Manage Automatic Payments

Personal Lines | Job Aid

Purpose

This job aid will provide you with the steps to set up, update, cancel or suspend automatic payments.

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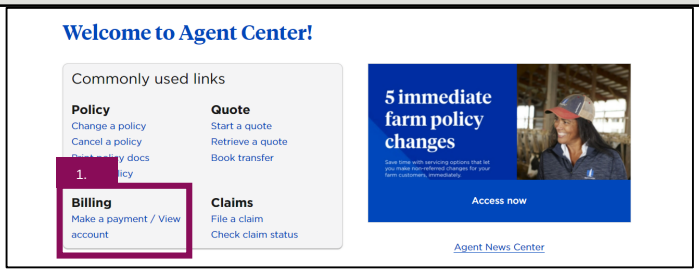
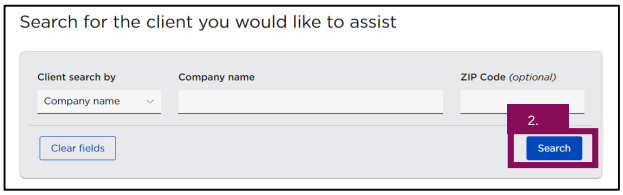
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Personal Lines | Job Aid

Purpose

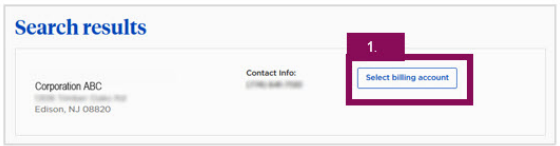
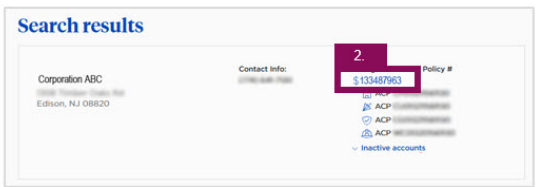
This job aid will provide you with the steps to set up, update, cancel or suspend automatic payments.

Process: Accessing the Billing Account

Step 1

Action	Screen
1. Locate the business billing account by selecting the **Make a payment / View account** under the *Commonly used links* in Agent Center.	
2. Input search criteria for the client and select **Search**.	

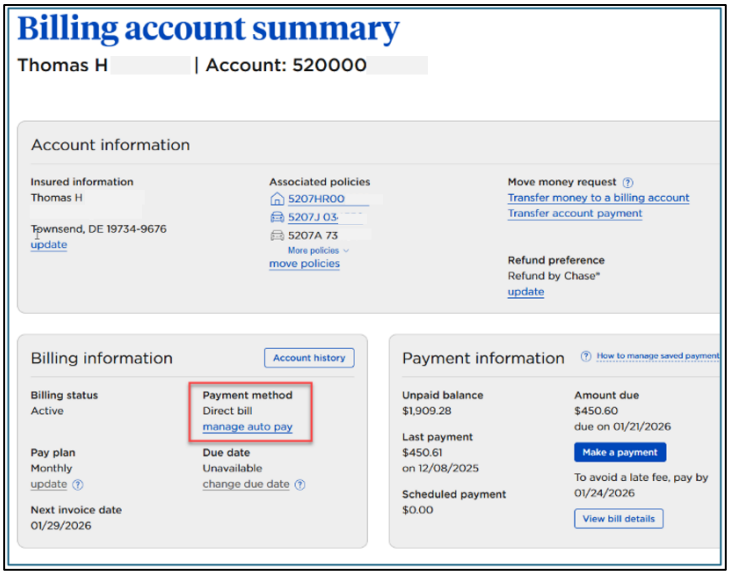
Step 2

Action	Screen
1. Select the **Select billing account** button to view the business billing account and policy number. 2. Select the **Billing account #** hyperlink to access the corresponding billing account.	 

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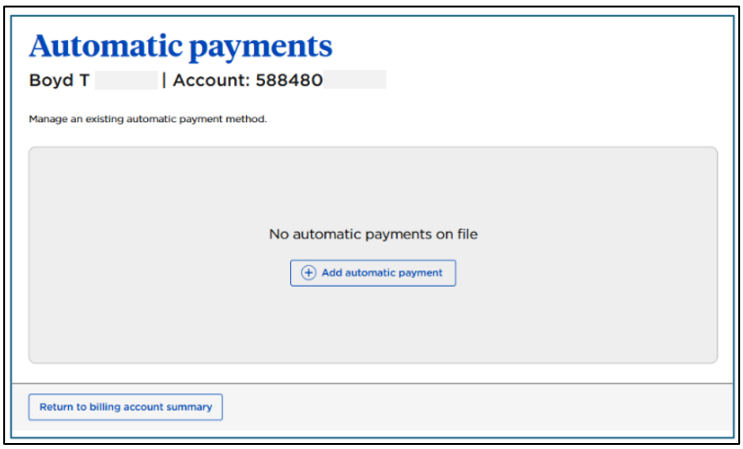
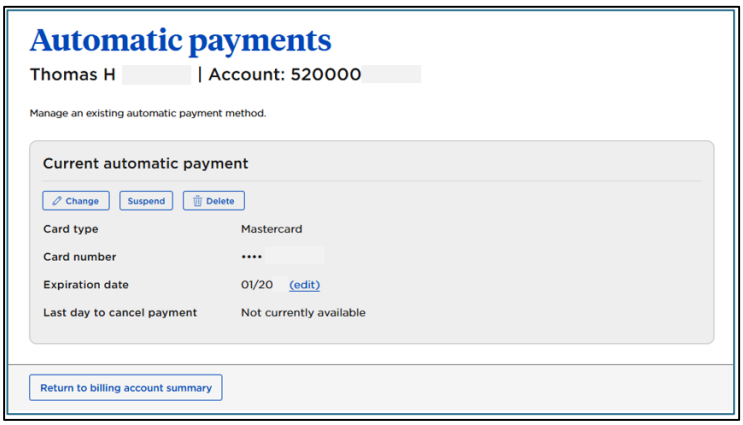
Process: Set Up Automatic EFT Payments

Step 1

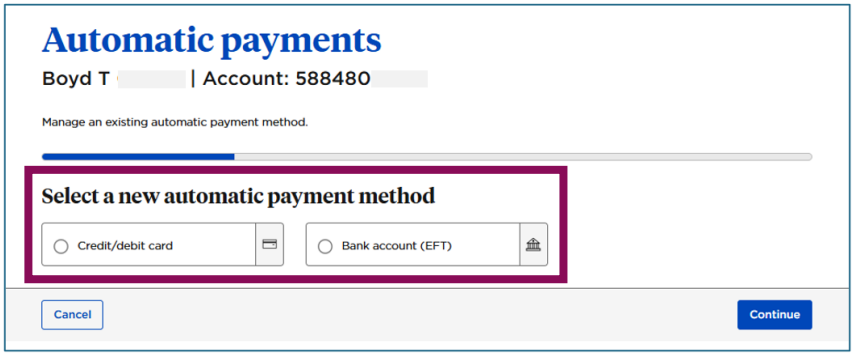
Action	Screen
The billing account summary will be displayed. Select the **manage auto pay** link under Payment method in Billing information section. Note: Manage auto pay will display regardless of account status. If agent is in one of five pilot states, they will see the upgrade message.	

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Step 2

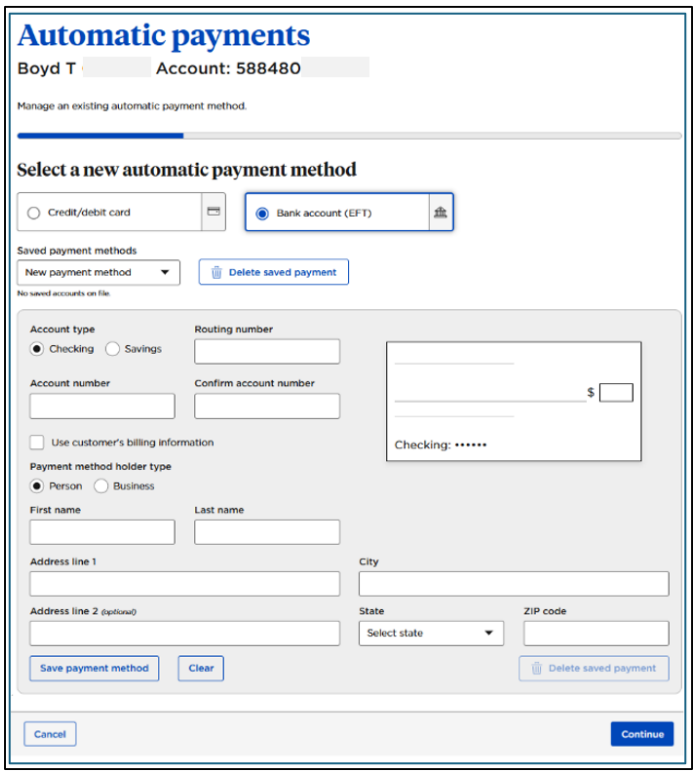
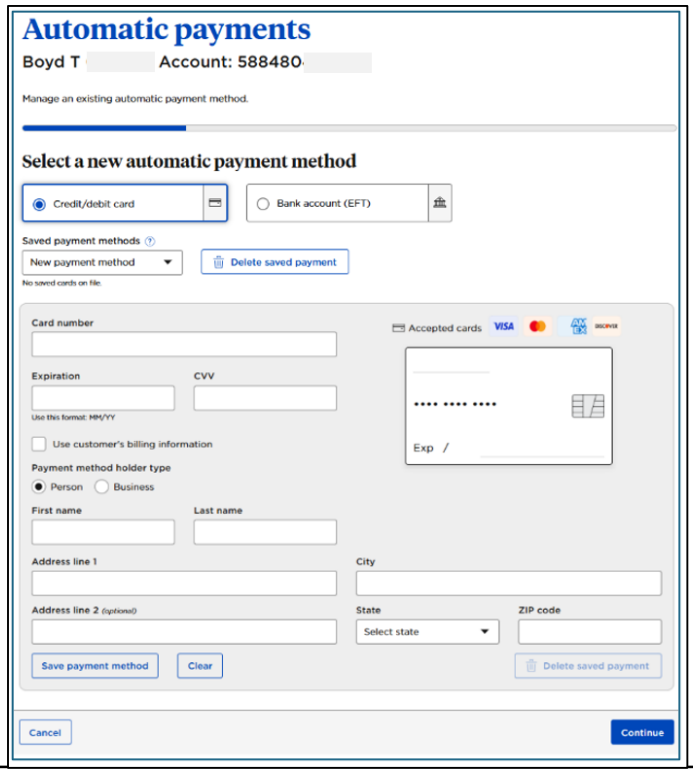
Action	Screen
Shown are two screens the agent may see, depending on if the account currently has automatic payments setup.	Initial Setup  Already Setup 

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Step 3	
Action	**Screen**
Setting up a New Automatic Payment Choose automatic payment method.	

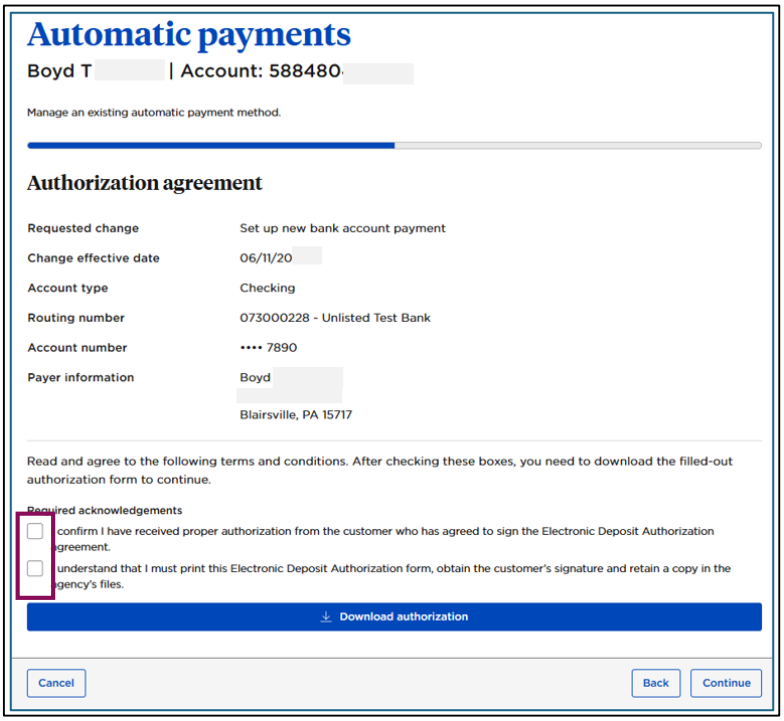
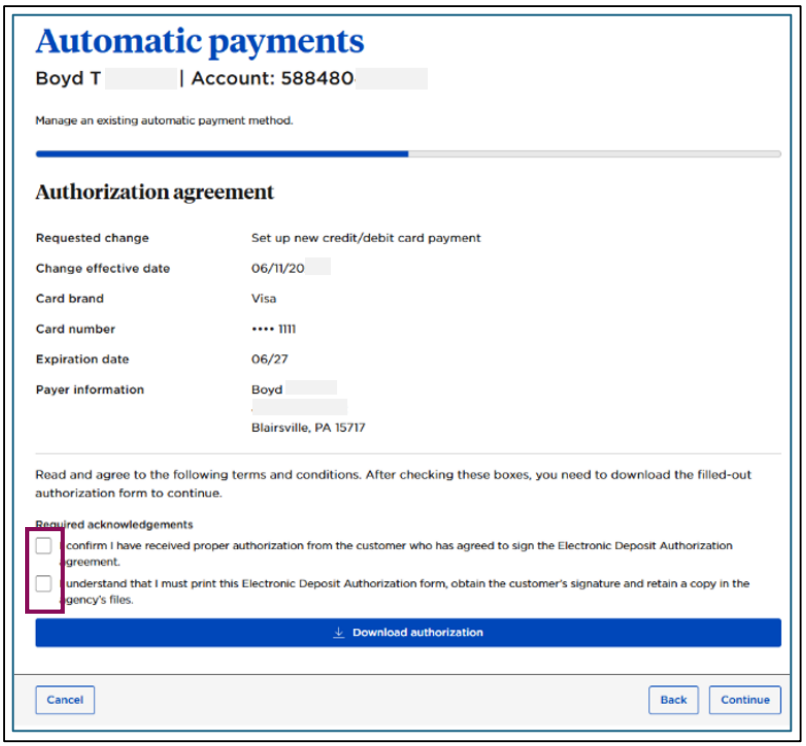
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Step 4 – Enter Payment Account Information

Action	Screen
Setting up a New Automatic Payment When you add a bank account or credit card to an account, key the appropriate bank or card information. If entering a credit card, you can key the credit card billing address or prefill from the client's billing account if appropriate.	Bank Account  Credit Card 

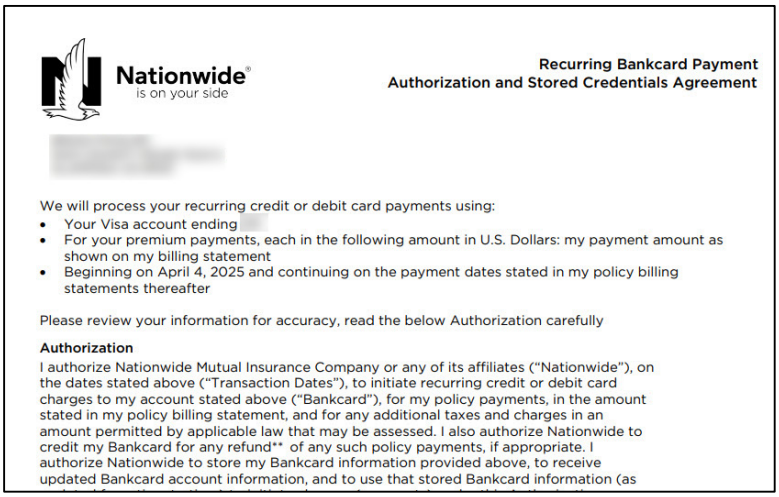
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Step 5 – Complete Authorization

Action	Screen
Once completed, an **Authorization agreement** screen displays for you to generate a pre-filled authorization form to print and/or save to your desktop to have the client sign. **Review the screen** to ensure the information is correct. If incorrect, or you wish to cancel the process, choose Cancel and return to the setup screen. **Note:** If you miss this screen, there is no way to get back to the pre-filled version, but you can access a blank form in Reference Connect. **Step 4.1: Select the first checkbox** so acknowledge that you have received the proper authorization from the customer who has agreed to sign the legal Bank account EFT or Credit card authorization agreements. **Step 4.2: Select the second checkbox** to activate the **Print Authorization** form to generate.	Bank Account Authorization  Credit Card Authorization 

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Step 6 – PDF Authorization

Action	Screen
The PDF authorization form should automatically prefill and download automatically into a new browser window or to your computer. Obtain the customer's signature and retain a copy in your agency for legal purposes.	

Nationwide
is on your side

Recurring Bankcard Payment
Authorization and Stored Credentials Agreement

We will process your recurring credit or debit card payments using:

- Your Visa account ending
- For your premium payments, each in the following amount in U.S. Dollars: my payment amount as shown on my billing statement
- Beginning on April 4, 2025 and continuing on the payment dates stated in my policy billing statements thereafter

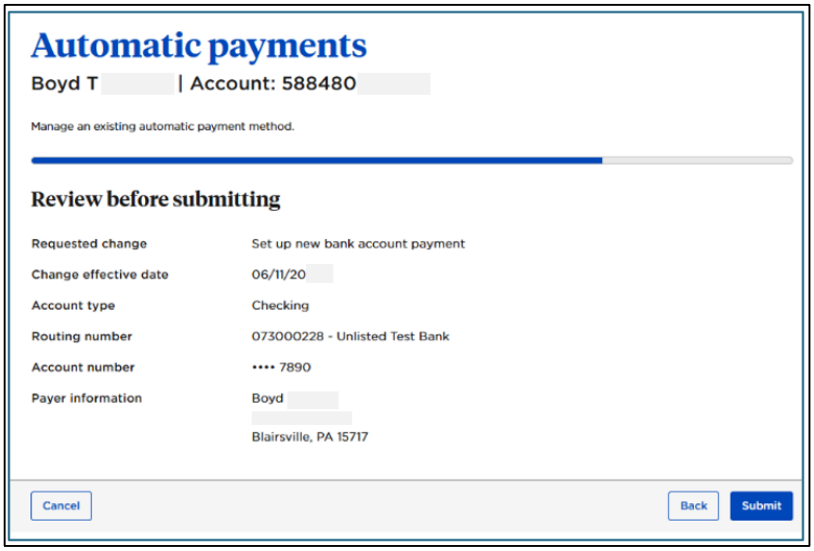
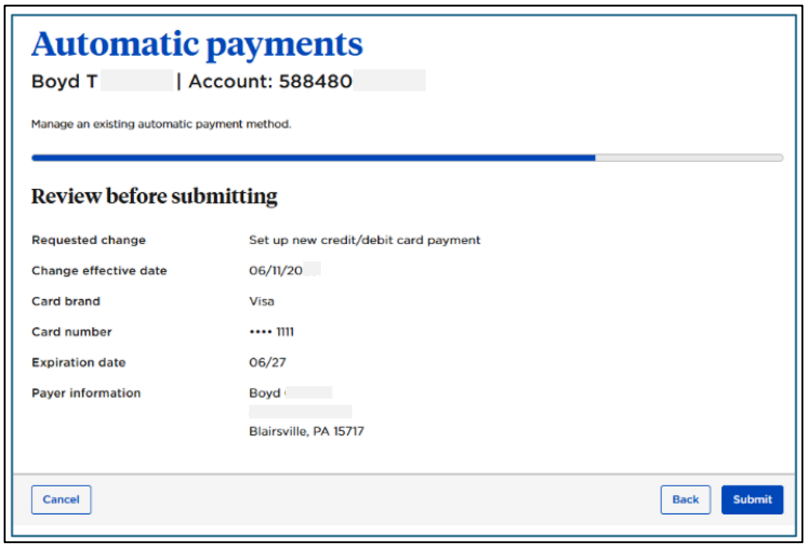
Please review your information for accuracy, read the below Authorization carefully

Authorization

I authorize Nationwide Mutual Insurance Company or any of its affiliates ("Nationwide"), on the dates stated above ("Transaction Dates"), to initiate recurring credit or debit card charges to my account stated above ("Bankcard"), for my policy payments, in the amount stated in my policy billing statement, and for any additional taxes and charges in an amount permitted by applicable law that may be assessed. I also authorize Nationwide to credit my Bankcard for any refund** of any such policy payments, if appropriate. I authorize Nationwide to store my Bankcard information provided above, to receive updated Bankcard account information, and to use that stored Bankcard information (as

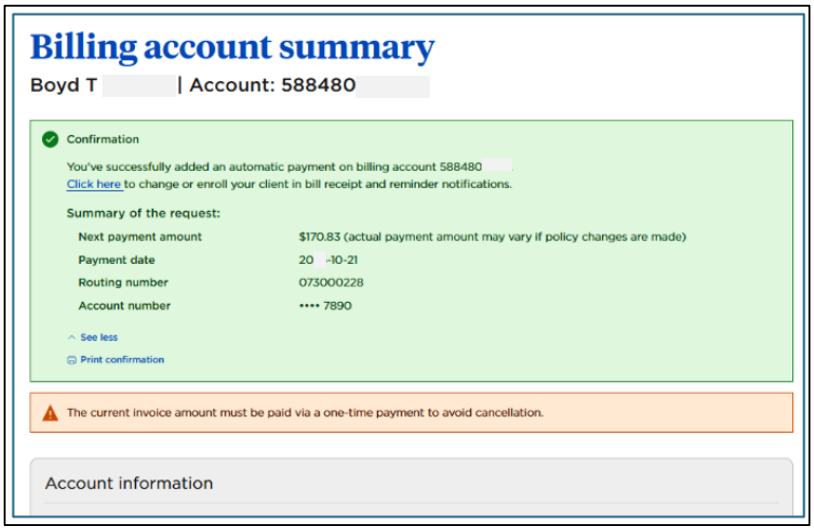
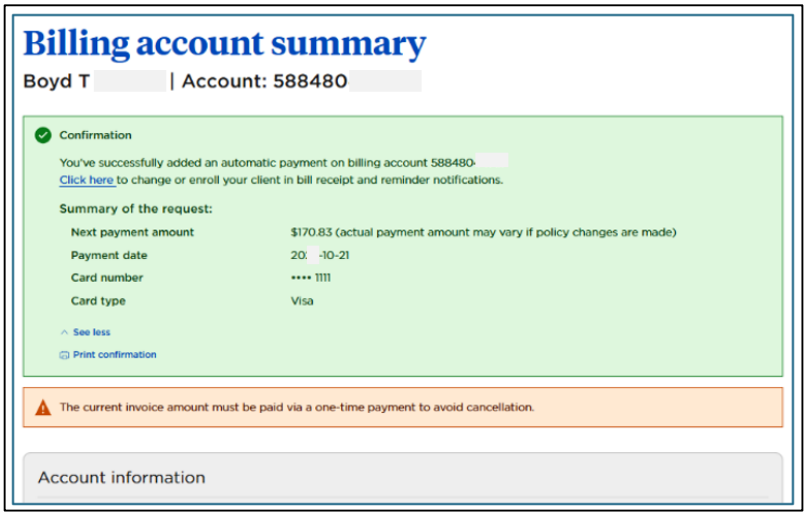
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Step 7 - Review Before Submitting

Action	Screen
Once the print authorization has been generated and saved to your computer or printed, the Review before submitting screen displays. Review the information to ensure the information is correct. **If you cancel at this point**, **the process stops** and you are returned to the billing account summary screen. Select **Submit** to complete the setup process.	Bank Review Before Submission  Credit Card Review Before Submission 

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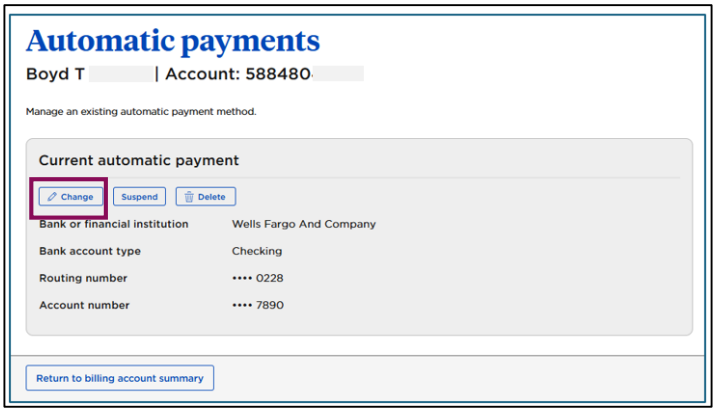
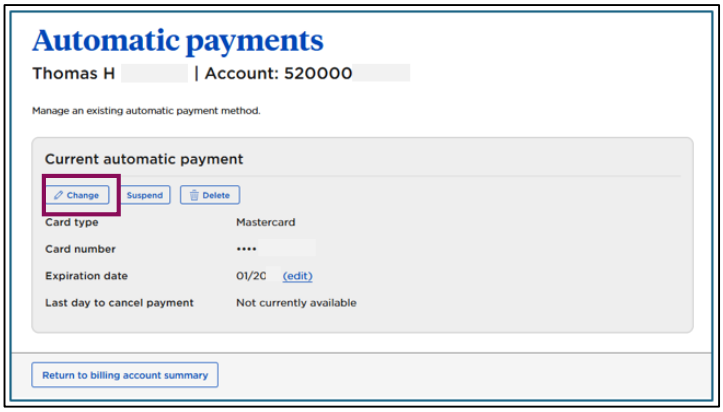
Step 8 – Setup Confirmation

Action	Screen
Confirmation of successful auto payment setup displays on the account summary.	Bank Account Confirmation  Credit Card Confirmation 

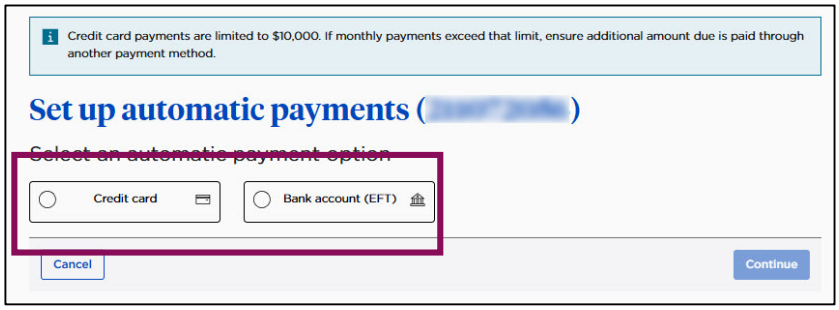
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Process: Changing the EFT or CC Information

Step 1

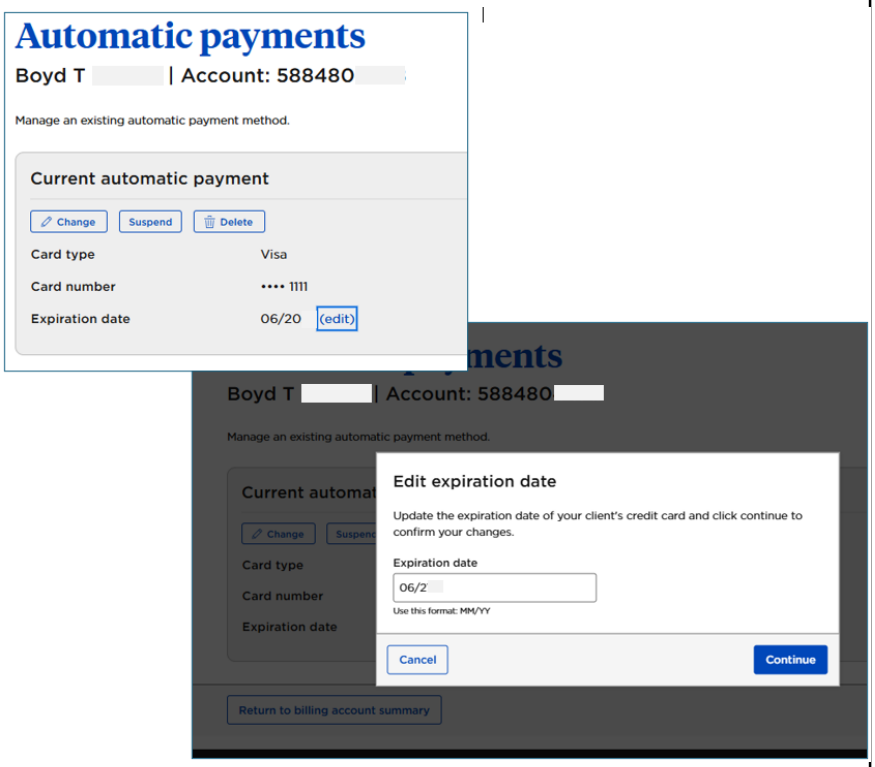
Action	Screen
When there is an automatic payment already setup, agents will see this screen. They have the following options: • **Change**: update existing auto pay setup to a different payment method • **Suspend (EFT only)**: suspend the automatic payment for one month • **Delete**: remove the automatic payment method from the billing account. Defaults the account to Direct bill to the insured. To change update an existing automatic pay setup, **Select the Change button** on the automatic payments screen.	Bank account  Credit Card 

Step 2

Action	Screen
You will be prompted to select **Credit card** or **Bank account (EFT)** for the update. Once selected, you will be prompted to complete the setup steps (steps 4 – 8 starting on page 6) for that method.	

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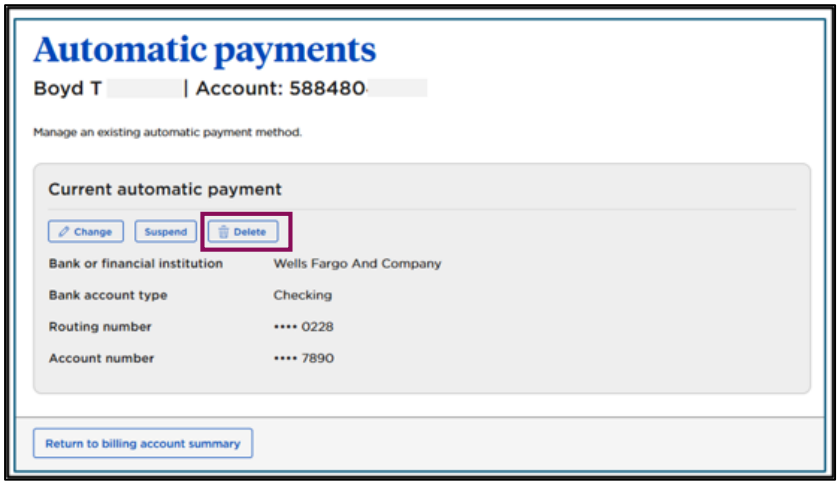
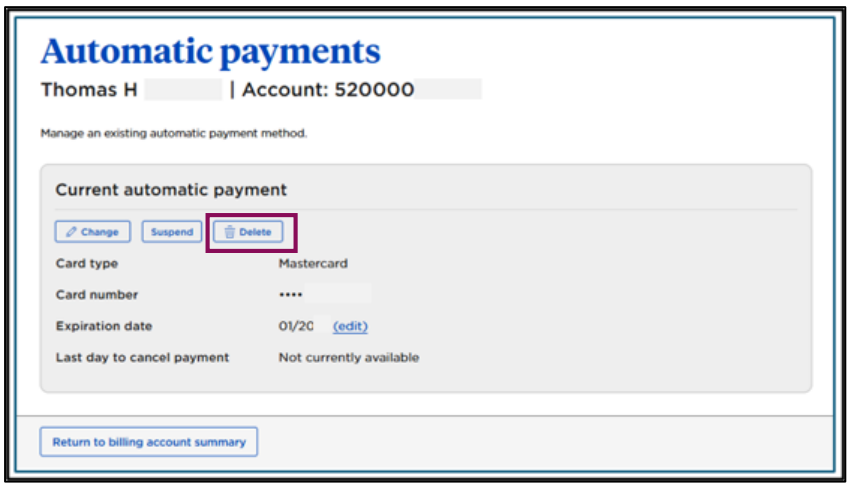
Credit Card Only: Edit Expiration Date

Action	Screen
Edit Expiration date The agent has the ability to update just the expiration date of the client's credit/debit card used for the automatic payment process. • **Select "edit"** to open a modal to update the date. • **Select "continue"** provides a confirmation screen for review of the change. • **Select "submit"** to submit the change. • A success message will display on the modal, then the agent can **select "close"** to return to the main automatic payment screen.	

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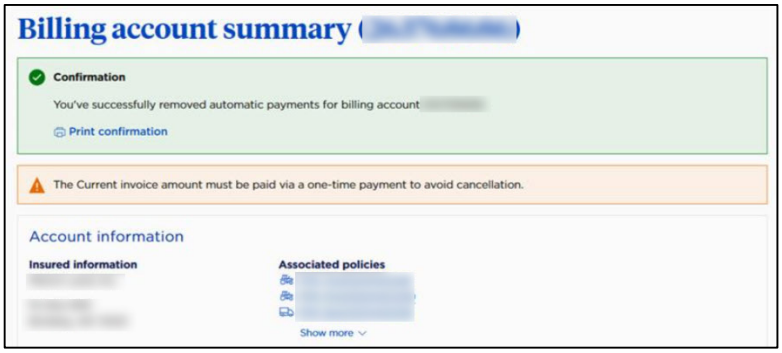
Process: Removing the CC or EFT

Considerations Before Removing Automatic Payment

Action	Screen
BE AWARE that this is an immediate and automatic removal when you select the Remove button. To continue, select the Remove button. Once selected, the card or bank account are removed immediately from the billing account and you will be returned to the account summary page and see the success message. **Select Cancel if you do not wish to remove the payment method.** When removing a recurring bank account (EFT) or credit card payment method, it is important to take note of where the client is in their billing cycle. If there is no money currently due, the next invoice will simply be mailed out with the scheduled installment fee. However, if the current date is the day of or the day before their due date, then the current installment will still be withdrawn from their bank account or charge to the credit card. Future installments will be invoiced as scheduled. If the current date is 18-20 days before their billing due date, then an invoice **WILL NOT** be mailed out, but the customer must still find an alternate method of payment in order to avoid a notice of cancellation.. The **Remove** button may not be available due to the account being in warning status, or if the current month's draft has been sent to the banking institution or in process of charge on the credit card.	Bank Account  Credit Card 

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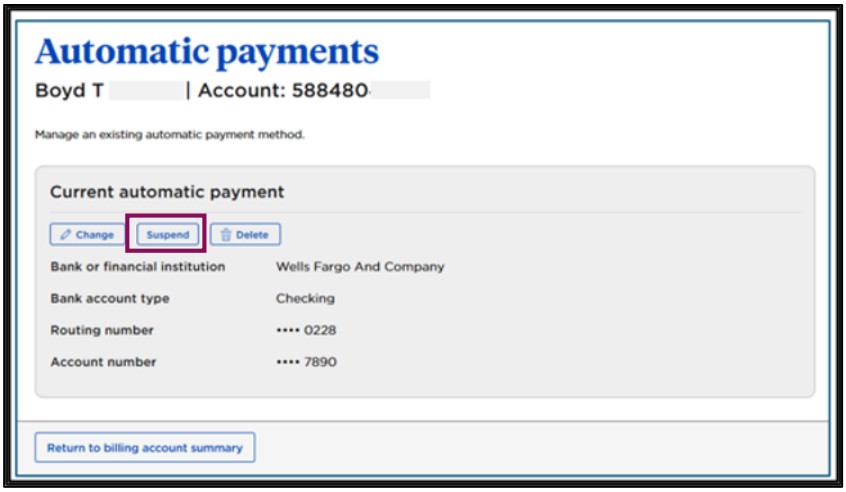
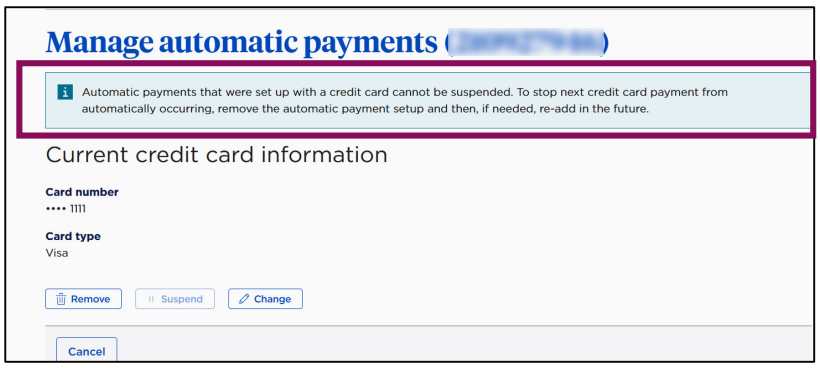
Process: Confirmation of the Removal

Action	Screen
Once the confirmation message displays the account will return to direct bill method after an overnight process.	

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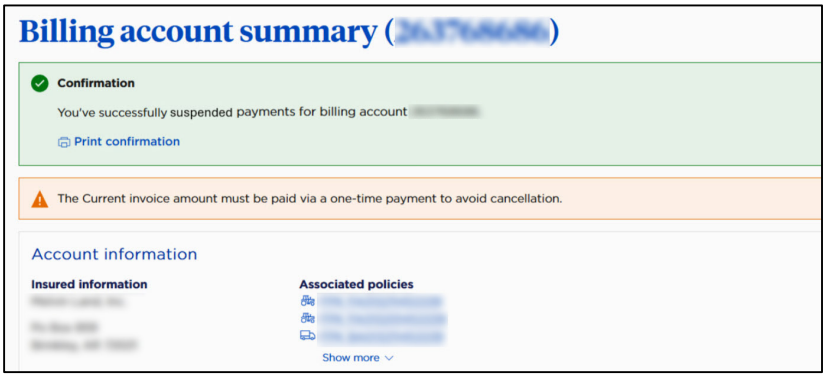
Process: Suspending the CC or EFT

Considerations Before Suspending Automatic Payment

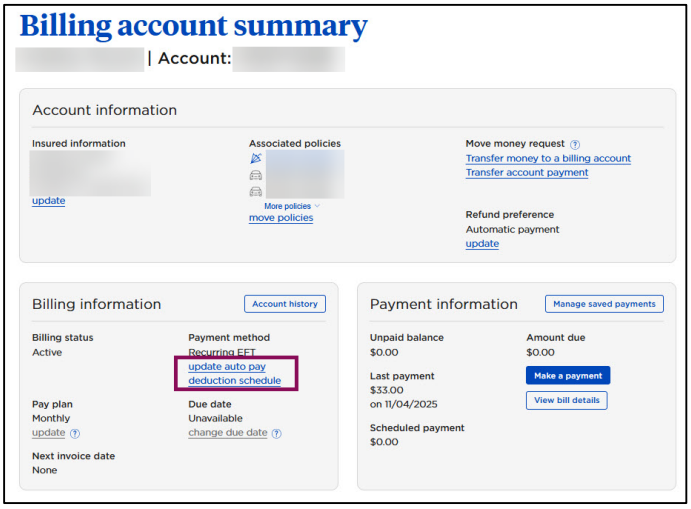
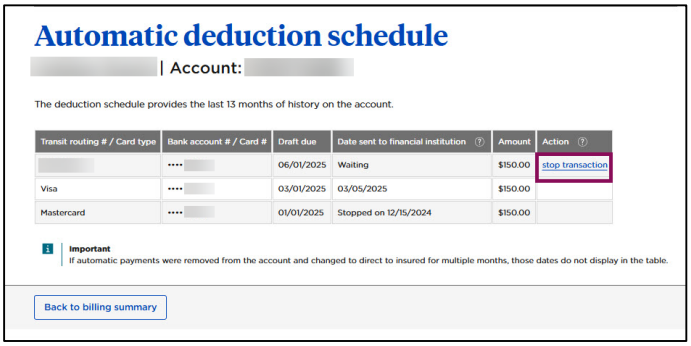
Action	Screen
BE AWARE that this is an immediate and automatic suspense of the bank account (EFT) payment when you select the Suspend button. **Select "Return to billing account summary" if you do not wish to suspend the payment.** To continue, select the **Suspend** button. Once selected, next payment will be suspended immediately, and you will be returned to the account summary page and see the success message. The **Suspend** button will not be active if the draft cannot be suspended. That draft may have already been initiated to the banking institution. This occurs two (2) business days before the billing due date Automatic payments that were set up with a credit card **CANNOT be suspended**. **Note:** To stop the next credit card payment from automatically occurring, remove the automatic payment setup and then, if needed, re-add in the future. Suspending the bank account (EFT) payment will prevent the withdrawal one-time only and will resume normal operation the following billing cycle. Do not suspend a draft if the customer needs to make changes to their banking information as this may create future billing concerns. Banking information can be updated, without suspending the draft, right before the draft is initiated.	 

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Process: Confirmation of the Suspension

Action	Screen
Once the confirmation massage displays the account will be suspended until the next billing cycle.	

Process: Billing Deduction Schedule

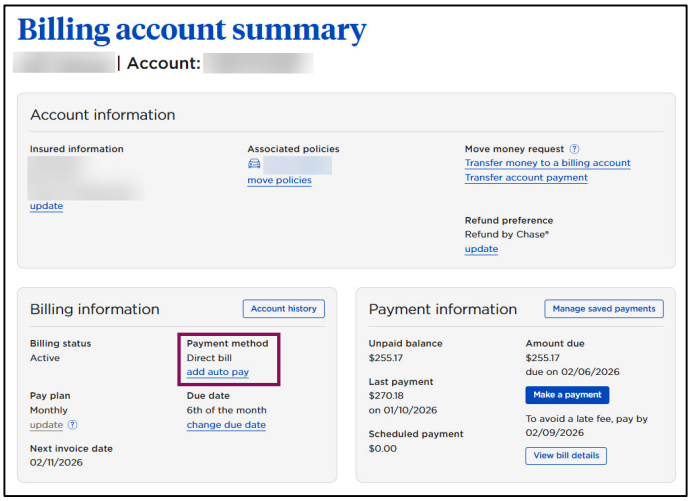
Action	Screen
Automatic deduction schedule If the client is currently signed up for automatic payments a link to update the auto pay deduction schedule will display on the Billing account summary page. Once on the Automatic deduction schedule page, the agent may see basic info and a **link** to stop the transaction if within the proper timeframe. Statuses you will see: • **Completed** – Shows the date the payment was drafted or charged. • **Pending (Waiting)** – Indicates the transaction is scheduled but not yet processed. o A **Stop Transaction** link will be available to suspend or remove the payment before processing.	 

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Process: Billing Deduction Schedule

- **Stopped** – Appears when a scheduled payment has been suspended or removed.

If the client is not signed up for automatic payments, or they have removed auto pay, the update the auto pay deduction schedule link will not display.



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