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.

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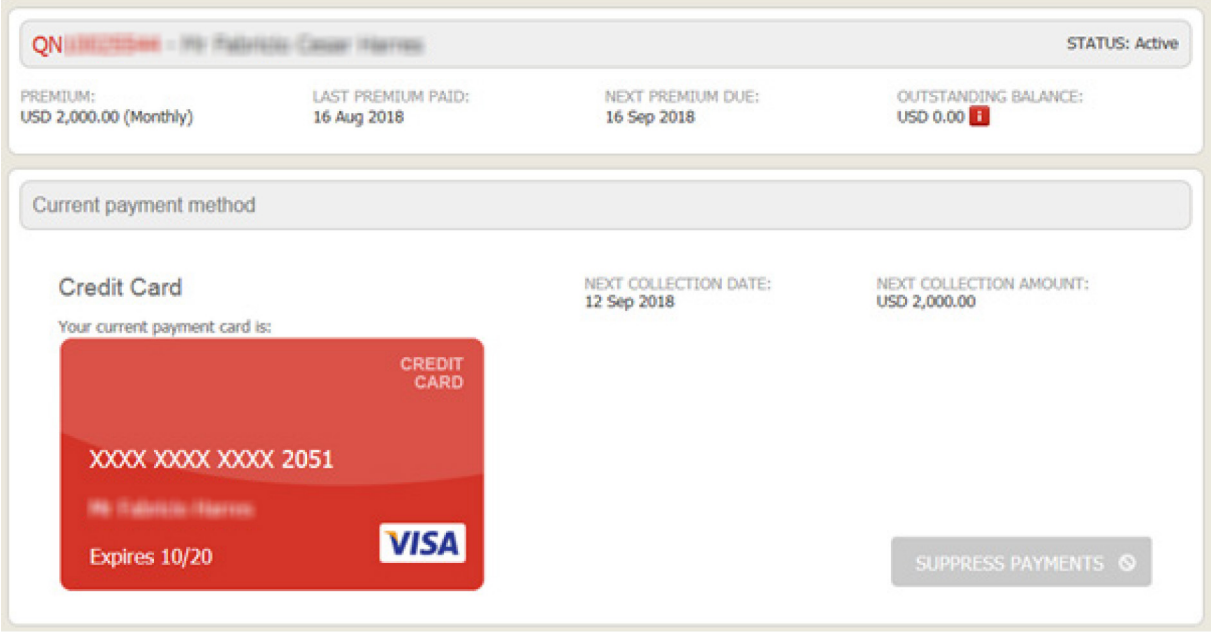
MANAGE PAYMENTS

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.



MANAGE YOUR CARDS

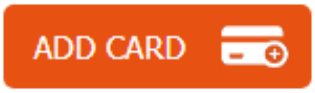
If you scroll down the Manage Payments screen you will come to the Manage Your Card section.

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.

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.

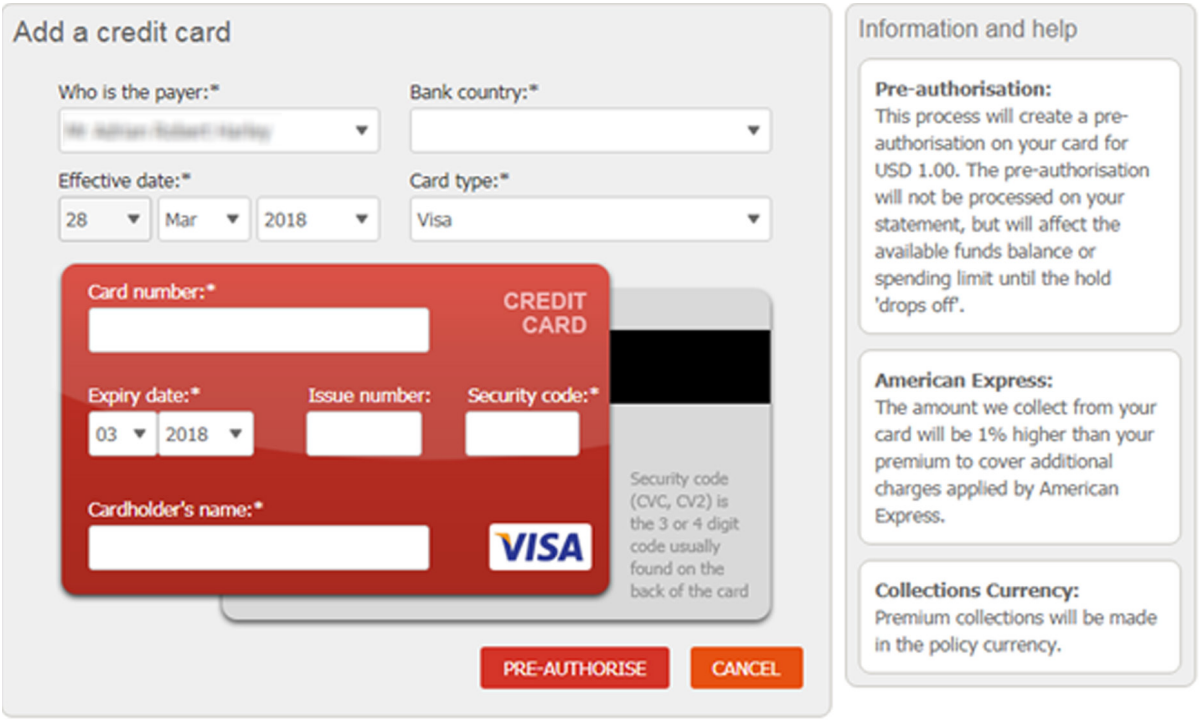
Most users want to make their new card effective immediately, however the system will allow you to input a card with future start date.

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.



PENDING CHANGES

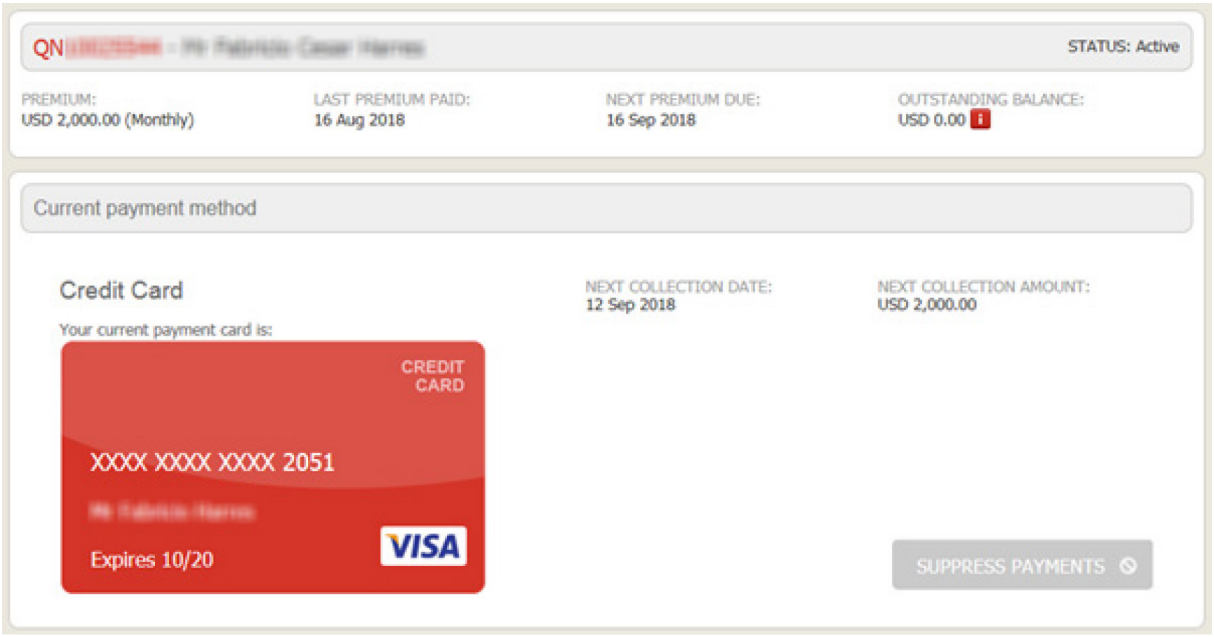
Please note that while our OSC is available 24/7, your plan data is held on our general administration system, which is unavailable for periods each evening (GMT). If you process a change when our main administration system is offline, your changes will show on the Pending changes section until our administration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

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.



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