

## Visa® Account Updater (VAU)

United Bank customers who use their Debit or Credit Card for monthly or periodic payments can now take advantage of Visa Account Updater (VAU). Visa will automatically and securely send your updated card number and expiration date to participating VAU merchants that maintain your card on file for ongoing sales and purchases. Information is updated whenever your card is reissued and activated.

### Cardholder benefits of the VAU service includes:

- Less chance of interrupted service from merchants who participate in VAU
- Reduces the chance of your payment being disrupted due to out-of-date card information

### Frequently Asked Questions:

#### **Q: How does VAU work?**

A: Visa Account Updater (VAU) is a service that facilitates the secure exchange of updated card information between participating merchants and Visa card issuers. Not all merchants participate in automatic updates. Updates are not guaranteed by merchants before the next billing cycle.

#### **Q: Is there a charge or fee for the VAU service?**

A: No, this is a free service.

#### **Q: When will my updated card information be securely shared with participating merchants?**

A: When your card is renewed or reissued and activated, your card information will automatically be updated by Visa within two business days after the card number or expiration date changes.

#### **Q: What information is being shared with participating merchants?**

A: This service will automatically update the card number and expiration date if you have a relationship with a merchant who actively maintains your card information on file. Merchants who participate in this VAU program will automatically receive your updated card information.

#### **Q: How do I begin participating in VAU with United Bank?**

A: Please contact our Customer Call Center at 770-567-7211 to ask for this service to be added to your credit or debit card. You may remove the service at any time.

#### **Q: How do I know if a specific merchant participates in VAU?**

A: You must contact your merchant directly for more information.

For additional information, please contact us at 770-567-7211.

