

Making Payments in the New Agent Portal

This job aid demonstrates the payment methods in the New 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. New for 11-2022 USING EFT PAYMENT METHOD FOR POLICYHOLDER'S DOWN PAYMENT ON A TWIA PAYMENT PLAN	As of 11-2022, 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. New for 11-2022 USING eCHECK PAYMENT METHOD FOR POLICYHOLDER'S DOWN PAYMENT ON A TWIA PAYMENT PLAN	Payment Plans Available— As of 11-2022, 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 will result in a refund of premium in an amount equal to 90 days of premium earned on the effective date of the policy.

Cancel Previous Submit

2. You will be asked to confirm your payment method and warned you will be unable to switch the method once submitted. Select “OK” when ready.

? **Confirm Payment Method**

The Payment Method cannot be changed after submission. Do you wish to continue?

Cancel OK

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

Submission Successful

TWIA has received this application. Coverage will be bound and a policy issued upon TWIA's receipt of payment. The applicant will receive an email with instructions on how to make a payment, if needed. This offer will expire in 30 days.

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

- Offer Letter and Payment Coupon
- Application

Summary

EFT PAYMENT METHOD

1. Select “EFT” and then select “Submit.” In this example, TWIA Full Pay is shown. Next you will see a “Confirm Payment” notice followed by a “Submission Successful” screen.

The screenshot shows a web form titled "Payment Details". It displays the "Total Premium Including Credits and Surcharges" as \$3,389.00. Below this, the "Payment Method" is set to "EFT", which is highlighted with a red box. Under the "Payment Plans" section, a table lists the "TWIA Full Pay" plan with a down payment of \$3,389.00, no installment, and a total of \$3,389.00. A note below the table states: "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". At the bottom, there are three buttons: "Cancel", "Previous", and "Submit". A red arrow points to the "Submit" button, which is also highlighted with a red box.

NAME	DOWN PAYMENT	INSTALLMENT	TOTAL
TWIA Full Pay	\$3,389.00	\$0.00	\$3,389.00

eCHECK PAYMENT METHOD

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

The screenshot shows a web form titled "Dwelling and Personal Property Quote". It displays the "Total Premium Including Credits and Surcharges" as \$8,437.00. Below this, the "Payment Method" dropdown menu is open, showing options: "EFT", "eCheck", "Insured Direct Pay", "Mortgage Escrow", and "Premium Finance - Other". The "eCheck" option is highlighted with a red box. At the bottom, there are three buttons: "Cancel", "Previous", and "Submit". A red arrow points to the "Submit" button, which is also highlighted with a red box.

2. 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.



Access: [Redacted]

Dwelling and Personal Property Quote

([Redacted])

Payment Details

Total Premium Including Credits and Surcharges
\$8,437.00

Payment Method * eCheck

eCheck Information

Required eCheck Payment Authorization Forms and Guidelines are found [here](#). →

Payment via eCheck is NOT available for checks from Mortgage Companies.

Account Holder Information

First Name * [Redacted]

Last Name * [Redacted]

Address Line 1 * [Redacted]

Address Line 2 (Apt/Bldg/Suite) [Redacted]

Address Line 3 [Redacted]

County [Redacted]

City * Corpus Christi

State * Texas

ZIP Code * 78411-1610

Country * United States

E-Mail Address * [Redacted]

Confirm E-Mail Address * [Redacted]

Confirmed!

Phone Number * (555)-555-5555

Bank Account Information

Routing # * [Redacted]

Account # * 1111111111

Confirm Account # * 1111111111

Account Type * Checking Savings

Account Category * Business Consumer

eCheck Terms and Conditions

Please Read and Approve the Following Information

By clicking "I have read and acknowledge the Terms and Conditions for ACH payment processing", I affirm that I have received authorization from the account holder stating that TWIA 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 ACH payment processing. *

Payment Plans

	NAME	DOWN PAYMENT	INSTALLMENT	TOTAL
<input type="radio"/>	TWIA 2 Pay	\$4,218.50	\$4,218.50	\$8,437.00
<input type="radio"/>	TWIA 4 Pay	\$2,531.10	\$1,966.64	\$8,437.00
<input checked="" type="radio"/>	TWIA Full Pay	\$8,437.00	\$0.00	\$8,437.00

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.

Cancel
Previous
→
Submit

New for 11-2022 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: [REDACTED]

Dwelling and Personal Property

(TWRD[REDACTED]) — [REDACTED]

Payment Details

Total Premium including Credits and Surcharges
\$3,048.00

Payment Method * **EFT**

Payment Plans

	NAME	TOTAL	DOWN PAYMENT	INSTALLMENTS
<input checked="" type="radio"/>	TWIA 10 Pay (Auto Pay)	\$3,048.00	\$457.20	View
<input type="radio"/>	TWIA 2 Pay	\$3,048.00	\$1,524.00	View
<input type="radio"/>	TWIA 4 Pay	\$3,048.00	\$914.40	View
<input type="radio"/>	TWIA Full Pay	\$3,048.00	\$3,048.00	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.

New warning message advising that Auto Pay is still required to enroll in the TWIA 10-Pay Plan.

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

[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		
<u>Payment Plan: TWIA 10 Pay (Auto Pay)</u>		
INSTALLMENT TYPE	DUE DATE	AMOUNT
Down Payment	12/1/22	\$364.20
Installment	1/1/23	\$229.32
Installment	2/1/23	\$229.31
Installment	3/1/23	\$229.31
Installment	4/1/23	\$229.31
Installment	5/1/23	\$229.31
Installment	6/1/23	\$229.31
Installment	7/1/23	\$229.31
Installment	8/1/23	\$229.31
Installment	9/1/23	\$229.31

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 as of 11-2022 agents may directly enroll in policyholders in 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:

Dwelling and Personal Property

(TWRD) —

Payment Details

Total Premium including Credits and Surcharges

\$1,705.00

Payment Method *

Insured Direct Pay



Payment Plans

	NAME	TOTAL	DOWN PAYMENT	INSTALLMENTS
<input checked="" type="radio"/>	TWIA 10 Pay (Auto Pay)	\$1,705.00	\$255.75	View
<input type="radio"/>	TWIA 2 Pay	\$1,705.00	\$852.50	View
<input type="radio"/>	TWIA 4 Pay	\$1,705.00	\$511.50	View
<input type="radio"/>	TWIA Full Pay	\$1,705.00	\$1,705.00	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 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.

Cancel

Previous

Save and Exit

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 Dwelling and Personal Property Quote ()

Payment Details

Total Premium including Credits and Surcharges
\$1,376.00

Payment Method * **Mortgage Escrow**

Payment Option * **Please Select**

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

Payment Plans

	NAME	DOWN PAYMENT	INSTALLMENT	TOTAL
<input checked="" type="radio"/>	TWIA Full Pay	\$1,376.00	\$0.00	\$1,376.00

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.

Cancel **Previous** **Submit**

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.

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

Account Dwelling and Personal Property Quote ()

Payment Details

Total Premium including Credits and Surcharges
\$5,100.00

Payment Method * **Mortgage Escrow**

Payment Option * **Mortgagee Billed**

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

Payment Plans

	NAME	DOWN PAYMENT	INSTALLMENT	TOTAL
<input checked="" type="radio"/>	TWIA Full Pay	\$5,100.00	\$0.00	\$5,100.00

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.

Cancel **Previous** **Submit**



PREMIUM FINANCE PAYMENT METHOD

1. Select “Premium Finance Other” and then ”Submit.”

Please note: If a premium finance company is not listed on the submission, you will see the “Additional Information” link on the screen. Select the link to add the Premium Finance Company to the submission. You will not be able to submit the Premium Finance- Other payment method if a premium finance company is not listed on the submission.

Account: [REDACTED]

Tenant Personal Property Only Quote

([REDACTED])

Payment Details

Total Premium including Credits and Surcharges
\$162.00

Payment Method * Premium Finance - Other

A Premium Finance Company must be added as an Additional Interest on the Additional Information screen.

Payment Plans

	NAME	DOWN PAYMENT	INSTALLMENT	TOTAL
<input checked="" type="radio"/>	TWIA Full Pay	\$162.00	\$0.00	\$162.00

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

Cancel Previous Submit

2. Add the Premium Finance information in the Additional Interests Section. Once added, select “Next.”

Account: [REDACTED]



Tenant Personal Property Only Quote

([REDACTED])

Additional Named Insureds ✓

Additional Interests ✓

Add +

NAME	INTEREST TYPE	LOAN/CONTRACT NUMBER		
ABC Premium Finance	Premium Finance	001		

Upload Documents ✓

Cancel Previous Next



3. Navigate through the submission screens until you return to the Payment Details page. When ready, select "Submit." You will see the payment confirmation notice followed by the successful submission screen.

Account: [REDACTED]

Tenant Personal Property Only Quote

([REDACTED])

Payment Details

Total Premium including Credits and Surcharges
\$162.00

Payment Method * Premium Finance - Other ▼

Premium Finance Company ABC Premium Finance

Loan/Contract Number 001

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.

Payment Plans

	NAME	DOWN PAYMENT	INSTALLMENT	TOTAL
<input checked="" type="radio"/>	TWIA Full Pay	\$162.00	\$0.00	\$162.00

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.

Cancel

Previous

Submit

