

# CREDIT CARD FUNCTIONALITY ON THE ONLINE SERVICE CENTRE

We have introduced some exciting improvements to our Online Service Centre that allows customers to add, change and remove credit cards to pay their premiums.

Customers can now:

- add a credit card
- delete a credit card
- change the default card – the card that collections will be made on
- review their current collection details
- suppress payments.

## **WHO HAS ACCESS?**

Customers will be able to make all the changes shown above.

Your adviser will have access to view your current collection details.

## **HOW DO I GET ACCESS TO USE IT?**

Our systems automatically control access – you don't have to do anything. If you have access you will see the Manage Payment Details button on the Premiums section of the plan's Summary screen.

Simply click on the button to access the Manage Payments screen.

**Regular premiums**
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<table style="width: 100%; border-collapse: collapse;"> <tr><td style="border-bottom: 1px dashed #ccc;">Premium amount:</td><td style="border-bottom: 1px dashed #ccc;">300.00</td></tr> <tr><td style="border-bottom: 1px dashed #ccc;">Premium frequency:</td><td style="border-bottom: 1px dashed #ccc;">Monthly</td></tr> <tr><td style="border-bottom: 1px dashed #ccc;">Premiums Invested:</td><td style="border-bottom: 1px dashed #ccc;">106,102.55</td></tr> <tr><td style="border-bottom: 1px dashed #ccc;">Premiums uninvested:</td><td style="border-bottom: 1px dashed #ccc;">300.00</td></tr> </table>	Premium amount:	300.00	Premium frequency:	Monthly	Premiums Invested:	106,102.55	Premiums uninvested:	300.00	<table style="width: 100%; border-collapse: collapse;"> <tr><td style="border-bottom: 1px dashed #ccc;">Next premium due:</td><td style="border-bottom: 1px dashed #ccc;">27 Mar 2018</td></tr> <tr><td style="border-bottom: 1px dashed #ccc;">Premium term:</td><td style="border-bottom: 1px dashed #ccc;">22 Years</td></tr> <tr><td style="border-bottom: 1px dashed #ccc;">Term remaining:</td><td style="border-bottom: 1px dashed #ccc;">1 Year and 3 Months</td></tr> <tr><td style="border-bottom: 1px dashed #ccc;">Last premium due:</td><td style="border-bottom: 1px dashed #ccc;">27 May 2019</td></tr> </table>	Next premium due:	27 Mar 2018	Premium term:	22 Years	Term remaining:	1 Year and 3 Months	Last premium due:	27 May 2019	<table style="width: 100%; border-collapse: collapse;"> <tr><td style="border-bottom: 1px dashed #ccc;">Initial allocation:</td><td style="border-bottom: 1px dashed #ccc;">23 Months</td></tr> <tr><td style="border-bottom: 1px dashed #ccc;">Payment method:</td><td style="border-bottom: 1px dashed #ccc;">Credit Card</td></tr> <tr><td style="border-bottom: 1px dashed #ccc;">Card expiry date:</td><td style="border-bottom: 1px dashed #ccc;">04/18 (Expires soon)</td></tr> <tr><td style="border-bottom: 1px dashed #ccc;">Card number:</td><td style="border-bottom: 1px dashed #ccc;">xxxx-xxxx-xxxx-0007</td></tr> </table>	Initial allocation:	23 Months	Payment method:	Credit Card	Card expiry date:	04/18 (Expires soon)	Card number:	xxxx-xxxx-xxxx-0007
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MANAGE PAYMENT DETAILS

## MANAGE PAYMENTS

On this screen you will see the current payment details for the plan, which includes:

- the amount you pay
- when the last payment was received
- when the next payment is due
- any outstanding balance on your plan
- details of the credit card we currently collect payments from.

**QN 1381232444 - Mr. Fabrice Casar Harros** STATUS: Active

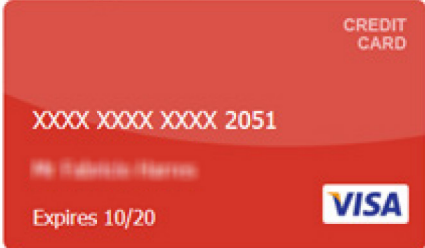
PREMIUM: USD 2,000.00 (Monthly)	LAST PREMIUM PAID: 16 Aug 2018	NEXT PREMIUM DUE: 16 Sep 2018	OUTSTANDING BALANCE: USD 0.00 <span style="color: red;">!</span>
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Current payment method

**Credit Card** NEXT COLLECTION DATE:  
12 Sep 2018 NEXT COLLECTION AMOUNT:  
USD 2,000.00

Your current payment card is:



[SUPPRESS PAYMENTS](#) ⌵

## MANAGE YOUR CARDS

If you scroll down the Manage Payments screen you will come to the Manage Your Card section.

This shows the list of your “active” cards and highlights which is the current default card. Here you can:

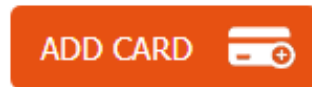
- add a new card
- delete a card
- make an existing card the default card.

Manage your cards

	<b>VISA</b> ending in 1111 Expires: 03/18	CARDHOLDER: Mr. Fabrice Harros	PAYER: Mr. Fabrice Harros	<a href="#" style="background-color: #e67e22; color: white; padding: 5px 10px; border-radius: 3px;">MAKE DEFAULT</a>	<a href="#" style="background-color: #c0392b; color: white; padding: 5px 10px; border-radius: 3px;">DELETE CARD</a>
	<b>VISA</b> ending in 1111 Expires: 04/18	CARDHOLDER: Mr. Fabrice Harros	PAYER: Mr. Fabrice Harros	<a href="#" style="background-color: #e67e22; color: white; padding: 5px 10px; border-radius: 3px;">MAKE DEFAULT</a>	<a href="#" style="background-color: #c0392b; color: white; padding: 5px 10px; border-radius: 3px;">DELETE CARD</a>
	<b>VISA</b> ending in 3046 Expires: 01/23	CARDHOLDER: Mr. Fabrice Harros	PAYER: Mr. Fabrice Harros	<b>CURRENT DEFAULT CARD</b>	

## **ADD A NEW CARD**

If you want to add a new credit card, please select:



The 'Add a credit card' screen will display.

Tell us who the payer is. You can only select a payer that we know about, and is available on the dropdown. If you wish to add a third party payer, you must inform us as we may have further requirements before we allow them to be set up on our system.

You must tell us the bank country for the credit card issuer.

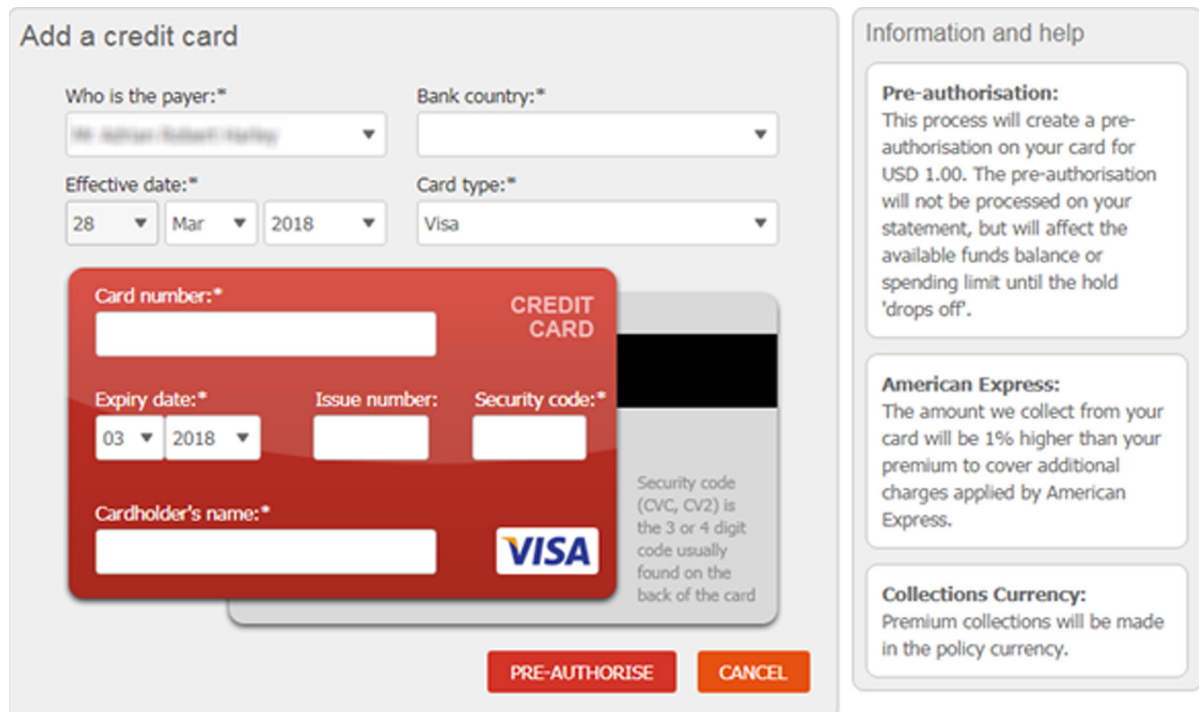
Most users want to make their new card effective immediately, however the system will allow you to input a card with future start date.

Enter the credit card type, and then the details on the card.

You will need to provide the CV2 number from the back of the card. This number is not stored on our systems and is used for the pre-authorisation of the card only.

Pressing the Pre-Authorise button will create a pre-authorisation on your card for 1 currency unit (GBP1/USD1/EUR1). No money will be collected at this time, and this pre-authorisation will only affect the available fund balance on your card, until the hold drops off.

If you cancel adding a new card, the card details will not be stored on our systems.



The screenshot shows a web form titled "Add a credit card" and a sidebar titled "Information and help".

**Add a credit card form fields:**

- Who is the payer:\* (Dropdown menu with "Mr Adrian Robert Harley" selected)
- Bank country:\* (Dropdown menu)
- Effective date:\* (Date picker with "28", "Mar", "2018" selected)
- Card type:\* (Dropdown menu with "Visa" selected)
- Card number:\* (Input field)
- Expiry date:\* (Date picker with "03", "2018" selected)
- Issue number: (Input field)
- Security code:\* (Input field)
- Cardholder's name:\* (Input field)

**Information and help sidebar:**



- Pre-authorisation:** This process will create a pre-authorisation on your card for USD 1.00. The pre-authorisation will not be processed on your statement, but will affect the available funds balance or spending limit until the hold 'drops off'.
- American Express:** The amount we collect from your card will be 1% higher than your premium to cover additional charges applied by American Express.
- Collections Currency:** Premium collections will be made in the policy currency.


**Buttons:** PRE-AUTHORISE, CANCEL

## PENDING CHANGES


Please note that while our OSC is available 24/7, your plan data is held on our general administration system, which is unavailable for periods each evening (GMT). If you process a change when our main administration system is offline, your changes will show on the Pending changes section until our administration system is available. At this point the change will be processed.

### Manage your cards

	<b>VISA</b> ending in 3908 Expires: 11/19	CARDHOLDER: Ms Robert [REDACTED]	PAYER: Ms Robert [REDACTED]	CURRENT DEFAULT CARD
	<b>Visa Debit</b> ending in 0417 Expires: 03/18	CARDHOLDER: Ms Lisa [REDACTED]	PAYER: Ms Lisa [REDACTED]	<a href="#">MAKE DEFAULT</a> <a href="#">DELETE CARD</a>

[ADD CARD](#) 

### Pending changes

	<b>Visa Debit</b> ending in 0417 Expires: 03/18	CARDHOLDER: Ms Lisa [REDACTED]	EFFECTIVE DATE: 26/03/2018	FUTURE CARD: Pending	<a href="#">DELETE CHANGE</a>
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## SUPPRESS PAYMENTS


At the bottom right of the Current Payment screen you will see an option to Suppress Payments. This allows you to temporarily suppress payments on your plan, and restart these payments again.

Where your plan is in arrears we will collect all outstanding payments over consecutive days. This feature will allow you to manage the collection of these outstanding payments when it suits you, by suppressing the payments, and restarting when you wish the next payment to be collected.

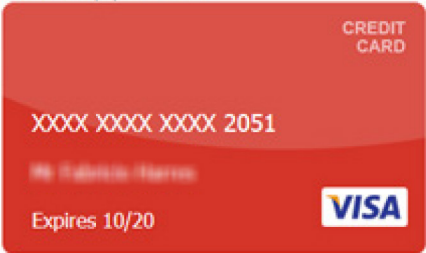
When payments are suppressed your plan is in danger of becoming lapsed or paid up.

### QN [REDACTED] - Ms Patricia Cassin Harris

STATUS: Active

PREMIUM: USD 2,000.00 (Monthly)	LAST PREMIUM PAID: 16 Aug 2018	NEXT PREMIUM DUE: 16 Sep 2018	OUTSTANDING BALANCE: USD 0.00 
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### Current payment method

<b>Credit Card</b> Your current payment card is: 	NEXT COLLECTION DATE: 12 Sep 2018	NEXT COLLECTION AMOUNT: USD 2,000.00
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[SUPPRESS PAYMENTS](#) 