

How to Process a Payment in Policy Center

This job aid assists in determining the proper way to apply a premium payment in Policy Center. Ensuring a payment is processed correctly minimizes processing delays once the application is submitted to TWIA.

The Payment Method dropdown menu is located on the Payment Screen.

Use the chart below to determine the current payment scenario for the policyholder and the corresponding selection in the Payment Method dropdown menu. Then, proceed to the detailed instructions for each payment method.

If your payment scenario is:	In the Payment Method dropdown menu in Policy Center you will select:
Drafting from policyholder's account	eCheck
Any check payable to TWIA	Check/Money Order*
Any check payable to agent	EFT (if EFT is not available, select a different option)
Premium is financed by Wellington	Direct Payment via Premium Financier (comprised of the premium finance payment and the down payment from the policyholder)
Premium is financed by other finance company (Do not use for Wellington - see above)	Check/Money Order* (comprised of the check from the premium finance company and the down payment from the policyholder)
Check from Mortgage Company	Check/Money Order*

*Check or Money order must be received by TWIA or mailed by registered mail, certified mail, USPS Express Mail or hand-canceled regular mail on or before the desired effective date.

eCheck - Use this option only when electronically drafting from policyholder's account.

- Ensure disclosures have been completed and delivered to policyholder prior to initiating an eCheck payment. These disclosures are found on the Agent Portal in the eCheck Toolkit.
- Select eCheck and click eCheck Information button.
- Click Auto-fill button if the policy and account holder match. Complete required fields.
- Acknowledge ACH Terms and Conditions and click Submit to TWIA.
- Review the Required Documentation section and upload the documents listed. Once all required documentation is uploaded, click Continue.
- Read the Submission Acknowledgement and check the box to certify your submission.
- Click Continue to receive submission confirmation.

EFT - Use this option when drafting the Agent's account via the EFT process.

- You must be set up and enrolled in EFT to use this payment option.
- Select EFT and click Submit to TWIA.
- Review the Required Documentation section and upload the documents listed. Once all required documentation is uploaded, click Continue.
- Read the Submission Acknowledgement and check the box to certify your submission.
- Click Continue to be taken to Bank of America's site.
- On the Initiate Payment Screen, click Pay Now.
- Review information and click Confirm. Payment confirmation will appear on the screen.

Check/Money Order - Use when mailing any check to TWIA, including checks from mortgage companies, online bill payments, and premium finance companies other than Wellington.

- On the Payment screen, select Check/Money Order.
- If your check is from a finance company other than Wellington, you also need to:
 - On the Qualification screen, answer yes to "Will the policy premium be financed?" in the Pre-Renewal Information Questions.
 - On the Policy Info screen, click Add, New Business under Premium Financier.
 - Select the Premium Financier Agreement Type from the dropdown menu.
 - Click Upload Premium Financier Agreement, complete required fields, and click Update.
 - Enter the required information for the finance company and click OK.
- Click Submit to TWIA.
- Review Required Documentation section and click Continue.
- Read the Submission Acknowledgement and check the box to certify your submission. (Note the submission will not be processed until the payment and coupon are received by TWIA.)
- Click Continue.
- Print Payment Coupon from Documents link and mail the coupon and check to TWIA.

Direct Payment via Premium Financier - Use this option when Wellington Premium Finance is financing the premium and TWIA is collecting a down payment from the policyholder. (For information on processing a payment from a finance company other than Wellington, see Check/Money Order Payment section.)

- On the Qualification screen, answer yes to "Will the policy premium be financed?" in the Pre-Renewal Information Questions.
- On the Policy Info screen, click Add, New Business under Premium Financier.
- Select the Premium Financier Agreement Type from the dropdown menu.
- Click Upload Premium Financier Agreement, complete required fields, and then click Update.
- Enter the required information for **Wellington** and click OK.

For the following steps, refer to the screen shot below:

- On the Payment screen, select Direct Payment via Premium Financier.
- Select **Wellington** in the Company dropdown menu.
- Enter the amount being financed by **Wellington**. Policy Center will then calculate the down payment to be collected from the policyholder in the 'Additional Amount Due' field.
- Enter the Policyholder's Wellington Account Number.
- Select a payment method for the down payment and process the payment.

The screenshot displays the 'Payment' screen with the following elements:

- Navigation:** Back, Edit Transaction, Save Draft, Submit to TWIA, Versions, Withdraw Transaction.
- Amount Due and Payment Summary:** Actual Premium, Surcharges, Amount Due to TWIA.
- Payments:** Total Payment Amount, Payment Method (A), Company (B), Amount Financed (C), Account # (D).
- Additional Amount Due:** Policyholder's down payment amount, Additional Amount Due = Down Payment.
- Payment Method:** <none selected>, eCheck (preferred), EFT, Check/Money Order (E).

- Click Submit to TWIA.
- Review the Required Documentation section and upload the documents listed. Once all required documentation is uploaded, click Continue.
- Read the Submission Acknowledgement and check the box to certify your submission.
- Click Continue to receive submission confirmation.