

# Electronic Check Payment Options: One-Time and Automatic

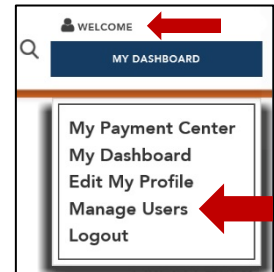
Eastern’s Electronic Check payment options allow you to pay your premiums through Electronic Fund Transfer (EFT). We offer the ability to make one-time payments as well as recurring, automatic payments, withdrawn from a savings or checking account.

Please note: you can only make an Electronic Check payment if you have a [www.EasternAlliance.com](http://www.EasternAlliance.com) user account and access to the Payment Center. The timeframe for your payment to be processed will vary. If your policy is in danger of cancellation for non-payment, please contact our Finance Department at 1.855.533.3444.

## USER ACCOUNTS AND PAYMENT CENTER PERMISSIONS

Permission to the Payment Center is possible in two ways:

- If your policy is already registered on the website and one of your policy’s users has administrative privileges, they can adjust the permissions of your organization’s users. Don’t know if your user account has administrative privileges? Log in to the website and click on your name in the top right corner. If “Manage Users” appears in the drop-down menu, you have administrative privileges.
- If your policy is not already registered and you don’t have a registration code, or if you do not have administrative privileges, you can still create a Payment Center-only user account if you have a copy of a recent invoice or statement. In the Register/Login area, click on “Register” and proceed using the information on your invoice or statement. You’ll then be able to perform most functions in the Payment Center, including making online payments, viewing invoices and statements, and enrolling in paperless billing\*. If someone has administrative privileges to your account, they will be notified that you’ve created an account, and they will be able to adjust your permissions.



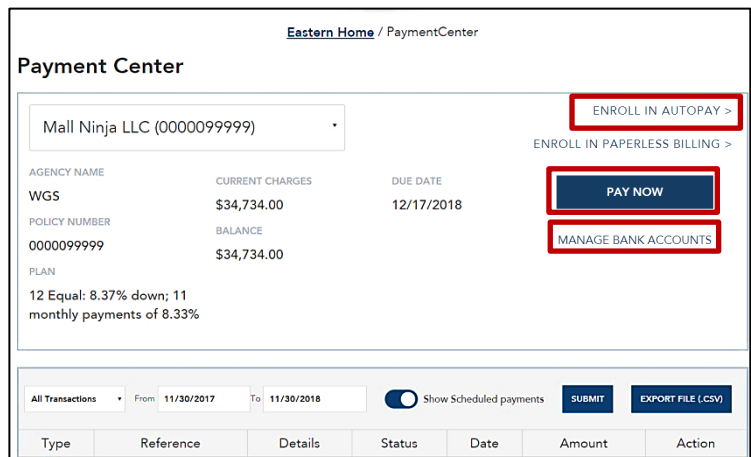
Here are all of the Payment Center permissions found under the Manage Users area. Creating a Payment Center-only user account grants access to all of these except for the parallel pay portal. These permissions can all be individually enabled or disabled by users with administrative privileges.

- **Make Payment** Enables user to make a one-time payment with a bank account previously set-up on the website.
- **Manage Billing/Payment Options** Enables user to enroll/unenroll in Automatic EFT Payments and Paperless Billing\*.
- **Manage Payment Accounts** Enables user to add, edit and delete bank accounts.
- **parallel pay Portal** Only applies if your policy is enrolled in the parallel pay program and enables access to the parallel pay portal, where additional permissions may apply.
- **Receive Email Notifications** User receives emails related to payments, and if enrolled in Paperless Billing\*, invoices and statements.
- **View Invoices** Enables user to access and view invoices.

## PAYMENT CENTER

Access the Payment Center through the drop-down menus under your name in the top-right corner, or under Resources in the top navigation. In the Payment Center, you can manage bank accounts, enroll in Autopay, make a one-time payment, view invoices, export payment history, and enroll in Paperless Billing\*.

- You can use “Pay Now” to schedule a one-time payment for monies owed to Eastern for premiums, audit premiums, and retrospective adjustments.
- Enrolling in Autopay enables you to pay all of your policy’s future scheduled premium payments through automatic, recurring EFT, including for future policy terms.



## Electronic Check Payment Options: One-Time and Automatic

**ADD A BANK ACCOUNT** *Permission to “Manage Payment Accounts” required.*

- In order to make an electronic check payment, bank account information must be set-up on the website and verified. In the Payment Center, click on “Manage Bank Accounts” and “+Add new account” buttons. In the pop-up window, enter your banking information and click the “Add” button.
- You may set-up multiple bank accounts, but one must be designated as the default payment account.
- You may edit an account’s nickname or change which account is the default payment account.
- If you delete a bank account, any payments already scheduled and in process to be debited from that account may not be cancelled.

Add New Bank Account

### ADD NEW BANK ACCOUNT

Enter your bank account information here.

Bank routing number\*

Bank account number\*

Re-enter Bank account number\*

Account type\*

Bank account nickname

ADD
CANCEL

**MAKE A ONE-TIME PAYMENT** *Permission to “Make Payment” required*

- On the Payment Center page, click on the “Pay Now” button.
- On the Make a Payment page, choose the payment account you wish to make the payment from, select the amount of monies you wish to pay, the date you wish to make the payment, and click on the “Submit Payment” button.
- Review the information on the pop-up window and click on the “Schedule Payment” button.
- You will see another pop-up window confirming your scheduled payment. Click on the “Back to Payment Center” button.
- The Payment Center will display your pending and scheduled payment(s).
- You may make multiple one-time payments.
- To cancel a scheduled one-time payment, select “Cancel” and confirm that you wish to cancel the payment. Payments already scheduled and in process to be debited from your account might not be able to be successfully cancelled.

### MAKE A PAYMENT

Please note: payments made online may take 1-3 business days to be processed.

[Enroll in autopay>](#)  
[Manage Bank Accounts](#)

<b>Mall Ninja LLC(0000099999)</b>	BALANCE	CURRENT CHARGES	DUE DATE
LAST PAYMENT 12/24/2018   \$1,000.00	\$34,734.00	\$34,734.00	12/17/2018

**CHOOSE A PAYMENT METHOD**

Citizens Bank NA Checking en... ▾

Do you want to add a New Bank Account +

**SELECT THE AMOUNT**

Total Balance of \$34,734.00   
  Current Charges of \$34,734.00   
  Other

**PAYMENT DATE**

12/12/2018

Back to Payment Center
Submit Payment

• If a scheduled transaction fails due to insufficient funds or other reasons, a “Non-

**Automatic EFT Payments Program** *Permission to “Manage Auto Pay” required to enroll / unenroll.*

Note: only future scheduled policy premium payments can be made through this Program. If you are enrolling in the Program and have current charges, you can schedule electronic payment of these charges through a one-time payment.

## Electronic Check Payment Options: One-Time and Automatic

- On the Payment Center page, click on the “Enroll in Autopay” link in the top right corner.
- In the pop-up window, select your policy (“account”) and read the displayed terms and conditions. If you agree, click on the “Enroll” button. If you have current charges, you may check the “Schedule Current Charges” box to make a payment along with your Autopay enrollment.
- The Payment Center will display your future scheduled premium payments and the link in the top right corner will now display “Unenroll in Autopay.”
- It takes one to five business days to complete enrollment.
- Please notify your financial institution to grant access for automatic payments from the designated bank account.
- You will receive a statement via postal mail of your policy’s withdrawal amount and scheduled payment date prior to each transaction. Until you receive this statement, please pay your premium through a paper check or the one-time payment option.
- Scheduled premium payments will be withdrawn from your default payment account. If you later change your default payment account, any payments already scheduled will be drawn from the bank account specified on your statement.

**Enroll in Autopay** ✕

Select Account

Citizens Bank NA Checking ending in 0001

Schedule Current Charges

**Enroll**

By enrolling in automatic payments, you agree that,

- The timeframe for completing your policy's enrollment in Electronic Check may take anywhere from one to five business days.
- You will receive a statement via postal mail of your policy's withdrawal amount and scheduled payment date, approximately 10-30 days prior to each transaction. Until you receive this notification, please use a paper check to make your payments.
- Any audit premiums, retrospective adjustments, or deductible reimbursements owed to Eastern will be billed and paid outside of Electronic Check.
- Any monies due to you from Eastern will be paid by paper check.
- Your policy will continue to be enrolled in Electronic Check unless you deactivate this option.
- If a scheduled transaction fails due to insufficient funds or other reasons, a "Non-Sufficient Funds" (NSF) notice will be sent to you, your policy will be automatically unenrolled from Electronic Check, and you will need to pay your policy's premium through paper check. Eastern will collect a NSF fee of \$39 per failed transaction due to insufficient funds. If your policy's premium remains unpaid, your policy is subject to cancellation in accordance with Eastern's normal policy cancellation procedures.
- Please be sure to notify your financial institution to grant access for automatic payments from the designated account.
- To enroll your policy in Automatic EFT Payments, you must first add a bank account for verification of payment.

Future scheduled premium payments will be paid through the Program until you unenroll. To unenroll, click on the “Unenroll in Autopay” link, check the box to “Cancel Scheduled Payments” and click on the “Unenroll” button. Scheduled payments already in process to be debited from your account might not be able to be successfully cancelled.

**\*For information on enrolling in Paperless Billing, please refer to our *Paperless Billing Guide*, also available on [www.easternalliance.com](http://www.easternalliance.com).**

Questions regarding Electronic Check? Please contact Eastern at 1.855.533.3444 and ask for website assistance.