

Making and Managing Payments in TWIA Policyholder Portal

This guide demonstrates how to make and manage payments in TWIA Policyholder Portal.

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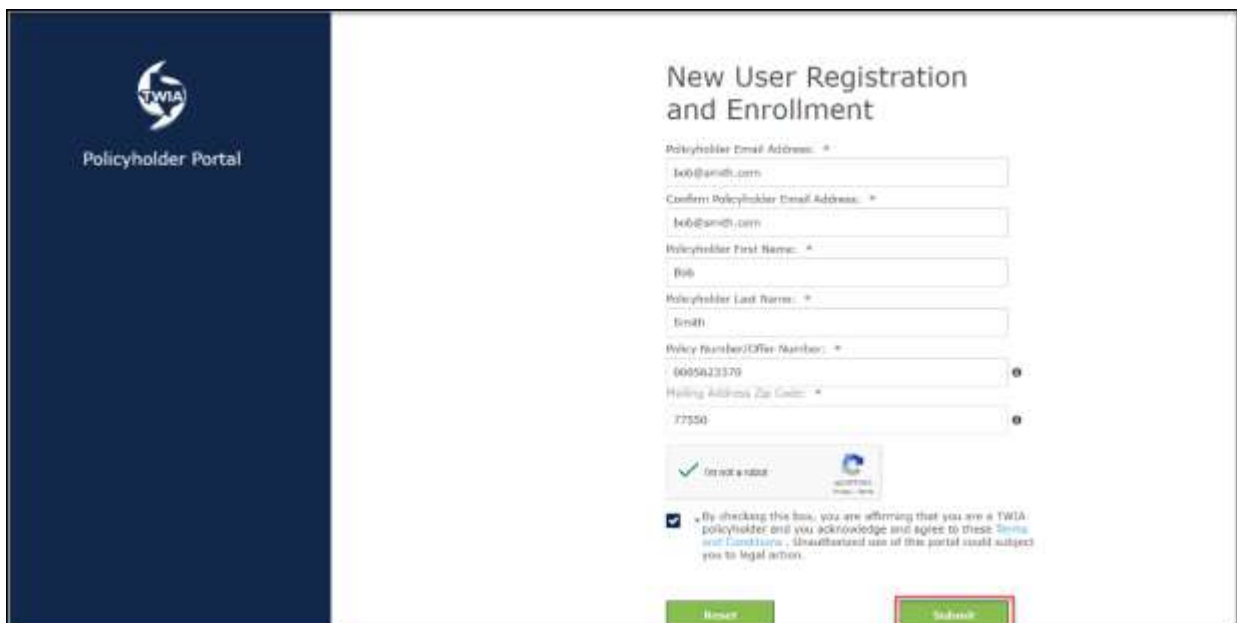
[PART FIVE TURNING OFF AUTO PAY](#)

*****All names and email addresses used in these examples are fictitious. Any resemblance to anyone living or dead is purely coincidental.**

PART ONE SETTING UP ON TWIA 10-PAY PLAN

Please note: If you have already registered to use the Policyholder Portal, you may skip to step #4 to start your payment.

1. To start, navigate to the New User Registration and Enrollment page in the Policyholder Portal, enter the requested information and then select Submit. *****Please note the email address and zip code must match what the agent entered previously. You will also need either your policy number or offer number. If you receive any errors, please contact your agent to make corrections.**



The screenshot shows the 'New User Registration and Enrollment' page in the TWIA Policyholder Portal. The page has a dark blue sidebar on the left with the TWIA logo and 'Policyholder Portal' text. The main content area is white and contains a registration form with the following fields:

- Policyholder Email Address: * (text input with value bob@abcd.com)
- Confirm Policyholder Email Address: * (text input with value bob@abcd.com)
- Policyholder First Name: * (text input with value Bob)
- Policyholder Last Name: * (text input with value Smith)
- Policy Number/Offer Number: * (text input with value 0005623370)
- Home Address Zip Code: * (text input with value 77350)

Below the form, there is a 'Create a user' button with a checkmark icon and a 'Submit' button. A checkbox is checked, with the text: "By checking the box, you are affirming that you are a TWIA policyholder and you acknowledge and agree to these [Terms and Conditions](#). Unauthorized use of this portal could subject you to legal action."



2. Create a password (the password standards are listed in the form just below), make note of your username and then select Continue.

New User Registration

Please review the information in the fields below for accuracy and create a password. Click "Continue" to move forward with the registration process:

For your security, your password must:

- Be 8 to 22 characters long
- Have at least 1 number
- Have at least 1 uppercase letter
- Have at least 1 lowercase letter
- Not contain your username





First Name <input type="text" value="Bob"/>	Last Name <input type="text" value="Smith"/>
Username <input type="text" value="bsmith"/>	Password <input type="password"/>
Confirm Password <input type="password"/>	

3. Next, click on [Click Here](#).

Registration Successful

Please [click here](#) to login





4. Next, select Review & Pay.

The screenshot shows a web application interface with a dark blue header containing 'Payment Center' and 'Claims'. The main content area is titled 'My Summary' and features three summary cards: 'My Balance', 'My Next Bill' (with 'Due Date' below it), and 'My Last Payment' (with 'Paid' below it). A note states: '*Offers are not included in the balances above. Please see Available Offers below.' Below this is the 'Available Offers' section, which contains a table with the following data:

ACCOUNT	POLICY TYPE	OFFER	EFFECTIVE	PREMIUM	
W000024280	Dwelling and Personal Property	0005623370	3/18/22 - 3/18/23	\$2,439.00	Review & Pay

Below the table is a 'Policies' section with a dropdown menu labeled 'Current Policies'. At the bottom, a table header is visible with columns: ACCOUNT, POLICY TYPE, POLICY, EFFECTIVE, PREMIUM, POLICY STATUS, and FILE A CLAIM.



- In this example, the selection is TWIA 10 Pay and then click on “Add Payment Method.”
*****Please note: You must enroll in Auto Pay for this plan. If you do not enroll in Auto Pay, you will be switched to 4-Pay automatically.**

Offer Details: [REDACTED]
Documents

Offer of Insurance Coverage

Thank you for using your online account to review your offer for mid-term and full coverage with TWIA. To accept this offer, select a payment option and submit your payment below.

Payment Due Date: Mar 15, 2022

Payments received after the due date may change the coverage effective date to the date your payment was received.

Offer Expiration Date: Apr 18, 2022

*Payments received after this offer expires will be returned to you, and no policy will be issued.

Payment Plans

	NAME	TOTAL	INSTALLMENT	DOWN PAYMENT
<input checked="" type="radio"/>	TWIA 10 Pay (Auto Pay)	\$2,429.00	\$230.25	\$365.85
<input type="radio"/>	TWIA 2 Pay	\$2,429.00	\$1,214.50	\$1,214.50
<input type="radio"/>	TWIA 4 Pay	\$2,429.00	\$607.25	\$731.75
<input type="radio"/>	TWIA Full Pay	\$2,429.00	\$0.00	\$2,429.00

Amount to Pay:

Turn On Auto Pay

By selecting Auto Pay On, you are authorizing TWIA to automatically draft your payment using the Payment Method you select below. This includes any penalty due or past due invoices. Payments for any future invoices will be drafted on the Invoice Due Date.

By selecting Auto Pay On, you are agreeing to our [Terms and Conditions](#).

Auto Pay On

Auto Pay is required for the TWIA 10 Pay Plan.

Select Payment Method

Your Payment Methods: -- Please Select --

Select a payment method. You may add payment methods by clicking Add Payment Method. Only payment methods saved for future use will be available for Automatic Payments.

Add Payment Method Add Payment Method

Clicking Add Payment Method will take you to a third-party payment website. Once you have saved a payment method, you will be brought back to this page.

Make a Payment

TWIA uses a third-party vendor to process credit card, debit card, and checking account payments. There is a service fee if you pay by credit or debit card. This service fee is not collected by TWIA. It is paid directly to the third-party vendor and is non-refundable.

Credit/Debit Card Service Fees:
Residential Policies: 3.4%
Commercial Policies: 2.99%

Payments made using eCheck/Bank Accounts are not charged a service fee.

By selecting Auto Pay On, you are agreeing to our [Terms and Conditions](#).

TWIA Amount:	\$365.85
Estimated Vendor Fee (TBD)	TBD
Total Payment:	TBD

Cancel
Pay Now



- You have been routed to a secure third-party site to set up your online payments. On this screen, you may use either a credit/debit card or bank account information to make the down payment and set up your auto payments. We are using bank draft in this example. Please supply the information requested and select “Continue.”

ACI
UNIVERSAL PAYMENTS

This is the third party vendor that processes your Texas Windstorm Insurance Association payment. Credit card company convenience fees may apply.

TWIA
TEXAS WINDSTORM
INSURANCE ASSOCIATION

Credit/Debit Card
VISA, MASTERCARD, AMEX, DISCOVER, PULSE, RED

Bank Account

Name on Funding: Bob Smith

State: Texas

Funding Account Zip Code: 77550

Bank Account Type: PERSONAL CHECKING

John Doe
123 Main Street
Waverly, TX 77580

1001

Routing Number (ABA): 112244557788
Account Number (ABA): 9988776655

Routing Number (ABA):
Bank Account Number (ABA):

Save this information for use with future payments

Payment Account Nickname (for your reference only): BobSmith

Continue

- Next verify and select the payment method and the payment amount. When ready, select “Pay Now.”

Select Payment Method

Your Payment Methods

Select a payment method. You may add payment methods by clicking Add Payment Method. Only payment methods saved for future use will be available for Automatic Payments.

BobSmith *****4858

Add Payment Method

Clicking Add Payment Method will take you to a third-party payment website. Once you have saved a payment method, you will be brought back to this page.

Make a Payment

TWIA uses a third-party vendor to process credit card, debit card, and checking account payments. There is a service fee if you pay by credit or debit card. This service fee is not collected by TWIA. It is paid directly to the third-party vendor and is non-refundable.

Credit/Debit Card Service Fees:
Residential Policies: 2.4%
Commercial Policies: 2.99%

Payments made using eCheck/Bank Accounts are not charged a service fee.

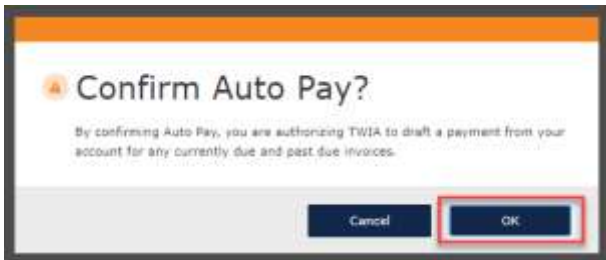
By selecting Auto Pay On, you are agreeing to our Terms and Conditions. [Terms and Conditions.](#)

TWIA Amount: \$365.85
Estimated Vendor Fee (0%): \$0.00
Total Payment: \$365.85

Cancel **Pay Now**



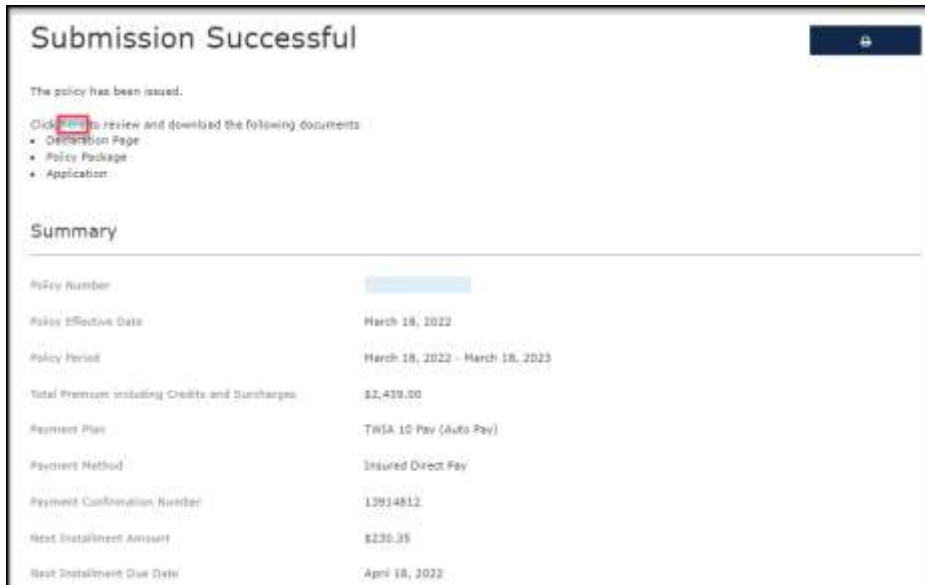
8. Please confirm the Auto pay by selecting "OK."



9. On the next screen, select "OK."




10. Your payment was successful. You may now either exit the system or click where indicated to see your policy documents.



PART 2. MAKING A MANUAL PAYMENT IN PAYMENT CENTER

1. Select "Make a Payment" in the Payment Center.


Payment Center

 **Make a Payment**

Setup Auto Pay

Manage Payment Methods

Invoices for TWRD010 **Payment Plan: TWIA 4 Pay**




- Invoices to Pay: \$1,836.80
- Paid Invoices: \$787.20

Bill Date	Due Date	Status	Invoice Total	Outstanding	Invoice #
10/13/22	10/13/22	Paid/Adjustment	\$787.20	\$0.00	1000850719
12/19/22	1/13/23	Planned	\$612.27	\$612.27	1000850720
3/19/23	4/13/23	Planned	\$612.27	\$612.27	1000850721
6/18/23	7/13/23	Planned	\$612.26	\$612.26	1000850722



2. Select the invoice you would like to pay, the payment method you would like to use (from the account(s) you set up previously) and then click on "Pay Now."

Payment Center



TWRD010
Dues: \$1,836.80

[Make a Payment](#)

[Setup Auto Pay](#)

[Manage Payment Methods](#)

Select Invoices to Pay


Due Date	Total	Paid	Balance	Invoice #	Pay
1/13/23	\$612.27	\$0.00	\$612.27	1000850720	<input checked="" type="checkbox"/>
4/13/23	\$612.27	\$0.00	\$612.27	1000850721	<input type="checkbox"/>
7/13/23	\$612.26	\$0.00	\$612.26	1000850722	<input type="checkbox"/>

Amount to Pay *

Select Payment Method

Your Payment Methods

Select a payment method. You may add payment methods for one-time use or future use by clicking the Add Payment Method button.

Make2 *****9999 

[Add Payment Method](#)

Add a payment method will take you to our third-party payment vendor. Once you have saved a payment method, you will be brought back to this screen.

Make a Payment

TWIA uses a third-party vendor to process credit card, debit card, and checking account payments. There is a service fee if you pay by credit or debit card. This service fee is not collected by TWIA. It is paid directly to the third-party vendor and is non-refundable.

Credit/Debit Card Service Fees:
Residential Policies: 2.0%
Commercial Policies: 2.99%

Payments made using eCheck/bank Accounts are not charged a service fee.

By selecting Auto Pay On, you are agreeing to our Terms and Conditions. [Terms and Conditions.](#)

TWIA Amount: \$612.27
Estimated Vendor Fee (0%) \$0.00
Total Payment: \$612.27

[Cancel](#) [Pay Now](#)

3. Confirm the payment. When ready, select "Ok."

Payment Confirmation

Payment submitted successfully.

Confirmation #: 14597033

Premium Payment: \$612.27

Vendor Service Fee: \$0.00

Total Payment: \$612.27

[OK](#)



4. The invoice you selected earlier now shows \$0 outstanding.

Payment Center

TWRD010
Due: \$1,836.80

Make a Payment
Setup Auto Pay
Manage Payment Methods

Invoices for TWRD010 Payment Plan: TWIA 4 Pay

Invoices to Pay: \$1,224.53
Paid Invoices: \$1,399.47

Bill Date	Due Date	Status	Invoice Total	Outstanding	Invoice #
10/13/22	10/13/22	Paid/Adjustment	\$787.20	\$0.00	1000850719
12/19/22	1/13/23	Paid/Adjustment	\$612.27	\$0.00	1000850720
3/19/23	4/13/23	Planned	\$612.27	\$612.27	1000850721
6/18/23	7/13/23	Planned	\$612.26	\$612.26	1000850722

PART 3. SETTING UP ON AUTO PAY FOR ALL ISSUED POLICIES

1. Navigate to the Payment Center and select "Setup Auto Pay."

Payment Center

TWRD010
Due: \$1,836.80

Make a Payment
Setup Auto Pay
Manage Payment Methods

Invoices for TWRD010 Payment Plan: TWIA 4 Pay

Invoices to Pay: \$1,836.80
Paid Invoices: \$787.20

Bill Date	Due Date	Status	Invoice Total	Outstanding	Invoice #
10/13/22	10/13/22	Paid/Adjustment	\$787.20	\$0.00	1000850719
12/19/22	1/13/23	Planned	\$612.27	\$612.27	1000850720
3/19/23	4/13/23	Planned	\$612.27	\$612.27	1000850721
6/18/23	7/13/23	Planned	\$612.26	\$612.26	1000850722



2. Select the payment method you would like to use to make the auto payments from using the drop-down menu as indicated in the screen below. Next click on “Turn On Auto Pay.”

Payment Center

Home icon | TWRD010 | Due: \$1,935.80

Make a Payment
Setup Auto Pay
Manage Payment Methods

Select Automatic Payment Method

Your Payment Methods

Select a payment method. You may add payment methods for one-time use or future use by clicking the Add Payment Method button. Only payment methods saved for future use will be available for Automatic Payments.

Mike2 *****9999

Add Payment Method

Add Payment Method

Save Automatic Payment

TWIA uses a third-party vendor to process credit card, debit card, and checking account payments. There is a service fee if you pay by credit or debit card. This service fee is not collected by TWIA. It is paid directly to the third-party vendor and is non-refundable.

Credit/Debit Card Service fees:
Residential Policies: 2.4%
Commercial Policies: 2.99%

Payment Plan: TWIA 4 Pay
Next Draft Date: Jan 13, 2023
Future payments will be drafted on the Invoice Due Date.

Cancel | Turn On Auto Pay

Payments made using eCheck/Bank Accounts are not charged a service fee.

3. Confirm Auto Pay by selecting “Ok.”

Confirm Auto Pay?

By confirming Auto Pay, you are authorizing TWIA to draft a payment from your account for any currently due and past due invoices.

Cancel | OK

4. You are on auto pay now.

Payment Center

Home icon | TWRD010 | Auto Pay

Make a Payment
Edit Auto Pay
Manage Payment Methods



PART 4. MANAGING PAYMENT METHODS FOR AUTO PAY ACCOUNTS

1. Select “Manage Payment Methods” to change your bank account information or your credit card information.

The screenshot shows the 'Payment Center' interface. At the top left, there is a home icon and a search bar containing 'TWRD01'. Below the search bar are three buttons: 'Auto Pay', 'Make a Payment', and 'Edit Auto Pay'. The 'Manage Payment Methods' button is highlighted with a red box. Below the navigation area, there is a section for 'Invoices for TWRD01' and 'Payment Plan: TWIA 4 Pay'. A pie chart shows 'Invoices to Pay: \$1,836.80' and 'Paid Invoices: \$707.20'. Below the chart is a table of invoices.

Bill Date	Due Date	Status	Invoice Total	Outstanding	Invoice #
10/13/22	10/13/22	Paid/Adjustment	\$787.20	\$0.00	1000850719
12/18/22	1/13/23	Planned	\$612.27	\$612.27	1000850720
3/19/23	4/13/23	Planned	\$612.27	\$612.27	1000850721
6/18/23	7/13/23	Planned	\$612.26	\$612.26	1000850722

2. Next, select “Add Payment Method.”

The screenshot shows the 'Payment Methods' interface. At the top right, there is a button labeled 'Add Payment Method' highlighted with a red box. Below the button is a table of existing payment methods.

TWIA ACCOUNT	PAYMENT NICKNAME	PAYMENT TYPE	CARD/ACCOUNT #	EXPIRES	EDIT	DELETE
W000	Mike1	Bank Account	*****3287			

3. Select the TWIA account you would like to work with by using the drop-down menu as shown below and then select “Ok.”

The screenshot shows a dialog box titled 'Please Select Account'. It contains a drop-down menu with 'W00' selected. A red arrow points to the drop-down arrow. Below the menu is an 'OK' button highlighted with a red box.



4. Select the payment type you would like to use (options are credit/ debit card or bank account). In this example, we are replacing the old bank account with a new bank account. Enter the requested information where indicated and then select “Continue.”

The screenshot shows the ACI Universal Payments interface. At the top left is the ACI logo with the text "UNIVERSAL PAYMENTS". To the right, a message states: "This is the third party vendor that processes your Texas Windstorm Insurance Association payment. Credit card company convenience fees may apply." The TWIA logo is also present. Below the header, there are two main options: "Credit / Debit Card" and "Bank Account". The "Bank Account" option is selected and highlighted. Under "Credit / Debit Card", logos for VISA, MEXICANA, DISCOVER, pulse, and STAR are visible. The "Bank Account" form includes the following fields: "Name on Funding" (Mike Mooney), "State" (Texas), "Funding Account Zip Code" (77573), "Bank Account Type" (PERSONAL CHECKING), a preview of a check from John Doe (123 10th Avenue, Wrenoville, MI 00000) for \$1001, "Routing Number (ABA)" (1234 56789), "Account Number (DDA)" (999999999), and "Payment Account Nickname (for your reference only)" (Mike2). At the bottom left, the "Continue" button is highlighted with a red box, and a "Cancel" button is next to it.

5. Delete the old bank account information by selecting the trashcan icon as indicated.

The screenshot shows a "Payment Methods" table with the following columns: TWIA ACCOUNT, PAYMENT NICKNAME, PAYMENT TYPE, CARD/ACCOUNT #, EXPIRES, EDIT, and DELETE. There are two rows of data. The first row has TWIA ACCOUNT W000156373, PAYMENT NICKNAME Mike1, PAYMENT TYPE Bank Account, CARD/ACCOUNT # *****3287, and a trashcan icon in the DELETE column highlighted with a red box. The second row has TWIA ACCOUNT W000156373, PAYMENT NICKNAME Mike2, PAYMENT TYPE Bank Account, CARD/ACCOUNT # *****9999, and a trashcan icon in the DELETE column. A green arrow points to the second row. An "Add Payment Method" button is located at the top right of the table.

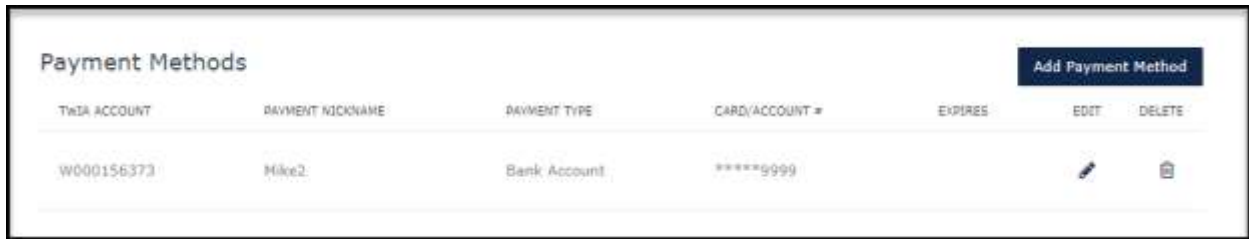
TWIA ACCOUNT	PAYMENT NICKNAME	PAYMENT TYPE	CARD/ACCOUNT #	EXPIRES	EDIT	DELETE
W000156373	Mike1	Bank Account	*****3287			
W000156373	Mike2	Bank Account	*****9999			



6. Confirm the deletion of the old bank account by selecting "Ok."

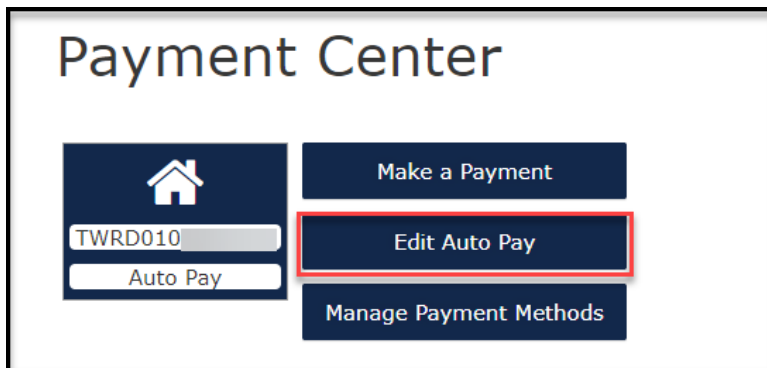


7. Only one payment method is showing now.



PART FIVE TURNING OFF AUTO PAY

1. From the Payment Center select "Edit Auto Pay."



2. Next select “Turn Off Auto Pay.”

Payment Center

Make a Payment
Auto Pay
Edit Auto Pay
Manage Payment Methods

96ka2 ****9999

Add Payment Method

Payment Plan: TWIA 4 Pay
Next Draft Date: Apr 13, 2023

Turn Off Auto Pay

3. You will get a warning message re: turning off auto pay. When ready to continue, select “Ok.”

Turn Off Auto Pay?

Are you sure you wish to turn off Auto Pay? Your payments will no longer be drafted automatically.

Cancel OK

4. Auto Pay has been turned off. Select “Ok” to continue.

Auto Pay Turned Off

Auto Pay has been turned off for Policy TWRD0100

OK

