



Agent Center Billing Inquiry – Automatic Payments

Description:

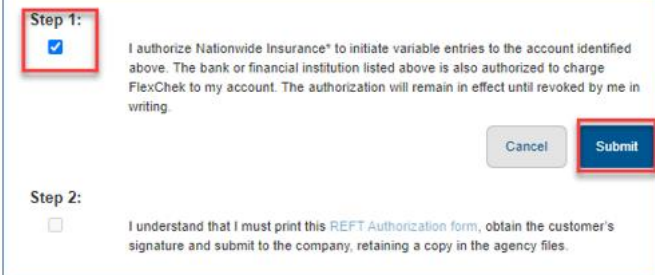
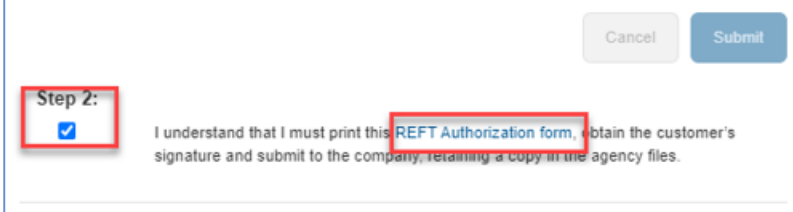
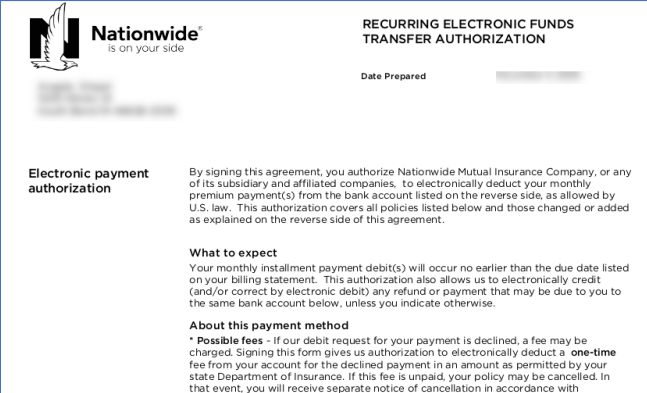
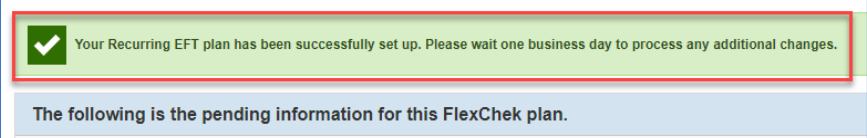
This job aid reviews how to setup, suspend, or cancel an insured's Personal Lines, Commercial Lines or Farm billing account recurring EFT payments through Agent Center Billing Inquiry. Recurring EFT is the term used for automatic payments swept from an insured's account. It is called Automatic Recurring EFT for Personal Lines accounts and FlexChek is the trademarked plan used for automatic payments swept from an account for Commercial & Farm billing.

Set Up Automatic Payments

Step	Action	Screen
1	Select the Automatic Payments link from the Billing link/tab at the top of the Billing Account Summary page to display the Recurring EFT (PL) or FlexChek (CL/Farm) screen.	<div> <div>PL billing dropdown</div> <div> <div>Billing ▾</div> <div>Account Summary</div> <div>Automatic Payments</div> <div>Bill Details</div> <div>Change Billing Address</div> <div>Change Billing Due Date</div> <div>Move Policy</div> <div>Paperless Billing</div> <div>Pay Bill</div> <div>Service Center Action</div> </div> </div> <div> <div>CL/Farm billing dropdown</div> <div> <div>Billing ▾ Policy ▾</div> <div>Account Summary</div> <div>Automatic Payments</div> <div>Change Billing Due Date</div> <div>Change Billing Frequency/Pay Plan</div> <div>Next Invoice Estimator</div> <div>Paperless Billing</div> <div>Pay Bill</div> <div>Statements</div> </div> </div>
2	Enter the appropriate information: Insured name (PL only), Account Type, Bank Routing number, Bank Account number. Then select Continue to proceed with the setup. NOTE: A sample check displays on the screen and indicates where to find the bank routing number and bank account number.	<div> <div> <div>*Account Type:</div> <div> <input type="radio"/> Checking <input checked="" type="radio"/> Savings </div> </div> <div> <div>*Bank Routing Number:</div> <div>273976369</div> </div> <div> <div>*Insured's Bank Account Number:</div> <div>2222222222</div> </div> <div> <div>*Re-Enter Bank Account Number:</div> <div>2222222222</div> </div> </div> <div> <div> <div>Your Name</div> <div>1234 Main Street</div> <div>Chynname, ST 01234</div> <div>1001</div> </div> <div> <div>PAY TO THE ORDER OF</div> <div>\$</div> <div>DATE</div> </div> <div> <div>Your Bank Name</div> <div>WELLS FARGO BANK, N.A.</div> <div>012345678 876543210 1001</div> <div>Routing Number Account Number</div> </div> <div> <div>Cancel</div> <div>Continue</div> </div> </div>
3	Once insured banking information is setup or updated, a new Authorization modal displays with a two-step process, to authorize the payments and generate the new form.	<div> <div>Authorization Agreement</div> <div> <div> <div>Agency must keep signed form on file. Please check and choose submit for authorization agreement, then check and print the form for the customer to sign.</div> <div> <div>Nationwide</div> <div>Nationwide Insurance</div> <div>1100 Locust St</div> <div>Des Moines, IA 50391-1002</div> </div> </div> <div> <div>Billing Account Number:</div> <div>Insured Information:</div> <div>Date: 11/3/2020</div> <div>Bank Name:</div> <div>Bank Routing Number:</div> <div>Bank Account Number: *****123</div> <div>Bank Account Type: Saving</div> </div> <div> <div>Step 1:</div> <div> <input checked="" type="checkbox"/> I authorize Nationwide Insurance* to initiate variable entries to the account identified above. The bank or financial institution listed above is also authorized to charge FlexChek to my account. The authorization will remain in effect until revoked by me in writing. </div> <div> <div>Cancel</div> <div>Submit</div> </div> </div> <div> <div>Step 2:</div> <div> <input type="checkbox"/> I understand that I must print this "EFT Authorization form", obtain the customer's signature and submit to the company, retaining a copy in the agency files. </div> </div> </div> </div>



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3a	<p>From the modal - Step 1: Select the first checkbox and submit the acknowledgement that the insured has consented to the payments and any associated fees.</p> <p>If any of the information is incorrect, or you wish to cancel the process, choose Cancel to return to the Recurring EFT/FlexChek screen.</p>	
3b	<p>From the modal - Step 2: Select the second checkbox to activate the REFT Authorization form link to open it, obtain the customer's signature, and submit it to the company. Retain a copy of the downloaded form in your agency files</p>	
4	<p>The PDF authorization form will prefill with account and policy information.</p>	
5	<p>A confirmation message will display on the Recurring EFT/FlexChek screen.</p> <ul style="list-style-type: none"> For PL accounts, updates, if needed, may be made immediately. For CL/Farm accounts, changes to FlexChek must process overnight and changes can typically be entered after one business day 	




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Change Recurring EFT/FlexChek

Step	Action	Screen
1	To cancel the automatic payments for the account, select the Change Recurring EFT/FlexChek Info button from the bottom of the Automatic Payments page	<div>Change Recurring EFT Info</div> <div>Change FlexChek Info</div>
2	The screen displays the insured's existing information, including current routing and account numbers. Change the routing number, account number and/or account type if necessary. You must also re-key the bank account number for accuracy. When finished, select Continue. See screen shots and directions for setup.	
3	As with setting up the plan, the Authorization modal displays – process through the same steps as setup See screen shots and directions for setup.	

Note: If a change has already been previously keyed, a message advising of the pending change displays.



Suspend Recurring EFT/FlexChek

Step	Action	Screen
1	To suspend the automatic payment for one month, choose the Suspend Recurring EFT/FlexChek button from the Automatic Payments screen. Note: This button will be disabled if the draft cannot be suspended.	<div>Suspend Recurring EFT Draft</div> <div>Suspend FlexChek Draft</div>
2	A warning message will display with advisory information. Select Submit to continue. IMPORTANT!!! A bill will NOT be sent to the customer showing that payment is still due and a payment must be made via another method when recurring EFT has been suspended.	<div><div> Suspend Recurring EFT</div><div>Current installment will not be withdrawn from the customer's financial institution and a bill will not be sent. Customer will need to make an alternative payment by the due date to avoid possible cancellation process.</div><div><div>Cancel</div><div>Submit</div></div></div>



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Cancel Recurring EFT/FlexChek

Step	Action	Screen
1	To cancel the automatic payment, choose the Cancel Recurring EFT/FlexChek button from the Automatic Payments screen.	<div>Cancel Recurring EFT</div> <div>Cancel FlexChek</div>
2	<p>A warning message will display with advisory information.</p> <p>IMPORTANT!!! There is a difference between PL and CL/Farm messaging and cancellation process for recurring EFT</p> <p>PL accounts</p> <ul style="list-style-type: none">• will NOT withdraw current installment from the customer's account• no bill will be sent. <p>CL/Farm accounts</p> <ul style="list-style-type: none">• WILL REMOVE current installment from the customer's account• Subsequent bills will be mailed and may include a service charge <p>Select Submit to continue.</p>	<p>Personal Lines message</p> <div><div> Cancel Recurring EFT</div><p>This will remove the customer's bank account information from the billing account. The current installment will not be withdrawn from the customer's bank account and a bill will not be sent.</p><p>The customer will need to make an alternative payment by the due date to avoid possible cancellation process.</p><div>Cancel Submit</div></div> <p>Commercial/Farm message</p> <div><div> Cancel Recurring EFT</div><p>This will remove the customer's bank account information from the billing account.</p><p>Current installment will still be withdrawn from the customer's bank account.</p><p>Subsequent bills will be mailed and may include a service charge.</p><div>Cancel Submit</div></div>