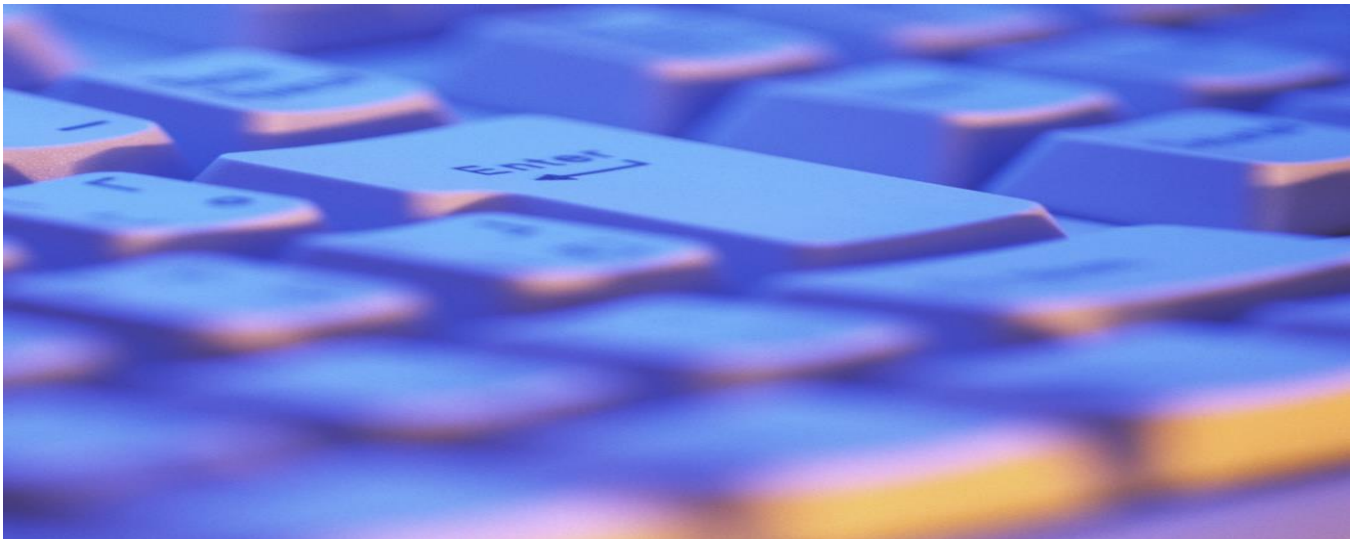


# ***E-Pay Producer Guide & FAQs***



## Introduction

The Plan is implementing an electronic-payment process (E-Pay) for private passenger applications submitted through the electronic application submission process. In addition to this new electronic payment feature, producers who utilize e-pay will no longer be required to mail these applications to the Plan office but must submit applications electronically, which will provide greater convenience and expedite the assignment process.

E-Pay provides producers with two new options to send deposit premium electronically to the Plan. These options include:

- **Producer Sweep** (ACH bank transfer from producer's account, no fee associated)
- **Credit/Debit Card** (accepts AMEX, Discover, Mastercard & Visa, convenience fee associated)

Implementation of the electronic payment process is outlined in the Plan Manual as part of Plan Procedures for applications submitted through the electronic application submission process (EASi).

*Note: Pennsylvania only has Credit/Debit Card option available at this time.*

## New Electronic Payment Options:

### Option 1: Producer Sweep

Producers wishing to use this E-Pay option are required to pre-register their bank account (in EASi) from which the Plan will sweep the deposit premium. The Automated Clearing House (ACH) network will be the delivery system provider for this electronic transaction. The Plan does not charge any fees back to the producer to register for or use producer sweep. The producer should check with their banking institution to determine if it charges for this ACH service.

Producers will be notified of their Producer Sweep eligibility when logging into the **Electronic Application Submission Interface (EASi)** website. Detailed instructions for e-Pay Producer Sweep Registration can be found on pages 3-4 of this guide.

Producers will only need to register once, per Plan to use Producer Sweep. AIPSO, on behalf of the Plan, will "sweep" the producer's account for the deposit premium and forward it to the service provider.

### Option 2: Credit/Debit Card

Applicants will have the option to use a credit/debit card to pay for their deposit premium. The Plan has partnered with ACI Payments for the processing of credits and debit cards who charges a convenience fee per application for their service. This convenience fee is a separate processing charge and is not part of the deposit premium. Once the application is submitted, the credit/debit card is charged immediately, and producers must scan and upload or fax the signed application within 2 business days along with the signed Credit/Debit Card Payment Authorization and Receipt form to the Plan.

## [Producer Sweep Electronic Payment Option](#)

To use the Producer Sweep E-Pay option, Producers licensed to transact automobile insurance in the state must register with the Plan to submit private passenger applications electronically on the EASi website (<https://easi.aipso.com/>).

Once the producer logs into the site they need to do the following:

- Select the “EPay Registration” link.

The screenshot displays the EASi website interface for a producer. At the top, a dark blue header bar contains the text "Currently logged in as: mende0021 on QC-2012WEB2" on the left and "Welcome mende0021 Sign Out" on the right. Below this, a lighter blue navigation bar includes links for "Home", "My Account", and "EPay Registration". To the right of these links, the user's "License: 985243" and "Current IP: 208.93.212.1" are displayed. The main content area shows the "Access Level: Producer" in red text. Below this, a dropdown menu is set to "VA - Private Passenger". A list of three options is visible: "Create New Quote or Application", "View Previous Quotes or Applications", and "Retract an Application". The footer consists of a dark blue bar with copyright information "© Copyright 2003 - 2020 AIPSO. All Rights Reserved" on the left and links for "FAQ", "Web Support", and "Hours of Operation" on the right. A secondary row of links includes "AIPSO", "Terms Of Use", "Privacy Statement", and "Accessibility".

- This will bring up the Producer Sweep Registration page.
- Producers **must** self-register their bank account information in advance to allow time for a pre-note process to run that verifies the banking information you entered, by sending a \$0 ACH transaction to your account. This pre-note process takes approximately 7 days.
- Producer needs to complete all fields with their bank's checking account information. Don't forget to check the authorization box.
- Producer selects "Update." Producer can also print the page for their records.
- A confirmation message will be displayed if entry is successful.
- Producer Sweep Status will show as "Pending". The account information will now go through the pre-note process. Producer can check back in 5-7 business days to see if registration is successful (**Status=Registered**).
- If after 7 business days the registration status is "Failed" or still "Pending", contact the Plan.

The following are potential statuses that may appear:

### **Producer Sweep Status Descriptions**

- Unregistered
- Pending (pre-note is in process)
- Registered
- Failed (pre-note transaction was unsuccessful)
- Revoked (producer submitted request to revoke their E-Pay eligibility and remove their account information)
- Expired (bank notified us that account is closed)

NOTE: Producers can update the registration information at any time by accessing the same E-Pay registration link in EASi. The effective date field is on the screen only when updating information. For the initial registration, the system sets the effective date. For an updated registration, the producer needs to provide a date of when to switch over from the current account to the new account, and that date has to be at least 7 days in the future to allow time for the pre-note process. Once you have updated your information, your status will change to "Pending" for the updated information to go through the pre-note process.

## ELECTRONIC APPLICATION SUBMISSION INTERFACE

EASi<sup>2.0</sup>

ROSS L MENDEZ  
4836 EAST PINE RD  
ASHLAND, VA 23005  
VA - PPAS  
Producer Sweep:  
Registered

[Home](#)

[Applications](#)

[EPay Registration](#)

[Frequently Asked  
Questions](#)

[Register for EASi](#)

[Edit Security  
Information](#)

[Hours of Operation](#)

[Accessibility](#)

[Log Out](#)

Producer Name:	ROSS L MENDEZ
License Number:	985243
Address:	4836 EAST PINE RD ASHLAND, VA 23005
Phone:	573-438-2864
Current Producer Sweep Status:	Registered

### Update Producer Sweep Registration

To update: make required changes and select the Update button.

Note: A checking account from a US bank must be used to register.

Bank Depository Name:	<input type="text" value="vabank"/>
Transit/ABA Number:	<input type="text" value="011500120"/>
Re-Enter Transit/ABA Number:	<input type="text" value="011500120"/>
City:	<input type="text" value="test"/>
State:	<input type="text" value="Virginia"/>
Zip Code:	<input type="text" value="07106"/>
Account Number:	<input type="text" value="xxxx5678"/>
Re-Enter Account Number:	<input type="text" value="xxxx5678"/>
Name on Account:	<input type="text" value="name"/>
Effective Date (mmddyyyy):	<input type="text" value="8/6/2020"/>

☐ I hereby authorize the PLAN, hereinafter called COMPANY, to initiate ACH (Automated Clearing House) debit and/or credit entries, and to initiate, if necessary, debit and/or credit adjustments for any entries in error to my checking account indicated above, and the bank depository named above, hereinafter called DEPOSITORY, to debit and/or credit the same to my account. I acknowledge that the origination of ACH transactions to my account must comply with the provisions of U.S. law. This authorization is to remain in full force and effect until COMPANY has received written notification from me of its termination in such time and in such manner as to afford COMPANY and DEPOSITORY a reasonable opportunity to act upon it.

- Once registered the producer will be able to choose “ePay – Producer Sweep” option from the drop-down box at the “Payment Submitted” section of the electronic application process.

Applicant
Operators
Driving History
Vehicles
Addl Info
Summary

## Summary Information

[Click here for Printer Friendly version](#)  
[Click here for View Only Application](#)

---

Requested Effective Date: 02/01/2021  
Producer: DEEpay testuser Operators: 1 Accidents: 0  
Applicant: DE TEST Vehicles: 1 Convictions: 0

---

### Rate Information

Operator: 1

Vehicle: 1 Year: 2014 Comprehensive Symbol: 20 Collision Symbol: 11

	Coverage	Limit/Deductible	Premium
Territory: 01	Bodily Injury	25/50	\$1910
Rate Class: 2E	Property Damage	10000	\$765
	Uninsured/Underinsured Motorist	25/50/10	\$327
	Personal Injury Protection	15/30	\$1885
			Vehicle Premium: \$4887
			Total Estimated Premium: \$4887




---

\*THE TOTAL POLICY PREMIUM IS AN ESTIMATED PREMIUM. THE ESTIMATED PREMIUM IS SUBJECT TO CHANGE PENDING VERIFICATION OF THE MOTOR VEHICLE DRIVING HISTORY, VEHICLE USE BY THE LICENSED OPERATOR AND ANY OTHER INFORMATION NECESSARY TO UNDERWRITE THE POLICY. THE COMPANY RESERVES THE RIGHT TO ADJUST THE ESTIMATED PREMIUM EITHER PRIOR TO OR AFTER THE ISSUANCE OF THE POLICY, WHENEVER APPLICABLE, IN ACCORDANCE WITH PLAN RULES.

Application Premium: \$4887.00 \*\* Full Annual Premium  
Payment Plan Option: Full Annual Premium  
Deposit Premium: 4887.00 Minimum Required Deposit Premium: \$4,887.00  
Will this policy be premium financed? ☐ Yes ☒ No

---

Payment Submitted: ePay - Producer Sweep




VISA **ACI** PAYMENTS, INC.™

Save and Exit
Submit and Continue

**NOTE: Deposit Premium payments can only be paid with one type of payment method.**

New “Payment Submitted” field is being added.

Dropdown values for **Payment Submitted** may include:

- Check or Money Order
- ePay – Producer Sweep**
- Credit/Debit Card

**Please go to Page 12 to see next steps regarding instructions for scanning/uploading and faxing of documents.**

### Credit/Debit Card Electronic Payment Option

Dropdown values for **Payment Submitted** may include:

- Check or Money Order
- ePay – Producer Sweep
- **Credit/Debit Card**

A new field has been added that allows you to select **Credit/Debit Card** as your payment type.

Applicant

Operators

Driving History

Vehicles

Add Info

Summary

## Summary Information

[Click here for Printer Friendly version](#)  
[Click here for View Only Application](#)

---

Requested Effective Date: 02/01/2021  
Producer: DEEpay testuser Operators: 1 Accidents: 0  
Applicant: DE TEST Vehicles: 1 Convictions: 0

---

Rate Information			
Operator: 1			
Vehicle: 1 Year: 2014 Comprehensive Symbol: 20 Collision Symbol: 11			
	Coverage	Limit/Deductible	Premium
Territory: 01	Bodily Injury	25/50	\$1910
Rate Class: 2E	Property Damage	10000	\$765
	Uninsured/Underinsured Motorist	25/50/10	\$327
	Personal Injury Protection	15/30	\$1885
			Vehicle Premium: \$4887
			Total Estimated Premium: \$4887

---

\*THE TOTAL POLICY PREMIUM IS AN ESTIMATED PREMIUM. THE ESTIMATED PREMIUM IS SUBJECT TO CHANGE PENDING VERIFICATION OF THE MOTOR VEHICLE DRIVING HISTORY, VEHICLE USE BY THE LICENSED OPERATOR AND ANY OTHER INFORMATION NECESSARY TO UNDERWRITE THE POLICY. THE COMPANY RESERVES THE RIGHT TO ADJUST THE ESTIMATED PREMIUM EITHER PRIOR TO OR AFTER THE ISSUANCE OF THE POLICY, WHENEVER APPLICABLE, IN ACCORDANCE WITH PLAN RULES.

Application Premium: \$4887.00      *\*\* 25% Downpayment, 5 installments, \$4.00 per installment charge*





Payment Plan Option

Deposit Premium       *Minimum Required Deposit Premium: \$1,221.75*

Will this policy be premium financed? ☐ Yes ☒ No

---

Payment Submitted



Save and Exit

Submit and Continue

**NOTE: Deposit Premium payments can only be paid with one type of payment method.**

If you choose **Credit/Debit Card**, when you click **Submit** you will be brought to ACI Payments, Inc. third-party website.



You are now leaving our website and accessing a third-party website.

AIPSO is not responsible for the content of third-party sites hyper-linked from this page.

The Payment information screen will appear, you will see the deposit payment amount you selected on the prior screen. Enter the requested information and **Continue**.

**PAYMENT INFORMATION** > PAYER INFORMATION > REVIEW & SUBMIT > COMPLETE

### Payment Amount

\$  .

### Payment Method

▼

Card Number

Expiration Date

▼

▼

Security Code

[What is this?](#)




**If you need to return to the application, click Cancel. Do not click the back arrow in your web browser, this may cause an issue with your application.**

Please note you will not be charged until you Submit at end.



## Review & Accept Terms

Payment Method	Amount	Service Fee	Total
 Ending in 4444	\$712.50	\$34.95	\$747.45

### ACI Payments, Inc. Terms and Conditions:

THIS PAYMENT SERVICE IS SUBJECT TO THE FOLLOWING TERMS AND CONDITIONS

Do not use or access this Website or Service if You do not agree to be bound by these Terms and Conditions

These Terms and Conditions ("Terms and Conditions") are in effect for all transactions processed through this payments website ("Website") on or after May 9, 2019, and apply to and govern Your access to and use of this Website, the Service and all Alternative Channels. This payment processing service is offered to You on behalf of your Biller ("Service").

It is important to carefully review all Terms and Conditions below, including the provision concerning REFUNDS. These Terms and Conditions may be amended at any time. All amended terms shall be effective immediately after they are posted to the Website. By using this Website after such modifications are posted, You are agreeing to accept and comply with the Terms and Conditions as modified. These Terms and Conditions also apply to Service transactions, or Payments, made by or through any "Alternative Payment Channels" including those Payments initiated, or completed through, Integrated Voice Response (IVR) systems, customer service representatives, telephone, internet, or any other means or mechanisms of Payment acceptance. These Terms and

**Reminder: If you need to go back to the previous page or cancel, click these links. Do not click the back arrow in your web browser, this may cause an issue with your application.**

 Printer Friendly

[Back](#) | [Cancel](#)



Please note you will not be charged until you Submit at end.

**Accept Terms**



On the Payer Information screen, you will see that the applicant information you entered in EASi will be pre-populated here. In addition, you will be required to enter that applicant's email address, which will allow ACI Payments, Inc. to send the applicant an electronic receipt for this transaction.

PAYMENT INFORMATION > **PAYER INFORMATION** > REVIEW & SUBMIT > COMPLETE

### Please enter your account information

Name

DE MI TEST Suffix

Country

United States ▼

Address

302 Central Ave

Street Address 2

Apartment or Suite Number

Johnston DE 02919

Daytime phone

☒ U.S./Canada ☐ International

( 401 ) 946 - 2310

Note: Please provide area code and extension in case we need to contact you regarding your payment.

Enter your email

victoria.cioffi@aipso.com victoria.cioffi@aipso.com


[Back](#) | [Cancel](#)

Please note you will not be charged until you Submit at end.

**Continue**

After completing the information requested, you will review and **Submit** your payment.

## REVIEW & SUBMIT

Payment Method	Amount	Service Fee	Total
 Ending in 4444	\$712.50	\$34.95	\$747.45

<b>Account Information</b>	<b>Name</b>	DE TEST
	<b>Street Address</b>	302 Central Ave
	<b>City</b>	Johnston
	<b>State</b>	DE
	<b>Zip code</b>	02919
	<b>Country</b>	United States
	<b>Daytime phone</b>	(401) 946 - 2310
	<b>Email</b>	victoria.cioffi@aipso.com

[Back](#) | [Cancel](#)

It is only necessary to click the "Submit" button once. Clicking the "Submit" button multiple times may result in the processing of multiple payments.

**Submit**

After you have reviewed and submitted your payment, the screen below will appear. In order to successfully complete your transaction, you must click **Continue**.

*Note: The application payment and service fee will appear on the applicant's credit card statement as 2 separate line items. Make sure the applicant is aware of this when reviewing their credit card statement. The fee amount will vary based on the State you are doing business in.*

Your payment has been completed successfully. Thank you.

PRINT

Please click continue.

You must click Continue in order to successfully submit your payment.


Continue

### Confirmation Number

123456

### Date & Time

Tuesday, August 25, 2020 04:39PM ET

Payment Method	Amount	Service Fee	Total
 Ending in 4444	\$712.50	\$34.95	\$747.45

### Account Information

**Name** DE TEST  
**Street Address** 302 Central Ave  
**City** Johnston  
**State** DE  
**Zip code** 02919  
**Country** United States  
**Daytime phone** 401-946-2310  
**Email** victoria.cioffi@aipso.com

After you click Continue, the page will load, please note this may take a few seconds. Once your payment has been successfully submitted, the below screen will appear.

You have successfully submitted your payment(0).  
Please click Continue to view your application.

Continue

Please go to Page 12 to see next steps regarding instructions for scanning/uploading and faxing of documents.

## Instructions for Scanning/Uploading and Faxing of Documents

After completing the application and payment in the Electronic Application Submission Interface, you will arrive at the EASi Application Details screen. Because you have used an electronic payment method to complete the application, you must transmit the application using one of the 2 electronic delivery methods shown below.

- Upload Scanned Documents
- Print Fax Cover Page

## EASi Application Details

Applicant Name:

DE TEST

Applicant Address:

302 Central Ave Johnston DE 02919

Reference Number:


20238300044

Submission Date/Time:

8/25/2020 4:35:07 PM

Requested Effective Date:

9/12/2020 12:01:00 AM

 [View/Print Submitted Application](#)

Follow the steps below to complete the application submission process

**Step 1:** Print the submitted application.

**Step 2:** Sign the application where required (both producer and applicant).

**Step 3:** Use the upload (preferred method) or fax methods below to transmit the signed application and supporting documents. DO NOT MAIL.

Follow steps 1, 2 and 3 for either method. Print the application, make sure to sign the application, and scan along with any required documents and store to your computer. **YOU MUST UPLOAD THE SIGNED APPLICATION WITHIN 2 BUSINESS DAYS.**

## Using the Upload Scanned Document option:

Transmission of documents:

**Upload Scanned Document:**  
Preferred method - allows you to view your documents in EASi as soon as you upload.  

Choose File

No file chosen


**Note :** The upload size limit is 10 MB per file.  
Document file types are limited to:  
JPEG, JPG and PDF via document service.

Note that we accept document types of JPEG, JPG and PDF, and the file size limit is 10 MB. If the producer has multiple files to send, that is allowed.

Once the file or files have been selected, they will automatically upload in EASi. You will see a success or failure message in the **Upload Scanned Document** section.

**Upload Scanned Document:**  
Preferred method - allows you to view your documents in EASi as soon as you upload.  





Browse...

  
**Upload Status:**  
Uploaded CreatePDF.pdf   
  
**Note :** The upload size limit is 10 MB per file.  
Document file types are limited to:  
JPEG, JPG and PDF via document service.





EASi displays **Electronically Delivered Documents** in real time at the bottom of the Application Details screen.

### Electronically Delivered Documents

Documents available for 120 days from date of upload or fax

Received Date	Delivery Method	Pages	Size(KB)	Doc Type	
06.07.2018 10:27 am	Upload	9	1091992	pdf	 
06.07.2018 10:29 am	Upload	11	1692376	pdf	 

Uploaded documents can be viewed and printed, or marked as deleted, using the icons on the right side of this screen. A file can also be undeleted based on the producer's needs, by clicking the circular arrow symbol.


Received Date	Delivery Method	Pages	Size(KB)	Doc Type	
06.07.2018 10:27 am	Upload	9	1091992	pdf	 
06.07.2018 10:29 am	Upload	11	1692376	pdf	 

The producer has now completed the application process by electronically transmitting all necessary documents using **Upload Scanned Document**.

Using the **Print Fax Cover Page** option will open a barcoded Plan specific Fax Cover Page which you will print and send in with the application and all supporting documents. Faxed documents will also display under **Electronically Delivered Documents**, but not in real time. Faxed documents are picked up in a cyclical process, so it may take up to 30 minutes for the producer to see what they have faxed. This is the reason we identify uploading as the preferred method.

#### Print Fax Cover Page

Note: Fax cover page contains information and barcode for this application only. Each application must include its own Fax cover page as page 1 of the transmission. Fax only one application at a time. Do not fax documents for any other application using this Fax cover page.

 Print Fax Cover Page

You must include this fax cover page with the transmission in order to see your documents in EASi within 30 minutes.

When you select Print Fax Cover Page, the cover page will pre-populate with the electronic fax number and application information you have entered in EASi. You will also see a barcode at the top right of the cover page for use in identifying the specific application that is being faxed. The cover page should only be used to transmit the signed application and supporting documents for the specific application printed on this page.

**Note: Make sure when transmitting the Fax, that this unique cover page is the first page of the package, or the application will not be received and processed in a timely manner.**

#### Fax Cover Page:

#### FAX COVER PAGE

TO: **State Automobile Insurance Plan**

Fax Number: \_\_\_\_\_

Applicant: \_\_\_\_\_

Producer: \_\_\_\_\_ License #: \_\_\_\_\_

Fax Date: \_\_\_\_\_

EASi Reference #: \_\_\_\_\_

The following is a list of forms that need to be included with your E-Pay application submission.

Fax Cover Sheet (If producer has selected the fax transmission method) ☐

Private Passenger Application signed by applicant and producer ☐

Credit/Debit Authorization Form when paying by credit/debit card ☐

**Note: This list can vary by State based on requirements.**

#### **FAX Your Application & Documents**

Once your application has been submitted using E-Pay, you will be instructed to FAX the signed application with the required documents.

#### **Do not fax to the Plan's office fax number.**

**It is advised to print and retain any failed fax messages you may receive in the event verification is needed.**

#### **View Assignment Letter on EASi Website**

When the Plan receives the EASi E-Pay application with all required documents it will be entered into the assignment system and processed. Once assigned to the service provider, the Assignment Notice can be viewed by clicking the View Assignment Details link on the EASi Application Details page.

## E-PAY Problems

### **NSF (Insufficient or Uncollected Funds)**

If the initial attempt to sweep the producer's account for Producer Sweep is not successful for any reason (insufficient funds, uncollected funds, account closed, etc.) the following will occur:

- **Producer Sweep**

The Plan **will not** sweep the producer's registered account again. The Plan will notify the producer immediately by phone and/or E-mail to have a replacement check sent to the Plan within 24 hours. The replacement check should be made payable to the Plan. Producers need to maintain both a valid E-mail address and contact phone number with the Plan if using E-Pay. (*Note: This does not apply to the New York Plan.*)

Producer privileges and possibly electronic application submission access will be suspended until the funds are replaced. Additionally, producers will be placed on certified check requirement pursuant to the Plan Manual when valid NSF transactions occur.

### Questionable or Invalid E-PAY Transactions

Notify the Plan as soon as you discover a problem with an E-Pay transaction. Please provide the following information:

1. Your name, address, and license number.
2. The payment method was a Producer Sweep.
3. A brief description of the error or electronic transfer in question and an explanation of why you believe it is in error or why you need more information.
4. If applicable, a copy of the electronic application associated with the electronic transfer in question. Make sure that the electronic application reference number appears on the copy of the application and that it is legible.
5. The exact dollar amount of the suspected error.

The Plan will investigate your issue, determine whether an error occurred, and respond back to you as soon as possible. If an error occurred, the Plan will help to correct the error promptly.



## Frequently Asked Questions

1. **How will the Plan identify an E-PAY application?**

The producer will indicate the application is E-Pay during the electronic application submission process. The Producer Sweep or Credit/Debit Card indicator will display on the first page of the application in the Office Use Only Box where the applicant information is displayed.

2. **Can deposit premium on a given application be sent via both check and E-Pay?**

No. The producer cannot split the deposit premium using E-PAY and a paper check.

3. **What if my insured changes their mind and I have already submitted the E-Pay application?**

If the Plan has not yet assigned the electronic application, you can retract it by clicking the "Retract" link on the electronic application website. Applications that are paid using Producer Sweep will not have any money swept from the producer's account. Applications that are paid using credit/debit transaction will be returned to the applicant's credit/debit account pursuant to approved Plan procedures. ACI Payments, Inc. will issue a reversal when notified of the retraction by the Plan. The insured/3rd party credit/debit card statement will reflect separate reversals for the deposit premium, the Plan AIP will be listed as the merchant for the deposit premium reversal and ACI Payments, Inc. will be listed as the vendor for the convenience fee reversal.

If you have already faxed or uploaded the E-PAY application with required documents to the Plan and/or it is being processed, the Plan will not be able to stop the application from being assigned to the service provider. The producer/insured will need to contact the service provider to cancel the policy.

4. **How will the Plan know how much money to charge?**

The producer will select the payment method option. The producer will then indicate the deposit amount in the deposit premium field during the application process which will be recorded in EASi. The deposit amount authorized by the producer will be charged during the electronic payment process.

5. **If the first attempt to sweep funds from the producer's account is unsuccessful, who initiates the second attempt?**

The Plan will not re-sweep the producer's registered account. The Plan will notify the producer immediately by phone and/or E-mail to have a replacement check sent to the Plan within 24 hours. The replacement check should be made payable to the Plan.

6. **Will the money be swept from the producer per application or in a lump sum?**

Money will be swept in a lump sum from the producer's account for all applications. This means that if there is an issue with the deposit premium on one application, it will affect others. **For example, if you submit 5 applications on one day, and the total for the 5 deposits equals \$2,500 and your account has only \$2,400 available, the total sweep will be rejected, and all 5 applications will be deemed to have dishonored payments.**

7. **How will we identify E-Pay transactions on our bank statements?**

All banks have slightly different formats, but you should be able to recognize **AIPSO-(State Plan AIP)** in the credit entries.

8. **What if I change my E-Pay account?**

To change your account, you must "click" the "update" button on the E-Pay registration page and then update your account information for the new account. Click the "revoke" button on that same page to revoke or close your current account. You must remember however, that the processing will take a few days. You must leave sufficient funds in your existing account to cover any E-Pay transaction already submitted.

9. **If I have several office locations, can I use the same E-PAY account?**

Yes! Producers with more than one office location may use the same Electronic Funds Transfer (EFT) bank account or use different accounts. Producers will have to register each office location separately in EASi.

10. **What is the "convenience" fee for the credit/debit card option?**

The convenience fee is the cost charged by ACI Payments, Inc. for processing the credit/debit card payment transaction. The Plan has partnered with ACI Payments for the processing of credit and debit cards who charges a convenience fee per application for their service. The convenience fee is separate and apart from the premium payment and will be clearly indicated on the applicant's/cardholder's credit card statement. Please note, the convenience fee amount will vary based on the State you are doing business in.

**11. Can parents use their credit/debit card to pay on behalf of their children?**

Yes. A parent or guardian may use their credit/debit card on behalf of their child. The credit cardholder **must** be present at the time of the transaction and must sign the Credit/Debit Card Payment Authorization and Receipt Form.

**12. What data security measures are in place?**

AIPSO has a comprehensive security plan in place, including encrypted transactions, physical security measures, electronic security systems, and procedural controls. All data transferred between AIPSO and the payment vendor, ACH will be encrypted using 128-bit SSL.

**13. Will the Plan monitor for abuses of this program?**

Yes. The Plan monitors for dishonored transactions and where no application is received. In each case the Plan will attempt to resolve the matter. If the producer does not comply, the carrier will be notified, and the policy may be subject to cancellation. The producer will be subject to penalties, which may include certified check requirement, suspending access to the electronic application submission process and potential referral to the Plan's Review Panel for disciplinary action.

**14. When I faxed the application and required documents, I received a failed fax message. What do I do if this happens?**

It is advised to re-fax everything again. If the fax still does not work, contact the Plan office immediately.

**15. Are producers still allowed to submit applications using check or money order?**

Yes, producers can submit applications with check or money order. Please remember to mail the applications to the address on the application. You cannot upload or fax these applications. Please keep in mind, applications submitted via mail will have a longer processing time.

**16. How long does a producer have before the application is uploaded?**

Producers have 2 business days from the electronic transmission of the application to upload the application to the Plan.

**Getting Answers**

For questions on the E-Pay process, including any electronic application submission process questions, contact the Plan directly via email or phone during business hours. For technical questions, please contact Web Support, available Monday-Friday from 9:00 AM until 5:00 PM (ET), toll free – 888-424-0026 or local 401-429-1567.