





PostFinance Ltd Card Center P.O. Box 8152 Glattbrugg Switzerland

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### Unsubscribe from the Visa and Mastercard updating services for PostFinance credit cards and prepaid card (excluding the Visa Business Card)

The Visa and Mastercard organizations provide the "Visa Account Updater"/"Mastercard Automating Billing Updater" updating services. Issuers of credit cards and prepaid cards (simply "cards" in this document) will be obliged to offer these services to their cardholders; acceptance points can decide on whether they use these services themselves.

#### Your benefit

You will automatically receive a new card before the current one expires. From/as of April 2019, the expiry date of the card will be automatically updated at the points where the card details have been stored (e.g. online shops/apps/e-wallets), as long as the provider also uses these services. This means you will no longer need to update these details manually with your providers, and so payments can be processed smoothly and without any interruptions.

### Unsubscribe

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If, despite the benefits, you would like to exclude your card(s) from these updating services, please fill in this form.

Postal account no. / IBAN
Card account*  * Please enter the card account number (see credit card invoice or e-finance). E.g.: 8001 1234 5678
Street, no.
Postcode Location
This excludes the following card(s):
Card number* Card number*
Card number* Card number* * Please enter the last 4 digits of the card number.
Contact number:
Please fill in, sign the form, and send it to: PostFinance Ltd, Card Center, P.O. Box, 8152 Glattbrugg
Once we have received your documents, we will make the relevant changes in our system. <b>You will not receive confirmation of cancellation.</b>
Location Location
Date Date
Main cardholder (or legal representative) signature Signature of any potential partner cardholder



### **FAQs**

### What are update services?

If you pay for products or services by credit card or prepaid card (Visa or Mastercard), a provider (hereinafter "acceptance point") may store payment details such as card number and expiry date. This is especially true for acceptance points where you make recurring payments or where you authorize payments in advance (e.g. for app subscriptions). If we issue you a new card (e.g. because the current card is about to expire), the update services ensure that the new expiry date is transmitted automatically to these acceptance points, provided they use the update services too.

As a provider of credit cards and prepaid cards (hereinafter "cards") issued by the international card organizations Visa and Mastercard, PostFinance is obliged to offer you these update services ("Visa Account Updater"/"Mastercard Automatic Billing Updater").

### What benefits does the update service offer?

You do not have to update the expiry date of your new card manually at acceptance points. The update services thus guarantee smooth and uninterrupted payment processing. This is especially the case for payments made with smartphones, wearable devices, e-wallets etc.

# What are typical acceptance points that store my card details?

Acceptance points where you regularly pay for services or goods will often store your card number and expiry date. Such acceptance points may include online mail order companies, music/newspaper subscription services, public transport providers and so on.

## How do I know at which acceptance point my card details are stored?

Whether or not your card details are stored at an acceptance point is down to the contractual arrangement you have with the acceptance point. We do not have any information on which acceptance point has stored your card details.

# Will my stored card details be updated automatically?

No. To update your details automatically, the acceptance point must also use the update services. Acceptance points are not obliged to use the update services.

# How do my card details reach the acceptance points?

We send Visa/Mastercard the number and expiry date of your new card. These companies use their global networks to send this data to the acceptance points that use the update services, as well as any other parties (e. g. acquirers) involved in the update services.

# What sort of data is transmitted as part of the update service?

Only your card number and expiry date are transmitted.

### What about data protection?

Parties that are involved in the update services in some form (Visa/Mastercard, acceptance points, acquirers and so on) process the card details either in Switzerland or abroad, including countries that may not have adequate data protection. In any event, reasonable measures are in place to ensure the data is protected, and entities that process the data are obliged to ensure adequate data protection.

### What do I have to do to use the update services?

There is no need for you to take any action. Your card is automatically registered for this service.

### What if I do not wish to use the update services?

Please fill in the form "Cancel registration to Visa and Mastercard update services for PostFinance credit cards and prepaid cards (excluding the Visa Business Card)", and send it to PostFinance Ltd, Card Center, P.O. Box, 8152, Glattbrugg.