

Merchant Guide
Account Updater Service
27 May 2020

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Introduction

Many different merchant sectors store customer card details to use for credential on file transactions, such as subscription type payments for insurance premiums, mobile phone contracts, movie rental, magazine subscriptions, membership clubs and utilities suppliers. The cardholder will have an Agreement with the merchant to be billed for goods or services using their stored cards.

We're aware of the traditional issues relating to these payments. In particular, the account details that you have on file inevitably become outdated and, with no way of updating them, transactions are frequently processed using expired or outdated data. This in turn has led to an unacceptably high proportion of authorisation declines and chargebacks. This creates additional manual work for you in contacting the cardholder to ask for their correct card details. This could have an impact on your staff resource.

In conjunction with both Visa (VAU – Visa Account Updater) and Mastercard (ABU - Automated Billing Updater), Global Payments have a service, which will provide you with up to date card details for credential on file transactions. The Global Payments solution being offered is called the Account Updater Service.

Benefits of using the service

- reduces customer contact demands in your back office.
- provides seamless changes in card account information.
- may increase approved card transactions by reducing authorisation declines resulting from outdated card account data on file, meaning less authorisation attempts for declined cards.
- reduces costs associated with manual account updating, such as mailing and calling customers to obtain current account information.
- may reduce the number of unnecessary chargebacks, as the service introduces a way for cardholders to stop transactions.
- improves confidence to accept credential on file transactions.
- improves the cardholders and your process to accept and stop credential on file transactions.
- improves the cardholder's willingness to enter into a continuous agreement using their credit card.

Requirements to use the service

- The Service Requirements outlined below, apply to all participating Account Updater merchants, including those who use Global Payments E-com (GP E-com) service and other Payment Service Providers (PSPs) for the service.
- You must have an existing, commercial agreement with the cardholder to receive these updates, including the cardholder's authority to submit credential-on-file payments.
- You must submit enquiry files and receive response files in line with the Account Updater Technical Specification and obtain accreditation for this, or use a PSP that adheres to this (e.g. GP E-com).
- To utilise the service your business must be compliant with the Payment Card Industry Data Security Standards (PCI DSS) mandate. All third party providers you use must also be fully compliant with the PCI DSS mandate.
- You must accept the Account Updater Service Supplemental Terms to your Card Processing Agreement and we must have provided our written agreement to you using the service.
- You must be registered with the Visa and Mastercard to use the service. Global Payments will register your merchant number on your behalf. Any enquiries made using a merchant number that isn't registered will be rejected by the system.
- Only the Primary Account Number (PAN), expiry date and issue number should be stored, along with the customer's reference number. Additional security (CVV2) or authentication data should never be stored for future use.

Overview of the service

Global Payments Account Updater Service helps to reduce preventable credential on file transaction declines caused by changes of stored payment account information. Account Updater can be used to check and update stored card details, including PAN and Expiry Date updates and advices to stop transactions or contact the cardholder:

- Before a transaction is made, to ensure up to date card details are used for the subsequent transaction and increase transaction success rates.
- To update already expired stored card details.
- For regular checks to keep card data up to date.

It uses the following scheme services:

Visa Account Updater (VAU)

For cards issued in the UK, All markets in Europe region (except Turkey), U.S.A. and Canada.

The service is optional in all other countries.

Mastercard Billing Account Updater (ABU)

Mandated for cards issued in the UK, USA and Canada, plus the following:

Europe: All countries except Turkey

Asia Pacific: All countries, excluding India, China, Korea, Taiwan

Latin America & Caribbean: All countries

Middle East & Africa: All countries

The service is optional in all other countries.

For both of these, mandated and participating issuers provide up to date details of the cards they issue, to the VAU and ABU databases.

The Account Updater Service can either be provided directly to you, or operated on your behalf by an accredited Payment Service Provider.

Global Payments E-com service can provide Account Updater for you as follows:

Auto Account Updater - any stored cards that are about to expire are sent to Account Updater every Monday, to be updated. This is an automated process.

Adhoc Account Updater - for merchants capable of submitting Account Updater requests to GP E-com. In addition to carrying out stored card updates, GP E-com will also provide a report of responses.

The Process

When you subscribe to the program, you or your compatible Payments Service Provider (PSP) submit requests to the VAU and ABU databases (via Global Payments) to obtain the latest information held. This enables you to update your billing records, which may significantly reduce the number of authorisation declines received due to card re-issuance and expirations.

This service is available to any business that can support electronic file submission and acceptance of customer account data. The process works as follows:

1. Merchant / PSP sends an Enquiry file of stored card data to Global Payments, containing both Visa and Mastercard details.
2. Global Payments split and submit the enquiries to the Visa VAU and Mastercard ABU services.
3. Visa VAU and Mastercard ABU check the card details and return a response file to Global Payments. This will confirm if the card details are still up to date and provide updated PANs and Expiry dates, where a card has been updated.

There are a number of different response codes and reasons provided, as outlined in the Response Code Table below. These can be grouped as:

- i. NO MATCH - Card not found.
 - ii. MATCH - Card found; details correct / BIN not supported / card holder needs to be contacted e.g. card stopped
 - iii. UPDATE - Card found, updated details provided / account closed
 - iv. ERRORS - if the information is not formatted correctly
4. Global Payments combine the responses and return one responses in a file to the Merchant / PSP.
 5. Merchant / PSP updates their stored cards where new details are provided.
 6. Up to date card details are used for subsequent transactions.

Process Timings

Enquiry Files

Account Updater Enquiry Files can be submitted during two submission windows per day:

Submission Window 1: 05:00 - 09:00

Submission Window 2: 11:00 - 14:30

If files are submitted after 14:30, they will not be processed until the following day, with responses the day after this, i.e. 2 days after enquiry submitted.

Response Files

Account Updater Response Files will be available by 10:00, the day after the Enquiry file is submitted (as long as it is submitted before 14:30 cut off).

Notes-

If you use GP E-com Auto Account Updater, cards to be checked are provided on your behalf before midnight (Day 1) for responses and updates 2 days later (Day 3).

If you use GP E-com Adhoc Account Updater, cards to be checked need to be provided before midnight (Day 1) for responses and updates 2 days later (Day 3).

These timings are subject to the VAU and ABU services provided by Visa and Mastercard. If there are any delays in the card schemes processing, due to maintenance events, processing volumes or system issues, there may be an equivalent delay in Global Payments service. We do provide an optional notification service for processing delays.

Response Codes Tables

If you receive the service directly from GPUK, you will receive the GP Acquiring response codes.

If you receive the service from GP E-com, you will receive the GP E-com response codes.

Descriptions are common to both.

File Error Codes

GP Acquiring		Description	GP E-com	
Code	Type		VAU	ABU
01	Error	Header validation failure	Not Applicable	
04	Error	Invalid file creation date		
05	Error	FGN repeated		
06	Error	Invalid trailer count		
22	Error	Invalid sequence number (not in scope of requirements)		

Enquiry Error Codes

GP Acquiring		Description	GP E-com	
Code	Type		VAU	ABU
16	Error	Invalid Cardholder Number Note1	V9	MC
17	Error	Invalid Expiry date (Mastercard only)		
23	Error	Invalid merchant (not registered)	V3	M4
76	Error	Invalid Expiry Date (Visa only)	VR	

Note 1

Visa VAU:

- Account Number does not start with 4
- Account Number contains non-numeric characters
- Account Number is not the proper length (must be 13, 16, or 19)

Mastercard ABU

- Account Number does not start with 2,5 or 6
- Account Number contains non-numeric characters
- Account Number is not the proper length (must be 13, 16, or 19)

Acquirer Response Codes

GP Acquiring		Description	GP E-com	
Code	Type		VAU	ABU
30	UPDATE	Account Update new account number or account number and expiry date	V1	MA
31	MATCH	Valid, No change (Visa only)	V2	
32	MATCH	Valid, No update (Mastercard only)		MV
33	UPDATE	Expiry Date Change	VF	ME
34	MATCH	Opt Out Including STOP (Visa only)	VD	
36	NO MATCH	Participating BIN, No Match (Visa Only)	V8	
37	NO MATCH	Non Participating BIN	VA	MN
38	RESERVED	Invalid record sequence number – reserved for future use		
41	NO MATCH	No update received, resubmit	41	M4
42	NO MATCH	Participating BIN, No Match (Mastercard Only)		MN
43	RESERVED	Non UK issued card – reserved for future use		
44	UPDATE	Closed Account	V9	MC
77	UPDATE	Contact cardholder (Visa only)	VS	

Frequently Asked Questions

What is the Account Updater Service?

The Account Updater Service is used to check whether the card details that are held for a cardholder are still valid and up to date. The service provides up to date details for the cards that have changed, which can then be updated on your records before authorising and submitting the transactions.

What is VAU?

VAU stands for Visa Account Updater and is the name of Visa's system for confirming cardholder data with card issuers, which works in conjunction with our Account Updater Service.

What is ABU?

ABU stands for Automatic Billing Updater and is the name of Mastercard's system for confirming cardholder data with card issuers, which works in conjunction with our Account Updater Service.

Do I need to use the service?

The service is optional. Visa previously mandated that merchants processing recurring transactions above a threshold had to use VAU; this requirement was dropped on 13th June 2019.

What are my options to use the service?

You can either carry out the service directly with Global Payments, use the GP E-com service or use an accredited PSP to provide the service on your behalf.

How do I get set up for this service?

Please speak to your Global Payments' Relationship Manager, who will assist to put the following in place:

- Account Updater Contract.
- VAU and ABU schemes registration.
- An accredited Account Updater mailbox and file process, that meets messaging requirements outlined in Account Updater Technical Specification.
- Set up on Global Payments Account Updater platform.

You must be compliant with the Payment Card Industry Data Security Standard (PCI DSS) programme.

You must have an existing, commercial agreement with the cardholder to receive these updates, including the customer's authority to submit credential-on-file payments.

How long does the accreditation process take?

There isn't a standard time scale that can be applied as this depends on the availability of IT resource at both your offices and Global Payments.

How long does it take to set up Account Updater?

If you require a new mailbox and file processes, an IT project is required for set up, testing and accreditation. Timescales are dependent on how quickly you can develop and test.

VAU and ABU registration take 2 weeks, as per Visa and Mastercard.

Global Payments UK Account Updater platform set up takes a further 2 weeks, after VAU and ABU registration are completed.

Is there any setup cost involved?

There is a setup fee, dependent on the type of Account Updater service you are being set up for. This includes:

- Accreditation and testing fee payable prior to submission testing being undertaken. This is for new mailbox and file setups and not required if you use a PSP that is already accredited.
- Global Payments IT setup
- Scheme registration
- The costs will be advised by your Global Payments' Relationship Manager.

Are there any ongoing costs for the Service?

There is a fee for VAU and ABU updates received via the Account Updater Service. The costs will be advised by your Global Payments' Relationship Manager.

If I have a Global Payments' terminal, can I use the service?

No, Global Payments terminals can't use the service. You can only use this service for stored card details.

I use Global Payments E-com (GP E-com) service, can I use Account Updater?

GP E-com can provide the Account Updater service for you, as one of two services:

Auto Account Updater - stored cards that are about to expire are sent to Account Updater, to be updated. Adhoc Account Updater - you advise GP E-com which cards to send for checking.

You need to be set up for the Service with your Relationship Manager, as per the details above, as well as the Service being enabled by GP E-com.

What are the benefits of using this service?

- Fewer rejections due to expired cards. You'll be able to check/update card details for credential on file transactions prior to authorisation requests. This may reduce the number of authorisation declines received for credential on file transactions, which in turn means you may have fewer customers to contact to obtain updated account details.
- Fewer multiple authorisation attempts. Some merchants who process a high volume of credential on file transactions have been known to attempt to repeatedly authorise declined cards, rather than contacting the cardholder. Because you obtain up-to-date card details from the enquiry service, you won't need to put through multiple authorisation attempts.
- Less chargebacks. You may also receive less chargebacks for credential on file transactions as the service introduces a way for cardholders to stop credential on file transactions.
- Possible reduction in back office-processing costs.
- Fewer customers will need to be contacted for updated card details.
- Increased confidence for taking credential on file transactions.

What countries are covered by Account Updater?

Visa mandate VAU for cards issued in the UK, All markets in the Europe region (except Turkey), U.S.A. and Canada. The service is optional in all other countries.

Mastercard mandate ABU for cards issued For cards issued in the UK, USA and Canada, plus the following:

Europe: All countries except Turkey

Asia Pacific: All countries, excluding India, China, Korea, Taiwan

Latin America & Carribean: All countries

Middle East & Africa: All countries

The service is optional in all other countries.

How often do I need to send in enquiry files?

The service should be used at least once a month; the files can be submitted daily. You should submit the enquiry file within

5 days before processing the associated transactions file, this should allow sufficient time for you to process the response file and update your records.

What are the Account Updater process timings?

The processing cycle if you receive the service directly from GPUK is:

Day 1, 14:30	Cut off for receiving enquiry files.
Day 1, 16:00	Enquiry files submitted to Visa VAU and Mastercard ABU
Day 2, 07:00*	Response files received from Visa VAU and Mastercard ABU
Day 2, 10:00*	Response files returned.

The processing cycle if you receive the service from GP E-com is:

Day 1, 00:00 to 23:59:59	Cards to be updated are identified (via merchant submission or Auto Account Updater managed on your behalf)
Day 2, 00:00	Enquiry files submitted to GPUK (this then follows the GPUK process outlined above)
Day 3, 10:00*	Retrieve response files from GPUK
Day 3, 11:00*	Process response files and carry out updates to stored cards
Day 3, 15:00*	Merchant report is created and sent

*Note- timings dependant on Visa and Mastercard. System maintenance or heavy processing volumes to VAU or ABU, may result in delays of up to 24 hours.

When can I submit enquiry files?

Account Updater Enquiry Files can be submitted 365 days a year, during two submission windows per day:

Submission Window 1: 05:00 - 09:00 GMT

Submission Window 2: 11:00 - 14:30 GMT

If files are submitted after 14:30, they will not be processed until the following day, with responses the day after this, ie 2 days after enquiry submitted.

The rationale for this is:

05:00 is the start of our file processing day.

09:00-11:00 is the period our system process response files. You need to avoid submitting enquiry files during this time, otherwise there will be confusion over enquiry and response files and you will have issues retrieving the response file.

14:30 is the new daily cut off time, to ensure we can process all enquiries in time for VAU cut off.

How long will I need to wait for a response file once the file has been submitted?

Account Updater Response Files are usually available by 10:00, the day after the Enquiry file is submitted; dependant on provision by Visa VAU and Mastercard ABU..

What information will the response file contain?

It'll contain the details that you submitted, and the responses from Visa and Mastercard. Full details can be found in the Global Payments technical specifications.

When the file's sent back from Global Payments, how do I know which cardholder each transaction relates to?

When the enquiry file's submitted to Global Payments, you may include the reference number (sometimes referred to as the Merchant Policy Reference Number or MPRN) that you hold for each cardholder. This'll help you to cross reference the information received from Visa and Mastercard.

What is a Stop Instruction?

Cardholders can stop payment of credential on file transactions via their card issuer.

For Visa cards, the Account Updater Service provides an early warning of a cardholder's intention to stop a credential on file transaction authority and therefore enables you to contact the cardholder to discuss the arrangement. When you enquire on the card you'll receive a response to say that the cardholder has withdrawn their consent, and you mustn't process the transaction.

Mastercard do not provide a Stop response via ABU, they provide via an authorisation decline code.

What should I do if I get a Stop Instruction Response Code?

Any instruction received to stop a credential on file transaction authority must be actioned, otherwise the transactions can be charged back. It's recommended that you contact the cardholder immediately to find out if they still want the service and/or goods that you're providing.

What should I do with the updated card details?

You should update your records by replacing the old cardholder details with the updated information received prior to obtaining an authorisation.

What should I do if I am trying to submit an enquiry file, but it won't go through?

Call the Bulk Data Transfer Team Helpdesk on 0116 252 4989.

Or if your implementation of the VAU/ABU service is still in test, email Retailer Owned Accreditation at stage1.uk@globalpay.com

Will I still receive chargebacks if I use this service?

Yes, this service can't eliminate all chargebacks. However, the number of chargebacks you receive for credential on file transactions may reduce significantly.

If I use the Account Updater Service, do I still need to obtain an authorisation code?

Yes. The Account Updater Service only checks that the card details are up to date and are still valid. An authorisation request checks if the funds are available and if the card has been reported lost or stolen. The authorisation system isn't linked to the VAU and ABU services.

If I use the Account Updater Service, is payment guaranteed?

No card transaction is guaranteed.

Can the Account Updater Service be used to check card details over the telephone?

No, Visa and Mastercard only provide this service for electronic file submissions.

How will I know if there are any issues with the Service or any changes?

Global Payments Incident Management Team have an Account Updater escalation list and provide updates on any issues with the service. You can add appropriate contacts during setup of the Service, via your Global Payments' Relationship Manager.

Any changes to the service, e.g. changes made by Mastercard and Visa, will be notified to you via your Global Payments' Relationship Manager.



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Calls may be recorded. To help us continually improve on our service and in the interests of security, we may monitor and/or record your telephone calls with us. Any recordings remain our sole property.



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Issued November 2021