to permit recurring payments to continue to be charged to your account.

### How do I enroll in VAU?

All cards are automatically enrolled.

### Can I opt-out of VAU?

Yes. You may opt your debit card out of VAU by calling customer service at 432-262-1601 or visiting one of our branches.