Consumer Solutions Reference Guide

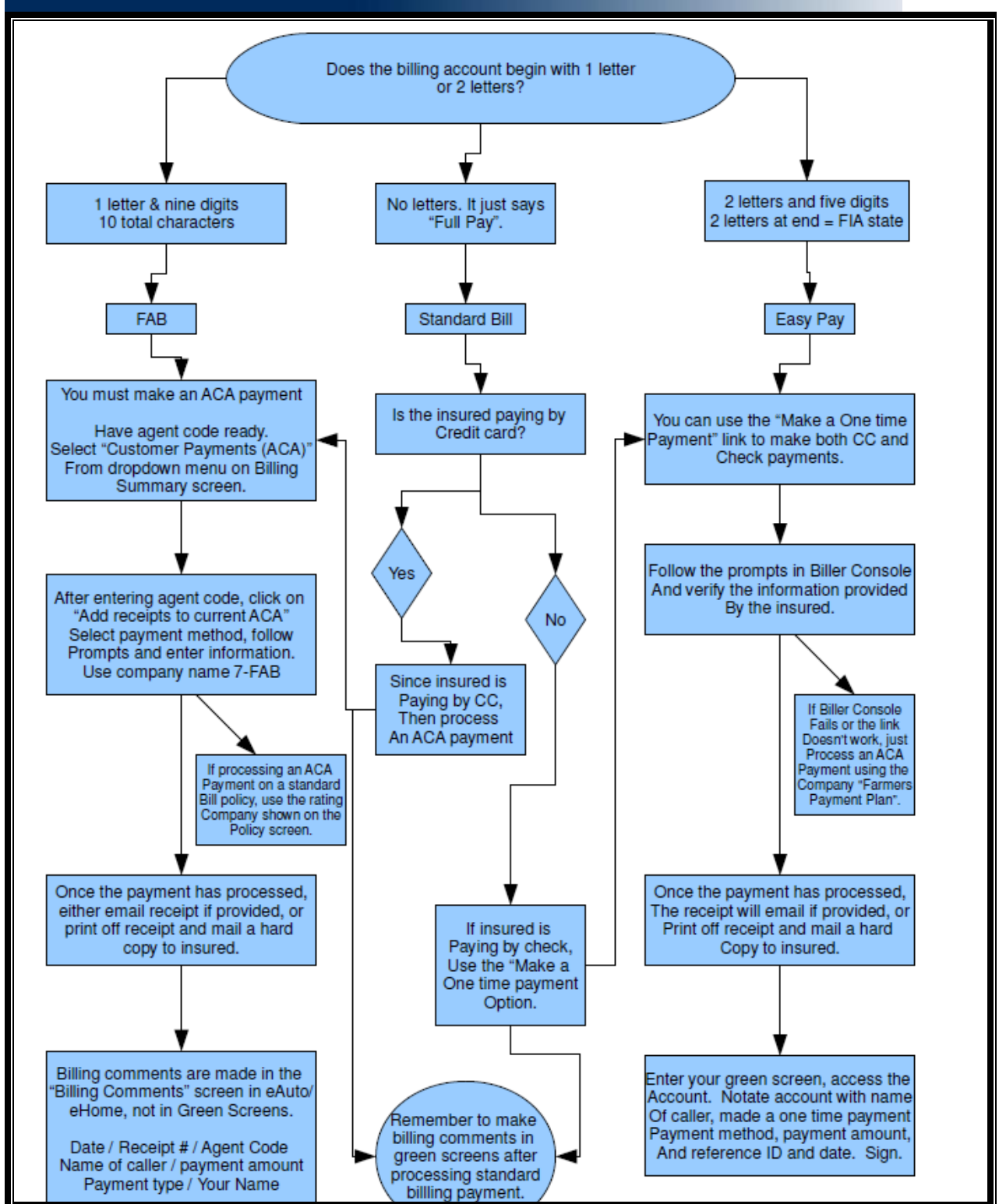**FARMERS**

Chapter 6: Billing and Payments

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1. Billing Flow Chart

Does the billing account begin with 1 letter or 2 letters?

1 letter & nine digits 10 total characters

No letters. It just says "Full Pay".

2 letters and five digits 2 letters at end = FIA state

FAB

Standard Bill

Easy Pay

You must make an ACA payment

Have agent code ready. Select "Customer Payments (ACA)" From dropdown menu on Billing Summary screen.

Is the insured paying by Credit card?

You can use the "Make a One time Payment" link to make both CC and Check payments.

After entering agent code, click on "Add receipts to current ACA" Select payment method, follow Prompts and enter information. Use company name 7-FAB

Yes

No

Follow the prompts in Biller Console And verify the information provided By the insured.

Since insured is Paying by CC, Then process An ACA payment

If processing an ACA Payment on a standard Bill policy, use the rating Company shown on the Policy screen.

If Biller Console Fails or the link Doesn't work, just Process an ACA Payment using the Company "Farmers Payment Plan".

Once the payment has processed, either email receipt if provided, or print off receipt and mail a hard copy to insured.

If insured is Paying by check, Use the "Make a One time payment Option.

Once the payment has processed, The receipt will email if provided, or Print off receipt and mail a hard Copy to insured.

Billing comments are made in the "Billing Comments" screen in eAuto/ eHome, not in Green Screens.

Date / Receipt # / Agent Code Name of caller / payment amount Payment type / Your Name

Remember to make billing comments in green screens after processing standard billing payment.

Enter your green screen, access the Account. Notate account with name Of caller, made a one time payment Payment method, payment amount, And reference ID and date. Sign.

2. Notice of Cancellation

NOC bill EasyPay and FAB

When the payment for a normal monthly bill is not processed by the required date, the next notice to the customer will be a "Notice of Cancellation" – Commonly referred to as "NOC".

The "NOC Bill" does not mean the account has lapsed or the policy has cancelled. It simply means we did not receive the required payment by the due date; therefore, the total balance due must be paid by the due date shown on the NOC bill or the account will lapse and all policies on the account will cancel for non-payment of premium.

Past Due States

Effective December 17th 2011 all states are currently past due states for EasyPay and FAB.

The Notice of Cancellation will show the previous balance as "Amount Past Due" below the "Billed Last Month" line on the NOC. The Insured must pay 100% of the past due amount to keep the account active, if not, the policy will cancel and the account will close for non-payment of premium. However, please inform the agent/customer that a late fee of $10.00 will be charged with each NOC. Our goal is to try to collect full premium.
Note: No changes can be made to the account while on NOC.

When the insured is in NOC, as long as the payment *applies* to the account before the next statement issues, they will not cancel. *EasyPay payments will take 2-3 days to apply. If a payment is taken on the cancellation date, an extension should be processed.*

3. Make A One Time Payment

One time payments are used for ALL EasyPay payments (except when a bill has not been sent) and for Standard billing when the insured is paying by check.

EasyPay

1. Click on the Make a One Time Payment link, this will take you to the Biller Console
2. Click on the Payments tab.
3. Click on Make A Payment
4. Enter the Billing Zip Code in the Zip Code Authentication box and click on continue

Note: The Billing Zip code is used for the purpose of authentication, the one time payment cannot be used until one day after the first statement is processed.

5. The Payment amount will reflect the amount due on the last statement. It is important to type over and correct if the amount now due is different or if the customer wishes to pay an amount other than the amount reflected.
6. Complete the CSR phone number 888-327-6335. In the CSR memo put the name of the person making the payment and click on Continue
7. Select a Payment Method, either Bank Account or Credit Card. Click continue. *If necessary you can click the back space button to go back one screen without losing the insured information.*
8. Complete the customer contact information. An email will be sent after midnight confirming the payment. Then click continue.

If the insured does not have an e-mail address use the agents email found in the Service Request.

9. Complete the customer's banking information; making sure to verify the Bank account type. Once completed, agree to the ACH agreement and click the continue button.
10. Verify to the caller that the bank name is correct and verify the dollar amount. Check the T & C agreement box and click on Make Payment.
11. The payment confirmation page is displayed. Offer to give the caller the Reference ID. Right click to print the receipt on check payments.
12. Document the green screens under the account number. Comments should start with today's date. Include name of caller, made a One Time Payment by credit card/check payment of $____ and reference ID #. Sign your first name, last initial, KCCS.
    Enter-you will receive the message "Action Successful".
    F3 to exit this screen.

Standard Billing when the insured is paying by check.

1. Click on the Make a One Time Payment link; this will take you to the Biller Console.
2. Click on the Payments tab.
3. Click on Make A Payment.
4. Click on the radio button for Auto or Homeowners. Enter the policy number.
5. Complete the payment amount, CSR name and CSR phone number 888-327-6335. In the CSR memo put the name of the person making the payment and click on Continue.
6. Complete the customer contact information and click on Continue. Complete the customer's banking information; making sure to verify the Bank account type. Once completed, agree to the ACH agreement and click the Continue button.
7. Verify with the caller the payment amount and bank name. Check the T & C agreement box and click on Make Payment.
8. The payment confirmation page is displayed. Offer to give the caller the reference ID. Right click to print the receipt, IF noemail@farmers.com was used.
9. Document green screens under the policy number. Comments start with today's date. Include name of caller, made a One Time Payment by check payment of $___ and reference ID #. Sign your first name, last initial, KCCS.Enter-you will receive the message "Action Successful". F3 to exit this screen.

An e-mail will be sent after midnight confirming the payment.

3a Cancelling a check payment made through Make a One Time Payment

If a payment is made and needs to be cancelled this can be done through Biller Console by clicking on the Make a One Time Payment link on the policy. When the payment shows as "submitted" not "paid" scroll to the bottom of the screen to cancel. Always make billing comments when you do this.
Bank account payments only-not credit cards.

3b Voiding Credit/Debit card payments

If you have attempted to submit a credit card payment and are not sure whether it was successful or not, check the Payments Summary Screen before attempting to re-submit the payment. If the payment was successful, it will be listed on this screen. If you need to "void" a payment for any reason, keep in mind that many card-issuing banks place a "hold" on the funds for various time periods (in the amount of the "void"), some up to 30 days. This is a standard process of credit card issuers and not limited to the Farmers EasyPay credit card acceptance program

4. Agent ACA Codes

   CA: 95-99-05   FEO(Nonfab): 26-99-05
    West Coast States: 73-99-04
    TX: 35-99-06
    FIA and Eastern Expansion: 06-99-21

5. ACA Payments (EasyPay, Standard, FAB)

All FAB payments must be processed through ACA.

1. ACA is used for Standard Bill credit card payments and FAB payments
2. Locate the agent code.
3. From the Billing Summary screen dropdown menu select Customer Payments, (ACA) and click on 'Go'.
4. Enter the State, District and Agent Code for the policy and click on 'Go'.
5. Click on the "Add Receipts to Current ACA" link.
6. Customer Receipts: Enter the customers first and last name in the appropriate fields.
7. Payment Details: Select the payment method. Credit Card- enter the amount and press tab, more fields will appear below. Enter the credit card information in the fields provided.
   EFT Transfer is for check payments on a FAB account only.
8. Policy Details:
   Company name:
   - 7- FAB Farmers All Lines Billing enter the account number
   - 9- Farmers Payment Plan to apply to a Farmers EasyPay account
   - If Standard Bill policy, choose the rating company, located on Policy Summary.
9. Once all the fields are complete, verify the payment amount and click the "Enter Payment" button. The confirmation screen will appear.
10. Offer to give the receipt number to the insured for their records.
11. To email the receipt- Once the ACA payment has been processed and the receipt is pulled up; at the top left there is an envelope button. Click the envelope button and add the insureds e-mail address. At the bottom, click on "send e-mail".
12. Document the payment in green screens under the policy number. Comments should start with today's date, receipt #, agent code used to ACA, name of caller, amount of payment, transaction type, your initials followed by KCCS.
    Note: *For* ***FAB*** *accounts you will need to leave comments in E-Agent.*

6. ACA Quick Help

To Revise an ACA payment:

Select the payment you wish to revise on the ACA summary screen, and then select "Revise Selected Receipt".
From here you can add more checks or cash, or revise the information already entered.

To void an ACA

If you need to cancel a payment on the same day, the ACA must still be open. Choose the radio button on the policy and then click on the "Revise/View Selected Receipts" button. "Delete all receipts".

To locate the receipt number

Go back into the ACA. Current receipts are located at the bottom of the screen.

Credit card unable to authorize message

- There are three reasons why you will see the message, 'unable to authorize' when trying to make a credit card payment.
- The credit card is maxed out
- They have reached the maximum daily limit set by their bank
- The household has a commercial policy (ACA is not available)

When will the payment post?

- Payments processed prior to 6:30 PM (CST) will reflect on the account/policy the following business day.
- Payments processed after 6:30 PM (CST) will reflect on the account/policy the 2nd business day.

Printing a Duplicate Receipt

- Go into ACA. Once there go to the payment method that the payment was made with.
- Next go to the drop down for the date. Choose the date that the payment was made on.
- Find the payment select it, and then click "Print Select Receipt".

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7. How To Stop an EFT and Automatic Credit Card Payment

EasyPay EFT
Note: EasyPay you can only stop an EFT draft if it is not pending. Pending EFT payment normally happens 5-7 days before the payment is due.

1. In E-Agent Inquiry screen, switch yourself into change mode.
2. Next go into the Billing Summary Screen.
3. Click on the Account Information tab.
4. Under the "Billing Address" area. Click on the button that says "View/Change details" next to setup electronic funds transfer.
5. From there under the Withdraw Information area, click "Stop EFT Draft". This will then open up a box that you will need to input your notes. Once your notes are input, you will need to click the "Stop EFT Draft" button again to complete the draft stop.

FAB EFT
Note you can stop an EFT draft on FAB up to the day before the payment due date.

1. Go to the Billing Summary screen in E-Agent
2. From there click on the Automatic EFT Information tab.
3. This will display the EFT information. You will need to click on "Stop EFT Draft"; this will display a comment box. Input your notes and then click submit. This will stop the EFT draft.

FAB Automatic Credit Card.
Note you can stop an Automatic Credit/Debit card on FAB up to the day before the payment due date.

1. Go to the billing Summary Screen in E-Agent.
2. From there click on the Automatic Credit Card Information tab
3. This will display the credit/debit information. You will need to click on stop credit/debit charge; this will display a comment box. Input your notes and then submit. Then click the stop credit/debit charge again to submit stop pay.

8. Commercial Payments

Note: You cannot take a payment for a commercial account by credit card. Check payments are the only method that you will be able to accept for Commercial EasyPay accounts. You will not be able to take a payment for a commercial full pay account. Please refer them to the agent to take payment or they can make a payment online at farmers.com, click on make a payment.

1. Click on the Make a One Time Payment link; this will take you to the Biller Console.
2. Click on the Payments tab.
3. Click on Make A Payment.
4. Enter the Billing Zip Code in the Zip Code Authentication box and click on continue.
5. Complete the payment amount, CSR name and CSR phone number 888-327-6335. In the CSR memo put the name of the person making the payment and click on Continue.
6. Complete the customer contact information and click on continue. An e-mail will be sent after midnight confirming the payment.
7. Complete the customer's banking information; making sure to verify the bank account type. Once completed, agree to the ACH agreement and click the continue button.
8. Verify with the caller the payment amount and bank name. Check the T & C agreement box and click on Make Payment.
9. The payment confirmation page is displayed. Offer to give the caller the reference ID. Right click to print the receipt IF noemail@farmers.com was used.
10. Document green screens under the account number. Comments start with today's date. Include name of caller, made a One Time Payment by check payment of $___ and reference ID #. Sign your first name, last initial, and KCCS.
11. Enter-you will receive the message "Action Successful". F3 to exit this screen.

Credit Card Payment through Western Union

Our Commercial customers have the ability to make Credit/Debit Card payments to their policies billing on EasyPay. Payments are handled by a 3rd Party Vendor - Western Union by accessing a link on Farmers.com. Western Union will charge **$7.95** Western Union SpeedPay convenience fee for each transaction. This fee is in addition to any policy or billing fees.

Please Note: Because Western Union SpeedPay convenience fee is charged, the customers will need to process these payments only. Agents and employees cannot process the payments for the customer without exception.

What Credit/Debit Cards will be accepted?
·   Visa
·   Mastercard
·   ATM with the following logos - STAR, NYCE, PULSE, ACCEL

Payments made through Western Union will show on the Farmers EasyPay account as a 'ZRC Payment'.

Guidelines:
- Make a One Time Payment is the only option - No recurring options are available
- The Farmers EasyPay account has to be established and billing
- One payment per account for the same amount per day
- Up to three Credit/Debit Card payments can be processed within a 30 day period
- Maximum payment is set at $10,000

How does the customer make a phone payment?
Customer will call 1-888-239-2193

Follow the prompts - the customer will need to have the following information available:
·   Farmers EasyPay Account Number
·   Farmers EasyPay Account Zip Code
·   Credit/Debit Card

Payments will be displayed as a ZRC payment on the Farmers EasyPay account.

9.   FAB Extensions

Note: Only process an extension after getting the approval of a supervisor. An extension can only be placed on the policy if it is on a NOC and the payment is made in full to keep the policy active.

10A. FAB 1 Pay Extensions

1. Go to billing summary for the account that you are putting an extension on.
2. Next you should see the billing information. Under there will be a check mark box that says "Additional Information" Check the box, then click "Notice Extension". See Image Below.

3. From there enter the amount of days you would like the extension to be. (normally use 10 days)
4. Enter you comments for the extension including the supervisor who approved and then click submit.
   Note: Use Notice Extension for FAB 1 pays only.

10b. FAB Controls

1. Go to billing summary for the account that you are putting an extension on.
2. Select additional information. Select Notice of Control. You will need to select the number of days (usually 5) and fill in the reason for the control and the supervisor who approved the control. This will send out another bill and extends coverage for another month.
   Note: Use Notice Control for all other FAB accounts other than 1 pay.

11. Credit Collection Services (CCS)

CCS Contact information

When you contact CCS you will need to provide them with the ID number that is listed below. Do not give this id number to the customer or agent. This id number is for internal use only.
Phone Number: 1-800-326-6400 - Customer Service
1-800-726-7600 – Client Services
ID: FEP200

To Pay collection

1. If the customer calls in to pay the collection notice, refer the customer to CCS to make the payment.
2. If the customer does not want to make the payment through CCS but instead would like to make it through Farmers, then take the payment.
3. Once payment has been taken, email CCS through Siebel to update the customer's account or call and speak to a client services representative.

12. Canceled or Pending Cancelation Policies

1. If you see a RED message in billing which indicates an amount to reinstate, this does not mean we can accept the payment and the policy will be reinstated. These MUST go through the agent to be reinstated.

2. If a policy is in the PNP status, we cannot accept payment and the customer should be instructed the policy is already out of force and they will need to contact their agent. This includes the Independent Agents as well (KCIA).

 Please remember...we have no authority to reinstate a policy. The agent must be contacted if the insured is requesting reinstatement. We want to make sure we let the insured know the agent can consider reinstatement, but there are no guarantees. We do not want to leave the insured with the impression all they have to do is call the agent and they will reinstate the policy. Agents can refuse to reinstate a policy! If they have already contacted their agent and been told the policy will not be reinstated, we must honor this. I would make sure when you are having these types of conversations you notate very clearly what you told the insured.

 There are two exceptions to not being able to take a payment on a cancelled policy.

1. The insured is paying off earned premium on an inactive account. The payment will need to be ACA'd. (Don't forget to contact CCS through Siebel if the account is in collections)

2. There is an agent who wants to reinstate a policy or account that cancelled due to non payment and it is less that 60 days from the cancellation date.

OR

There is a ServicePoint employee who wants to reinstate the policy for any reason.