



Your Guide to Benefit describes the benefit in effect as of 4/1/21 Benefit information in this guide replaces any prior benefit information You may have received. Please read and retain for Your records. Your eligibility is determined by Your financial institution.

Visa® Account Updater

Avoid payment interruptions when your card number changes.

Saving your card number with billers and merchants makes paying quicker and easier. But when your card number or other payment information changes and your card is reissued, it can be a hassle to update it.

With Visa Account Updater (VAU), you can often:

- Skip the hassles of updating your payment information.
- Avoid declined payments and service interruptions.
- Count on Yolo Federal Credit Union to keep your card information secure.

What is Visa Account Updater?

VAU is a free service to Visa cardholders that provides a way for issuers to securely communicate the most recent cardholder account (card number and expiration date) information to Visa. Participating Card-on-File (COF) merchants use this to verify cardholder information prior to the next billing cycle* and before processing recurring customer payments. Examples include subscription services (such as Netflix) and utility companies.

With VAU, cardholders will no longer have to provide updated card information to participating COF merchants when their card is reissued due to normal expiration or if it is lost or stolen. Updated card information is available within two (2) business days after the card number or expiration date changes. This means recurring payments are more likely to be successful because the outdated card information is automatically updated.

Discontinue or opt-out of VAU

Cardholders may opt-out of VAU at any time by contacting their financial institution and submitting the opt-out form.

Merchant Verification

Not all merchants subscribe to VAU. To verify if a specific merchant has elected to participate, contact the merchant(s) directly. Participation in this service is at the merchant's discretion and not shared with Financial Institutions.

*Updates are not guaranteed before the next billing cycle.



For more information about the benefit described in this guide, contact the Member Service Center at 530-668-2700.