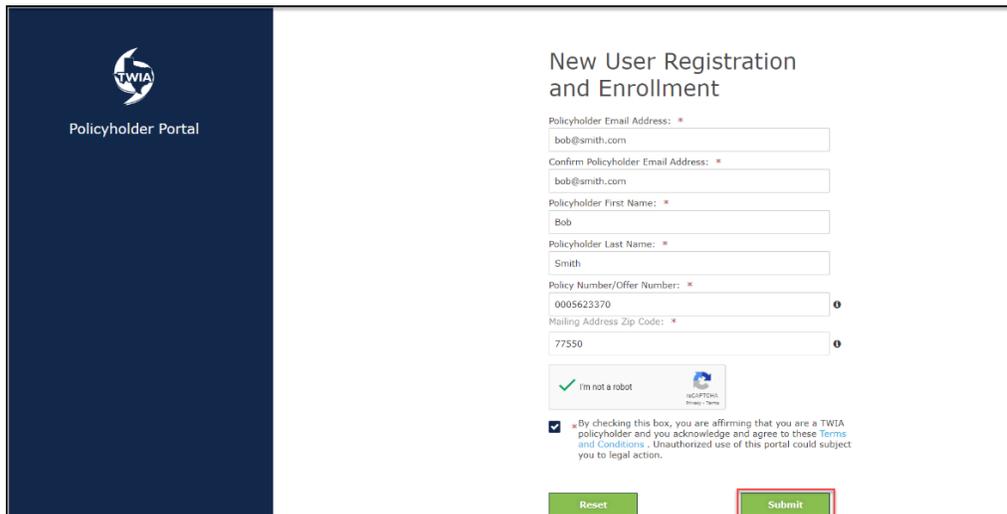


Making Payments in the TWIA Policyholder Portal

This job aid demonstrates how to make payments in TWIA Policyholder Portal. In this example, the policyholder is using the TWIA 10 Pay plan.

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 name, email address and zip code must match what the agent entered previously. If entering a commercial entity's name, be sure to split the name up into the first and last name fields (you cannot leave a field blank). You will also need either your policy number or offer number to continue. If you receive any errors when entering your information, please contact your agent to make corrections.



The screenshot shows the 'New User Registration and Enrollment' page. On the left is a dark blue sidebar with the TWIA logo and 'Policyholder Portal' text. The main content area has a white background with the title 'New User Registration and Enrollment'. Below the title are several input fields: 'Policyholder Email Address' (filled with 'bob@smith.com'), 'Confirm Policyholder Email Address' (filled with 'bob@smith.com'), 'Policyholder First Name' (filled with 'Bob'), 'Policyholder Last Name' (filled with 'Smith'), 'Policy Number/Offer Number' (filled with '0005623370'), and 'Mailing Address Zip Code' (filled with '77550'). There is a reCAPTCHA widget with a green checkmark and the text 'I'm not a robot'. Below the reCAPTCHA is a checkbox with a checked mark and the text: 'By checking this 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.' At the bottom are two buttons: 'Reset' and 'Submit'.

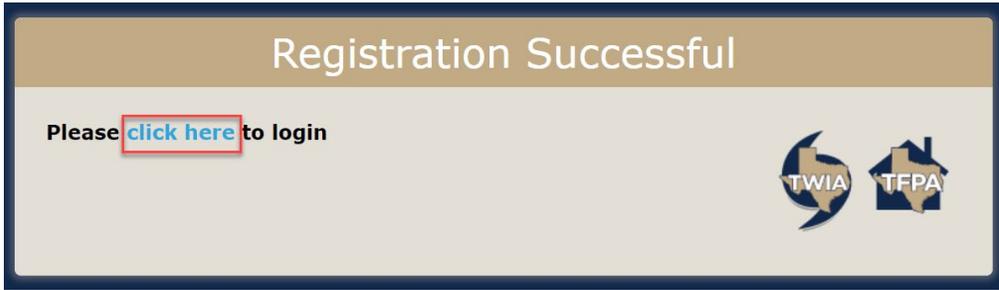
2. Create a password and then select Continue. ***Please make a note of your username; you will need it the next time you log in to the Policyholder Portal.



The screenshot shows the 'New User Registration' page. At the top is the title 'New User Registration'. Below the title is a paragraph: 'Please review the information in the fields below for accuracy and create a password. Click "Continue" to move forward with the registration process.' Below this is a section titled 'For your security, your password must:' followed by a bulleted list of requirements: 'Be 8 to 22 characters long', 'Have at least 1 number', 'Have at least 1 uppercase letter', 'Have at least 1 lowercase letter', and 'Not contain your username'. To the right of the list are two logos: 'TWIA' and 'TFPA'. Below the list are four input fields: 'First Name' (filled with 'Bob'), 'Last Name' (filled with 'Smith'), 'Username' (filled with 'bsmith'), and 'Password' (empty). Below the 'Password' field is a 'Confirm Password' field (empty). At the bottom are two buttons: 'Continue' and 'Cancel'.



3. Next, click on Click Here.



4. Next, select Review & Pay.

Payment Center Claims

My Summary

My Balance

My Next Bill
Due Date

My Last Payment
Paid

*Offers are not included in the balances above. Please see Available Offers below.

Available Offers

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

Policies

Current Policies

ACCOUNT	POLICY TYPE	POLICY	EFFECTIVE	PREMIUM	POLICY STATUS	FILE A CLAIM
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5. In this example, the selection is TWIA 10 Pay and then click on Add Payment Method.
*****Please note: Only policyholders may select 10 Pay. You must enroll in Auto Pay for this plan.**

<< Offer Details:
Documents

Current

Offer of Insurance Coverage

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

Payment Due Date: Mar 18, 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)	\$2,439.00	\$230.35	\$365.85
<input type="radio"/>	TWIA 2 Pay	\$2,439.00	\$1,219.50	\$1,219.50
<input type="radio"/>	TWIA 4 Pay	\$2,439.00	\$569.10	\$731.70
<input type="radio"/>	TWIA Full Pay	\$2,439.00	\$0.00	\$2,439.00

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 currently 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

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.

Add Payment Method

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](#).

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

Cancel

Pay Now



6. You have been taken to a secured, 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.

ACISM
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
Bank Account

VISA Discover NYEAT pulse STAR

Name on Funding: Bob Smith

State: Texas Funding Account: 77550 Zip Code: 77550

Bank Account Type: PERSONAL CHECKING

John Doe
123 10th Avenue
Whitewave, NJ 00000 1001

DATE: \$ DOLLARS

1234567891011234567 1001

Routing Number (ABA) Account Number (DDA)

Save the information for use with future payment

Payment Account Nickname (for your reference only): BobSmith

Continue Cancel

7. Next select the payment method you want to use. When you are ready, select Pay Now.

Select Payment Method

Your Payment Methods: BobSmith *****4858

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: 2.4%
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Payments made using eCheck/Bank Accounts are not charged a service fee.

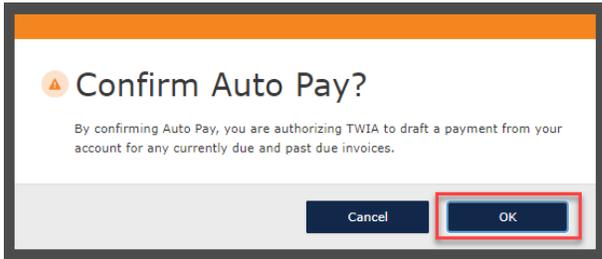
By selecting Auto Pay On, you are agreeing to our Terms and Conditions. [Terms and Conditions.](#)

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

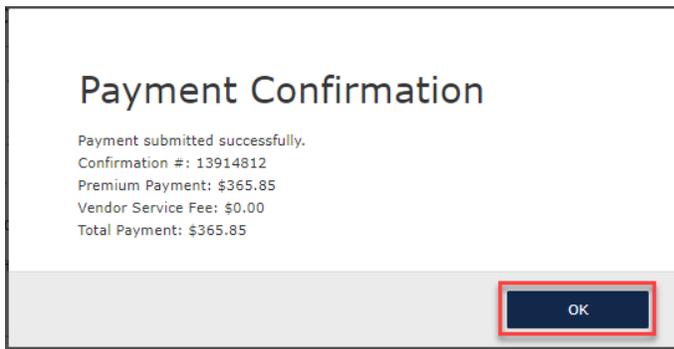
Cancel Pay Now



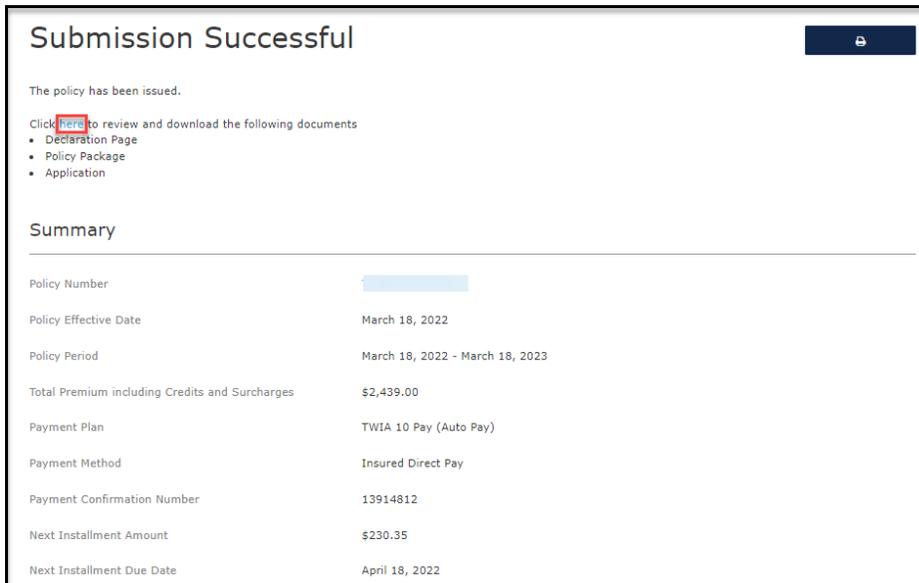
8. Please confirm the Auto-Pay by selecting OK.



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. *Please note: To view or edit future payments, click on the Payment Center for more information.**



11. Here is an overview of the payment plans available in the Policyholder Portal:

Payment Plans at a Glance				
Payment Plan	TWIA Full Pay	TWIA 2 Pay	TWIA 4 Pay	TWIA 10 Pay (Auto Draft)
Initial Payment Required for TWIA to Issue or Renew a Policy	100%	50%	30%	15%
Payment Frequency	Once, when the policy is issued/renewed	Second payment due four months after the initial payment	Every three months	Monthly, for nine months after the initial payment
Example Payment Schedule Policy with an Effective Date of March 14				
Payment Plan	TWIA Full Pay	TWIA 2 Pay	TWIA 4 Pay	TWIA 10 Pay (Auto Draft)
Example Payment Schedule	100% due 3/14	50% due 3/14 50% due 7/14	30% due 3/14 23.3% due 6/14 23.3% due 9/14 23.3% due 12/14	15% due 3/14 9.4% due monthly 4/14-12/14

