



**Agency Guide for EFT
Setup and Payment Instructions
For New Business Applications Only**

Texas Windstorm Insurance Association

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I. EFT Setup

There are two components to the Electronic Funds Transfer (EFT) setup: **Agency Setup** and **Payment Processor Setup**. More details on the Payment Processor Setup process are in [Section III](#).

A. Agency Setup

Required steps for any Agency that wishes to use EFT processing at TWIA:

1. Review this document.
2. **Download and sign the two enrollment forms from our website:**
 - Enable TWIA Electronic Payment for Agency
 - Electronic Funds Transfer Agreement

These forms can be accessed either by clicking on the following link: <http://www.twia.org/Agents/EFTResourcePage.aspx>, or by selecting 'Agents' from the TWIA home page and choosing 'EFT Resource Page' from the menu on the left.

3. Return the two forms listed above to TWIA using one of the methods below. Please ensure that your TDI license number is on all correspondence.

Email:	agentregistrar@twia.org
U.S. Mail:	Texas Windstorm Insurance Association Attn: Agent Registrar PO Box 99090 Austin, TX 78709
Fax:	Fax: 512-899-4950 Attn: Agent Registrar

4. Download and watch the EFT Training Video, available at our website on the EFT Resource Page (<http://www.twia.org/Agents/EFTResourcePage.aspx>).
5. Within two business days from the time we receive your signed paperwork, you should receive a confirmation email with EFT setup instructions from TWIA.
6. Once you receive the Agency Setup confirmation email (sample provided on page 3), follow the instructions provided. Please watch the EFT Training Video before following the steps in the confirmation email.

Note: The EFT system allows up to **10 users for each funding account**. If you require EFT capability for more than 10 users, you will need to add the necessary number of funding accounts or modify your payment process accordingly.

Agency Setup Confirmation Email - Sample

Subject: Agency has been enabled for TWIA Electronic Payment

From: agentPortal@twia.org

To: [AgentOfRecord@Agency.com]

In response to your request, [*Agency.name*] has been enabled for TWIA Electronic Payment. Please read the following instructions regarding use of this service, as there are actions you must take:

1. Set up Payment Processors to use Electronic Payment in E-Quote.

Initially, no one at your agency is permitted to pay for applications electronically. To grant electronic payment rights to your employees, someone who has Administrative Rights on TWIA's E-Quote system must login to E-Quote and grant each user this right. This is accomplished by accessing the User List within the Admin menu. The administrator should select "Has Electronic Payment Rights" for Electronic Payment Processor. The system will allow up to ten users to utilize each registered bank account.

2. Ensure each Payment Processor sets themselves up at the bank

Detailed instructions on this process are included in the email sent to Payment Processors upon electronic payment activation in E-Quote.

3. Ensure you have funds.

There **MUST** be sufficient collected and available funds in your agency's bank account to cover the full net premium quoted on an application. Unlike with paper checks, the money will be drawn from your bank account at 6:30 PM Central Time on the day of the payment transaction. For payments made on bank holidays, the money will be drawn from your bank account at 6:30 PM Central Time the next bank business day.

This e-mail is automatically generated. Do not reply.

B. Things an Agency Must Understand About TWIA Electronic Payment

Agency Registration

- TWIA requires that agencies be registered and in good standing in order to enable the agency for Electronic Payment.
- You will receive emails from TWIA regarding your enrollment and use of the Electronic Payment Service. Please verify that your email address is correct in E-Quote, along with the email addresses of your Administrators and Agents.
- If you've established Automated Clearing House (ACH) Blocks at your bank for the bank accounts you intend to use for TWIA Electronic Payment, you will need to define an ACH Filter at your bank for TWIA transactions. Contact your bank to establish any necessary ACH Filters. Contact the TWIA Accounting Department (Accounting@twia.org) to obtain the TWIA filtering criteria.

Agency Procedures

- The EFT system allows up to **10 users for each funding account**. If you require EFT capability for more than 10 users, you will need to add the necessary number of funding accounts or modify your payment process accordingly. For more details, please refer to the Implementation Considerations portion of this document.
- The Agency Point of Contact (POC) or Admin is responsible for enabling each user for EFT.
To determine who your POC is:
 1. Navigate to TWIA's Agent Portal / E-Quote application.
 2. Click the New User button
 3. Enter your TDI License Number and press Submit.
 4. Your Point of Contact will be displayed. If you wish to change the Point of Contact, please send an e-mail to the following address:
agentregistrar@twia.org.
- Payment via EFT is currently available for New Business Applications only.
- As always, you must use the Marshall & Swift/Boeckh replacement-cost calculator (available on the TWIA website) as the valuation source for every item on the application. Use the 'Assign Policy Number' option to ensure that the estimate is kept indefinitely. If you do not, the estimate will be discarded after 3 months and you will have to re-input all the data.

Payment Processor Registration

- Once the Agency is set up for Electronic Payment, all Payment Processors must set themselves up to be able to use the service. Setup instructions are provided in an automatic email that is sent once the 'Has Electronic Payment Rights' option is selected in E-Quote.

Hours of Availability

- Effective August 13, 2009, the EFT payment system is available as follows:
 - **8:00 AM – 4:30 PM Monday through Thursday**
 - **8:00 AM – 4:00 PM Friday**

You will not be able to pay via EFT outside of these times. EFT availability is also disabled when TWIA is in Storm Mode. For details on storm mode, please see [Section VI](#).

Payment Details

- Payments are processed nightly at 6:30pm Central Time on bank business days. Payments received on bank holidays will be processed at 6:30pm Central Time the next bank business day.

Statements Regarding Fund Availability

- In the bank account you will be using for Electronic Payment, you must have sufficient collected and available funds to cover the total of the full net premium amounts that you are paying via Electronic Payment.
- If your Agency is currently in non-sufficient funds ("NSF") status with TWIA, TWIA will not enable your Agency for Electronic Payment.
- After the Bank returns 2 payments due to NSF, TWIA and/or TWIA's bank will revoke your permission to use Electronic Payment for a period of 1 year from the last NSF instance.
- Once the agency's Electronic Payment Rights are disabled at TWIA, no one in the agency, including the Payment Processor, will be able to access the Manage Profile/Account Setup functionality in E-Quote.

ENABLE TWIA ELECTRONIC PAYMENT FOR AGENCY

By signing this request, you assert that:

1. You desire Electronic Payment capabilities to TWIA for the agency shown below;
2. You are authorized to enter Banking Agreements for the agency shown below;
3. You have read and you understand “Things An Agency Must Understand About Electronic Payment”;
4. You have read and you understand the “Electronic Funds Transfer Terms and Conditions”;
and
5. The email address of your agency’s Primary Contact in E-Quote is current and correct.

The Agency detailed below requests to be **ENABLED** for TWIA Electronic Payment.

Agency Name
Agency Address, City, State, Zip
Agency TDI License No
Phone
Signature of person authorized to sign for bank account
Printed Name of person authorized to sign for bank account
Date

TWIA will notify the agency via the email address of the agency’s Primary Contact when your agency has been enabled for Electronic Payment.

This authorization is to remain in full force and effect until TWIA has received written notification, pursuant to the requirements in the Electronic Funds Transfer Agreement, from Agency of its desire to terminate Electronic Payment capabilities.

Send this completed form using one of these methods:

Attach it to an email and send to:	agentregistrar@twia.org
Send it in U.S. Mail to:	Texas Windstorm Insurance Association Attn: Agent Registrar PO Box 99090 Austin, TX 78709
Fax it to:	Fax: 512-899-4950 Attn: Agent Registrar

ELECTRONIC FUNDS TRANSFER TERMS AND CONDITIONS

This Electronic Funds Transfer Terms and Conditions covers your and your rights and responsibilities concerning the Electronic Payment via electronic funds transfer (“EFT”) services offered to you by Texas Windstorm Insurance Association (“TWIA”) through Bank of America. In this Agreement, the words “you” and “yours” mean those who sign the application, joint owners, or any authorized users. The words “we,” “us,” and “our” mean TWIA. The word “account” means any one or more savings and checking accounts you have with banking institutions. Electronic funds transfers are electronically initiated transfers of money from your account through the electronic funds transfer services described below. By signing a request for EFT service, or using the service, each of you, jointly and severally, agree to the terms and conditions in this Agreement and any amendments for the EFT services offered.

1. EFT Services. Upon approval, you may conduct EFT services offered by TWIA.

We will process payment transfer requests only to TWIA. Our bank will withdraw, via the Automated Clearing House, the designated funds from the checking or savings account that you have specified, on or shortly after the 6:30 p.m. Central Time designated cut-off time on the current bank business day. Payment transfer requests received after the designated cut-off time will be processed on or shortly after the 6:30 p.m. Central Time cut-off time on the next bank business day.

2. Conditions of EFT Services.

Security of Access Code. Your users will be using an access code (PIN and/or password) in conjunction with your electronic funds transfers. Access codes are confidential and should not be disclosed to third parties. You are responsible for safekeeping your access codes. You agree not to disclose or otherwise make your access code available to anyone not authorized to sign on your accounts. You understand that any joint owner you authorize to use an access code may withdraw or transfer funds from any of your accounts. If you fail to maintain the security of these access codes and the TWIA suffers a loss, we may terminate your EFT services immediately.

Joint Accounts. If any of your accounts accessed under this Agreement are joint accounts, all joint owners, including any authorized users, shall be bound by this Agreement and, alone and together, shall be responsible for all EFT transactions to or from any savings or checking accounts, as provided in this Agreement. Each joint account owner, without the consent of any other account owner, may, and hereby is authorized by every other joint account owner to make any transaction permitted under this Agreement.

3. Fees and Charges. TWIA does not charge fees to you for this service. Your financial institution may charge fees to you for electronic funds transfers.

4. Agency Liability. You are responsible for all transactions you authorize using your EFT services under this Agreement. If you permit someone else to use an EFT service, you are responsible for any transactions they authorize or conduct on any of your accounts. If your bank statement shows transfers that you did not make, you must immediately notify TWIA and your bank.

5. Right to Receive Documentation.

You will receive a payment confirmation at the time you pay for the TWIA insurance application, which you should print for your records. A copy of the confirmation will also accompany the completed insurance application you receive from TWIA.

6. Account Information Disclosure. We will disclose information to third parties about your account or the transfers you make:

As necessary to complete transfers;

To comply with government agency or court orders; or

If you give us your written permission.

7. Business Days. Bank business days are Monday through Friday, excluding bank holidays.

8. Notices. All notices from TWIA will be effective when we have mailed them or delivered them to your last known address in the TWIA's records. Notices from you will be effective when received by the TWIA at the address specified in this Agreement. We reserve the right to change the terms and conditions upon which this service is offered. We will mail notice to you at least twenty-one (21) days before the effective date of any change. Use of this service is subject to existing regulations governing the TWIA business relationship and any future changes to those regulations.

Texas Windstorm Insurance Association

PO Box 99090
Austin, TX 78709

You will receive email communication from TWIA and TWIA's bank regarding various aspects of the EFT service. As EFT payment service is inherently an electronic medium, your consent to the use of email is the mechanism TWIA and TWIA's bank will use to communicate information regarding your enrollment and transactions. It is essential that your email address at TWIA and TWIA's bank be kept current. All email notices from TWIA will be effective when we have sent them to your last known email address in the TWIA's records.

9. Termination of EFT Services. You may terminate this Agreement or any EFT service under this Agreement at any time by notifying us in writing and stopping your use of the service. TWIA may also terminate this Agreement at any time by notifying you orally or in writing. If we terminate this Agreement, we will program our computer systems to prevent your access to our EFT service. Whether you or the TWIA terminates this Agreement, the termination shall not affect your obligations under this Agreement for any EFT transactions made prior to termination.

10. Governing Law. This Agreement is governed by the Bylaws of the TWIA, federal laws and regulations, the laws and regulations of the state of Texas and local clearinghouse rules, as amended from time to time. Any disputes regarding this Agreement shall be subject to the jurisdiction of the court of the county in which TWIA is located.

11. Enforcement. You are liable to us for any loss, cost or expenses we incur resulting from your failure to follow this Agreement. You authorize us to deduct any such loss, costs or expenses from amounts owed to you by TWIA without prior notice to you. If we bring a legal action to collect any amount due under or to enforce this Agreement, we shall be entitled, subject to applicable law, to payment of reasonable attorney's fees and costs, including fees on any appeal, bankruptcy proceedings, and any post-judgment collection actions.

AGENCY NAME: _____ DATE: _____

BY: _____

NAME: _____

TITLE: _____

II. Implementation Considerations

This section should be *carefully reviewed and considered* by an Agency before implementing EFT.

A. Initial Setup Considerations

Step 1 – Decide which setup will work best for you

There are three different EFT setup options – Single Payee, Single Payee with Backup(s), or Multiple Payee. Each setup has different benefits and processes that you will need to consider in order to determine which is best for your business.

- **Single Payor:**

- EFT-enabled Users: 1
- Users who can view / edit ALL applications: 1 (must be identical to the EFT-enabled user)

The Single Payor setup is best for smaller Agencies and those who prefer the simplest administrative process. The drawback to this setup is that the ability to pay EFT is dependent on the schedule of the designated payment administrator.

- **Single Payor with Backup(s):**

- EFT-enabled Users: Up to 10
- Users who can view / edit ALL applications: Up to 10 (must be identical to the EFT-enabled users)

This setup is recommended for those agencies that would prefer the Single Payee setup but desire a backup and/or the ability for up to 10 people to process EFT payments. This setup offers both simplicity and flexibility in the business process, but requires more effort during the initial setup process

- **Multiple Payors:**

- EFT-enabled Users: Up to 10
- Users who can view / edit ALL applications: All

This setup is similar to the Single Payee with Backup(s) in that up to 10 people can process EFT applications, but is different in that everyone at the agency is able to view / edit every application in E-Quote.

As previously stated, the EFT system allows up to **10 users for each bank account**. If you require EFT capability for more than 10 users, you will need to increase the number of funding accounts. Each agency can have up to 6 funding accounts.

Step 2 – Set up Agent Portal (E-Quote) per Step 1

Follow the steps outlined below for the corresponding setup choice from Step 1.

Single Payor / Single Payor with Backup(s)

This setup will allow only the *application creator and the person(s) designated in step d. ii. (below)* to view and update a particular quote / application. The person designated in step ii will still need to be authorized and set up for EFT payment (see [Payment Processor Activation](#) section).

To set up either **Single Payor** or **Single Payor with Backup(s)**, perform the following steps:

- a. Disable global sharing (or ensure it is disabled) by logging in to E-Quote and going to Admin/User Access Designations
- b. Scroll to the bottom of the User List. If the link says 'Enable Global Sharing', global sharing is not set for your agency and you may continue to step d.
- c. If the link says 'Disable Global Sharing', press it.

Sedlock	Gwen	gsedlock@twia.org
Harthcock	Becca	bharthcock@twia.org
hartkopf	gwen	ghartkopf@twia.org
Reschke	Christine	christina@twia.org

[Disable Global Sharing](#)

- d. Be sure and perform steps i – iii below for **EVERY employee** who will be creating quotes or applications, and select the appropriate number of payees in step ii based on your setup choice.
 - i. Click on the employee's last name. You may sort by last name if necessary by clicking on the "Last" column heading.
 - ii. On the next screen, place a check mark next to the person(s) at your agency who will pay for EFT applications. ***If you chose Single Payor with Backup(s), select up to 10 people on this screen.***

User	Quote	Application	Policy	Admin
Designate the agency representative below who should have permission to view and update Paul Eagan's quotes and applications				
	Last		First	
<input type="checkbox"/>	Newman	Shelley		snewman@twia.org
<input checked="" type="checkbox"/>	Roberts	Kay		kay@twia.org
<input type="checkbox"/>	Admin	Robot		emena@twia.org
<input type="checkbox"/>	Mchale	Laura		lmchale@twia.org

- iii. Scroll to the bottom and press the 'Apply Sharing Changes' button.

<input type="checkbox"/>	Dugan	Roberto		rdugan@twia.org
<input type="checkbox"/>	Rocha	Joey		jrocha@twia.org
<input type="checkbox"/>	Sedlock	Gwen		gsedlock@twia.org
<input type="checkbox"/>	Harthcock	Becca		bharthcock@twia.org
<input type="checkbox"/>	hartkopf	gwen		ghartkopf@twia.org
<input type="checkbox"/>	Reschke	Christine		christina@twia.org

Multiple Payors

To enable this functionality, perform the following steps:

- a. Go to Admin/User Access Designations
- b. Scroll to the bottom of the list. If the link says 'Enable Global Sharing', press it. You may disregard the subsequent message that reads: "Select the employee below who created the quote or application". This text is always present on the page.
- c. If the link says 'Disable Global Sharing', global sharing has already been set for your agency and you may continue to Step 3.

Step 3 – Set up each EFT-authorized person in Agent Portal (E-Quote)

The ability to pay via EFT must be set up on an individual basis. For details on this process, please refer to the [Payment Processor Activation](#) section.

Step 4 – Review the Payment Process

In any situation, the individual who completes an application (typically a CSR) will need to communicate with accounting/other EFT-authorized personnel to let them know that the application is ready for payment.

The payment processor should then log into E-Quote (if not already logged in), go to the 'Application/Existing' menu, select the application, and pay for it via EFT. For details on this process, please see [Paying for a New Business Application](#).

B. Additional Implementation Considerations

1. Who at your agency currently has administrative rights for the E-Quote application?

To determine who has the authorization to set up new users and grant EFT privileges, perform the following steps:

- a. Go to Admin/User List
 - b. The role of each individual at your agency is shown.
 - c. Those with the 'Admin' & 'Agent of Record' Roles can perform the necessary steps to setup EFT.
2. Have you established ACH blocks at your bank for those accounts you will use for Electronic Payment?

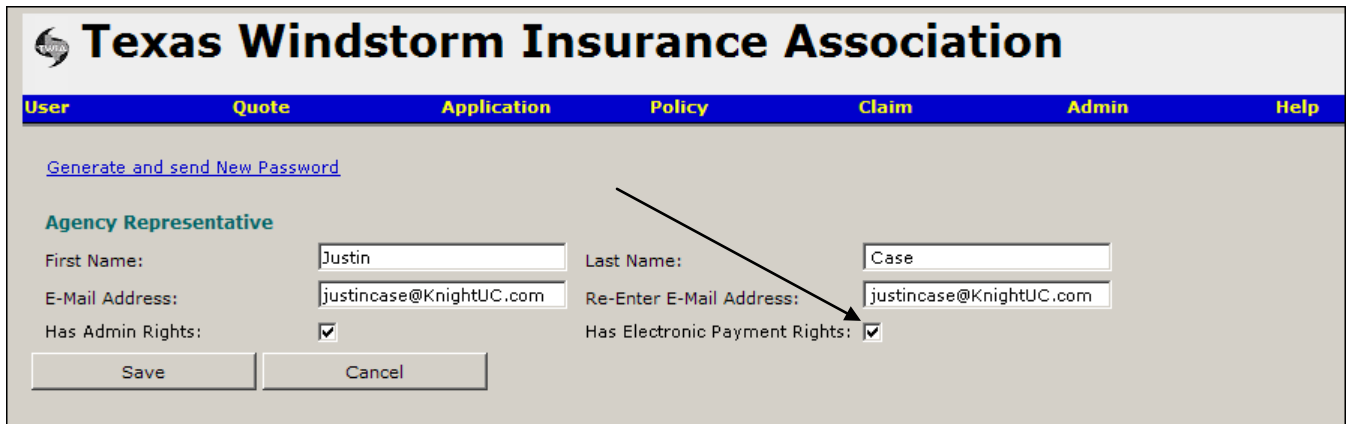
If you've established ACH Blocks at your bank on the accounts you will use for Electronic Payment, you will need to define an ACH Filter with your bank for these transactions. Contact your bank to establish any necessary ACH Filters. Contact the TWIA Accounting Department (Accounting@twia.org) to obtain the TWIA filtering criteria.

III. Payment Processor Activation

A. Enabling Payment Processor(s) for EFT processing via Agent Portal (E-Quote)

When the Agency is enabled for EFT processing by TWIA, the Agent of Record will receive a confirmation email. At that time, the Agency Administrator will indicate who is allowed to perform EFT transactions. This is performed via the Admin menu in Agent Portal (E-Quote). To set up users, the Agency Administrator should perform the following steps:

1. Review the [Implementation Considerations](#) portion of this document.
2. Select 'Admin/User List'
3. Select the user for whom you would like to activate Electronic Payment Rights
4. When you are at the screen below, select the "Has Electronic Payment Rights" checkbox and press Save.



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User Quote Application Policy Claim Admin Help

[Generate and send New Password](#)

Agency Representative

First Name: Justin Last Name: Case

E-Mail Address: justincase@knightuc.com Re-Enter E-Mail Address: justincase@knightuc.com

Has Admin Rights: Has Electronic Payment Rights:

Save Cancel

5. An e-mail (see *Payment Processor Setup Confirmation Email - Sample* below) will be sent to every Payment Processor who is granted Electronic Payment rights. The email contains very important setup instructions that must be followed before you can use EFT.
6. Payment Processors must perform the two steps that are outlined in the email before they can submit payments via EFT:
 - Enroll in the service, and
 - Establish a payment account

**** The payment processor must complete both steps to set up EFT. Detailed steps are included in the automated activation email sent from E-Quote (sample below).****

Payment Processor Setup Confirmation Email - Sample

Your TWIA E-Quote user profile has been updated as follows by TWIA:

Your TDI#: 1402070
Your User Name: user@twia.org
Your Password: ***** (your password was not changed)
For help: <http://www.twia.org/faq.html>

Your user profile has been enabled for Electronic Payment. Please read the following instructions regarding use of this service, as there are actions you are required to take.

EVERY EFT-enabled payment processor must complete BOTH of the steps below.

1. Enroll in the service:
 - a. Login to E-Quote and from the menu select the 'User/Edit Profile'.
 - b. Select 'EFT Enrollment' to be sent to the bank website.
 - c. Enter your demographic information, including: name, address, e-mail address, and account nickname.
 - d. Press 'Continue' and review your information on the resulting screen.
 - e. Press 'Complete Enrollment'. You will then be returned to the TWIA website.
2. Set up payment account(s):
 - a. Select User/Edit Profile and then 'Manage Bank Profile / Account Setup' to return to the EFT website.
 - b. Select the 'Manage Profile' menu.
 - c. Select 'Payment Accounts' and then select 'Checking or Savings'
 - d. Enter the required information, designated with a '*', which includes name on account, account address, routing number, bank account number, and the account nickname.
 - e. Select 'Continue' and review your information on the resulting screen.
 - f. Press Confirm and then press 'Exit'.

Note: Step 2 must be completed for EVERY BANK ACCOUNT that you will use for EFT payments.

The following conditions apply to all EFT transactions:

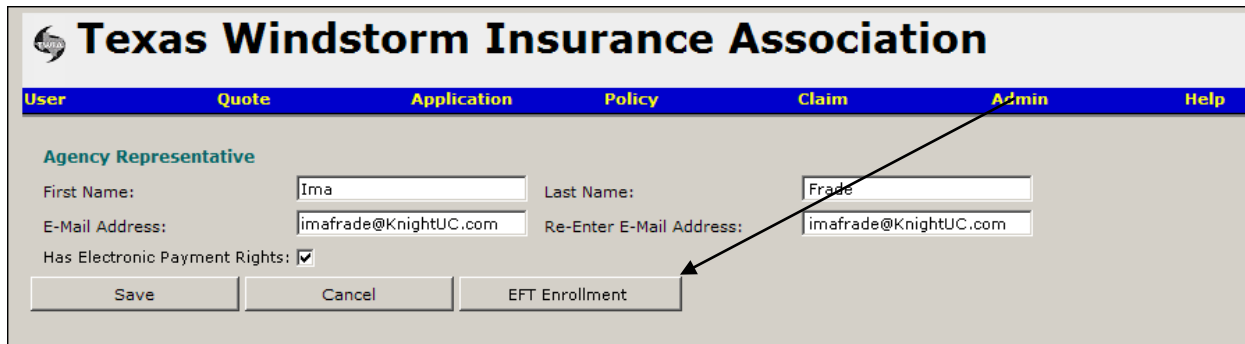
- The Agency must be enabled for EFT.
- The TWIA system must not be in "storm mode".
- The 'line of business' for the Application must be Commercial or Residential.
- The policy must *not* be premium-financed.
- The application must be "rated" and reflecting the correct premium.
- All items on the Application must have been evaluated using the MSB replacement cost calculator.
- The agency associated with the Application must not be in NSF status.

You are now ready to use Electronic Payment with TWIA.

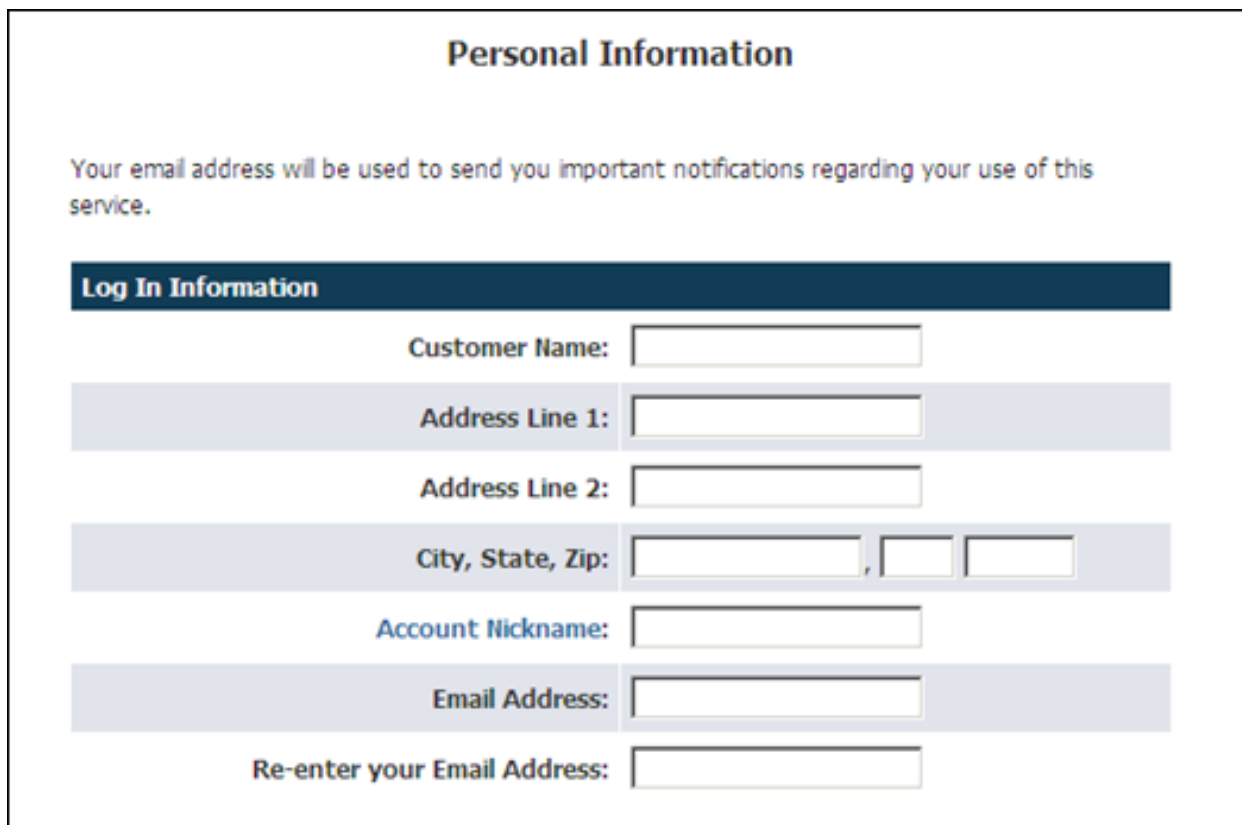
Do not reply to this e-mail. It is machine-generated and your request will not be recognized.

B. Payment Processor Setup – Enroll in the service

1. Go to the User/Edit Profile from E-Quote, and the following screen appears.
2. To enroll at the bank, press the ‘EFT Enrollment’ button.



3. Clicking on the ‘EFT Enrollment’ button will take you to the EFT website, where you will be prompted for the following information:



4. Use the following guidelines to complete the Personal Information form:
 - i. “Customer Name” is the name of the person who will be submitting EFT payments.
 - ii. “Address” should be the Agency address.

iii. "Email Address" should be the address to which you would like payment confirmation emails to be sent.


5. Press 'Continue'.

Enrollment Confirmation

Please verify the information you have entered. If all information is correct, click the "Complete Enrollment" button at the bottom of the page.

Customer Information	
Customer Name:	Me
Address Line 1:	111 West Elm Street
Address Line 2:	
City, State, Zip :	Austin, TX, 78755
Email Address:	smartin@twia.org
Modify	

6. If any of the information is incorrect, click on the 'Modify' link to correct it. If the information is correct, press 'Complete Enrollment'. You will see a confirmation message as you are returned to Agent Portal / E-Quote.

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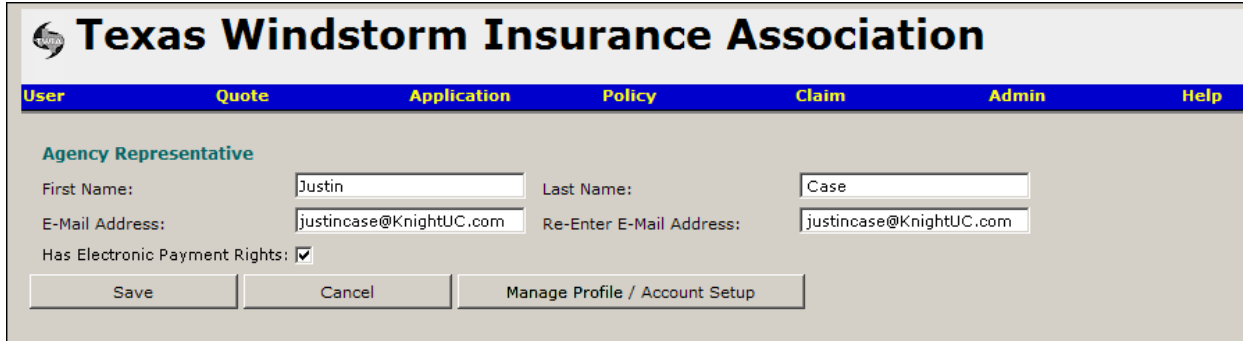
EFT Enrollment Confirmation

Your EFT enrollment was successful.

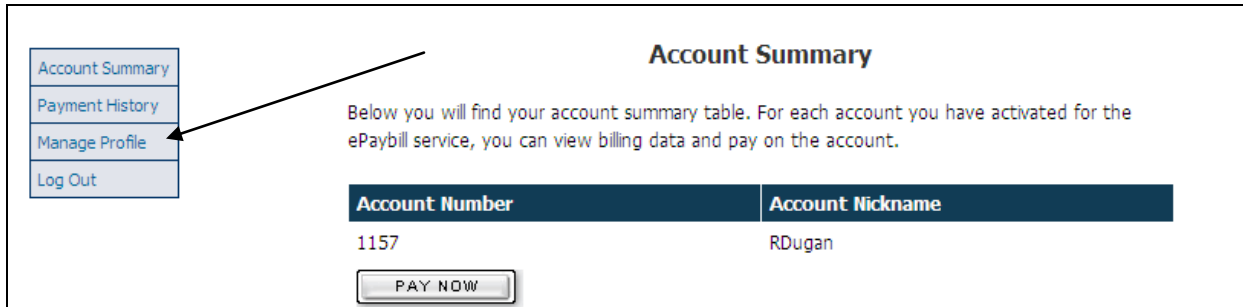
7. Press 'Continue' to return to the user profile page.

C. Payment Processor Setup – Setup Payment Account(s)

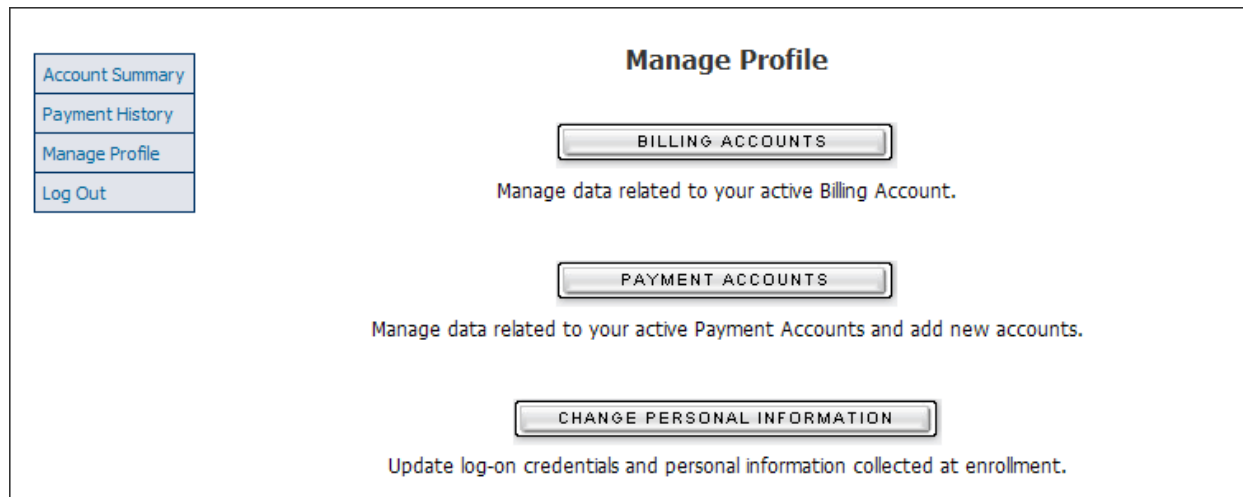
1. From the User menu, select 'Edit Profile' and then click the 'Manage Bank Profile / Account Setup' button to return to the EFT website.



2. In the EFT website, select the 'Manage Profile' link.



3. In the Manage Profile page, click on the 'Payment Accounts' button.



- In the Change Payment Account Information page, click 'Checking or Savings'. This is the account(s) that will be used to pay TWIA for New Business Applications.

Account Summary	Change Payment Account Information		
Payment History	Below you will find your registered payment account(s). Click the appropriate button to modify or delete an account, or select a payment account type to add an account.		
Manage Profile	Funding Account Nickname	Payment Account	Payment Account Status
Log Out	<div style="background-color: #1a3d4d; color: white; padding: 5px; display: inline-block; border-radius: 3px;">Add Payment Account</div>		
	NEW: CHECKING OR SAVINGS		

- Enter the required information, indicated by an asterisk^{**}:

Banking Information

* Type of Account: Personal Checking ▼

* Name On Account:

* Address1:

Address2:

* City, State, Zip:

* Routing Number (ABA):

* Bank Account Number (DDA):

* Nickname:

* indicates a required field

Once you have entered your service selections, please select "Continue".
Otherwise, select "Cancel".

CONTINUE
CANCEL

6. Select 'Continue' and review your information on the next screen.

Account Summary	Banking Information
Payment History	New Payment Account Information
Manage Profile	Payment Account Type: Personal Checking
Log Out	Name On Account: Me
	Address1: 111 West Elm Street
	Address2:
	City, State, Zip: Austin, TX 78744
	Bank Name: MY BANK
	Routing Number (ABA): 314977227
	Bank Account Number (DDA): 1234567
	Nickname: Main
	<p>If this information is correct, select "Confirm" to finalize this transaction; otherwise, select "Modify" to make any required changes.</p>
	<input type="button" value="CONFIRM"/> <input type="button" value="MODIFY"/>

7. When the Payment Account Information is correct, select 'Confirm'

8. From the list that will appear after you confirm, you can choose to:

- Add a Bank Account
- View My Account / Make A Payment
- Exit – this will take you back to TWIA's E-Quote system

What Would You Like To Do Now?
Add a Bank Account
View My Account / Make A Payment
Exit

IV. Paying for a New Business Application

A. Prerequisites

- The Agency must be enabled for EFT.
- The Payment Processor must be enabled for EFT.
- The system must not be in storm mode.
- The 'line of business' for the Application must be commercial or residential. EFT Payment may not be used for Mobile Home or Builder's Risk policies.
- Premium financed applications are not eligible for EFT payment.
- The application must be "Rated".
- All items on the Application must use the MSB replacement cost calculator.
- The agency associated with the Application must not be in NSF status.

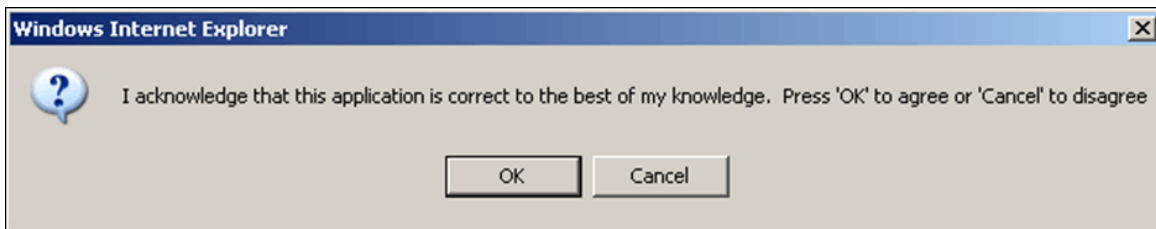
B. Payment Process

1. Create a quote in E-Quote and convert it to an Application
2. Populate all necessary information in the Application
3. Rate the Application and clear all errors
4. Press the 'Submit Electronic Payment' button at the Application Summary screen

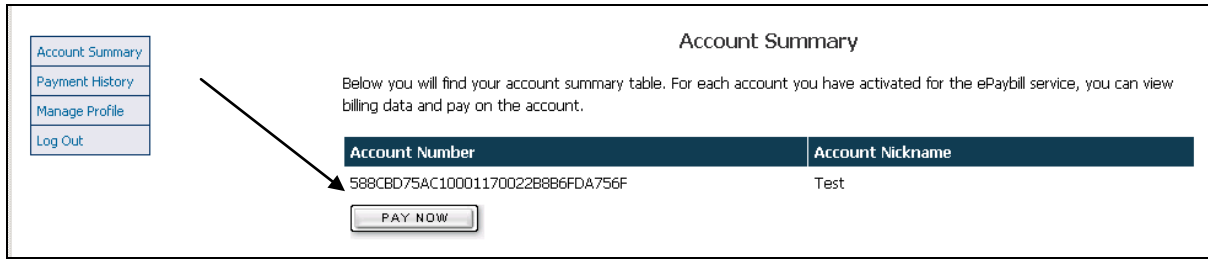


5. Press 'OK' to agree to the electronic signature statement and be transferred to the EFT payment website.

If you disagree with the electronic signature statement, press Cancel.



6. From the EFT 'Account Summary' screen, press 'Pay Now'



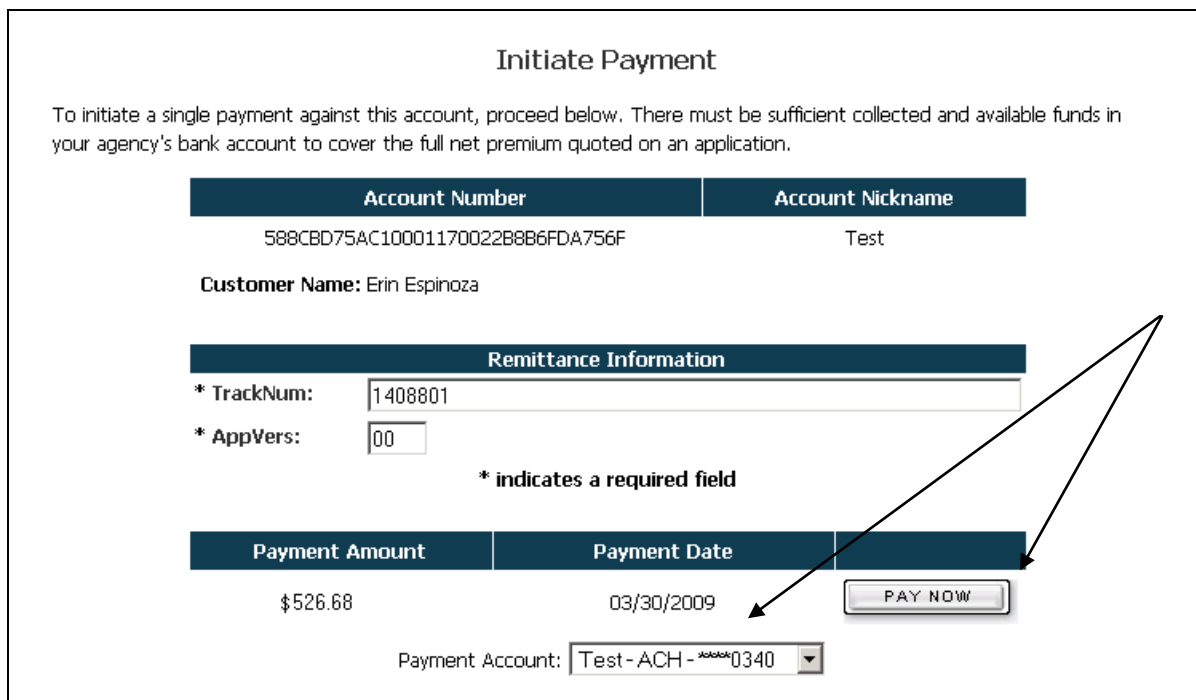
Account Summary

Below you will find your account summary table. For each account you have activated for the ePaybill service, you can view billing data and pay on the account.

Account Number	Account Nickname
588CBD75AC10001170022B8B6FDA756F	Test

PAY NOW

7. You will then need to choose the Payment Account from which you want to pay and select 'Pay Now'.



Initiate Payment

To initiate a single payment against this account, proceed below. There must be sufficient collected and available funds in your agency's bank account to cover the full net premium quoted on an application.

Account Number	Account Nickname
588CBD75AC10001170022B8B6FDA756F	Test

Customer Name: Erin Espinoza

Remittance Information	
* TrackNum:	1408801
* AppVers:	00

* indicates a required field

Payment Amount	Payment Date	
\$526.68	03/30/2009	PAY NOW

Payment Account: Test-ACH-****0340

8. The following is the Payment Confirmation screen at the bank. Press 'Confirm' when all information is correct.


Initiate Payment

Please confirm the Payment Amount, Payment Date, and the Payment Account to be used below.

Account Number	Account Nickname
BDEF211EAC1002EE01268AEF2FDC510D	Paul Eagan
Customer Name: Paul Eagan	
Payment Information	
Date and Time:	Thu Aug 14 08:40:14 EDT 2008
Type of Account:	Business Checking
Name On Account:	TWIA Web Testing Agency
Address1:	5700 S Mopac Expressway
Address2:	Building E, Suite 530
City, State, Zip:	Austin, Tx, 78749
Bank Name:	BANK OF AMERICA, NA
Routing Number (ABA):	****0047
Bank Account Number (DDA):	****8596
Payment Date:	08/14/2008
Total Payment:	\$2015.16
Remittance Information	
TrackNum:	1266402
AppVers:	00

If this information is correct, select "Confirm" to finalize this transaction;
otherwise, select "Modify" to make any required changes.

9. When you press 'Confirm', you will be returned to the E-Quote Payment Confirmation Screen.



Texas Windstorm Insurance Association

EFT Payment Confirmation

Application Tracking Number/Version:	1266402/00
Name of Insured:	Linda Eagan
Payment Amount:	\$2,015.16
Payment Confirmation Number:	507387
Date Payment Confirmation was received:	08/14/2008
Policy Number:	62671900

Your Application and Electronic Funds Transfer transaction has been received. We will process the application according to TWIA Underwriting guidelines.

10. TWIA sends the following e-mail confirmation to the Payment Processor. This also contains the Application, so the Payment Processor can give a copy to the insured.

```

From: Texas Windstorm Insurance Association (Do not reply to this address) [twia@twia.org]
To: Paul Eagan
Cc:
Subject: Payment confirmed for TWIA application number 1266402-01: Paul's Dream House

The document specified in the subject line is attached to this email.
After opening this attachment, you may print a copy in your office.
Note: If you are not sure how to open an attachment, please
see the documentation for your email program. Please DO NOT call TWIA
with questions concerning how to use your email program.

Do not reply to this email. It is system-generated from an account
that does not respond to emails.

Thank you, we received your application and EFT transmission. We will process the application according to TWIA Underwriting guidelines.

Application Tracking Number/Version: 1266402/01
Name of Insured: Linda Eagan
Payment Amount: $2,015.16
Payment Confirmation Number: 507403
Date Payment Confirmation was received: 08/14/2008
Policy Number: 62672000

DRAWER: TWUW
FILENO: 626720
DOCTYPE: WAPE
  
```

A copy of the Policy Application that is sent to the Payment Processor is below. Note that the second page of this application is not shown. It contains the additional premium for the coverage of the residential contents.

Texas Windstorm Insurance Association TWIA WEB APPLICATION FOR WINDSTORM & HAIL INSURANCE																																																
Policy # 62672000 Application # 1266402-01-3 Residential Application <p align="center">Any handwritten premium bearing changes will VOID this application and cause it to be returned.</p> <p align="center">THIS APPLICATION WAS PAID VIA EFT.</p> <table style="width:100%; border: none;"> <tr> <td style="width:50%; border: none;">NAME OF INSURED AND MAILING ADDRESS</td> <td style="width:50%; border: none;">INSURED'S AGENT'S NAME AND MAILING ADDRESS</td> </tr> <tr> <td style="border: none;"></td> <td style="border: 1px solid black; padding: 2px;"> Web Testing Agency 5700 S MoPac Expwy Ste 300 Austin, TX 78749 </td> </tr> <tr> <td style="border: none;"></td> <td style="border: none; text-align: center;">TDI Lic 1111</td> </tr> </table> <p>POLICY TERM REQUESTED <u>9/9/08</u> TO <u>9/9/09</u> AT 12:01 A.M. Standard Time At The Location Of Property <small>Inception Expiration</small></p> <p>Agency Personnel who may be contacted concerning this application Previous or Reference # : 985632 James Bond / (512)264-0692</p> <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:25%;">PERILS</td> <td style="width:40%;">Is this policy premium financed? If yes, Attach Form 151A</td> <td style="width:15%;">TOTAL INSURANCE</td> <td style="width:20%;">TOTAL PREMIUM</td> </tr> <tr> <td>WINDSTORM & HAIL ONLY</td> <td align="center">No</td> <td align="right">\$300,000.00</td> <td align="right">\$2,399.00</td> </tr> </table> <p>This application is rated based on information shown below. TWIA assumes no responsibility for errors or omissions by applicant. This application is correct to the best of my knowledge.</p> <p align="right">_____ Signature of Insured or Insured's Agent</p> <p align="right">_____ Date of Application</p> <table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th style="width:5%;">Item No.</th> <th style="width:10%;">Coverage A/B</th> <th style="width:55%;">Property and Form Description</th> <th style="width:5%;">Coins %</th> <th style="width:10%;">Deductible</th> <th style="width:10%;">Limit Of Liability</th> <th style="width:5%;">Premium</th> </tr> </thead> <tbody> <tr> <td align="center">1</td> <td align="center">A</td> <td> Property Description: Residential Building 21906 Ronay Gardens, Bailey's Prairie, Brazoria County, TX 77414, Complex: N/A, Addition: N/A, Lot: N/A, Block: N/A, Section: N/A Underwriting Details: Stories: 1, Roof: Composition, Construction: Brick, Occupancy: Primary, ECV: \$250,000.00, ERC: \$250,000.00, MSB Tracking# 568923 Area: 2500 sq. ft., Inside City Limits at time of Construction: YES RCC: Yes Dates of Construction: Structure : 07/07/2007 Additions: None Repairs: None Companion Policy Type: HO/FRO/TDP-3/TFR-3 with Wind Driven Rain coverage from TWIA Companion Policy Company: ACE American Insurance Company Additional Coverage Increased Cost in Construction(5%) WPI-8 Waiver Surcharge </td> <td align="center">80%</td> <td align="right">\$ 100.00</td> <td align="right">\$ 250,000.00</td> <td align="right">\$1,927.00</td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td align="right">\$135.00</td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td align="right">\$206.00</td> </tr> </tbody> </table> <p align="center">5700 South MoPac Expressway, Building E, Suite 530, Austin, Texas 78749 P.O. Box 99090, Austin, Texas 78709-9090 512-899-4900 / Fax 512-899-4950</p> <p align="right">Page 1 of 2</p> <p>Application # 1266402-01-3</p>							NAME OF INSURED AND MAILING ADDRESS	INSURED'S AGENT'S NAME AND MAILING ADDRESS		Web Testing Agency 5700 S MoPac Expwy Ste 300 Austin, TX 78749		TDI Lic 1111	PERILS	Is this policy premium financed? If yes, Attach Form 151A	TOTAL INSURANCE	TOTAL PREMIUM	WINDSTORM & HAIL ONLY	No	\$300,000.00	\$2,399.00	Item No.	Coverage A/B	Property and Form Description	Coins %	Deductible	Limit Of Liability	Premium	1	A	Property Description: Residential Building 21906 Ronay Gardens, Bailey's Prairie, Brazoria County, TX 77414, Complex: N/A, Addition: N/A, Lot: N/A, Block: N/A, Section: N/A Underwriting Details: Stories: 1, Roof: Composition, Construction: Brick, Occupancy: Primary, ECV: \$250,000.00, ERC: \$250,000.00, MSB Tracking# 568923 Area: 2500 sq. ft., Inside City Limits at time of Construction: YES RCC: Yes Dates of Construction: Structure : 07/07/2007 Additions: None Repairs: None Companion Policy Type: HO/FRO/TDP-3/TFR-3 with Wind Driven Rain coverage from TWIA Companion Policy Company: ACE American Insurance Company Additional Coverage Increased Cost in Construction(5%) WPI-8 Waiver Surcharge	80%	\$ 100.00	\$ 250,000.00	\$1,927.00							\$135.00							\$206.00
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						\$135.00																																										
						\$206.00																																										

11. The EFT system sends the following e-mail confirmation to the Payment Processor.

From: ttwia@remotepayonline.com on behalf of accounting@twia.org Sent: Mon 7/7/2008 2:34 PM
 To: Paul Eagan
 Cc:
 Subject: Payment Confirmation

Re: Payment confirmed for a TWIA Application

Thank you for your recent payment. This is to confirm your authorization on Jun 20, 2008 at 14:34 for an electronic debit from your funding account payable to TWIA for the following Application:

Payment Amount: \$1,191.96
 Payment Confirmation number: 488843

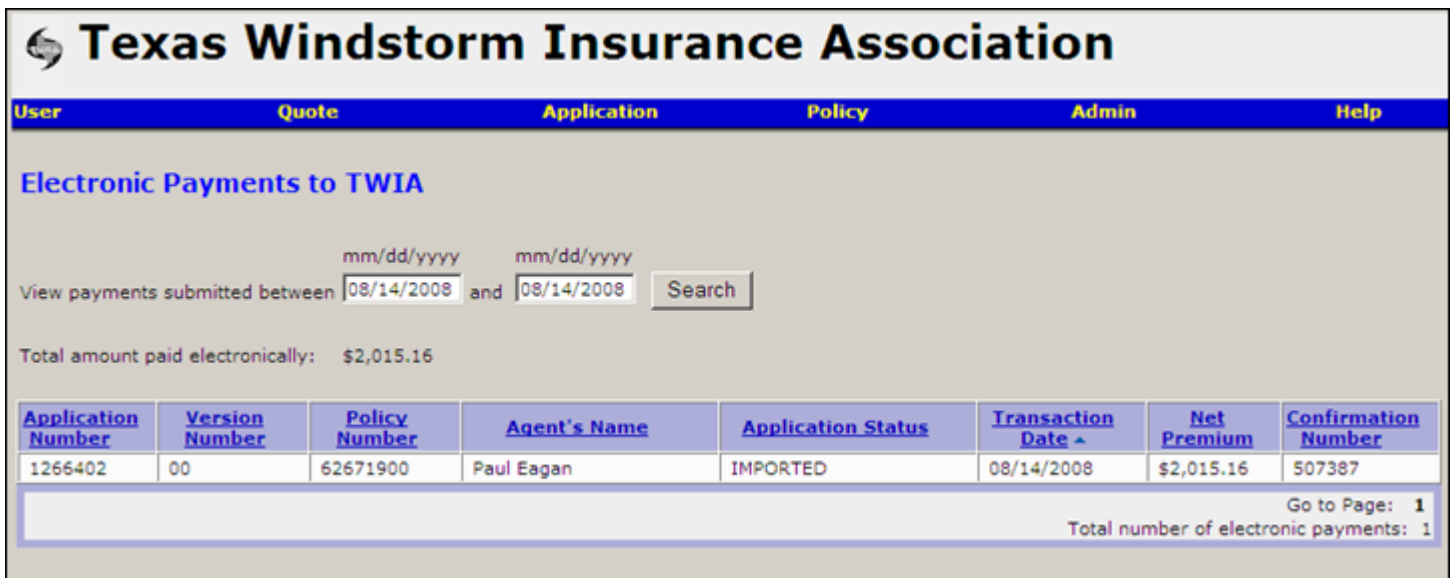
A payment received prior to 6:30PM Central Time will be processed on the same business day the payment was made. Payments received after 6:30PM Central Time will be processed the following business day. In the event the electronic debit from your funding account is returned unpaid, your financial institution may charge you a fee for each returned payment and TWIA may suspend your ability to use the TWIA electronic payment.

You received this email because you have enrolled in TWIA Electronic Payment. According to the terms of this service, you will occasionally receive emails related to your use of the service.

C. View List of EFT Payments

The purpose of the Electronic Payments to TWIA screen is to provide a list of the EFT transactions for the Agency. Agency representatives can use this to view the EFT activity that they have transacted with TWIA. The source of this information is the TWIA database and not the bank. If you want to see the impact of the payment on your bank account, please contact your bank for more details.

The roles that can request this view are Agent of Record (Point of Contact) and Administrator.



Texas Windstorm Insurance Association

User Quote Application Policy Admin Help

Electronic Payments to TWIA

View payments submitted between and
 View payments submitted between and

Total amount paid electronically: \$2,015.16

Application Number	Version Number	Policy Number	Agent's Name	Application Status	Transaction Date ^	Net Premium	Confirmation Number
1266402	00	62671900	Paul Eagan	IMPORTED	08/14/2008	\$2,015.16	507387

Go to Page: **1**
 Total number of electronic payments: 1

V. Potential Processing Errors

- At the bank – If a processing error occurs at the bank, a message will be sent instructing the Payment Processor to send the application in via regular mail with a check. The other option is to try again later.
- At TWIA – We will display an error message and send the Payment Processor an e-mail. The Payment Processor should do the following:

Follow the same path followed today with a regular mail application with the following exceptions:

- If the Payment Processor wishes to use USPS:
 - Print the e-mail that describes the error.
 - Print the policy application
 - Place the e-mail on top of the policy application and mail to TWIA.
- If the Payment Processor wishes to submit the application electronically to TWIA,
 - The Payment Processor should scan the policy application document
 - The Payment Processor should forward the e-mail that describes the error and attach the policy application document and send to policychanges@twia.org

Note that an e-mail is also created if the Agency's ability to use EFT is disabled. This will occur if an Agency has two NSF checks.

VI. Storm Mode

Note that **PRIOR** to a Hurricane entering the Gulf of Mexico or being within the boundaries of 80 ° W longitude and 20 ° N latitude, T.W.I.A. accepts applications delivered in person to the T.W.I.A. Austin office during normal business hours. Applications submitted using EFT processing will also use the same rule as described above for “walk-in” business.

In other words, EFT processing will not be available during TWIA’s normal business hours when a Hurricane has entered the Gulf of Mexico or is within the boundaries of 80 ° W longitude and 20 ° N latitude. Furthermore, EFT processing will not be available outside of TWIA’s normal business hours on such days where a Hurricane enters the Gulf of Mexico or is within the boundaries of 80 ° W longitude and 20 ° N latitude. All processing of applications will remain unavailable until the General Manager has determined that the storm presents no further threat to TWIA’s coverage area.