

# CALL SCRIPTING – Payments Upskill

## Call Opening and Verification

**CSR:** "I'm so glad you called Brightway today. My name is \_\_\_\_\_, who do I have the pleasure of speaking with?"

The introduction of the call can be personalized, however, should always include the following:

Thanking the customer for calling Brightway

Introduce yourself to the caller.

Ask who you are speaking with.

**Customer:** (States name)

**CSR:** "Thank you (customer name) can you confirm your mailing address for security purposes, please?"

**Customer:** (States mailing address)

**CSR:** "Thank you (customer name), How may I help you today?"

## Confirming Additional Contact Information

If any additional information is needed to be updated (e.g., Phone number or email), we would verify this when we are planning a follow up call or emailing a document.

Example 1:

**Customer:** "Can you email me a copy of my Declarations Page?"

**CSR:** "Certainly, I would be glad to help you with that, I have your email address as mrssmith@yahoo.com, is that correct?"

**Customer:** "Yes, thank you."

Example 2:

**CSR:** "Mrs. Smith, I understand you have some questions that will require additional research. I'd like to reach out to your insurance company's Underwriting Department to get some answers, and then follow up with you?"

**Customer:** "Absolutely! I am fine with that!"

**CSR:** "Great! So, to confirm, your contact number is 904-555-5555, is that correct?"

**Customer:** "Yes, thank you!"

**CSR:** "My pleasure, you should expect my call back within the next 20 minutes."

## Other third parties not listed on the policy.

This can include a car dealership, an attorney, law enforcement, friends and family of the Named Insured or any other individual who is not listed on the policy.

Please be aware that there are instances in which a Named Insured may add an additional point of contact, a Power of Attorney or Executor to their policy.

This information should be confirmed in AMS under the "Customer Summary" to determine if the caller is able to be assisted.

If someone calls about a policy who is not authorized on the policy, we cannot disclose any information about the Named Insured or any of the policies the customer may have with us. We cannot confirm nor deny that the Named Insured has a policy with us. We cannot disclose the relationship the Named Insured has with us as their agent or the relationship the Named Insured has with any insurance company, or any other information. We cannot allow any changes to the policy to be made nor any quotes on the policy.

Advise the caller that they will need to reach out to the Named Insured to be authorized to inquire about the policy.

## Payments

Anyone can make a payment on a policy.

When speaking with a caller who wants to make a payment, however, and they are not listed, on the policy, we cannot provide any personal information pertaining to the customer besides the amount due.

Example: Unable to advise the name of the carrier, the property address or other property information, the Named Insured, or additional named insured, etc.

When taking the payment be sure to advise the caller of the amount they will be paying and provide a confirmation number for the payment as well.

## Placing a customer on hold

**CSR:** "(Customer name) would you mind if I put you on hold while I take care of this for you? It may take about 2-3 minutes."

**Customer:** "Yes, that is fine."

*When you return to the caller...*

**CSR:** "Hello, (customer name)?"

**Customer:** "Yes?"

**CSR:** "Thank you so much for holding"

## Complete Standard Payment Call Flow/Procedure (starts after authorization)

**Remember\*\*\*** If the policy has lapse due to non-payment, call the carrier to confirm if payment will still be accepted, if it is confirmed that a no loss statement will be required, please transfer the call to an experienced advisor for assistance.

**CSR:** "Thank you so much for verifying, I would be more than happy to assist you with your (PAYMENT TYPE: renewal, scheduled, homeowner's ect.) While I get the carrier's site up, could you confirm how you would like to submit your payment today?"

**Customer:** "I would like to pay today with my \_\_\_\_\_ (payment method)"

**CSR:** "Let me confirm some information on my end, and I will be right back with the payment details, would you mind if I placed you on hold while I take care of this? It may exceed 2-3 minutes."

**Customer:** "Of course"

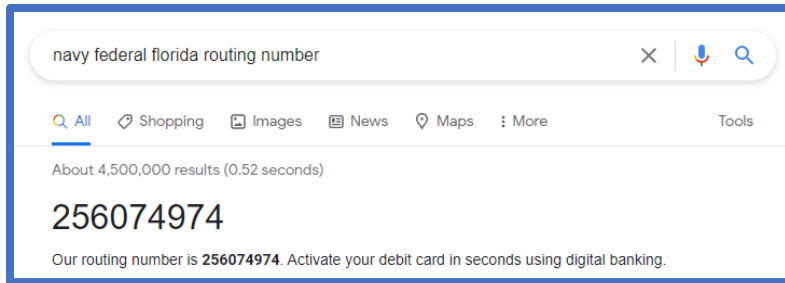
**CSR:** "Thank you, I will be right back."

- Next proceed to the carrier's profile guide to confirm if the payment method can be accepted and what fees may be associated with their preferred method.
  - If the carrier profile guide confirms they cannot use a check for example, then we will need to ask the insured for a different payment method or offer additional options. (I.E if there is time – more than 2 weeks – they can mail the check directly to the carrier.)
- Once confirmed, load the insured in the carrier site, and locate the payment option and proceed to fill in what you can prior to coming off hold. Remember if it has been more than three minutes, but you need a little more time, check in with the insured and thank them for their patience and let them know it will be a few minutes longer.
- Once you are ready, take the customer off hold.

**CSR:** "Thank you so much for your patience in holding, I have confirmed the payment method you selected (IS OR IS NOT) available, the fee for this payment method will be (\$ - or - %). I see the balance due is \$\_\_\_\_. (always triple check dollar amounts before saying or submitting). Is this this amount you would like to pay today?"

**Customer:** "Yes"

- Proceed with payment, if no, ask for the amount they will be paying. Be mindful, if the policy is set to be paid in full, a partial payment will not fully pay for the renewal. We may need to see if the carrier offers flexible payment options to ensure the policy will not lapse due to a partial payment. If you cannot locate the information on the carrier site, call the carrier to confirm if options are available. We can always offer a PFA if the carrier does not allow flex options and the premium is over \$2,500. See PFA process in the manual for more details.
- To take a payment via check, we will need the routing number and account number for the bank account they are using. If they cannot locate the routing number, we can use google to search for the routing number with the name of the bank and the state the bank is in. Example below:



**CSR:** “Wonderful, may I have the card number (expiration date, security code, mailing address of the card, whatever is required on the carrier’s payment screen to submit the payment)

- Be mindful, we suggest typing the card information on to a note pad, as when you enter it directly into the carrier site and exit that field, the whole number except for the last 4 digits will be \*\*\*\*\*starred out in the system and won’t allow you the ability to read the card number back for confirmation. *Just remember to delete any information from the note pad after the payment is successfully submitted. Help us keep our insured's information safe!*

**Customer:** (Provides information)

**CSR:** “Thank you so much for that information, before I submit the payment I would like to confirm:

- Full payment amount
- Date payment is being submitted
- Last four of card or checking account number
- Any required statement the carrier lists on the screen that states must be read before submitting the payment. (Some carriers have these on the site before you can press submit.)” We should hear the insured verbally confirm “yes” to this statement when applicable.

**Customer:** “That sounds great!”

**CSR:** “I am submitting the payment now; it may take a few moments to process. Would you like a receipt for this payment today?”

**Customer:** “Yes!”

- If yes, confirm first if the carrier generates a receipt on the carrier site, if so, simply print to PDF and confirm the email address to send to the insured. If not available, proceed to creating the receipt in AMS manually.
- If no, skip this step.

**CSR:** “Perfect, may I confirm your email address is still \_\_\_\_\_?”

**Customer:** “That’s correct.”

**CSR:** "Thank you! I will be sending you this via email, is it ok if I place you on a brief hold that may exceed 2-3 minutes while I gather the information to send?"

**Customer:** "Of course!"

**CSR:** "Thank you, one moment."

- Three activities will be needed for this transaction:
  - Proceed to complete the GUI Template for the **inbound call**
  - Fill in the **payment** activity information
  - Create the email, attach the receipt, and send, then attach to an **email** activity in GUI, once all is ready, take the caller off hold to end the call. Be sure to check in after 3-4 minutes if it will take you longer to notate.
  - **Note:** If you are working on a policy for a **non-downloading carrier**, this means the policy will need to be manually renewed. After the payment is fully processed, please open a suspense to "Personal Service" for today's date, action code for the suspense would be "Renew Policy" and notate "The payment is confirmed received, please create the renewal term in AMS manually." Create the activity from this suspense, and the action code for the activity will be "Doc File." Save and close.

**CSR:** "Thank you so much for your patience in holding, you should have received the email from me. Is there anything else that I can help you with today besides this payment?"

**Customer:** "No thank you, that was all!"

**CSR:** "Then I would like to thank you for your payment, as always, thank you for choosing Brightway Insurance. Have a wonderful rest of your day!"

**Customer:** "Thank you, you as well!"

Drop your notes in GUI and disposition the call as PAYMENT to complete the process. Always go back to double check your work before dispositioning the call to ensure all information is notated and attached.