



MANAGE CARD PAYMENTS GUIDE

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

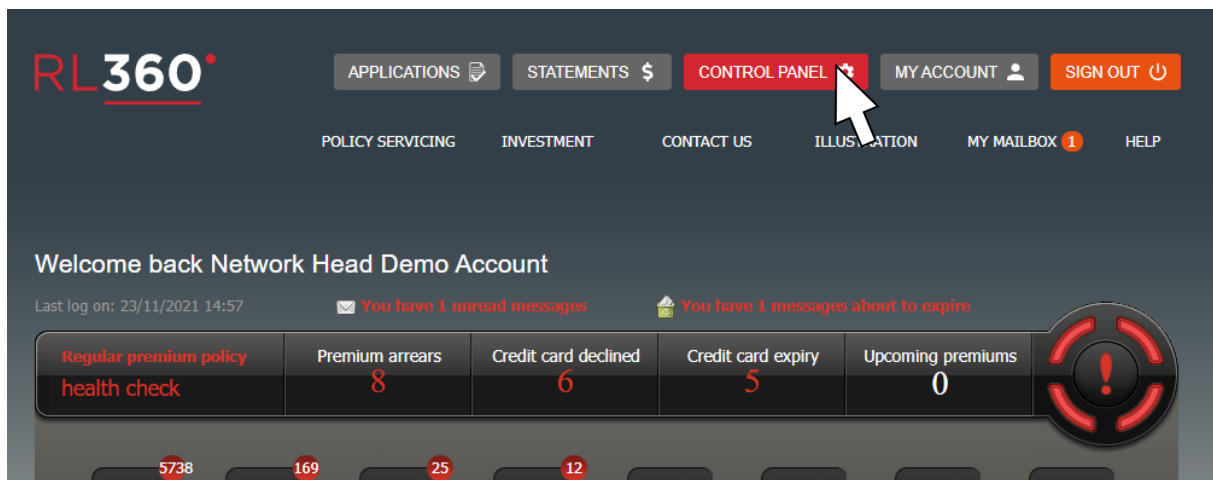
To use the Manage Payments function, you will need an account with the appropriate permissions.

Network heads and master users can set the Manage Payments permission for any users below them in the hierarchy.

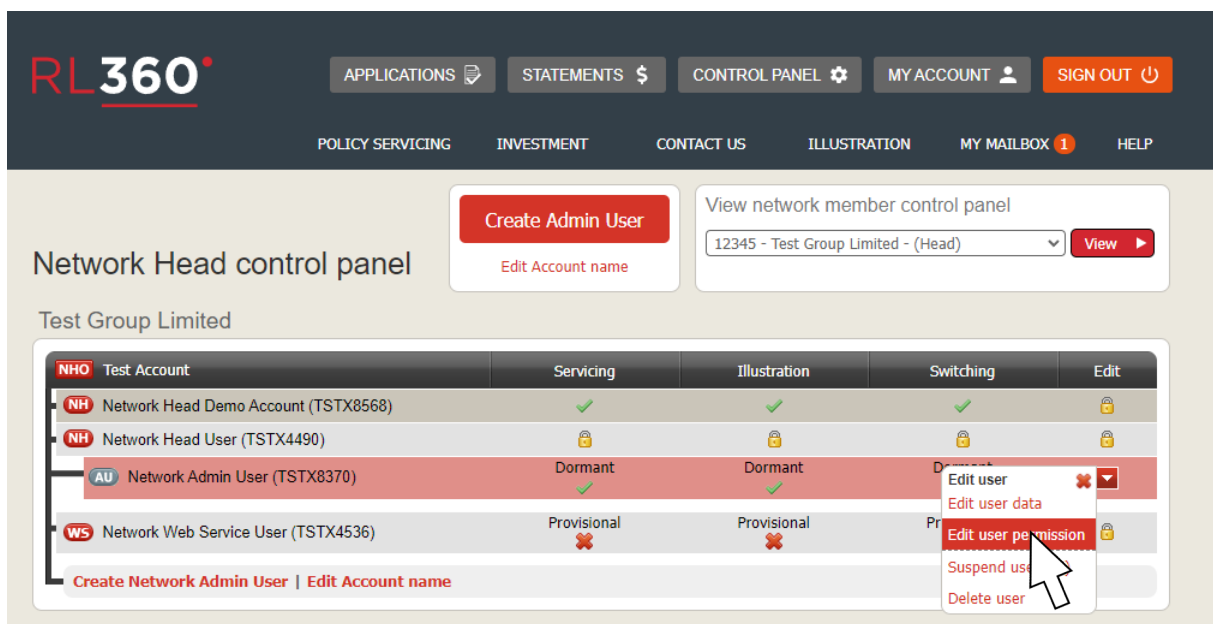
Please follow the steps below to set up this functionality.

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.

RL360

APPLICATIONS

STATEMENTS

CONTROL PANEL

MY ACCOUNT

SIGN OUT

POLICY SERVICING

INVESTMENT

CONTACT US

ILLUSTRATION

MY MAILBOX 1

HELP

Edit user dataControl panel

Last edited by: Admin account
Last edited on: 18 Nov 2021 11:52

Edit user permissions & assigned Network Members

User Information

IFA/Trust/Company Name:
Test Group Limited

Username: TSTX8370

IFA/Client Reference Number: 12345

User status: Dormant

Type: IFA

Name: Network Admin User

User Level: Network admin user

Permissions

Policy Servicing

Access to policy servicing & bulk servicing

Allow Access

Illustrations

Access to online illustrations

Allow Access

Control Panel

Control panel access & limited admin rights to assigned network member agencies

Allow Access

Online Dealing

Access to Online Dealing/Switching

Allow Access

Suitable Certifier

Access to certify documents online requires a suitable certifier form to be completed

Suitable certifier form

Denied Access

Statements

Access to statements for the entire network.

Denied Access

Manage payments

Access to manage payments area.

Denied Access

Denied Access

Allow Access

Online Application

Online Applications

New Business Mail

Share

Account hierarchy

NHO Test Account

NH Network Head Demo Account

NH Network Head User

AU Network Admin User

WS Network Web Service User

Save

Check all details carefully before saving.

Save

Discard changes

If you discard changes all changes will be lost

Discard changes

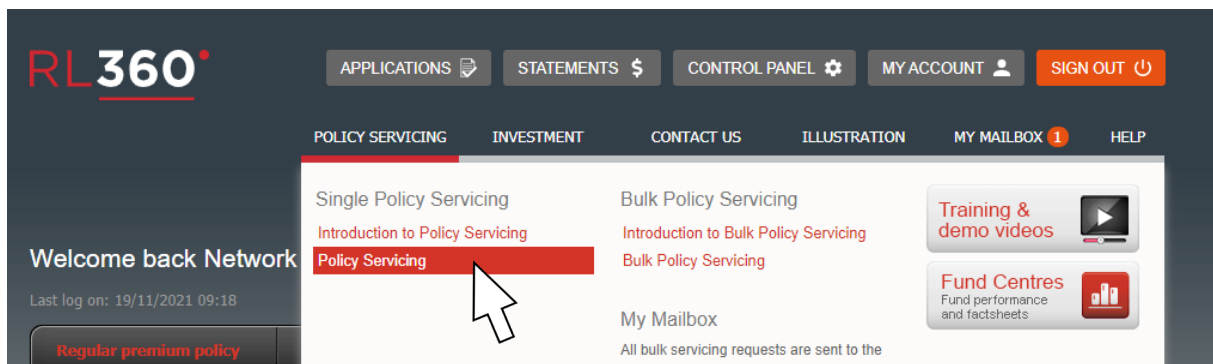
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PART 2: MANAGING PAYMENTS

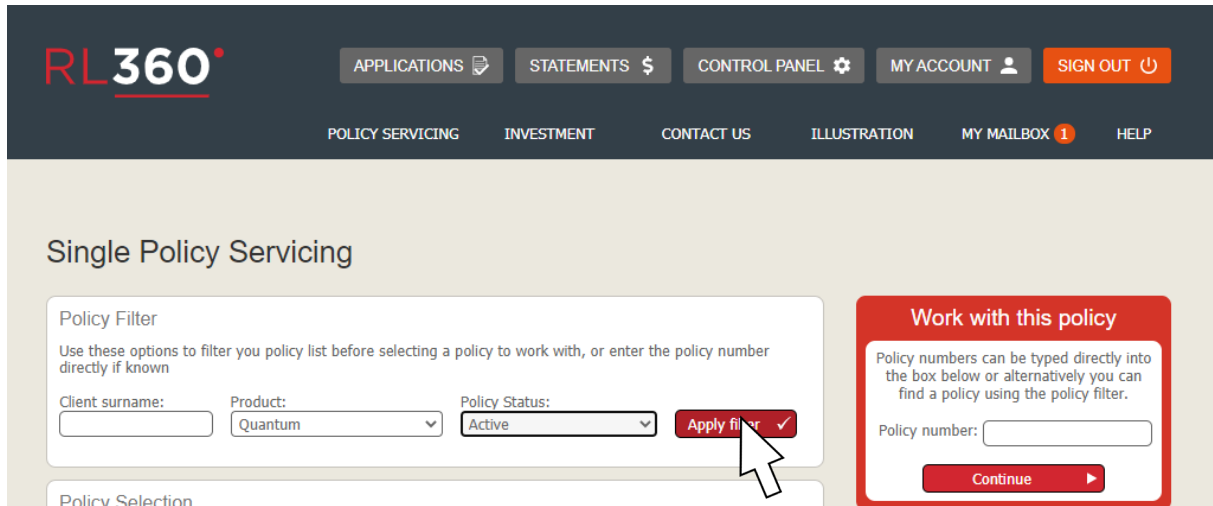
ACCESSING MANAGE PAYMENT DETAILS

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.

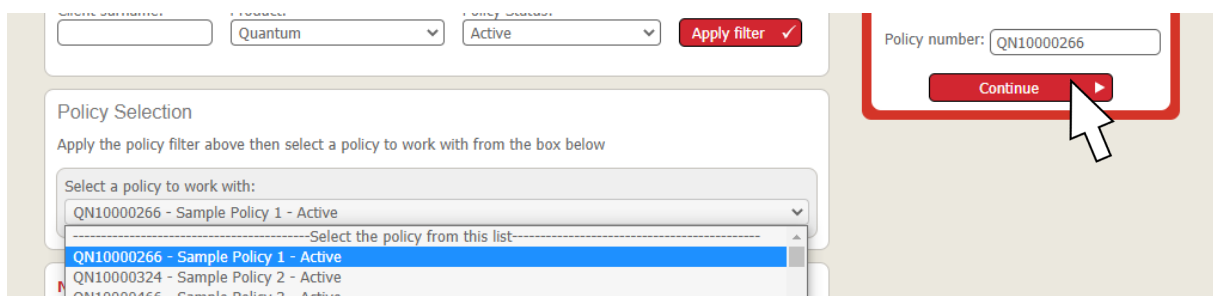
1. From the main menu, click on the Policy Servicing tab and select Policy Servicing from the menu.



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.

The screenshot shows the RL360 user interface. At the top, there's a dark navigation bar with the RL360 logo and buttons for APPLICATIONS, STATEMENTS, CONTROL PANEL, MY ACCOUNT, and SIGN OUT. Below this is a secondary navigation bar with links for POLICY SERVICING, INVESTMENT, CONTACT US, ILLUSTRATION, MY MAILBOX (with a notification badge), and HELP. The main content area displays policy details for 'Product: Quantum', 'Status: Active', 'Currency: GBP', 'Type: Regular premium investment', 'Policy number: QN1000266', 'Start date: 22 Oct 2010', 'Maturity date: 22 Oct 2035', 'Sub policies: 1', and 'Basis: Life'. A tabbed interface shows 'Summary', 'Valuation', 'Transaction statement', 'History', 'Client details', and 'Advice'. The 'Summary' tab is active. An 'ACTIONS' dropdown menu is open, showing options: 'MANAGE PAYMENT DETAILS', 'UPDATE CONTACT DETAILS', and 'CHANGE POLICY'. A mouse cursor is pointing at 'MANAGE PAYMENT DETAILS'.

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

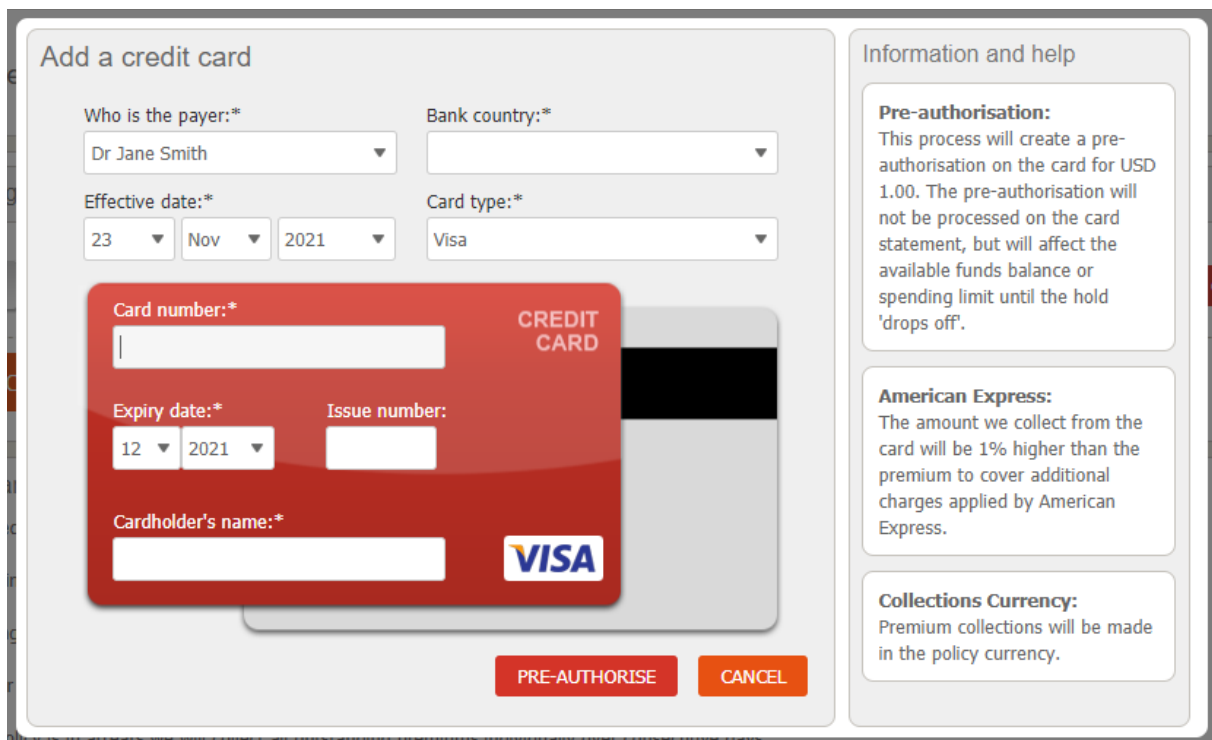
The screenshot shows the 'Manage payment' page for policy QN1000266 - Dr Jane Smith Sample Policy 1. The page has a header with the policy name and 'STATUS: Active'. Below this, a summary section shows: PREMIUM: USD 320.00 (Monthly), LAST PREMIUM PAID: 15 Aug 2021, NEXT PREMIUM DUE: 15 Sep 2021, and OUTSTANDING BALANCE: USD 1,280.00. The main section is titled 'Current payment method' and shows 'Credit Card' as the current method. It displays a red Visa credit card with the number XXXX XXXX XXXX 1014, cardholder name Dr Jane Smith, and expiry date 09/24. To the right, it shows 'NEXT COLLECTION DATE: 13 Sep 2021' and 'NEXT COLLECTION AMOUNT: USD 320.00'. A 'SUPPRESS PAYMENTS' button is located at the bottom right of this section. Below this is a 'Manage your cards' section. It lists two cards: a Mastercard ending in 0001 (expired 11/25) and a Visa ending in 1014 (expires 09/24). The Visa card is marked as the 'CURRENT DEFAULT CARD'. Buttons for 'MAKE DEFAULT' and 'DELETE CARD' are provided for each card. An 'ADD CARD' button is at the bottom left.

ADD A NEW CARD

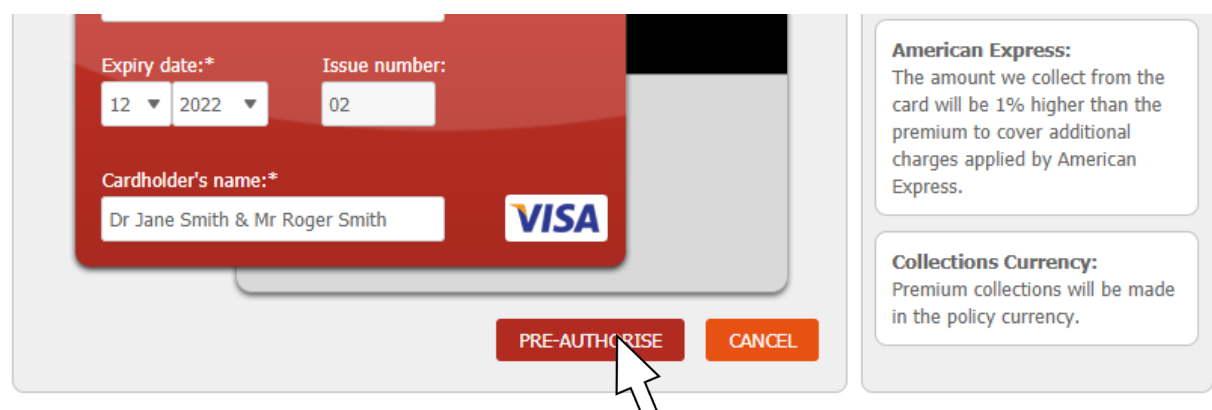
1. To add a new card, navigate to Manage Payments (as demonstrated in the Accessing Manage Payments Details section), select the Add Card button from the Manage your cards section.



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 1

Current payment method

Credit Card

Manage your cards



VISA ending in 1014
Expires: 09/24

CARDHOLDER:
Dr Jane Smith

PAYER:
Dr Jane Smith

MAKE DEFAULT

DELETE CARD



VISA ending in 0006
Expires: 12/22

CARDHOLDER:
Dr Jane Smith & Mr Roger Smith

PAYER:
Dr Jane Smith

ADD CARD 

Pending changes



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,

PREMIUMS TEAM

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.

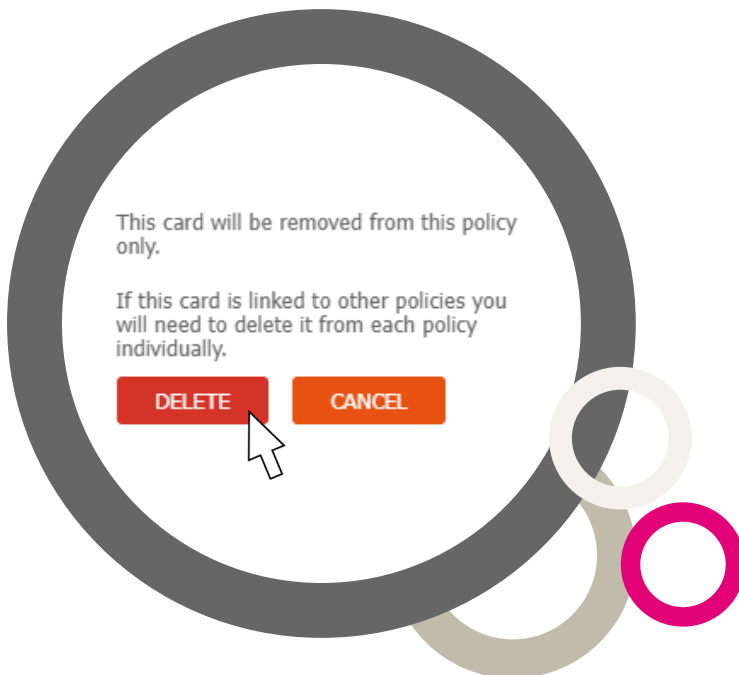


Manage your cards

	VISA ending in 1014 Expires: 09/24	CARDHOLDER: Dr Jane Smith	PAYER: Dr Jane Smith	MAKE DEFAULT	DELETE CARD
	VISA ending in 0006 Expires: 12/22	CARDHOLDER: Dr Jane Smith & Mr Roger Smith	PAYER: Dr Jane Smith	MAKE DEFAULT	DELETE CARD
	Mastercard ending in 0001 Expires: 11/25	CARDHOLDER: Ms Jane Smith	PAYER: Dr Jane Smith	CURRENT DEFAULT CARD	

ADD CARD 

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.

	Mastercard ending in 0001 Expires: 11/25	CARDHOLDER: Ms Jane Smith	PAYER: Dr Jane Smith	CURRENT DEFAULT CARD
	VISA ending in 0006 Expires: 12/22	CARDHOLDER: Dr Jane Smith & Mr Roger Smith	PAYER: Dr Jane Smith	
<div>ADD CARD </div>				
Pending changes				
	VISA ending in 0006 Expires: 12/22	CARDHOLDER: Dr Jane Smith & Mr Roger Smith	EFFECTIVE DATE: 23/11/2021	DELETE CARD: Processing <div>REFRESH</div>

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,

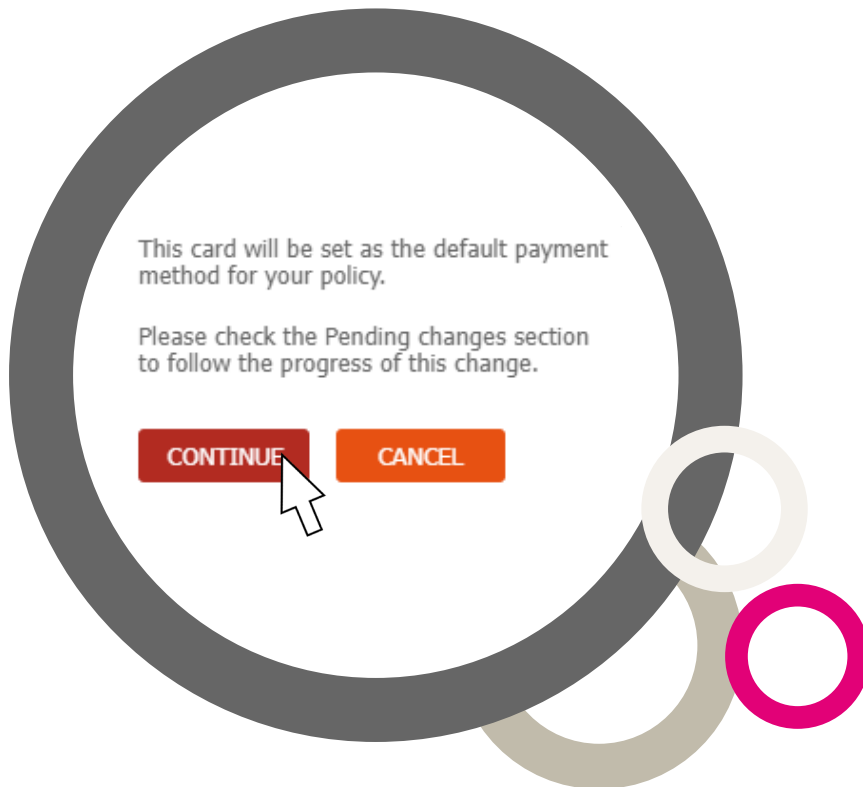
PREMIUMS TEAM

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.

Expires 11/25			<div>SUPPRESS PAYMENTS</div>	
Manage your cards				
	VISA ending in 1014 Expires: 09/24	CARDHOLDER: Dr Jane Smith	PAYER: Dr Jane Smith	<div>MAKE DEFAULT</div> <div>DELETE CARD</div>
	Mastercard ending in 0001 Expires: 11/25	CARDHOLDER: Ms Jane Smith	PAYER: Dr Jane Smith	CURRENT DEFAULT CARD

2. A confirmation message will appear, click Continue.



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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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.

Manage payment

QN10000266 - 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
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Current payment method

Credit Card

Your current payment card is:

CREDIT CARD

XXXX XXXX XXXX 1014

Dr Jane Smith

Expires 09/24

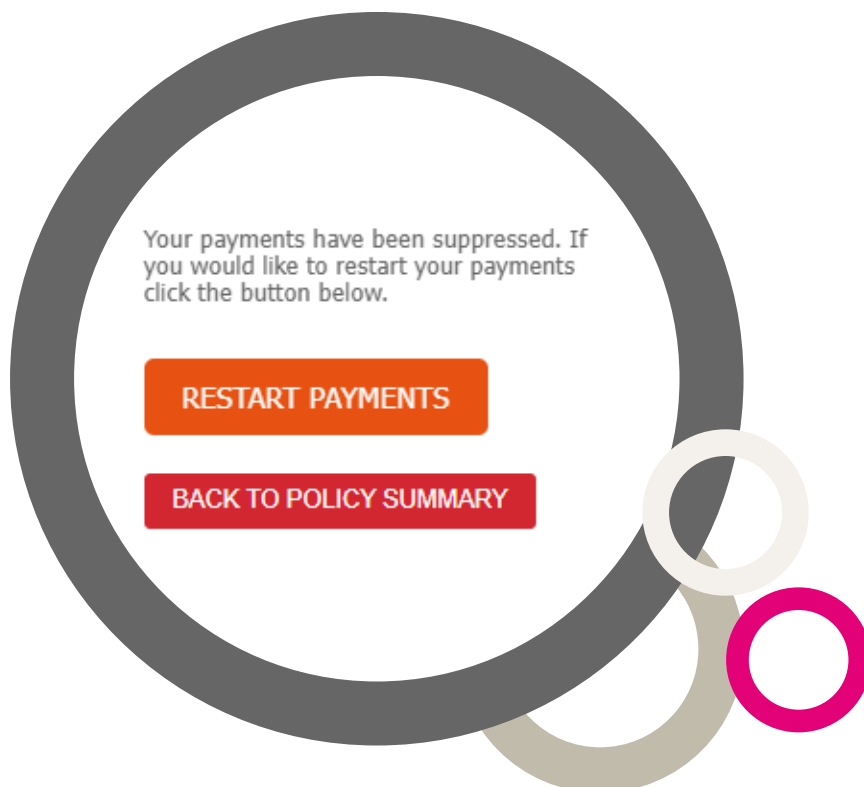
VISA

NEXT COLLECTION DATE:
13 Sep 2021

NEXT COLLECTION AMOUNT:
USD 320.00

SUPPRESS PAYMENT

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,

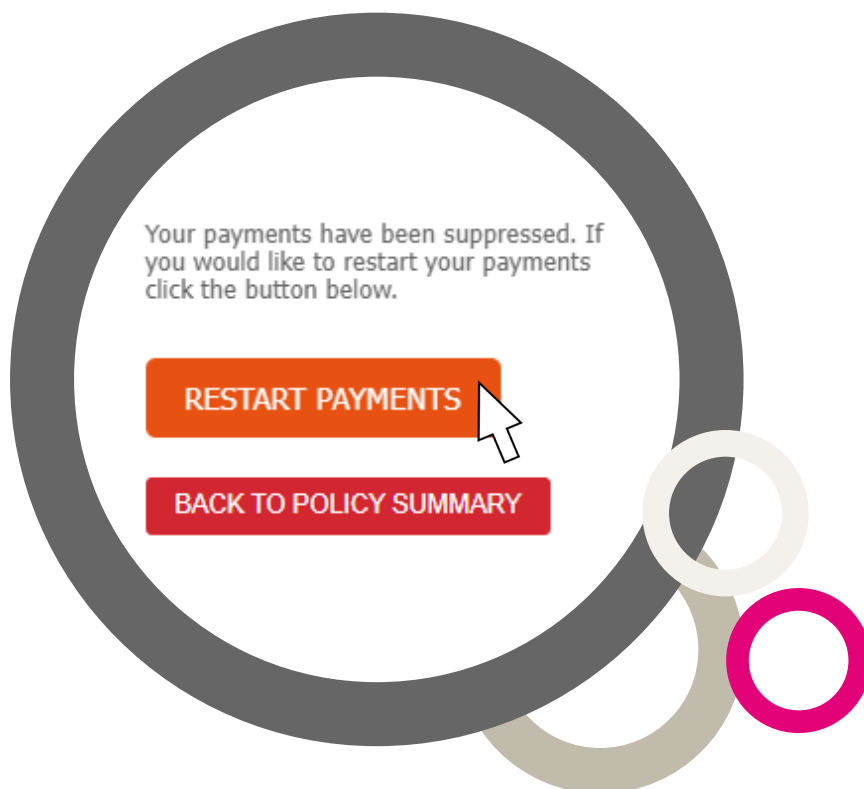
PREMIUMS TEAM

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RESTART CARD PAYMENTS

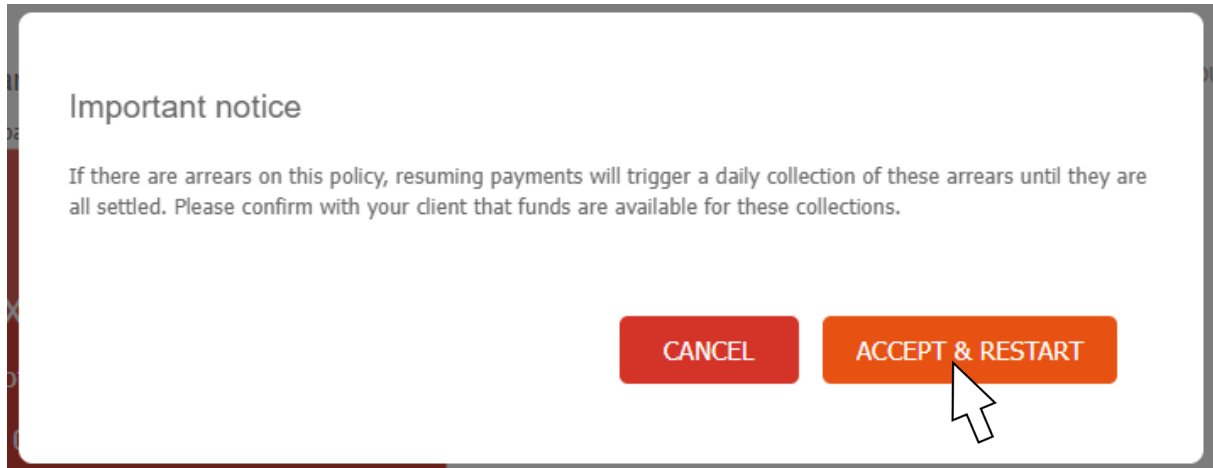
To restart card payments on a plan, navigate to Manage Payments (as demonstrated in the Accessing Manage Payments Details section), making sure to choose a plan on which payments have been suppressed.

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



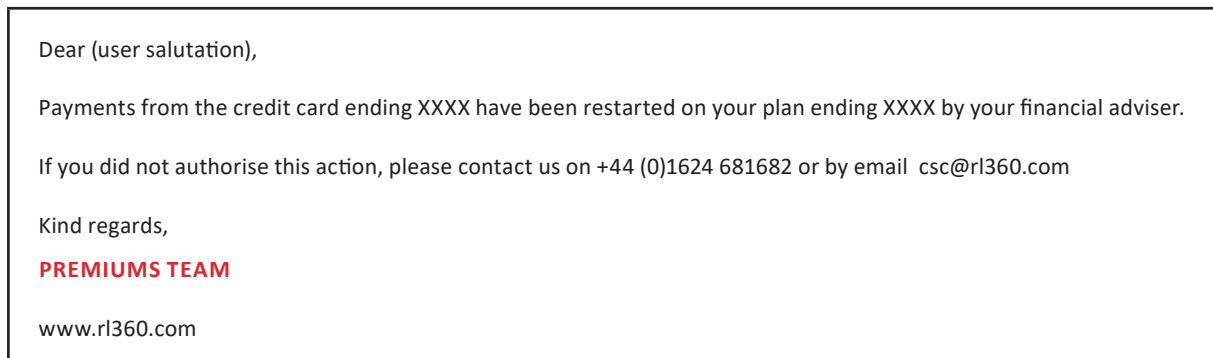
2. A notification will then appear requesting that you confirm your choice. Click Accept & Restart.

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:



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.