



**The insurance agency reinvented
around *you*.**

The background of the slide features a close-up, slightly blurred image of several yellow, cylindrical pills. Each pill has a number printed on its top surface in a dark, reddish-brown color. The numbers visible are 80, 60, 40, 25, and 15, arranged in a descending sequence from top-left to bottom-right. The overall lighting is warm and soft, creating a professional and clean aesthetic.

Payments

Overview

Accepting Payment

- Accuracy
- Efficiency
- Prevents cancellation
- Prevents unnecessary bank fees



Overview

Payments

- Review Options
- Select option financially viable



What to Verify When Taking Customer's Payment

Policy Information

- **Confirm**
 - **Policy Number**
 - **Term Effective Date**
 - **Named Insured**
 - **Line of Business**

A hand in a dark suit jacket is pointing towards the center of the image. The background is a dark blue with a glowing, light blue hexagonal grid pattern. The word "VERIFICATION" is written in large, bold, blue capital letters across the center, with a slight glow effect. The hand is positioned as if it is about to touch or interact with the grid.

VERIFICATION



Payment Account Information

Read back:

- Credit Card Number
- Checking or Routing Number
- CVV/Security code
- Credit or Debit number
- Expiration Date
- Zip or Address for card

Confirm Actual Amount to Be Paid

- Verify if a Renewal Payment
 - Can be different than installment
- Determine which option
 - Pay in Full
 - Installment amount



Confirm Actual Amount to Be Paid

Be Sure to notify the customer of any payment processing fees associated with their carrier also. These are located on the carrier's profile guide, as well as the carrier site when taking the payment in the payment screen.



Confirm Actual Amount to Be Paid

Once you confirm the amount that the caller wants to pay, be sure to verify the amount typed in, if manually entered.



Example

The amount due is \$180.00, however, we accidentally type in \$1800.00 can cause overdrafts or refunds to be processed.



Payment Submission Address

Customer Mailing Payment

- Confirm
- Company Name
- Company Payment Address
- Does company honor postmarked payments?





COMPANY INC.
123 Street Name
City Name, CA 9000

Pay to the order of
Company Name
Amount: 100,000.00
Date: 10/10/2019

By: [Signature]
Printed Name: [Name]
Title: [Title]

Payee's Name: [Name]
Payee's Address: [Address]
City Name, CA 90000

Agency Sweep

What is an Agency Sweep?

Agent contacts Home Office:

- Customer in local office
- Paid for premium in cash or with a check
- Agent can't access policy on carrier site.



What is an Agency Sweep?

Complete


- Agency Sweep on carrier site.
- Agent will deposit cash or check.



What is the Procedure For the Service Department?

Do we create the payment
activity?

No, the agent needs to
complete on their end in
AMS.

A person wearing a light blue patterned shirt and a blue tie is holding a wooden sign. The sign has a black background with the words "ROLES AND RESPONSIBILITIES" written in large, white, bold, sans-serif capital letters. The sign is held by two hands, one on the left and one on the right, with the fingers visible. The background behind the sign is a light blue patterned fabric.

**ROLES AND
RESPONSIBILITIES**

Agency Sweep Procedure contin.

An experienced advisor can
create:

- Phone Inbound Activity
- Receipt Activity

****THEY DO NOT create the
Payment Activity****



Agency Sweep Procedure Contin.

STOP!

Do not process the Agency Sweep on your own, please transfer this specific and rare call type to an experienced advisor.



Agency Sweep Procedure Contin.

Payment Activity created

- Complete Agency Sweep
- Complete Phone Inbound Activity
- Create receipt and attach to phone inbound activity
- Agent will print and provide to customer.



Review Time




1. Where would we find the payment options for a policy?

On the carrier's website or the WIKI on the carrier's profile guide.



2. Who can process an agency sweep?

An experienced advisor

A close-up photograph of a person's hand holding a white rectangular sign. The sign has the words "ACTION REQUIRED" written in large, bold, orange capital letters. The person holding the sign is wearing a patterned jacket, and the background is blurred.

**ACTION
REQUIRED**

3. If a customer advises that they plan to mail in their payment, what information should be confirmed before the customer mails in the payment?

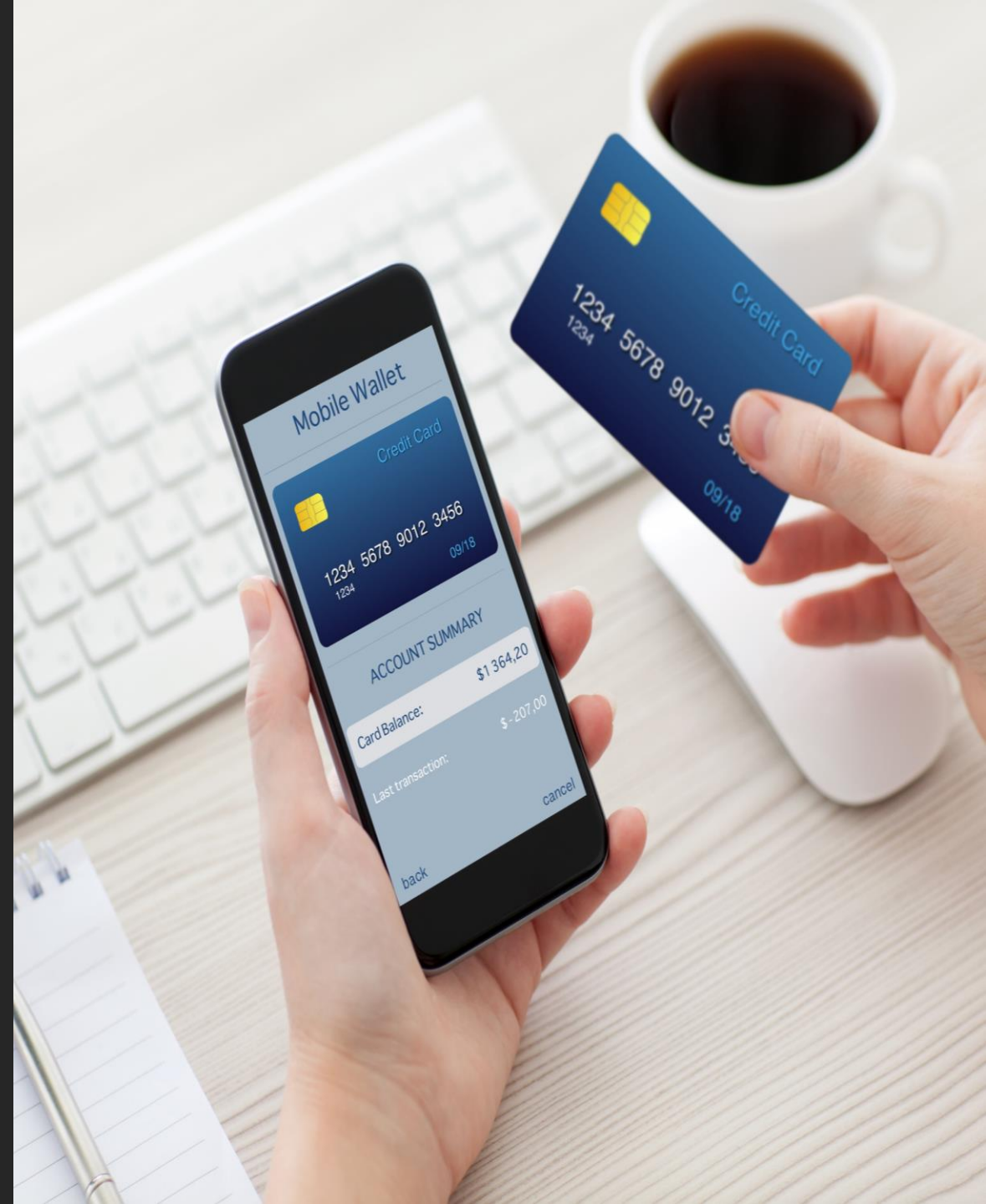
If a customer is mailing the payment, be sure they have the correct name of the company, the correct correspondence address and confirm that the carrier honors postmarked payments, especially if the policy is set to expire or cancel.



4. If a customer is making a payment with a credit card, what information should be verified?

Confirm the policy number, term effective date, the Named Insured and the line of business that the payment is to be placed on.

The credit card number, the expiration date, the CVV code, the billing zip code if required by the carrier.



5. What is an Agency Sweep?

An agent will contact the Service Department when a customer is in their office paying their premium in cash or check and they are unable to access the policy on the carrier website.



Questions and Answers





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