PL Agent Sweep Payment Introduction

Agent Sweep is a process that allows you to transmit payments directly from your bank account to Travelers PL Billing via Electronic Funds Transfer (EFT). The payment is applied the following business day to the customer’s account with one simple and quick transaction.

Sweep for New Business Downpayments

Agents who are enrolled in the Sweep Program can process Sweep Payment transactions for the downpayment on new business policies.

- This process eliminates the need for you to send a check to Travelers Remittance Center.
- Once the policy is established on our billing system, the payment is immediately applied.
- A transaction is then sent to your bank to request that the downpayment money be transferred to Travelers.
- You will only see the Agency Sweep option in the Downpayment Method dropdown menu if you are enrolled in the Sweep program.
- The downpayment amount can be any amount up to $100 more than the Issue System's final premium. Travelers will automatically refund any overpayment directly to the insured.

In Atlas III, if the policy is to be swept, input the downpayment amount and then select **Agent Sweep** from the Payment Method dropdown box.
Sweep Installment Payments

Sweep Installment Payments are processed through the Travelers PL Agent HQ Internet site.

There are numerous safeguards built into this application including:

- The screens will prompt you for the required information.
- The system will validate the account or policy number entered. If the number cannot be validated, an edit message will display.
- Built in security will prevent agents from processing a Sweep Payment transaction on an account or policy that does not belong to that agency.
- The system will display the insured’s name, your agency name and the policy or account number entered.
- A verification screen will display so you may validate the data before completing the transaction.
- A “transaction successful” screen will display if the transaction was processed successfully.
- In most cases, if the system is unable to process the Sweep Payment transaction, an edit message will display so information can be corrected. (i.e. Amount exceeds total on account or policy).

You can process payments on a policy that is cancelled with earned premium due but has not yet been transferred to the Travelers Special Collections Department. The Sweep Payment will be applied to the earned premium balance due. **Coverage will not be reinstated due to receipt of the payment.**
Accessing the Sweep Installment Payment Application

You can access the Sweep Payment Application through the **Tools & Information** left navigation menu on the Agent HQ Homepage.

- Click the plus sign next to **Billing Tools** to expand the menu. The option for **Agent Sweep Payment** will display. Click **Agent Sweep Payment** and launch the search.
Making a Sweep Installment Payment

- Select **Agent Sweep Payment** from the Billing Tools menu and the Customer Selection screen will display.

- Next, select **Policy Number** or **ABS Number** from the Search Criteria dropdown box.

- Then enter the 13-digit policy number or the 9-character ABS account number in their designated field.

- Click on the **Sweep Payment** Button. In the image below the button is disabled (colored gray). Once a valid policy or account number is entered, the button will become enabled and the color will change to black.
Below is a completed Customer Selection Screen.

- The **Search Criteria** was set to **Policy Number**
- The policy number was entered
- The **Sweep Payment** Button is enabled, the text color is black.

Next, the **Billing Agent Sweep Program Payment** screen will display.

- The customer’s name will display in the upper right corner. Verify the customer you are making the Sweep Payment for is correct.
- Enter the payment amount and click the Submit button.
Next, a confirmation message will display stating the amount of the Sweep Payment and the policy or account number the payment will be applied to.

- Click **OK** to process the payment
- Click **Cancel** to void the payment

If the OK button is selected, the Sweep Payment information is sent to the Travelers billing system. A Transaction Successful screen will display if the information entered is correct. This message states that the payment will be applied on the next business day.

You may want to print this screen for your records.
Sweep Installment Payment Help

If the billing system detects an error (i.e. you entered an amount that is greater than the total amount due) a message box will display and will not allow the transaction to be processed. The information must be corrected before the transaction can be completed. Below is a sample of an edit message box:

![Message Box Example](image)

**Duplicate Sweep Installment Payment Edit**

If you attempt to process a second Sweep Payment on a policy or account on the same day, you will receive an error. The following screen will display when the system detects that a Sweep Payment has already been processed earlier in the day.

![Duplicate Sweep Payment Screen](image)

If you want to change the amount of the sweep transaction, select "Modify Amount".

If you want to cancel the Sweep Payment entered earlier in the day select "Delete Transaction".

After you make a selection, the transaction verification message will display which will allow you to complete the transaction or cancel it.
Processing a Sweep Payment Reversal

The Sweep Payment Reversal transaction reverses a previously processed Sweep Payment.

- The Sweep Payment can be reversed up to 90 days after it was originally processed.
- The reversal amount must match exactly the original payment amount.

To Process a Sweep Payment Reversal:

- Select Agent Sweep Payment from the Billing Tools menu.
- Next, select Policy Number or ABS Number from the Search Criteria dropdown box.
- Then enter the 13 digit policy number or the 9 character ABS account number.
- Click the Sweep Payment button.
• The **Agent Sweep Payment** option on the navigation menu will expand to show the **Sweep Reversal** option.

• The Agent Sweep Program Screen will display asking you if you want to reverse a **downpayment** or **installment** Sweep Payment. Make your selection and click **Continue**.

If the Payment Reversal is for a downpayment, click on the bullet for the appropriate policy number. If you want to process a Payment Reversal for an installment payment, click the bullet for Account Level.
Next the Sweep Payment Reversal Screen will display:

1. **SWEEP REVERSAL AMOUNT**
2. **NEW SWEEP AMOUNT**
3. **NSF FEE**

1. If you want to reverse an amount previously swept and are not going to process a new Sweep Payment transaction, enter the Sweep Payment Reversal amount in the area titled **SWEEP REVERSAL AMOUNT**. The amount must exactly match a previous Sweep Payment amount (it does not have to be the latest Sweep Payment amount processed). Note: The limit is 90 days for reversal of a Sweep Payment.

2. If you want to reverse a Sweep Payment because it was incorrect and you want to process a new Sweep Payment transaction, both transactions can be processed from this screen. The entire previous Sweep Payment amount can be reversed by entering the amount in the area titled **SWEEP REVERSAL AMOUNT**. Then enter the new “correct” Sweep Payment amount in the area titled **NEW SWEEP AMOUNT**.

3. If you want to reverse a Sweep Payment due to an insured's bad check, reverse the previous Sweep Payment by entering the amount in the area titled **SWEEP REVERSAL AMOUNT**. Then if your bank has charged you an NSF fee, enter the amount of that fee in the area titled **NSF FEE**. The fee amount entered must be equal to the amount charged by your bank for the NSF fee. You need to send the NSF charge documentation to your business center for accounting purposes. The documentation needs to be faxed or mailed to the business center the same day the NSF Fee transaction is processed.
Once you make your selection and press the **Submit** button, the Agent Sweep Confirmation message box will display as shown below.

- If you need to make changes to the Sweep Payment Reversal amount, new Sweep Payment amount or NSF Fee or cancel the Reversal click the Cancel button

- If you select the OK button, the next screen that will display is a verification screen.

- You should make a print of this screen for your records.
Sweep Program Helpful Hints

- In order to process a Sweep Payment, there must be a balance due on the account.

- If reversing a Sweep Payment on an account with a zero balance, a new Sweep Payment cannot be processed until the following day. The billing system must update after the Sweep Payment Reversal is done so the account will show an outstanding balance.

- Reversals cannot be processed until the next business day. In order to reverse a Sweep Payment made the same day, choose the Sweep Payment. The duplicate message will appear, and you may revise the amount of the Sweep Payment.
  - When reversing a Sweep Payment, the reversal amount must be the exact dollar amount of a previous processed Sweep Payment transaction.
  - A Sweep Payment can be reversed up to 90 days from the date the payment was initially processed. The reversal does not have to be for the last Sweep Payment applied.
  - The NSF fee amount entered must be equal to the amount charged by your bank. Please remember that you need to send the NSF charge documentation to your business center for accounting purposes. The documentation needs to be faxed or mailed to the business center the same day the NSF Fee transaction is processed.
  - Fees for NSF cannot be processed without a Sweep Payment Reversal transaction. If you are notified of an NSF fee after the NSF payment has been reversed, contact your business center. We have a manual process available to provide you with a credit for NSF fees if the payment reversal has already been processed.
  - You can process payments on a policy that is cancelled with earned premium due but has not yet been transferred to the Travelers Special Collections Department. The Sweep Payment will be applied to the earned premium balance due. **Coverage will not be reinstated due to receipt of the payment.**
  - Policies that are cancelled and have been transferred to the Travelers Special Collections Department for collection are not eligible for Sweep Payments or Sweep Payment Reversal transactions. Payment for these policies must be mailed to Travelers Insurance, Attn: Special Collections, One Tower Square, Hartford, CT 06183 – PB PZB.
  - There may be an occasion when a sweep of your account cannot be completed due to an incorrect bank transit number or other invalid information. If this occurs, we will request a check directly from your agency for the premium payment. You will be contacted immediately by the business center to avoid any interruption in the customer's billing cycle.
  - Your bank account is only swept once for a specific premium payment.
### On Line Edit Messages

#### Customer Search Screen

<table>
<thead>
<tr>
<th>Edit Message</th>
<th>Correction</th>
</tr>
</thead>
<tbody>
<tr>
<td>The ABS information could not be obtained using the account number provided. Account: XXXXXXXXX.</td>
<td>1. Verify and re-enter the correct account number.</td>
</tr>
<tr>
<td></td>
<td>2. Check the account number entered. If this is the correct number, the account may not be in the billing system yet. Try processing the transaction again tomorrow.</td>
</tr>
<tr>
<td>The ABS information could not be obtained using the policy number provided. Policy: XXXXXXXXX.</td>
<td>1. Verify and re-enter the correct policy number.</td>
</tr>
<tr>
<td></td>
<td>2. Check the policy number entered. If this is the correct number, the policy may not be in the billing system yet. Try processing the transaction again tomorrow.</td>
</tr>
<tr>
<td>The user does not have access to the requested Account/Policy information. Account: XXXXXXXXXX, Policy:Not provided</td>
<td>1. We are unable to find a relationship between the agent processing this transaction and the agent on the account or policy. Please contact your agency support area.</td>
</tr>
<tr>
<td></td>
<td>This error prevents agents from viewing policies/accounts not owned by their agency.</td>
</tr>
</tbody>
</table>
### Billing Home Page

#### Edit Message
- **Account/Policy balance due less than or equal to zero.**
  - **Correction:** A Sweep Payment cannot be processed if there is a zero or credit balance on the account or policy.
  - This error is received when a Sweep Payment is selected for an account that has no balance due. The Sweep Payment screen will not display.

- **Policy is Not eligible for Sweep Payment or Reversal.**
  - **Correction:** This message occurs when a Sweep Payment or Sweep Payment Reversal transaction is processed for a policy that is cancelled and in a waiver status. Payments need to be mailed to Travelers Insurance, Attn: Special Collections, One Tower Square, Hartford, CT 06183 – PB PZB.

#### Sweep Payment Screen

<table>
<thead>
<tr>
<th>Edit Message</th>
<th>Correction</th>
</tr>
</thead>
<tbody>
<tr>
<td>Please enter valid amount</td>
<td>Enter a valid amount in the Sweep Amount field.</td>
</tr>
<tr>
<td>Amount exceeds total on Account or Policy</td>
<td>The Sweep Payment cannot be processed for more than the total due on the account. Check the account balance and reprocess the transaction.</td>
</tr>
<tr>
<td>This account has been updated - please wait until tomorrow to process</td>
<td>This message displays when both the agent and the business center process a Sweep Payment transaction on the same account on the same day. The second person processing the transaction will get this message.</td>
</tr>
</tbody>
</table>
### Sweep Payment Transaction Successful Screen

<table>
<thead>
<tr>
<th>Edit Message</th>
<th>Correction</th>
</tr>
</thead>
<tbody>
<tr>
<td>Warning: policy is cancelled-please notify customer that acceptance of payment will not reinstate coverage</td>
<td>This warning message will display when you process a Sweep Payment on an account that is cancelled with earned premium due, but has not yet been transferred to Travelers Special Collections Department. The Sweep Payment will be applied to the earned premium balance due. Coverage will not be reinstated due to receipt of this payment.</td>
</tr>
</tbody>
</table>

### Sweep Payment Reversal Screen

<table>
<thead>
<tr>
<th>Edit Message</th>
<th>Correction</th>
</tr>
</thead>
<tbody>
<tr>
<td>Please enter a valid amount</td>
<td>Enter a valid amount in the Sweep Reversal Amount field.</td>
</tr>
<tr>
<td>Please enter a valid Fee amount</td>
<td>The amount entered in the NSF Fee field must equal the amount charged by your bank. Re-enter the corrected amount or contact your business center for assistance.</td>
</tr>
<tr>
<td>Amount does not match previous sweep amount.</td>
<td>Re-input the corrected sweep amount that matches a previous sweep amount (within the last 90 days).</td>
</tr>
<tr>
<td>Amount exceeds money available for return.</td>
<td>We are unable to process the Sweep Payment Reversal. Paid premium remaining is not enough to cover this amount.</td>
</tr>
<tr>
<td>This account has been updated - please wait until tomorrow to process.</td>
<td>This message displays when both the agent and the business center process a sweep reversal transaction on the same account on the same day. The second person processing the transaction will get this message.</td>
</tr>
<tr>
<td>Payment must be reversed at the Account Level.</td>
<td>Sweep reversals are made at the account level for all Sweep Payments other than down payments.</td>
</tr>
</tbody>
</table>
**Sweep Payment Timeline**

The following example reflects the time element for processing sweep installment payments:

- **Monday 11/26**  
  Agent processes a Sweep Payment transaction.

- **Tuesday 11/27**  
  ABS marks the policy paid. Travelers bank sends an electronic transaction to your bank requesting the money for the Sweep Payment.

- **Thursday 11/29**  
  Payment is swept from your bank account.

Sweep Payment transactions do not occur on weekends, bank or Travelers holidays; those transactions are saved and sent the following business day.

**PL Sweep Payment Reports**

PL Sweep Payment Reports are produced on a daily and monthly basis and are sent to you by e-mail. Sweep Payments and Sweep Payment Reversals will be shown on separate pages.

**Sample Monthly Report:**

<table>
<thead>
<tr>
<th>TRAVELERS</th>
<th>ABS EFT AGENCY SWEEP ACCOUNT</th>
</tr>
</thead>
<tbody>
<tr>
<td>PAGE 1</td>
<td>FOR THE MONTH OF JUNE 2007</td>
</tr>
<tr>
<td></td>
<td>AGENCY CODE: 999999 BANK ACCOUNT: XXXX1234</td>
</tr>
<tr>
<td>TEST AGCY, INC</td>
<td></td>
</tr>
<tr>
<td>P O BOX 1234</td>
<td></td>
</tr>
<tr>
<td>KNOXVILLE, TN 37918</td>
<td></td>
</tr>
<tr>
<td>ABS</td>
<td>PAID DATE</td>
</tr>
<tr>
<td>06/10/XX</td>
<td>HAMILTON JACK</td>
</tr>
<tr>
<td>06/10/XX</td>
<td>MOSER ROB</td>
</tr>
<tr>
<td></td>
<td>DAILY TOTAL</td>
</tr>
<tr>
<td>06/18/XX</td>
<td>DURBIN KATHY</td>
</tr>
<tr>
<td></td>
<td>DAILY TOTAL</td>
</tr>
<tr>
<td>06/24/XX</td>
<td>FORD BRENT</td>
</tr>
<tr>
<td>06/24/XX</td>
<td>PHELPS AMY</td>
</tr>
<tr>
<td></td>
<td>DAILY TOTAL</td>
</tr>
<tr>
<td></td>
<td>MONTHLY TOTAL</td>
</tr>
</tbody>
</table>
Sample Daily Report: This report sample is 3 pages

- Page 1 reflects Sweep Payments
- Page 2 reflects Sweep Reversal Transactions
- Page 3 shows Transaction Failures
You will only receive a page showing transaction failure if you process a Sweep Payment that failed during the overnight process.
Frequently Asked Questions

What happens if a wrong amount is keyed as a payment?

The Agent HQ Sweep Application provides you with a verification screen to confirm the transaction processed successfully. If it is not, you may change the amount and reprocess. If on the following day you discover on your daily report that the wrong amount was input, you can process a Sweep Payment Reversal to correct the amount.

How will Travelers handle an agency account that is overdrawn or a Non-Sufficient Fund (NSF) situation?

If the NSF comes back from our bank when the agency’s account is overdrawn, we do not want to unpay any policy. Travelers will contact the agency and ask them to research what caused the account to be overdrawn. The agent will be asked to send replacement funds unless the NSF is due to the insured’s check not clearing.

If the NSF is due to the customer’s check not clearing, the agency can process a Sweep Payment Reversal to unpay the policy and refund the original payment and the NSF charge to the agency’s bank account. The agency is required to send the NSF check and bank charge to the applicable business center.

How will I be reimbursed for the fees my bank charges me when I deposit a check that is subsequently returned for non-sufficient funds?

Travelers will refund the NSF fees and amount of the insured’s NSF check that was swept from your account to your agency. This is accomplished through a Sweep Payment Reversal process. You will process this from your office and the money will be re-deposited to the agency’s bank account.

Can I process a Sweep transaction on a cancelled policy?

A sweep transaction can be processed on cancelled policies with earned premium due that have not been transferred to the Travelers Special Collections Department. The Sweep Payment will be applied to the earned premium balance due. **Coverage will not be reinstated due to the receipt of the payment.** Policies that are cancelled and have been transferred to the Travelers Special Collections Department for collection are not eligible for Sweep Payments or Sweep Payment Reversals. Payment for these policies must be mailed to Travelers Insurance, Attn: Special Collections, One Tower Square, Hartford, CT 06183 – PB PZB.

What if I have a question on a previously processed Sweep Payment or reversal?

Records of all transactions will be kept for research and audit purposes. This information will be available to the Business Centers, the Remittance Center and the ABS Billing area on-line for 20 days. A monthly journal of all agent Sweep Payments is produced and kept for seven years.