

## MASTERCARD AUTOMATIC BILLING UPDATER OPT OUT FORM

MasterCard requires that all U.S. issuing processors participate in a service called *MasterCard Automatic Billing Updater*.

This service is used by **participating** merchants to ensure they have the latest card information (such as the card number) on file to process recurring payment and card-on-file transactions. By automatically maintaining the accuracy of cardholder data, Automatic Billing Updater (ABU) helps prevent disruptions in merchant services do to debit card and credit card changes. This service applies to recurring payment merchants and those that have your card number stored for easy payment processing only. Examples include online stores (Amazon), online payment services such as (PayPal), gym memberships, cable service such as (Direct TV), etc.

Merchants that **participate** in the MasterCard Automatic Billing Updater service can receive updated cardholder information for card-on-file transactions and recurring debit card transactions. Information such as your card expiration date, card number (if the original card was lost/stolen), and closed card notifications are updated daily and communicated directly to **participating** merchants with whom you have recurring payments and or card-on-file transactions.

**To participate in this service, no action is necessary. All RiverHills Bank MasterCard Debit Cards will be enrolled in ABU, unless you Opt Out of this service.**

If you want to **opt out** of MasterCard Automatic Billing Updater please complete and return this form to RiverHills Bank, ATTN: Operations, 1400 Highway 61 N, Vicksburg, MS 39183, email us at [ebanking@riverhillsbank.com](mailto:ebanking@riverhillsbank.com), go to our website: [www.riverhillsbank.com](http://www.riverhillsbank.com) complete form and submit, or call a RiverHills Bank Branch: 601-636-1445, 601-661-7312, 601-437-4271, 601-853-1181.

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I **do not** want RiverHills Bank to automatically update my MasterCard Debit Card on file to process recurring debit card payments or card-on-file transactions.

Date: \_\_\_\_\_

Name: \_\_\_\_\_

Card Number(s): \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Contacted By:  
 Phone  
 e-mail  
 In Person

### Important things to know regarding this service:

- Participation in MasterCard Automatic Billing Updater does not relieve you of the obligation to ensure that merchants have the correct account information as merchant participation in the program is not mandatory.
- Neither MasterCard Automatic Billing Updater nor RiverHills Bank can guarantee the account updates will occur prior to the merchant's next billing date.
- Merchants must be participating in this program for seamless transition.
- You may opt out of this service by contacting RiverHills Bank.

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## MasterCard Automatic Billing Updater FAQs

### Q: What is MasterCard Automatic Billing Updater?

- A. MasterCard's Automatic Billing Updater is a service participation merchants can use to retrieve cardholder account changes, like new debit card numbers, to ensure as little disruption as possible for your card-on-file transactions and recurring debit card payments.

### Q: What are card-on-file automated payments?

- A. Account-on-file transactions are payments processed using a card number you have stored with a merchant and websites with whom you have created an account and saved your card information:
- Online retailers (Amazon, etc.)
  - Movies/music/eBook download services (Netflix, Spotify, etc.)
  - Online payment services (PayPal, etc.)
  - Transportation services (Uber, etc.)
  - Prescriptions

### Q: What are recurring automated payments?

- A. Recurring automated payments are payments you set up with a merchant or service provider to pay the merchant monthly, quarterly, weekly, etc.:
- Landline or mobile phone services
  - Cable or satellite television service
  - Utilities
  - Magazine or music subscriptions
  - Gym membership dues
  - Anti-virus software subscriptions
  - Insurance premiums
  - Security Alarm Service

### Q: Will my debit card payment information be automatically updated?

- A. **No.** Automatic Billing 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 debit card information is updated.

### Q: What if I don't update my debit card information?

- A. Automatic payments will fail and merchants may charge you late fees. Most merchants will contact you by phone, email, 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, once your MasterCard debit card is deactivated, the transaction will be declined. You should have the opportunity to update your card information and re-submit your online order.

### Q: How do I know what merchants I need to update?

- A. We recommend contacting all of the merchants that have your old card on file for recurring payments or card-on-file transactions to confirm they have your new, updated card information. If they are Automatic Billing Updater partner, they may already have your new card information.

### Q: Why is this service being offered to cardholders?

- A. The MasterCard Automatic Billing Updater is required by MasterCard for all consumer and business credit and debit cards.

### Q: What if I want to also decline this service for my credit cards too?

- A. You will need to contact your credit card issuer(s) to decline this service for your credit cards.

### Q: What are the benefits of the MasterCard Automatic Billing Updater service?

- A. Benefits are: Reduces "card not present" declines, Helps to ensure on-time bill payment, Prevents late fees & service disruption.

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