

20 March 2020

## **INTRODUCTION OF MASTERCARD AUTOMATIC BILLING UPDATER (ABU) SERVICE FOR ALL HSBC MASTERCARD CREDIT CARDS**

Effective 18 April 2020, all HSBC Mastercard credit cardholders will automatically enjoy Mastercard Automatic Billing Updater (ABU) service at no cost.

The Mastercard ABU service securely communicate cardholder's credit card number and expiration date updates for card-on-file and recurring payments to participating merchants. This will help maintain existing recurring payment arrangements and reduce transaction declines that can occur due to such changes.

Benefits of MasterCard ABU service:

- Reduces "card not present" declines
- Helps to ensure on-time bill payment
- Provides better cardholder experience
- Prevents late fees and service disruptions

For list of participating merchants, please click [here](#).

For more information, we have prepared the FAQs attached or you can call our HSBC Contact Centre at 1300-88-1388 (for Conventional) or 1300-80-9393 (for Amanah). To opt out of Mastercard Automatic Billing Updater (ABU) service, please complete the [Opt-out form](#).



## FREQUENTLY ASKED QUESTIONS (FAQs)

### **1. What is Mastercard Automatic Billing Updater (ABU) service?**

The Mastercard ABU service securely communicate changes to cardholder's credit card number updates to participating merchants that you've set up to make card-on-file and recurring payments / automated payments.

### **2. What are card-on-file transactions?**

Card-on-file transactions are payments processed using a credit card number you've stored with a merchant, service provider or website by creating an account and saving your credit card details.

### **3. What are the benefits of the Mastercard ABU Service?**

- i. Reduces "card not present" declines
- ii. Helps to ensure on-time bill payment
- iii. Provides better cardholder experience
- iv. Prevents late fees and service disruptions

### **4. How Do I enroll in Automatic Billing Updater?**

As long as you are holding a Mastercard Credit Card, you will automatically be enrolled for Automatic Billing Updater.

### **5. When will this service begin?**

The Mastercard ABU Service will start effective 18 April 2020.

### **6. What will happen when a card is lost, stolen or closed?**

When a customer reports a lost, stolen or closed card, the ABU service notifies merchants that the card is no longer valid and hence, no transactions will be able to go through.



**7. What happens when a new Mastercard Credit Card is issued?**

If the new Mastercard Credit Card replaces an old card on an existing account, the ABU service notifies participating merchants of the details of the new credit card number and expiration date. If you have previously stored your card details e.g. at participating merchant's websites, you won't have to go through the hassle of updating your card details before you perform a transaction.

**8. When is my credit card information provided to the participating merchant?**

The information is sent securely to participating merchants when the replacement credit card is activated.

**9. Can I opt out of the Automatic Billing Updater service?**

The Mastercard ABU Service is driven and required by Mastercard across the industry. If you do not wish to enjoy this service, please complete the [Opt-out form](#). Opting out may impact your recurring payments and incur declined payments when there is a change in Credit Card numbers which have not been updated at the merchant records.

**10. Will all of my credit card payment information be automatically updated?**

No. ABU is only available for transactions performed with participating merchants and merchant can choose the frequency at which they check for updated payment information. For list of participating merchants, please visit [www.hsbc.com.my/abu\\_list](http://www.hsbc.com.my/abu_list)