MANAGE CARD PAYMENTS GUIDE

RL360°

INTRODUCTION

This guide is for financial advisers and provides information on how to set up and use the Manage Payments feature within the RL360 Online Service Centre.

This feature allows financial advisers to manage payments and credit card details on behalf of a client.

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# PART 1: SETTING USER PERMISSIONS

To use the Manage Payments function, you will need an account with the appropriate permissions.

Network heads and master users can set the Manage Payments permission for any users below them in the hierarchy.
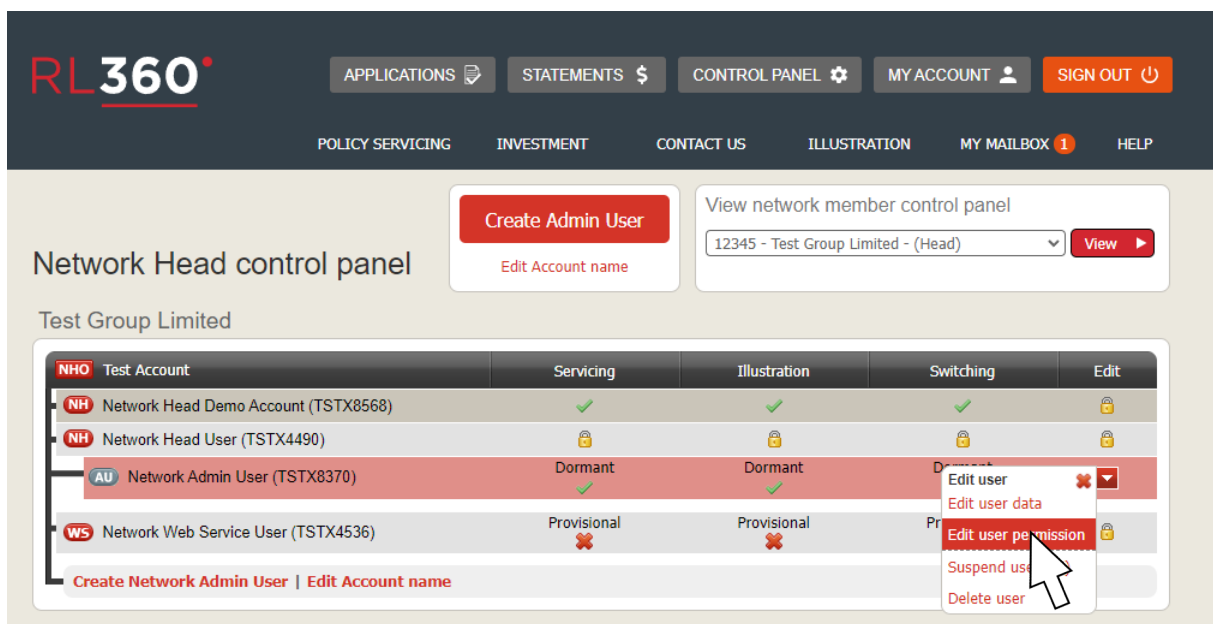
Please follow the steps below to set up this functionality.

SET USER PERMISSIONS

1. From the main menu, select the Control Panel button.
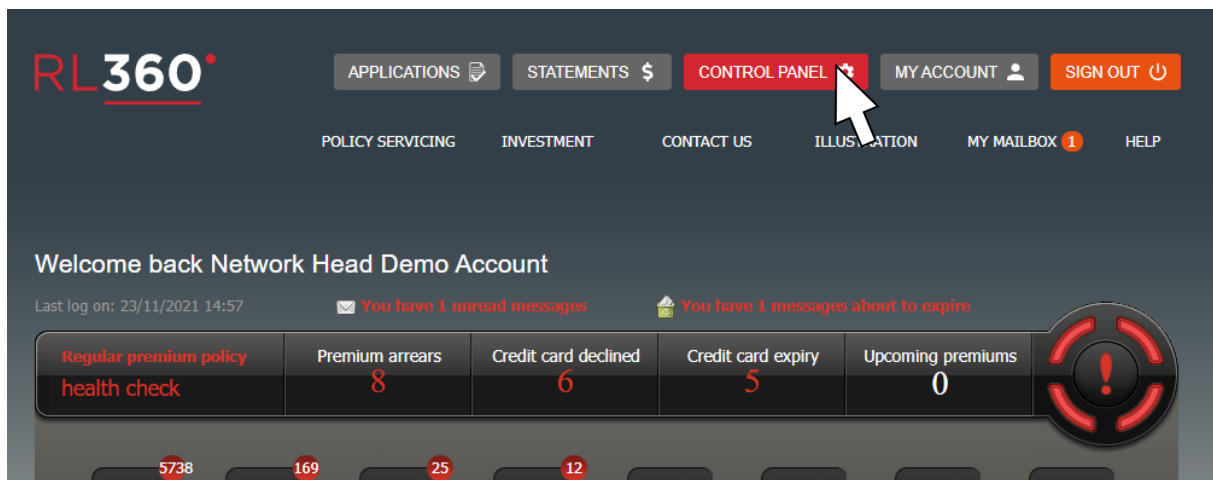
2. Click the down arrow from the Edit column, and select Edit user permission.

3. On the Edit user permissions page, navigate to the Manage payments option, and grant the required access.

PART 2: MANAGING PAYMENTS

ACCESSING MANAGE PAYMENT DETAILS

Once you have been granted the permission to manage payments, you can make amendments on any regular premium policies you have access to. Please note that any changes you make can take up to 12 hours to take effect.

1. From the main menu, click on the Policy Servicing tab and select Policy Servicing from the menu.
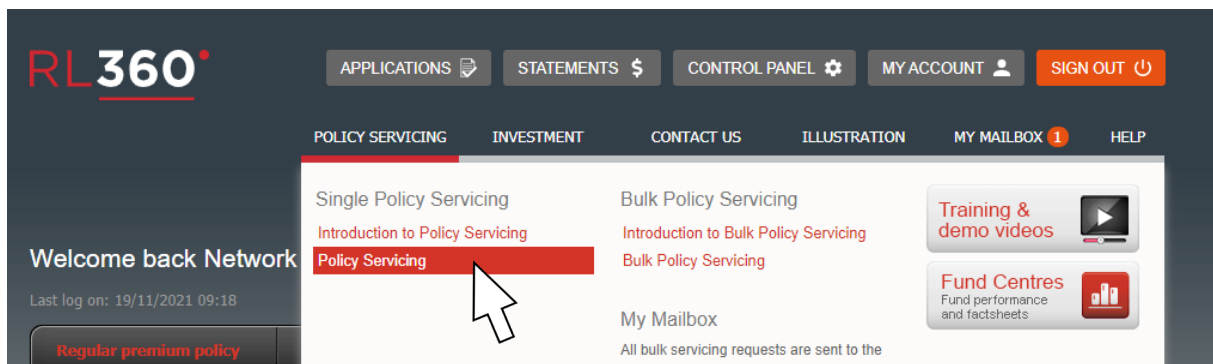
2. From here, use the Policy Filter options to select the policy you want to work with. You can use all three filters or none of them (if you want to view every policy you have access to). Click Apply filter once you have made your selection.
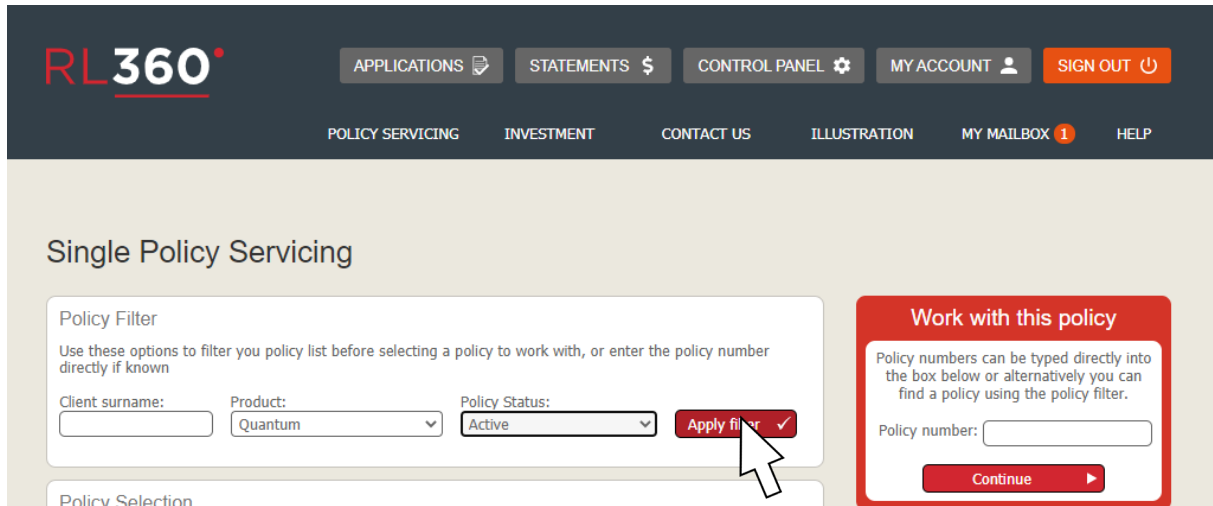
Select the relevant policy from the dropdown, and click Continue on the right hand side.
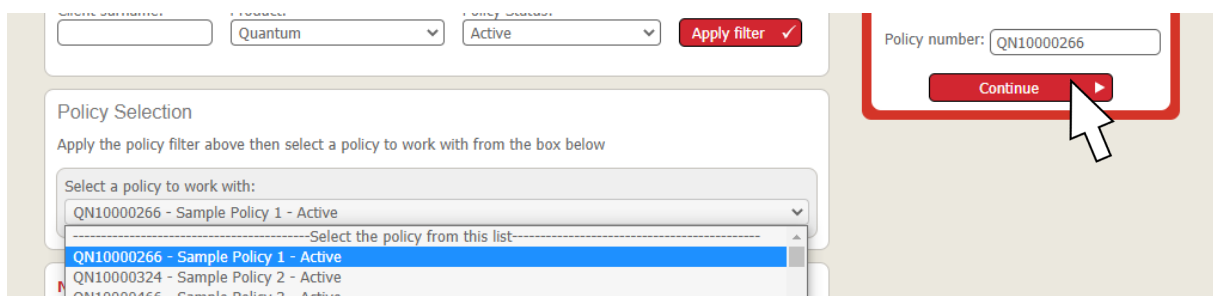
This will open the summary page, where you can find the Manage Payment Details option.

3. To go to Manage Payment Details, select the option from the Actions button on the top right hand side.

4. You will then be taken to the Manage Payment page where you can do the following:

-   Add a new card
-   Delete a card
-   Set/change the default card
-   Suppress card payments
-   Restart card payments

ADD A NEW CARD

1. To add a new card, navigate to Manage Payments (as demonstrated in the Accessing Manage Payments Details section), select the Add Card button from the Manage your cards section.

The screen below will appear. **Please note: as a financial adviser, you will not be required to enter the CV2 number.**

2. Enter the card details and select the Pre-Authorise button.

The card will then appear in the Manage your cards section, and in the Pending changes section.

Manage payment

QN1000266- Dr Jane Smith Sample Policy 1			STATUS: Active
PREMIUM: USD 320.00 (Monthly)	**LAST PREMIUM PAID:** 15 Aug 2021	**NEXT PREMIUM DUE:** 15 Sep 2021	**OUTSTANDING BALANCE:** USD 960.00 ℹ

Current payment method

Credit Card

Manage your cards

VISA	**VISA** ending in 1014 Expires: 09/24	**CARDHOLDER:** Dr Jane Smith	**PAYER:** Dr Jane Smith	MAKE DEFAULT	DELETE CARD
VISA	**VISA** ending in 0006 Expires: 12/22	**CARDHOLDER:** Dr Jane Smith & Mr Roger Smith	**PAYER:** Dr Jane Smith		

ADD CARD 🗂⊕

Pending changes

VISA	**VISA** ending in 0006 Expires: 12/22	**CARDHOLDER:** Dr Jane Smith & Mr Roger Smith	**EFFECTIVE DATE:** 23/11/2021	**NEW CARD:** Processing	REFRESH

Important Notes

Requested changes may show as 'Processing' until all updates have been completed. Delays may be experienced outside of Head Office hours of support.

The maximum amount that can be collected by credit card is GBP99,999.99 (or currency equivalent) per premium.

Once a new card has been added, the policyholder will receive an email:

Dear (user salutation),

A new credit card ending XXXX has been added to your RL360 plan ending XXXX by your financial adviser.

If you did not authorise this action, please contact us on +44 (0)1624 681682 or by email csc@rl360.com
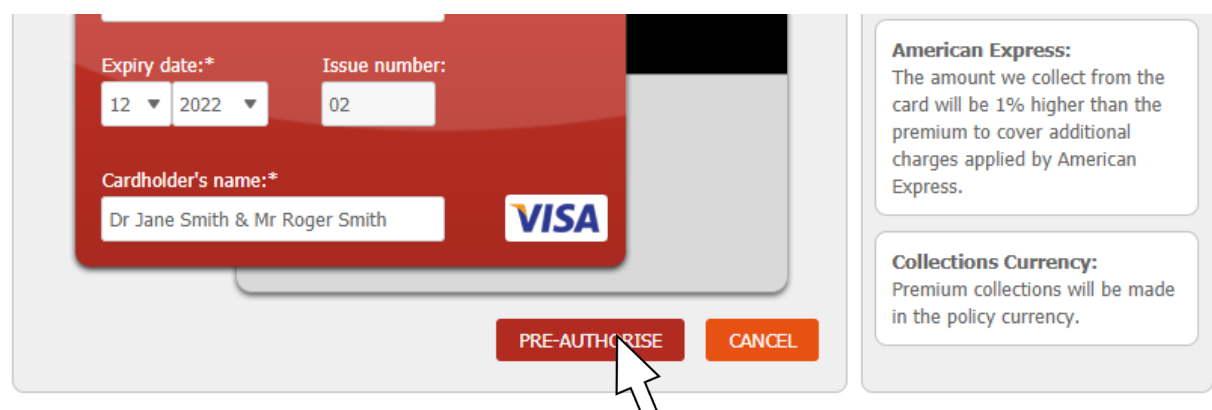
Kind regards,

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DELETE A CARD

1. To delete a card, navigate to Manage Payments (as demonstrated in the Accessing Manage Payments Details section), choose the card you want to remove from the Manage your cards section and click Delete Card.

   If the card you want to delete is set as the default card, you will need to make another card the default before you can perform this action.

2. A confirmation message will appear, click Delete.

The card will then appear in the pending changes section and you will no longer be able to make changes to the card in the manage cards section.

Once the card has been deleted, the policyholder will receive an email:

Dear (user salutation),

The credit card ending XXXX has been deleted from your plan ending XXXX by your financial adviser.

If you did not authorise this action, please contact us on +44 (0)1624 681682 or by email csc@rl360.com
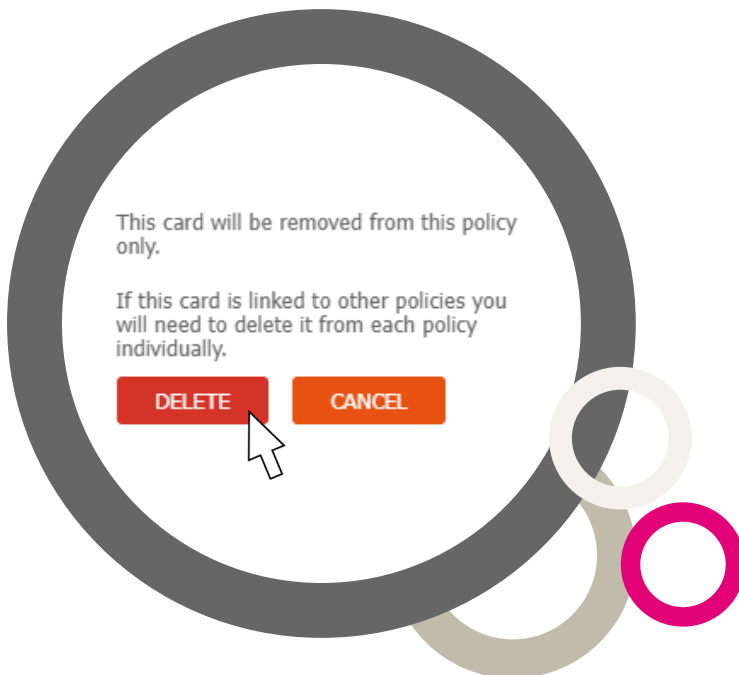
Kind regards,

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SET/CHANGE THE DEFAULT CARD

1. To set the default card navigate to Manage Payments (as demonstrated in the Accessing Manage Payments Details step), and select the Make Default button.

2. A confirmation message will appear, click Continue.

This card will be set as the default payment method for your policy.

Please check the Pending changes section to follow the progress of this change.

CONTINUE   CANCEL

The card will then appear in the pending changes section until the changes have been accepted by the system.

Once the default card has been changed, the policyholder will receive an email:

Dear (user salutation),

The credit card ending XXXX has been set as the default card for your plan ending XXXX by your financial adviser.

If you did not authorise this action, please contact us on +44 (0)1624 681682 or by email csc@rl360.com

Kind regards,

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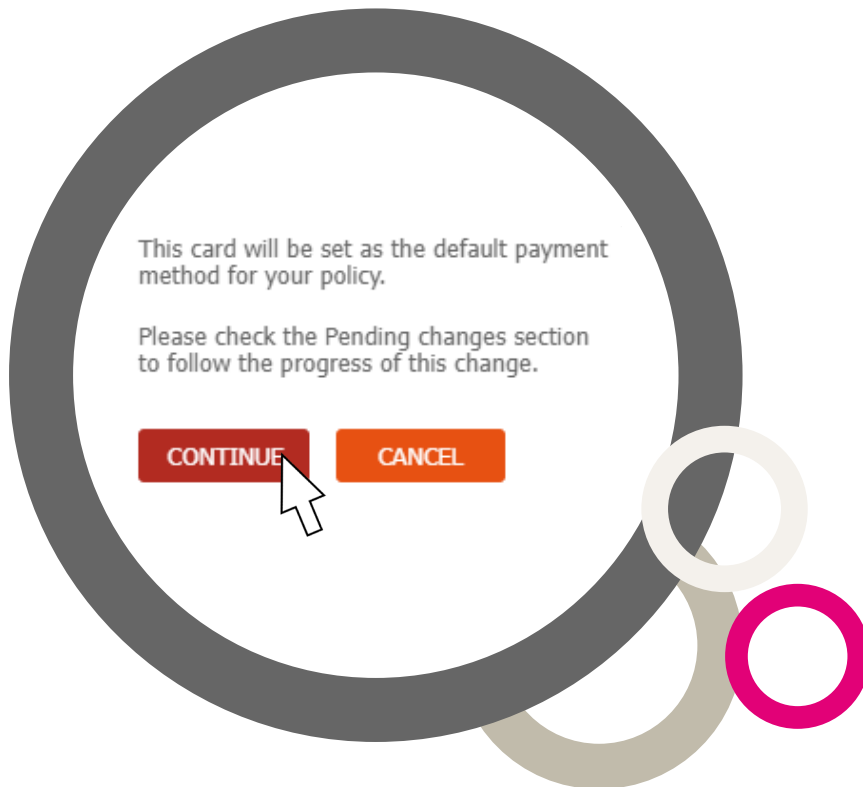www.rl360.com

SUPPRESS CARD PAYMENTS

To suppress payments to a plan, navigate to Manage Payments (as demonstrated in the Accessing Manage Payments Details section) and go to the Current payment method section of the Manage payment page.

Please note: Suppressing payments will affect all payments to the plan.

1. Select the Suppress Payments button.

2. A message will appear confirming the that your payments have been suppressed, from here you can choose to go Back to Policy Summary or Restart Payments.
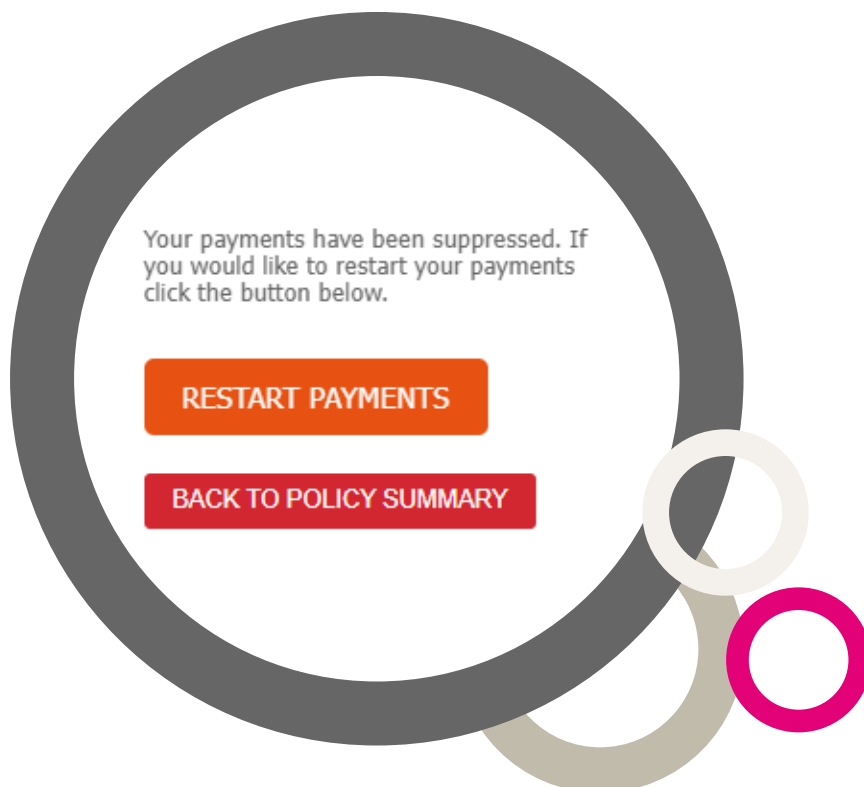
When payments are suppressed on a plan, the policyholder will receive an email:

Dear (user salutation),

The payments from credit card ending XXXX have been suppressed on your plan ending XXXX by your financial adviser.

If you did not authorise this action, please contact us on +44 (0)1624 681682 or by email csc@rl360.com

Kind regards,

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RESTART CARD PAYMENTS

To restart card payments on a plan, navigate to Manage Payments (as demonstrated in the Accessing Manage Payments Details section), making sure to choose a plan on which payments have been suppressed.

1. The message below will appear when you select Manage Payment Details from the Policy Servicing homepage. Click Restart Payments.

2. A notification will then appear requesting that you confirm your choice. Click Accept & Restart.

Please note: Payments will be taken from the default card. Also, if there are arrears on the policy, resuming payments will trigger a daily collection of the arrears until they are settled.

You will be redirected to the Manage payments section again where you can see that the default card/s have been restarted.

When payments are restarted on a plan, the policyholder will receive an email:

Dear (user salutation),

Payments from the credit card ending XXXX have been restarted on your plan ending XXXX by your financial adviser.

If you did not authorise this action, please contact us on +44 (0)1624 681682 or by email csc@rl360.com
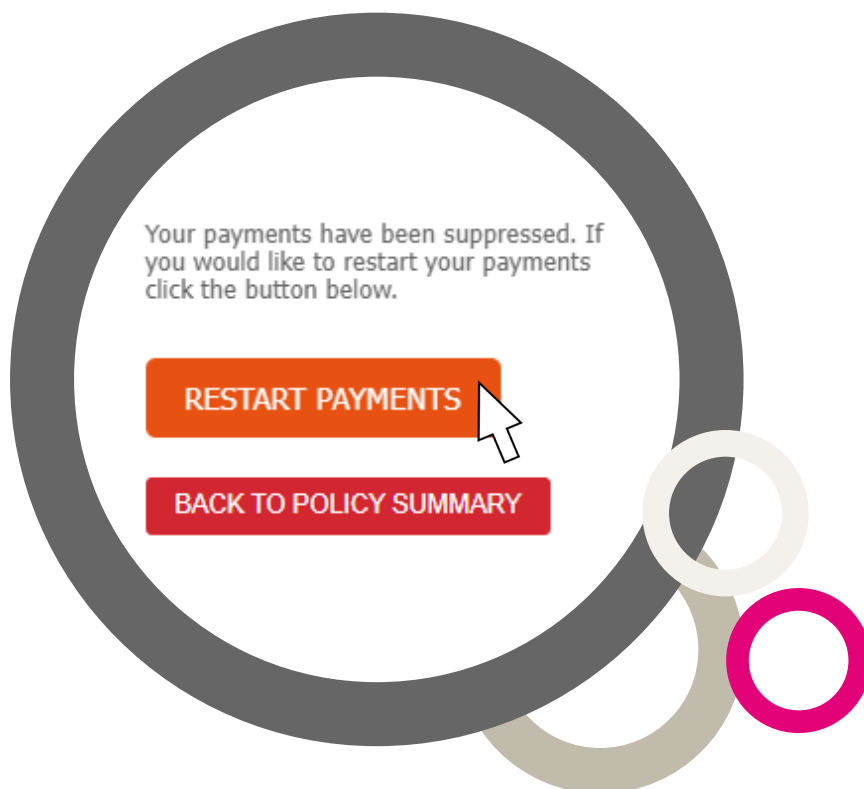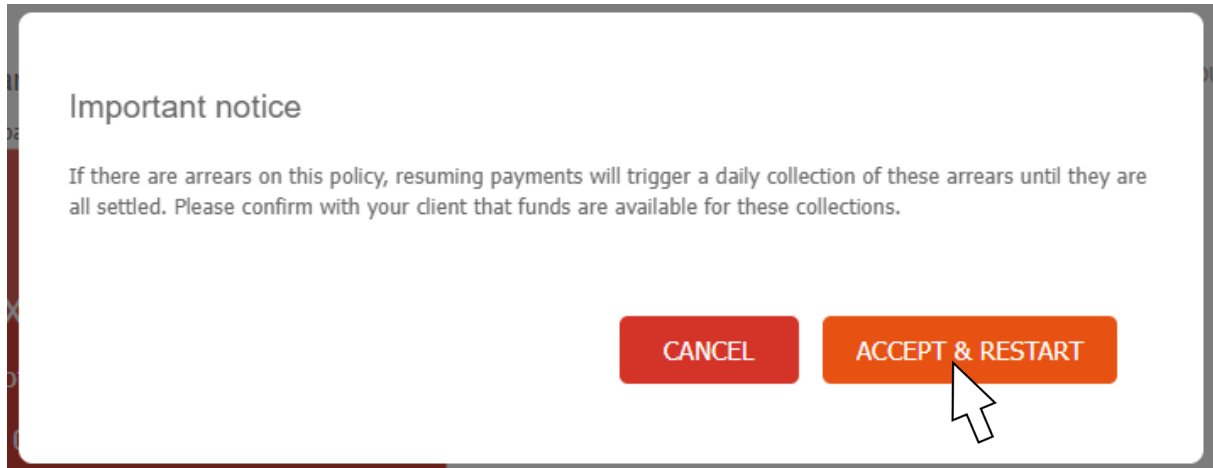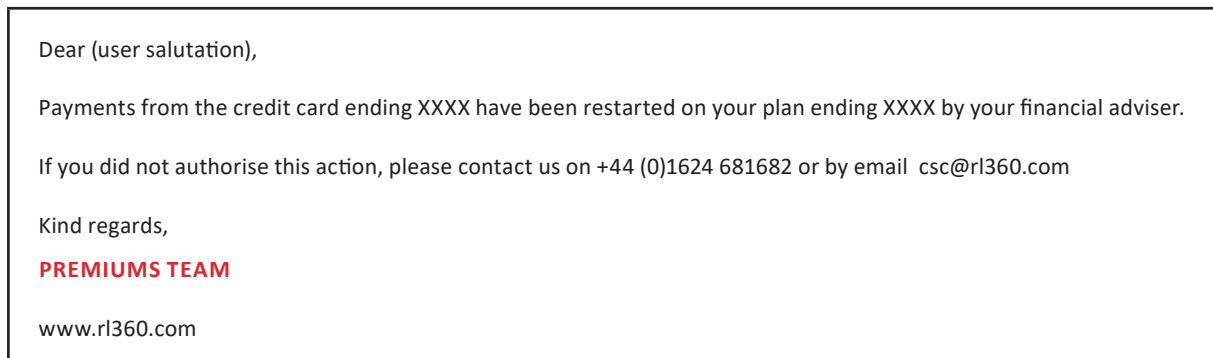
Kind regards,

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CHANGING CREDIT CARD DETAILS ON A COLLECTION DAY

The cut-off time to update or add a new credit on the day a collection is due will depend on the day of the week the collection is due:

- **If the collection day falls on a Monday to Friday**
  It is possible to update or add a new credit card up to 4pm UK time on the collection day.

- **If the collection day falls on a Saturday or Sunday**
  The credit card must be updated or added by 4pm UK time on the Friday immediately before.

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