

# Visa Account Updater FAQ



UNITED STATES  
SENATE FEDERAL  
CREDIT UNION

## **What is Visa Account Updater?**

Visa Account Updater (VAU) is a service that provides card number and expiration date updates to merchants who maintain card-on-file (COF) account information to process recurring customer payments.

## **What is a Card-On-File (COF) merchant?**

Card-On-File (COF) merchants keep a customer's card number on file for recurring payments. Examples include subscription services (such as Netflix) and utility companies.

## **What does the service actually do?**

The VAU Service provides a way for issuers like USSFCU to communicate the most recent cardholder account information to Visa. In turn, Visa makes this information available to acquiring COF merchants who elect to participate in the service.

## **What are the benefits to cardholders?**

Cardholders will no longer have to provide updated card information to participating COF merchants when their card is reissued due to normal expiration or lost/stolen card. Recurring payments are more likely to be successful because updated card information is readily available to participating merchants.

## **What if I want to discontinue or Opt-out of the VAU service later?**

You may opt out of VAU at any time by contacting USSFCU Card Services at [cardservices@ussfcu.org](mailto:cardservices@ussfcu.org) or by calling **800.374.2758**.

## **Is there a charge or fee for the VAU service?**

No, VAU is provided as a free benefit to Visa card holders.

## **In what scenario would the merchant use the updated cardholder information?**

COF merchants will typically try to obtain updated cardholder information prior to their billing cycle. Merchants who elect to use the Account Updater Service will be able to access updated account information through a secure direct connection with Visa, eliminating the potential for denied transactions due to outdated card-on-file information.

## **What actions are required by the cardholder?**

No action is required by the cardholder to enroll in VAU. All consumer and business debit cardholders will be automatically "Opted-in" for this service.

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

Contact merchant(s) directly to find out if they participate in Visa Account Updater. Not all merchants subscribe to VAU. Participation in this service is at the discretion of each merchant and not shared with USSFCU.

**When will the changed information be shared with participating merchants?**

Within 2 business days after the card number or expiration date changes.

**Additional Information:**

VAU only applies to recurring Visa debit and credit card payments, and updates are only sent to qualified participating merchants. Not all merchants subscribe to VAU. Complete information on Visa services can be found by visiting Visa's website at <https://usa.visa.com/>.