

Visa Account Updater (VAU) Frequently Asked Questions

- **What is Visa Account Updater (VAU)**

Visa Account Updater (VAU) is a service that will provide 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?**

Account Updater Service provides a way for issuers (D.L. Evans Bank) 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 can opt-out of VAU at any time by notifying a bank employee or calling your local branch during normal banking hours.

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

No, this is a free service offered by D.L. Evans Bank.

- **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information through a secure direct connection with Visa, eliminating the potential for denied transactions due to outdated card-on-file information.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 will be required by the cardholder. 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?**

Participation in this service is at the discretion of each merchant and not shared with the bank.

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

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

- **How long does it take to activate VAU service?**

No activation will be required by the cardholder; all D.L. Evans Bank consumer and business debit cards will be automatically opted-in.