

Making Payments in the Agent Portal

This job aid demonstrates the payment methods in the Agent Portal.

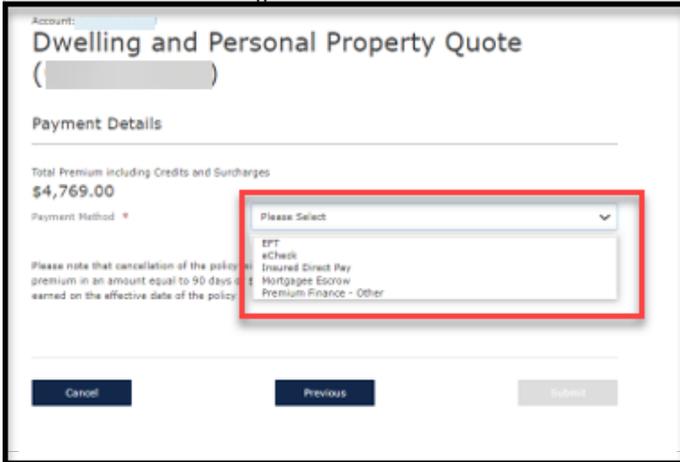
PAYMENT OPTIONS SUMMARY

Payment Methods	Funding Source	Amount Paid
EFT (only if agency is enrolled)	Uses the Agency's Banking Information to pay the premium.	Agents may make the down payment for policyholders on all available TWIA payment plans.
eCheck	Uses the Insured's Routing and Account Numbers to make the payment.	Agents may pay the down payment for the policyholder on all available TWIA payment plans.
Insured Direct Pay	See Job Aid for Policyholder: Making-Payments-in-TWIA-Policyholder-Portal.pdf for more information.	Payment Plans Available
Mortgagee Escrow	Funds paid by Mortgagee out of Escrow Account. For the first year, it is up to the agent to bill the mortgage company and collect the payment. At renewal, any mortgagee on file will automatically be sent a renewal offer (billing info included) 35 days before the policy's renewal date.	100% of Premium due at inception. If anything, less is received, it will be returned.
Premium Finance-Other	Premium Finance Company pays 75% of the premium and the Insured pays 25% of premium + any waiver surcharge on the policy. Any partial payments sent in will be returned. The insured's down payment and the premium finance company's draft need to come in together.	100% of Premium Due at inception; anything less than 100% paid will be returned.



GENERAL STEPS FOR ALL PAYMENT METHODS

1. On the Payment Details screen, click the drop-down arrow to see the available payment methods (see red box below). **Note: EFT will not show as payment option unless your agency is enrolled in the plan.**



Account: [REDACTED]
Dwelling and Personal Property Quote
([REDACTED])

Payment Details

Total Premium including Credits and Surcharges
\$4,769.00

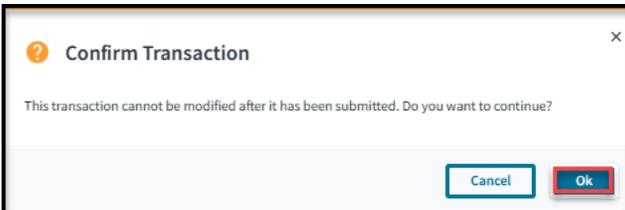
Payment Method *
Please Select

- EFT
- eCheck
- Insured Direct Pay
- Mortgage Escrow
- Premium Finance - Other

Please note that cancellation of the policy premium in an amount equal to 90 days of earned on the effective date of the policy.

Cancel Previous Submit

2. You will be asked to confirm your transaction and warned you will be unable to modify the method once submitted. Select "OK" when ready.

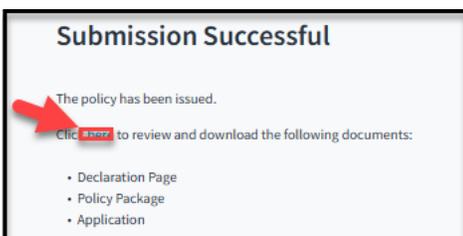


Confirm Transaction

This transaction cannot be modified after it has been submitted. Do you want to continue?

Cancel OK

3. Last, you will see the Submission Successful message.



Submission Successful

The policy has been issued.

Click [here](#) to review and download the following documents:

- Declaration Page
- Policy Package
- Application

EFT PAYMENT METHOD

1. Select “EFT” and then select “Submit.” In this example, TWIA Full Pay is shown (agents may make the initial down payment for all available payment plans). Next you will see a “Confirm Payment” notice followed by a “Submission Successful” screen.

Payment Details

Total Premium Including Credits and Surcharges
\$3,389.00

Payment Method *

Payment Plans

	NAME	DOWN PAYMENT	INSTALLMENT	TOTAL
<input checked="" type="radio"/>	TWIA Full Pay	\$3,389.00	\$0.00	\$3,389.00

Please note that cancellation of the policy will result in a pro-rata refund, subject to a policy minimum retained premium in an amount equal to 90 days or \$100, whichever is greater. The minimum retained premium is fully earned on the effective date of the policy



eCHECK PAYMENT METHOD

1. Select “eCheck” and then select “Submit.”

Account:

Dwelling and Personal Property Quote
()

Payment Details

Total Premium Including Credits and Surcharges
\$8,437.00

Payment Method *

Please note that cancellation of the policy will result in a pro-rata refund, subject to a policy minimum retained premium in an amount equal to 90 days or \$100, whichever is greater. The minimum retained premium is fully earned on the effective date of the policy





- Fill in all fields with an ***asterisk** and choose the payment plan. After all required fields have been completed, select “Submit.” Please note: you will also need to confirm the email address where indicated in order to proceed. Next you will see a “Confirm Payment” notice followed by a “Submission Successful” screen.

Account: 0014380001
 Dwelling and Personal Property Quote (0014380001)

Payment Details

Total Premium Including Credits and Surcharge
 \$2,888.00

* Payment Method:

* Policyholder Email Address:

eCheck Information

Required eCheck Payment Authorization Terms and Guidelines are found here.
 Payment via eCheck is NOT available for checks from Mortgage Companies.

Account Holder Information

* First Name:

* Last Name:

Business Name:

* Address Line 1:

Address Line 2 (Street/Highway):

Address Line 3:

* City:

* State:

* ZIP Code:

* Country:

* E-Mail Address:

* Confirm E-Mail Address:

* Phone Number:

Bank Account Information

* Routing Number:

* Account Number:

Confirm Account Number:

* Account Type:

* Account Category:

eCheck Terms and Conditions

Please read and approve the following information.
 By clicking "I have read and acknowledge the Terms and Conditions for eCheck payment processing", I affirm that I have received authorization from the account holder stating that they may electronically debit the account holder's bank account for the amount(s) on the scheduled payment date shown on the payment screen. This authorization is valid for this transaction only.
 In the event that a payment is returned for insufficient funds, the policy will be cancelled.
 I have read and acknowledge the Terms & Conditions for eCheck payment processing.

Payment Plans

Plan	Total	Down Payment	Installments
<input checked="" type="radio"/> 100% Up-Front	\$2,888.00	\$2,888.00	1
<input type="radio"/> 10% Up-Front	\$2,888.00	\$2,888.00	1
<input type="radio"/> 10% Up-Front	\$2,888.00	\$288.80	10
<input type="radio"/> 10% Up-Front (Auto-Pay)	\$2,888.00	\$288.80	10

Please note that depending on the reason for policy cancellation, TWIA may be required by law to issue the full actual premium.

USING EFT OR eCHECK PAYMENT METHOD FOR POLICYHOLDER’S DOWN PAYMENT ON A TWIA PAYMENT PLAN



1. If you would like to make the first installment payment on behalf of the policyholder, you may use either EFT or eCheck to do so. The example below shows making an initial payment via EFT for the 10-Pay Plan. The policyholder will still need to enroll in Auto Pay to use the 10-Pay plan. Be sure to provide a valid policyholder email address (they will be sent a link directly) so they can set up their Auto Pay through the TWIA Policyholder Portal.

Account: Dwelling and Personal Property Quote (0015160017)

Payment Details

Total Premium Including Credits And Surcharges
\$3,770.00

* Payment Method: EFT

* Policyholder Email Address: michaela@scott.com

Payment Plans

Name	Total	Down Payment	Installments
<input type="radio"/> TWIA Full Pay	\$3,770.00	\$3,770.00	View
<input type="radio"/> TWIA 2 Pay	\$3,770.00	\$1,885.00	View
<input type="radio"/> TWIA 4 Pay	\$3,770.00	\$1,131.00	View
<input checked="" type="radio"/> TWIA 10 Pay (Auto Pay)	\$3,770.00	\$565.50	View

This payment plan requires the policyholder to enroll in Auto Pay in the Policyholder Portal. A valid policyholder email address is required for the policyholder to receive enrollment information and billing notifications for this plan. If Auto Pay is not setup, the policy will default to a 4-Pay plan without written notice to you or the policyholder.

Please note that depending on the reason for policy cancellation, TWIA may be required by law to keep the full annual premium.

Buttons: Cancel, Previous, Submit

******Also new is the ability to see the proposed payment plan for each option. If you click "View" on the 10-Pay Plan, you will see:**

Proposed Payment Schedule

Payment Plan: TWIA 10 Pay (Auto Pay)

Installment Type	Due Date	Amount
Down Payment	4/25/2025	\$565.50
Installment	5/25/2025	\$356.06
Installment	6/25/2025	\$356.06
Installment	7/25/2025	\$356.06
Installment	8/25/2025	\$356.06
Installment	9/25/2025	\$356.06
Installment	10/25/2025	\$356.05
Installment	11/25/2025	\$356.05
Installment	12/25/2025	\$356.05
Installment	1/25/2026	\$356.05

Results of 10

Ok

INSURED DIRECT PAY PAYMENT METHOD

1. Select "Insured Direct Pay" from the drop-down menu, choose a payment plan and then select "Submit." You will then see a "Confirm Payment" notice followed by a "Submission Successful" screen. *****Please note: agents may choose the TWIA 10 Pay Plan. The policyholder may also select any of the payment plans when they log in to the policyholder portal; your choice does not lock them in.**

Account: [REDACTED]

Dwelling and Personal Property Quote (001-[REDACTED])

Payment Details

Total Premium including Credits And Surcharges
\$2,178.00

* Payment Method

* Policyholder Email Address

Payment Plans

Name	Total	Down Payment	Installments
<input type="radio"/> TWIA Full Pay	\$2,178.00	\$2,178.00	View
<input type="radio"/> TWIA 2 Pay	\$2,178.00	\$1,089.00	View
<input type="radio"/> TWIA 4 Pay	\$2,178.00	\$653.40	View
<input checked="" type="radio"/> TWIA 10 Pay (Auto Pay)	\$2,178.00	\$326.70	View

i This payment plan requires the policyholder to enroll in Auto Pay in the Policyholder Portal. A valid policyholder email address is required for the policyholder to receive enrollment information and billing notifications for this plan. If Auto Pay is not setup, the policy will default to a 4-Pay plan without written notice to you or the policyholder.

Please note that depending on the reason for policy cancellation, TWIA may be required by law to keep the full annual premium.

[Cancel](#) [Previous](#) [Submit](#)



MORTGAGEE ESCROW PAYMENT METHOD

1. Select Mortgagee Escrow, then you may select from three available payment options. *****Please note: for new business submissions, it is still up to the agent to invoice and collect the premium from any mortgagee on file. The process will be automated starting with the first renewal. Renewal offers are sent to any mortgagee on file 35 days before the policy's renewal date.**

Account: [REDACTED]

Dwelling and Personal Property Quote (001 [REDACTED])

Payment Details

Total Premium including Credits And Surcharges
\$2,178.00

* Payment Method: Mortgage Escrow

* Payment Option: Mortgagee Billed

A Mortgagee must be added as an Additional Interest on the Additional Information screen.

* Policyholder Email Address: [REDACTED].comtwia

Payment Plans

Name	Total	Down Payment	Installments
<input checked="" type="radio"/> TWIA Full Pay	\$2,178.00	\$2,178.00	View

Please note that depending on the reason for policy cancellation, TWIA may be required by law to keep the full annual premium.

[Cancel](#) [Previous](#) [Submit](#)

Note: Make sure to select an option from both of the fields before navigating away from this screen. If you do not, you will end up locking the payment screen and will need assistance in order to submit the offer.

- a. In this case, Mortgagee Billed was selected. Once submitted, you will see the payment confirmation notice followed by the successful submission screen.

Confirm Transaction

This transaction cannot be modified after it has been submitted. Do you want to continue?

[Cancel](#) [Ok](#)



PREMIUM FINANCE PAYMENT METHOD

1. Select "Premium Finance Other" and then "Submit."

Account [REDACTED]

Dwelling and Personal Property Quote (001 [REDACTED])

Payment Details

Total Premium including Credits And Surcharges
\$2,178.00

* Payment Method

Premium Finance Company
Loan/Contract Number

Please refer to your Premium Finance Agreement for all agreement-related details. Finance charges or fees are not included in the amount quoted by TWIA.

* Policyholder Email Address

Payment Plans

Name	Total	Down Payment	Installments
<input checked="" type="radio"/> TWIA Full Pay	\$2,178.00	\$2,178.00	<input type="button" value="View"/>

Please note that depending on the reason for policy cancellation, TWIA may be required by law to keep the full annual premium.

