Agency Guide for EFT
Setup and Payment Instructions

Texas Windstorm Insurance Association
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General Information

Payment Details
- Payments are processed nightly at 6:30pm Central Time on bank business days. Payments received on bank holidays will be processed at 6:30pm Central Time the next bank business day.

Statements Regarding Fund Availability
- In the bank account you will be using for Electronic Payment, you must have sufficient collected and available funds to cover the total of the full net premium amounts that you are paying via Electronic Payment.
- If your Agency is currently in non-sufficient funds (“NSF”) status with TWIA, TWIA will not enable your Agency for Electronic Payment.
- After the Bank returns 2 payments due to NSF, TWIA and/or TWIA’s bank will revoke your permission to use Electronic Payment for a period of 1 year from the last NSF instance.
- Once the agency’s Electronic Payment Rights are disabled at TWIA, no one in the agency, including the Payment Processor, will be able to access the Manage Profile/Account Setup functionality in Agent Portal.

Additional Information
- TWIA requires that agencies be registered and in good standing in order to enable the agency for Electronic Payment.
- You will receive emails from TWIA regarding your enrollment and use of the Electronic Payment Service. Please verify that your email address is correct in the agent portal, along with the email addresses of your Administrators and Agent staff.
- If you’ve established Automated Clearing House (ACH) Blocks at your bank for the bank accounts you intend to use for TWIA Electronic Payment, you will need to define an ACH Filter at your bank for TWIA transactions. Contact your bank to establish any necessary ACH Filters. To obtain the TWIA filtering criteria contact the TWIA Accounting Department at Accounting@twia.org.
- Payment via EFT is not available for Manufactured Home and Builder Risk Applications
• Payment via EFT in the eQuote system is currently available for New Business Applications only.

**EFT Setup**

There are two components to the Electronic Funds Transfer (EFT) setup: **Agency Registration** and **Agent Portal User Setup**.

**Agency Registration**

**Required steps to register to use EFT processing at TWIA:**
1. Download and sign the two enrollment forms from our website:
   - Enable TWIA Electronic Payment for Agency
   - Electronic Funds Transfer Agreement
2. Return the two forms listed above to TWIA using one of the methods below. Please ensure that your TDI license number is on all correspondence.

<table>
<thead>
<tr>
<th>Attach it to an email and send to</th>
<th><a href="mailto:AgentServices@twia.org">AgentServices@twia.org</a></th>
</tr>
</thead>
<tbody>
<tr>
<td>Send it in U.S. Mail to:</td>
<td>Texas Windstorm Insurance Association Attn: Agent Services PO Box 99090 Austin, TX 78709</td>
</tr>
<tr>
<td>Fax it to:</td>
<td>Fax: 512-899-4950 Attn: Agent Services</td>
</tr>
</tbody>
</table>

3. Within two business days from the time we receive your signed paperwork, you should receive a confirmation email with EFT setup instructions from TWIA.
Agent Portal User Setup

Payment Processor Activation
This can only be done after the agency is registered for EFT with TWIA.

A. Enabling Payment Processor(s) for EFT processing (completed by Admin)
When the Agency is enabled for EFT processing by TWIA, the Agent of Record will receive a confirmation email. At that time, the Agency Administrator will indicate who is allowed to perform EFT transactions. This is performed via the Admin menu in Agent Portal. To set up users, the Agency Administrator should perform the following steps:

1. Select “User List” under the “Admin” tab
2. Click the last name of the user you would like to activate Electronic Payment Rights

<table>
<thead>
<tr>
<th>Last</th>
<th>First</th>
<th>E-Mail Address</th>
<th>Role</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jones</td>
<td>Sam</td>
<td><a href="mailto:SamJ@fake.com">SamJ@fake.com</a></td>
<td>User</td>
</tr>
<tr>
<td>Smith</td>
<td>John</td>
<td><a href="mailto:JSmith@Fake.com">JSmith@Fake.com</a></td>
<td>User</td>
</tr>
<tr>
<td>Johnson</td>
<td>Dave</td>
<td><a href="mailto:DaveD@Fake.com">DaveD@Fake.com</a></td>
<td>Admin</td>
</tr>
<tr>
<td>Simpson</td>
<td>Jason</td>
<td><a href="mailto:JSimpson@Fake.com">JSimpson@Fake.com</a></td>
<td>Admin</td>
</tr>
</tbody>
</table>
3. When you are at the screen below, select the “Has Electronic Payment Rights” checkbox and click the “Save” button.

4. An e-mail will be sent to every Payment Processor who is granted Electronic Payment rights.

5. Payment Processors must perform the steps in the next section.

B. Payment Processor Setup – (Completed by each Payment Processor)

   Step 1 - Enroll in the service
   1. Click “Edit Profile” from the “User” tab within Agent Portal.
   2. To enroll at the bank, click the ‘EFT Enrollment’ button.
3. Use the following guidelines to complete the Personal Information form:
   i. “Customer Name” is the name of the person who will be submitting EFT payments.
   ii. “Address” should be the Agency address.
   iii. “Email Address” should be the address to which you would like payment confirmation emails to be sent.
4. If any of the information is incorrect, click on the ‘Modify’ link to correct it. If the information is correct, click on the ‘Complete Enrollment’ button.

5. Click the ‘Continue’ button to return to the user profile page.

**Step 2 - Setup Payment Account(s)**

1. Click “Edit Profile” from the “User” tab within Agent Portal.
2. Click the ‘Manage Bank Profile / Account Setup’ button to return to the EFT website.
3. In the EFT website, select the ‘Manage Profile’ link.

4. In the Manage Profile page, click on the ‘Payment Accounts’ button.

5. In the Change Payment Account Information page, click ‘Checking or Savings’. This is the account(s) that will be used to pay TWIA for New Business Applications.
1. Enter the required information, indicated by an asterisk '*'. Select ‘Continue’ and review your information on the next screen.

**Banking Information**

- **Type of Account:** Personal Checking
- **Name On Account:**
- **Address1:**
- **Address2:**
- **City, State, Zip:**
- **Routing Number (ABA):**
- **Bank Account Number (DDA):**
- **Nickname:**

* indicates a required field

Once you have entered your service selections, please select "Continue". Otherwise, select "Cancel".

[CONTINUE] [CANCEL]
2. When the Payment Account Information is correct, select ‘Confirm’

3. Click exit to finish the EFT setup.

Edit/Access EFT account information

If you need to view your EFT account or make changes to your EFT account.

1. Click “Edit Profile” from the “User” tab within Agent Portal.
2. Click the ‘Manage Bank Profile / Account Setup’ button to return to the EFT website.
3. In the EFT website, select the ‘Manage Profile’ link.

4. Select the desired action.

Potential Processing Errors

- At the bank – If a processing error occurs at the bank, a message will be sent instructing the Payment Processor to send the application in via regular mail with a check. The other option is to try again later.
- At TWIA – We will display an error message and send the Payment Processor an e-mail. The Payment Processor should do the following:
  Follow the same path followed today with a regular mail application with the following exceptions:
  - If the Payment Processor wishes to use USPS:
    - Print the e-mail that describes the error.
    - Print the policy application
    - Place the e-mail on top of the policy application and mail to TWIA.
  - If the Payment Processor wishes to submit the application electronically to TWIA,
    - The Payment Processor should scan the policy application document
    - The Payment Processor should forward the e-mail that describes the error and attach the policy application document and send to policychanges@twia.org

Note that an e-mail is also created if the Agency’s ability to use EFT is disabled. This will occur if an Agency has two NSF checks.