

ABU and You

Mastercard® recently introduced the **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 begin submitting 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 will begin sending your updated card information, as applicable, to Mastercard now. Mastercard will securely store your debit card information and release 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.



First Citizens Bank

Mason City 641-423-1600 • Charles City 641-228-5315 • New Hampton 641-394-3185 • Osage 641-732-3701
Clarion 515-532-2841 • Kanawha 641-762-3222 • Latimer 641-579-6240 • Mora 320-679-3131

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