

ABU and You

Mastercard® offers an **Automatic Billing Updater (ABU)** service as a convenience for Mastercard cardholders. While this is a convenient service, Mastercard requires First Citizens Bank to participate. In doing so, we will submit card updates to Mastercard as applicable when your First Citizens debit card information changes.

How ABU works

ABU extends the amount of time your account-on-file information is stored with your selected merchants by automatically updating your debit card information due to account changes, like the expiration date. For example, let's say you've enrolled in recurring monthly payments to pay your electric bill with your debit card. As you know, we periodically replace your card, and your new card has a fresh expiration date. Instead of contacting the electric company to update your card information, your card information will automatically be updated, if your electric company is a participating merchant.

Sending debit card information

We send your updated card information, as applicable, to Mastercard. Mastercard securely stores your debit card information and releases the new information to financial institutions and participating merchants in order to process your requested transactions without interruption.

Opting out

If you'd prefer not to have your card information updated automatically, you can opt out. If you'd like to opt out, please contact us at your earliest convenience.

