# PeopleSafe - Payment Maintenance Add, Edit and Remove (Credit Card and eCheck)

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**Description:** Provides the process to add, edit, and remove credit cards and eChecks for payments of prescriptions on the account.

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| High Level Process | |
| 1. [**Determine**](#DeterminetypeofRequest) **type of request.**  * Credit Card * eCheck | We do not link payment information, such as credit cards or electronic checks, between other companies, such as CVS/Specialty or CVS Pharmacy. |
| 1. [**Follow**](#DetermineChangesNeeded) **the appropriate procedures.**  * [Add credit or debit card](#_Definitions) * [Sycurio pop-up](#_Add_Credit_or) * [Edit credit or debit card](#_Edit_a_Credit) * [Remove credit or debit card](#_Remove_a_Credit) * [Add eCheck](#_Add_an_eCheck) * [Edit eCheck](#_Using_Fax_Workflow) * [Remove eCheck](#_Voiding_the_Prescription(s)) | Changes in payment method must be made to any open orders if a credit card or eCheck was added or edited.  Refer to [Payment - Change Payment Method for an Open Order (025593)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=47bdca4c-e5e7-4887-856d-ff34db37dfc2).  **Note:**  Changes made to payment information within PeopleSafe will be reflected within the member’s web portal profile, and vice versa.     ISM agents do not have access to Sycurio and can only use eChecks. |
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| Process |

Perform the steps below:

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| **Step** | **Action** | |
| **1** | Access PeopleSafe and select appropriate family member from the drop-down box. | |
| **2** | Click **Maintain Payment Options** from the bottom of the PeopleSafe Main Screen. | |
| **3** | Determine type of request and follow the appropriate procedures. | |
| **If…** | **Then…** |
| Adding Credit or Debit card payment | Refer to [Add Credit or Debit Card](#_Definitions). |
| Editing Credit or Debit card  (Expiration date change, card number change) | Refer to [Edit Credit or Debit Card](#_Edit_a_Credit). |
| Remove Credit or Debit Card  (No longer to be used for this account, lost, stolen, replaced) | Refer to [Remove Credit or Debit Card](#_Remove_a_Credit). |
| Adding eCheck | Refer to [Add eCheck](#_Add_an_eCheck). |
| Editing eCheck | Refer to [Edit eCheck.](#_Using_Fax_Workflow) |
| Replacing eCheck | Refer to [Remove eCheck](#_Voiding_the_Prescription(s)). |

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| Add Credit or Debit Card |

 Refer to [HIPAA Grid (028920)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=5b354e50-0d15-42d0-b9c2-0711ea02d9ce) for information on who may add, edit, or remove payment methods.

**Note:**  We accept Mastercard, Visa, Discover, American Express, and pre-paid cards.

**One Time Payment:**

* **Pay Existing Balances:** Credit cards can be used for a one-time payment on an existing balance and then removed from the profile as requested. If the member wanted to use this card again, then they would need to place it back on file.
* **Apply to a New or Refill Orders:** Credit card must remain on file until the full order is processed. Callers cannot add a one-time payment for new or refill orders. The member may remove the credit card after the order is completed.

Perform the steps below:

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| **Step** | **Action** |
| **1** | Access the Main screen then scroll to the bottom and click **Maintain Payment Options**. |
| **2** | Click **Add**.    **Result:** The Sycurio pop up displays in a separate window when using PeopleSafe, including the **Sycurio CR#:** |
| **3** | Inform the member:  I am activating our secure system; you may hear sounds while I activate the system.  Speaker phone, bluetooth, and three-way calls will not work with Sycurio. Ask the member to remove you from speaker, Bluetooth, or three-way before entering their credit card number into the system. The Sycurio system will not work if the member is on hold. Check volume on headset; if volume is too high it can create Sycurio errors. |
| **4** | Enter the **Sycurio CR#** number (including # and \*) into desk phone or the Avaya/Five9 Dialpad.  **Example:** #\*20173  **Note:**  When using Avaya or Five9, click the **Dialpad** icon. Once the Dialpad displays, use the mouse to enter the Sycurio CR# into the Dialpad.    **Note:** When using Five9, previous entries on the Dialpad from the same login period will remain listed. This will not affect current/future dialing; disregard the prior-entered numbers and proceed as usual. |
| **5** | Once the **SecureMode** **icon** turns from red to green and the credit card field turns blue, advise the member:  The system is active. For your security, please **do not speak your credit card number.** Please **type** your full credit card number on your phone’s keypad.  **TTY callers:** The TTY service will have to enter the credit card information on the phone they called us on instead of having the member enter the information on their phone.    Speaker phone, Bluetooth, and three-way calls will not work with Sycurio. Ask the member to remove you from speaker, Bluetooth or three-way before entering their CC# into the system. The Sycurio system will not work if the member is on hold.  **Results:** Sycurio validates the credit card number instantly. Asterisks display in the credit card field except for the last 4 digits of the credit card, which will be visible in the field. The field displays in blue until a full and valid credit card number is entered then it will turn green.  **Example:** \*\*\*\* \*\*\*\* \*\*\*\* 0002    **If Credit Card Field displays in Red:**  **This indicates an error:** Red indicates that the incorrect account number was input.   1. Press **RESTART** and ask the member to retype the credit card account number. 2. Once the account number field turns green, move to the next step.   The system did not recognize your credit card number. Will you please type your card number again onto your phone keypad? |
| **6** | Thank you, I see that your <Visa, MasterCard, AMEX, etcetera> ending in <last 4 digits> was entered correctly and securely. Would you please verbally tell me the month and year expiration date of your card?  **CCR:** Input the month and year.  **Example:** For March of 2026, select **03** and **2026**. |
| **7** | Thank you, would you like to use the credit card account as the default payment account for future orders?  When adding an **FSA/HSA** card, recommend to the member that it be set up as the default payment.   * If **no**, continue to the next step. * If **yes**, select the **Mail Default** checkbox and inform the member the credit card will be automatically charged when future orders are received, unless a different form of payment is provided. |
| **8** | **For Commercial members only.**  Would you like to allow other family member(s) to use the credit card for payments on this plan?   * If **yes**, proceed to next step. * If **no,**  1. Select the **Exclusive** checkbox (**Not applicable to MED D Members**).      1. Inform the caller the account will be designated for the originator’s use only, which could cause processing delays if no other method of payment is available for other members’ orders. 2. Proceed to the next step. |
| **9** | Follow these steps:   1. Click **Submit** on the Sycurio page.   **Result:** A successful submission message is displayed.     1. Close the Sycurio pop-up screen by selecting the small “X” in the upper right corner.     **If an Error Message displays:**  Close the window and try to add the credit card through Sycurio again. If the Sycurio system is not working, refer to [Sycurio Alternatives](#_Add_a_Credit_1). |
| **10** | Click the **Refresh** button.  **Result:** The new credit card displays in the Credit Cards section of the Payment Options screen.  Your credit card has been added. |

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| Sycurio Alternatives |

**Notes:**

* Do **not** bypass the process of handling credit card transactions.
* Credit card transactions **must** be processed using Sycurio.

Refer to the table below:

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| **Scenario** | **Process** | |
| Caller unable to enter credit card information using the keypad on their phone. | I’m sorry, I am not able to take your credit card number verbally over the phone or type it into the system.  Remind the member that they should not speak their credit card number when adding it online.  Offer the following alternatives: | |
| **Alternative** | **Information for the Member** |
| Member Web Portal/ App | You can add a credit card number on the secure member website, which is available 24/7. You can also place refill orders online.   * If the member states that they cannot use the website, advise they can enlist the help of a trusted family member or friend. * If the member is unable to use the website, offer to [add an eCheck](#_Add_an_eCheck) account instead. |
| eCheck | I can add an electronic check account for you on the phone today. eChecks allow you to pay for your orders online or over the phone via a checking or savings account. I will just need you to provide me with the routing account numbers for the checking or savings account verbally over the phone. These numbers can be found on one of your account checks or savings deposit slips. Refer to [Add an eCheck](#_Add_an_eCheck) |
| Mail Form | You can send in the updated card information on a Mail form.  Direct the member to the secure member website or refer to [Fulfillment Requests (004595)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=a33eb9f2-234e-4c71-bd84-d64eae88e8af). |
| CCR receives an error message and is unable to use Sycurio. | Close all browser windows for the browser you are using, then re-open and re-load the account on the call.  If you are still unable to use Sycurio:  I am sorry, but we are currently experiencing a system issue, and I cannot add your card to the system.  Warm transfer to Senior Team and advise reason for procedural transfer is a Sycurio error. Notify your supervisor or on call Supervisor.  **Note:** Follow supervisor instruction on using ACW and/or an AUX state so that you do not get another call while gathering information below.  **Reminder:** Gather the call information so that you can report the error after assisting the member.  Refer to [Sycurio Error Reporting](#_Sycurio_Error_Reporting). | |
| CCR is using Five9, cancels Sycurio transaction, and needs to complete another Sycurio transaction while on the call | 1. After clicking **Cancel**, close the Sycurio pop-up and navigate back to PeopleSafe and the Maintain Payment tab. 2. Select **Refresh**. 3. Select **Add**.   **Result:** A Sycurio window populates.   1. Enter three stars (\*\*\*), and then pound sign (#). 2. Proceed with the standard Sycurio process of entering the secure code and completing the process. | |
| Sycurio system times out | When a Sycurio transaction has started, but there is a delay from when the caller is asked to enter their card details to when the caller begins entering the card, the Sycurio system will time out. This will happen at about 5 minutes of inactivity.  You will receive a message on the Sycurio pop-up indicating a timeout has occurred. Secure Mode will be turned off and appear red.    To resolve this, follow these steps:   1. Close the Sycurio browser. 2. Navigate back to the Maintain Payment tab in PeopleSafe. 3. Select **Refresh**. 4. Select **Add**. 5. Resume the process of adding the credit card as usual. | |

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| Sycurio Error Reporting |

**Reminder:** For any IT issues, remember to notify your supervisor and/or a supervisor on duty. Enter AUX 7 IT time into NICE after you have restarted and have the start/end times of the time you were off the call for the technical issues.

Perform the steps below:

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| **Step** | **Action** |
| **1** | Use Snag Itto obtain a screen shot.   1. Open Snag It. 2. Click on the red **Capture** button. 3. Move your cursor to the area to capture. An up and down ruler displays. Place the ruler below the information to capture and **left click**.   **Result:** Snagit editor displays with the screen capture.   1. Copy the screen capture. |
| **2** | Gather the call information as described below:   * CR number from the Sycurio screen * Customer (caller) telephone number, or last 4 digits (this is critical to identify the call) * Dialed number (what number did the caller dial to get to this agent?) * Site the agent works at (city and state) * Agent name, Phone Log in ID, description of the issue (include screenshot) * Time issue started (and time that it stopped) |
| **3** | Notify your supervisor via email and provide the information obtained. Attach the screenshot from Snagit to the email.  Include **Securemail** in the subject line of the email to indicate email contains member information. |
| **4** | Restart computer. |

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| Edit Credit or Debit Card |

Update an expired credit card by clicking the **Maintain Payment Options** button either on the bottom of the **Main** **Screen** or from the **Order Status** screen. Use the correct member selected in the drop-down box so that the edits are made **only** on that member’s account.

Perform the steps below:

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| **Step** | **Action** | |
| **1** | Select the radio button for the credit card to be edited.  **Note:** If card is an FSA/HSA card, a checkmark displays in the **FSA Card** column. **Edit Credit Card** section displays **(FSA)** at the end of the card number to indicate that it is an FSA card. FSA cards can be applied to previous balances. | |
| **2** | Click **Edit** button. | |
| **3** | Determine the reason for the credit card edit or removal. | |
| **If…** | **Then…** |
| Credit card has **expired** or is **about to expire** | Update **Expiration** date in the format of mm/yy.  **Example:** 05/20  Thank you, would you like to use the credit card account as the default payment account for future orders?   * If **yes,** select the **Mail Default** checkbox. Inform the member that the credit card will be automatically charged when future orders are received unless a different form of payment is provided. |
| Member requests to **discontinue** using the credit card account as the default | Deselect the Mail Default box. |
| A family member requests to designate a specific **credit card** account as their **default**, but they are not the person who placed the credit card on file | 1. Verify the following information:  * Credit card type * Last four (4) digits of the credit card number * Expiration date  1. Select the appropriate card. 2. Select the **Mail Default** checkbox. |
| Member **does not want** **other family members** to have **access** to the credit card account | Select **Exclusive** checkbox.  Refer to the [HIPAA Grid (028920)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=5b354e50-0d15-42d0-b9c2-0711ea02d9ce) for information on who may edit or remove payment methods. |
| Member wants to **remove** credit or debit card from account | Refer to [Remove a Credit or Debit Card](#_Remove_a_Credit). |
| **4** | Click the **Save** button.  **Result:** Message displays credit card updated successfully. | |

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| Remove Credit or Debit Card |

Follow these steps when a member wants to remove a credit or debit card from their account:

**New or Current Prescriptions:** Credit cards can be used to pay for new or open orders but cannot be removed until the prescription has been shipped.

**One Time Payment:** Credit cards can be used for a one-time payment on an existing balance and then removed from the profile as requested. If the member wanted to use this card again, then they would need to place it back on file.Because the credit card must remain on file until the full order is processed, callers cannot add a one-time payment for orders.

 Refer to [HIPAA Grid (028920)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=5b354e50-0d15-42d0-b9c2-0711ea02d9ce) for information on who may edit or remove payment methods.

**Note:** Credit Cards **cannot** be removed under certain conditions. Refer to [Balance Transaction History/Payment Dispute (Mail Order Claims Only) (004578)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=ba2c70ed-7f0c-4779-98b6-9bc1eb9bbb1f).

* Order is processing - They can only be removed upon completion of the order. Refer to [Balance Transaction History/Payment Dispute (Mail Order Claims Only) (004578)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=ba2c70ed-7f0c-4779-98b6-9bc1eb9bbb1f).
* Future Fill (FFL) order - Another payment account will need to be applied to ensure the order is not held up due to payment issues once released from FFL.
* While a dispute task is in processing - Access the **View Activity** tab and review the notes.

If the member is disputing a payment, do **not** delete the method of payment until the refund has been processed. Refer to [Payment Unauthorized Payment Transaction (017658)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=f3e89985-0ee9-4e15-ace8-e3bfbb52083b).

Perform the following steps:

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| **Step** | **Action** | |
| **1** | Verify the last four digits of the credit or debit card to be removed.   * If member does not have their credit or debit card with them, confirm we are removing the correct card. | |
| **2** | Select radio button for the credit or debit card to be removed. | |
| **3** | Select the **Remove** button.  **Result:** Message displays: “**This will delete the Card from the system. Do you want to continue?**” | |
| **If…** | **Then…** |
| Yes | 1. Click **OK** to remove the card. **Result:** The following message displays: “Credit card deleted successfully.” 2. Click **OK** in the confirmation box. |
| No | Click the **Cancel** button in the confirmation box. |

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| Account Updater for Visa and MasterCard |

Do not proactively offer this service to members, because not all VISA or MasterCard cards are eligible. Eligibility is determined by the credit card issuer (the bank, credit union, etcetera) if the service is available.



To maintain the accuracy of our member card data and prevent order delays, we have implemented an “account updater” where available.  This is a service provided by VISA and MasterCard that automatically updates the following credit card information in our systems:

* Updated expiration dates
* New card numbers, if a new number was reissued due to lost/stolen/fraudulent activity, etcetera.

When an automated update has been made to the VISA or MasterCard account, automated comments will be added to PeopleSafe at the member level for the originator of the credit card.

* The comment indicates: “Automated Bank Update” and “Updated (or Deleted)” + Card Type (Visa or MC) + “\*\*\*\*\*\*\*” + last 4 digits of the updated card number.”

These updates should be transparent to our members and agents should not call attention to them.

If a member inquires why we already have an updated expiration date or card number, assure them that their account information has been updated by a secure program offered by their credit card issuer.

**Note:** If the Account Updater has inadvertently deleted the member’s card, use Sycurio to add the member’s card back if requested by member.

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| Add eCheck |

**Notes:**

* Members can use **Online Banking Bill Pay** with their banking institute to pay for mail order balances. Electronic check entries on the Transaction History/Balance section of Caremark.com may display up to 24 hours based on when the order begins processing.
* If a member calls about using Online Banking bill pay with their bank, and is questioning the **Account Number** to use, advise member to use the ID number from their ID card.
* The eCheck routing and account numbers may only be entered in the Maintain Payment Options tab in PeopleSafe.

 Do **not** list the eCheck routing and account numbers in any Comments or Transfer notes fields. All comment fields are periodically checked for compliance. Users who fail to abide by policy may be subject to disciplinary action.

Perform the following steps when a plan member wants to add an eCheck:

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| **Step** | **Action** |
| **1** | Click **Add** under the **Electronic Check** section. |
| **2** | Select **Account Type** drop down box. (Options include Checking or Savings). |
| **3** | Input the **Routing Number** (9 digits) and **Account Number**.  **Note:** Refer to the sample below to determine the member’s information to input. |
| **4** | Ask the member if they would like to use the eCheck account as the default payment method for future orders.   * If **yes**, click the **Mail Default** checkbox.   **Reminder:** Inform the member the eCheck account will be automatically charged when future orders are received unless a different form of payment is provided. |
| **5** | Ask the member if they would like to allow **other family member**(s) to use the eCheck account for payments.   * If **no**, click the **Exclusive** checkbox. Inform the member the account will be designated for their use only.   **Notes:**   * Setting a payment account as "Exclusive" will give the owner of that account control over when it can be used. * Only the Exclusive account holder (or Authorized Representative) may authorize use of the eCheck for orders, regardless of whether it is set as the Default payment, as this prevents other family members from using the same payment type. * This restriction does not apply to outstanding balances. * When a member places an order through Customer Care, CCRs can specify whether any portion of an outstanding balance is included. When the member places an order using Caremark.com or the IVR system, and an Exclusive eCheck payment method is used, any outstanding balances will be included in the payment. This occurs regardless of whose orders are being processed. Our automated system does not separate outstanding balances by family member. |
| **6** | Provide the following disclaimer to the member:  When you use your Electronic Check to pay for your order, we will process an electronic withdrawal from your bank account when your order ships.  For your records, your final payment amount will be reflected on the invoice receipt included with your shipped order.  It is important that you ensure that you have adequate funds in your bank account to make this payment. |
| **7** | Click the **Save** button.  **Result:** Confirmation pop up displays; it has been saved. The system verifies the routing number to ensure that it is valid.   * If **confirmation is not received,** a pop-up box displays prompting you to enter a valid routing number. The routing number is a 9-digit number and leading zeros are necessary if they display on the bottom of the check.   + - Confirm the number with the member to make sure that it is entered correctly. * If you continue to receive the error, apologize for the inconvenience, and ask the member for an alternative form of payment. |

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| Edit eCheck |

To edit an eCheck account, perform the following steps:

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| **Step** | **Action** | |
| **1** | Select radio button next to the eCheck. | |
| **2** | Click **Edit** button. | |
| **3** | Determine changes needed: (Mail Default or Exclusive). | |
| **If…** | **Then…** |
| Member would like to **designate** the eCheck account as **default** | Click the **Mail Default** checkbox.  Inform the member the eCheck account will be automatically charged when future orders are received unless a different form of payment is provided. |
| Member would like to **discontinue** using the eCheck account as the default | Deselect the **Mail Default** checkbox. |
| A **family member** requests to designate a **specific eCheck as their default**, but they are not the person who placed the eCheck on file | * 1. Verify the following information: * Financial Institution Name * Last four (4) digits of the account number * Account Type (Checking or Savings)   1. Select the appropriate eCheck account.   2. Select the **Mail Default** checkbox.   Refer to the [HIPAA Grid (028920)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=5b354e50-0d15-42d0-b9c2-0711ea02d9ce) for information on who may edit or remove payment methods. |
| The **member does not want other family members** to have access to the eCheck payment method | * 1. Verify the following information: * Financial Institution Name * Last four (4) digits of the account number * Account Type (Checking or Savings)   1. Select the appropriate eCheck account.   2. Select the **Exclusive** checkbox.   Refer to the [HIPAA Grid (028920)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=5b354e50-0d15-42d0-b9c2-0711ea02d9ce) for information on who may edit or remove payment methods.  **Notes:**   * Only the originator of the eCheck can set the payment method to Exclusive. * Setting the eCheck as Exclusive gives the owner of that payment method control over who can use it.   Inform the member the eCheck account will be automatically charged when future orders are received unless a different form of payment is provided. |
| **4** | Click **Save**. | |

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| Remove eCheck |

Perform the following steps when a plan member wants to remove an electronic check account:

**Notes:**

* The eCheck should not be removed if the member is requesting a credit. The credit will need to be generated on the eCheck account first, before we can delete the payment method from their account.
* eChecks should not be removed from a Future Fill (FFL) order unless another payment account is being applied. This is to ensure the order is not held up due to payment issues once released from FFL.

**** Refer to the [HIPAA Grid (028920)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=5b354e50-0d15-42d0-b9c2-0711ea02d9ce) for information on who may edit or remove payment methods.

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| **Step** | **Action** | |
| **1** | Select radio button for the eCheck account that needs to be removed. | |
| **2** | Click the **Remove** button.  **Result:** A confirmation message displays in a pop-up box stating “**This will delete the eCheck from the system. Do you want to continue”?** | |
| **If…** | **Then…** |
| Yes | * 1. Click **OK**.   **Result:** Message displays: **“eCheck deleted successfully.”**   * 1. Click **OK** in the confirmation pop-up box. |
| No | Click **Cancel**. |

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| Resolution Time |

Immediate

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| Related Documents |

Credit card and eCheck maintenance is auto documented in PeopleSafe.

[Customer Care Abbreviations, Definitions, and Terms Index (017428)](https://thesource.cvshealth.com/nuxeo/thesource/" \l "!/view?docid=c1f1028b-e42c-4b4f-a4cf-cc0b42c91606)

**Parent Document:** [CALL 0049 Customer Care Internal and External Call Handling](https://policy.corp.cvscaremark.com/pnp/faces/DocRenderer?documentId=CALL-0049)

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