

March 21, 2019

IMPORTANT NORTH CAROLINA AGENT COMMUNICATION

New E-Payment Process: What to Expect

In early April, the Bureau will officially begin collecting premium payments on assigned risk policies using E-Payment. This new E-Payment platform will be the preferred payment method for assigned risk premium.

Please review the attachments to learn more about the following:

1. What to Expect: Photo guide of new e-payment process
2. FAQs

In order to prepare for these upcoming changes, agents should complete the following preparation steps:

1. Contact your premium finance company partners to discuss the new process and determine how they can accommodate the change
2. Ensure all individuals establish and/or update their ManageAR account with current contact information

We're looking forward to the new E-Payment solution and hope you enjoy the simplified process as well. Please direct any questions to our information center at support@ncrb.org or 919-582-1056.

Sincerely,

Jarred Chappell

Director, WC Operations

JC:ko
AG-19-4

NCRB'S E- Payment Process

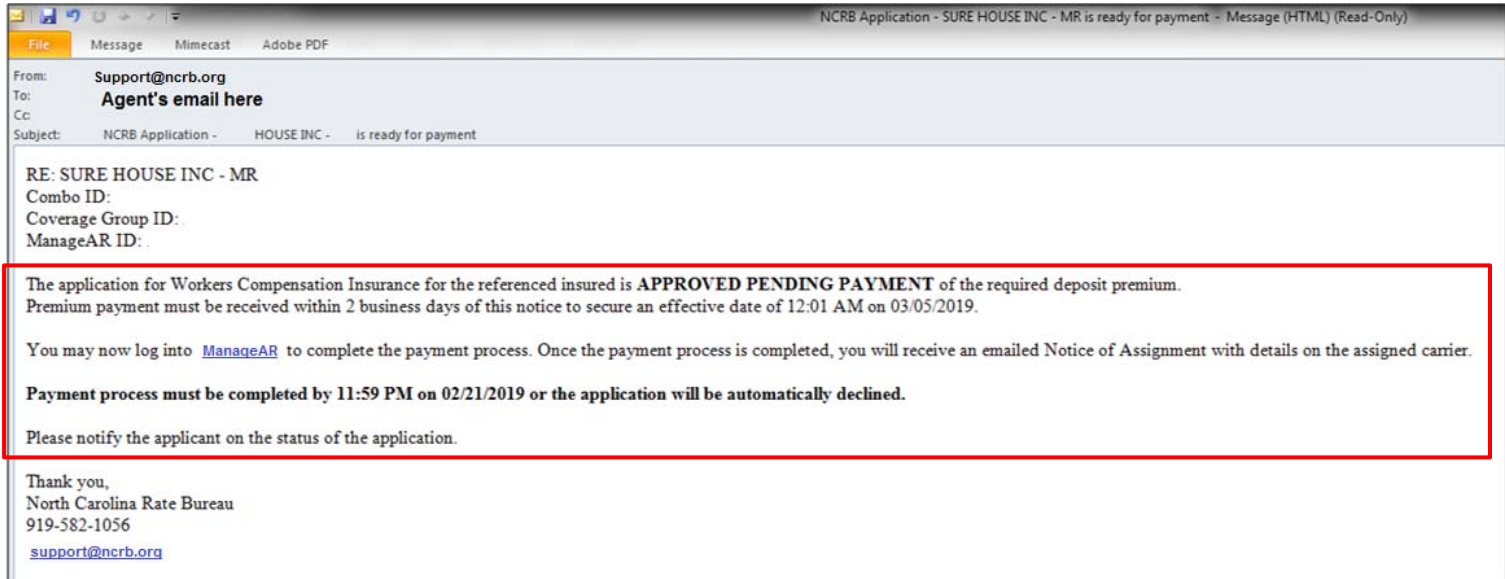
Overview:

Once your application has been received and reviewed, it will be given the status of “Approved pending payment”. A payment must be made using our new E- Payment process within 2 business days.

- A reminder email will be sent if no payment is received within 1 business day.
- If no payment is received within 2 business days, the application will be automatically declined and must be resubmitted.

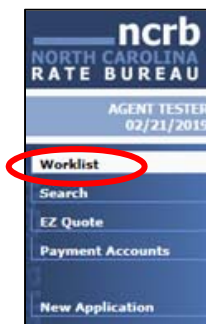
Step 1: Email sent

An email will be sent to the email address listed on the application requesting payment. Premium payment must be received within two business days to secure coverage.



Step 2: Log-on to the ManageAR

Use the link from the email received or log into ManageAR web application and navigate to the **Worklist**.



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Step 3: Select application

From the worklist, select the application that requires payment. This item will display with a green status of **PAYMENT PENDING**. Click on the ManageAR Id to navigate to the payment screen.

The screenshot shows the ManageAR interface. The left sidebar contains navigation options: Worklist, Search, EZ Quote, Payment Accounts, and New Application. The main content area displays a table of applications. The first row is highlighted, with the ManageAR ID '12465-00026' circled in red. The status for this application is 'PAYMENT PENDING'.

ManageAR Id	Employer Name	FEIN	* Status	Status Date	Carrier Name	Coverage Effective Date	Combo Id	Coverage Id	Agent
12465-00026	House Inc	566556666	PAYMENT PENDING	02/19/2019				27030920	AGENT TESTER

Step 3: Make Payment

Select "Make Payment" to enter in your bank information for payment in full OR a minimum payment option will display if applicable.

Please note: You may have to disable any pop-up blocker in order to access the US Bank Site. For premium under \$5,000 payment will be required in full. For premium between \$5,000-\$10,000 a 75% payment down payment option will be available. For premium over \$10,000 a 50% premium down payment option will be available

The screenshot shows the ManageAR Payment page. The left sidebar contains navigation options: Worklist, Search, EZ Quote, Payment Accounts, New Application, Current Application, Applicant, Business Names, Locations, General, Insurance, Owners, Class Codes, Exp Mod, Coverages, Premium, Documents, Submittal, Confirmation, Payment, History, and Print Form(s). The main content area displays the payment details for application ID 12465-00026. The estimated annual premium is \$3,642.00. The 'Make Payment' button is circled in red.

ManageAR ID: 12465-00026 Applicant: House Inc

Payment
Listed below are the payments applied to this application.

Date	Amount	Payment Type	Check Number	Check Date	Check Payer	User	Confirmation Number
0 total records.							

Estimated Annual Premium: **\$3,642.00**
Total Required Deposit Premium: **\$3,642.00** See [premium page](#) for more information
Total Amount Paid: **\$0.00**
Amount Required For Assignment: **\$3,642.00**
Due Date: **2/21/2019**

Payment Amount

\$3,642.00

\$ Make Payment

- Coverage has been assigned pending payment
- By clicking on "Make Payment", you will be redirected to the US Bank E-Payment site
- Required premium must be received by the assigned carrier via the US Bank E-Payment site within 2 business days in order to bind coverage
- Once payment is applied, you will receive confirmation by email

Save Cancel Delete App

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Step 4: Set up new payment account

Set up a payment account by clicking on “Use a new payment account” to set up your payment account. You will have the ability to save this payment method to use for future payments.

The screenshot shows the NCRB-NCIFGA logo and the text "Serving The Insurance Industry In North Carolina". Below this is a "Make a Payment" section with tabs for "Make a Payment" and "My Account". Under "My Payment", there are details for "NCRB Online Applications" including Amount Due (\$1,842.00), ManageAR ID (12465-0026), Applicant Name (Hous Inc), Coverage ID (27030840), and Effective Date (2/18/2019). The "Payment Information" section shows Frequency (One Time), Payment Amount (\$1,842.00), and Payment Date (Pay Now). The "Payment Method" section has a "Saved Payment Methods" dropdown set to "Select" and a link "Use a new payment account" circled in red. An "Email Address" field contains "cmj@ncrb.org". "Continue" and "Cancel" buttons are at the bottom.

Select (Personal or Business) and enter in the Bank Routing and Account number. If you would like this account to be saved for future use, be sure to select the “Save this payment account for future use”.

Please note: This payment account will need to be set once for each assigned risk carrier, which means you may have to set this account up more than once.

This screenshot provides a closer look at the "Payment Method" section. It shows a "Sample Check" image with fields for "DATE" (1215), "PAY TO THE ORDER OF", and "DOLLARS". Below the check image are fields for "Bank Routing Number", "Bank Account Number", and "Bank Account Type" (radio buttons for "checking" and "savings"). There are also checkboxes for "This is a business account" and "Save this payment account for future use". The "Email Address" field contains "cmj@ncrb.org". "Continue" and "Cancel" buttons are at the bottom.

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Step 5: Select "Continue" on the bottom, left hand side of the screen



Step 6: Review Payment and Confirm.

Review the information entered to ensure it is correct and click the "I accept the Terms and Conditions" and select "Confirm" to move on to the next step.

Review Payment

Please review the information below and select Confirm to process your payment. Select Back to return to the previous page to make changes to your payment.

Payment Details

Description	NC Workers Compensation Premium Deposit NCRB Online Applications http://www.ncrb.org
Payment Amount	\$1,983.00
Payment Date	02/26/2019
ManageAR ID	12465-00011
Applicant Name	RENOVATIONS INC TEST_CMJ
Coverage ID	27030630
Effective Date	3/7/2019

Payment Method

Account Nickname	test epay
Bank Routing Number	091000022
Bank Name	US BANK NA
Bank Account Number	*8523
Bank Account Type	Checking
Bank Account Category	Business
Confirmation Email	cmj@ncrb.org

By clicking "I Accept", I authorize the payee to electronically debit my bank account for the amount(s) and at the frequency and date set forth above.

If this is a single payment, this authorization is valid for this transaction only. If this is a recurring payment, this authorization is to remain in full force and in effect until I notify my bank or notify the payee of its termination. I understand that I do this by canceling any pending payments and recurring payment instructions within this system at least three banking days before my account is scheduled to be debited.

I accept the Terms and Conditions

Confirm [Back](#)

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Step 7: Confirmation

Once you confirm payment, you will receive three types of confirmation.

Confirmation # 1: Website display confirmation:

A confirmation number will display on the top of the website. You will also receive an email confirming payment.

Confirmation

Please keep a record of your Confirmation Number, or [print this page](#) for your records.

Confirmation Number **NCORB1000001158**

Return to NCRB.org

Confirmation # 2: Email – Payment confirmation:

This email is from U.S. Bank and will be sent to the email address entered in the US Bank website for payment.

Payment Confirmation for RENOVATIONS INC. TEST_CMO Message (HTML) 10-2018-13

From: NCRB Online Payments <apaynreply@usbank.com>
To: Natalie Linares
Cc:
Subject: Payment Confirmation for

Sent: Tue 2/26/2019

***** PLEASE DO NOT RESPOND TO THIS EMAIL *****

Applicant Name:
NCRB Manage AR ID: 12465-000
Coverage ID:
Effective Date:

Thank you for your payment.

This email is to confirm your payment submitted on Feb-26-2019 for NC Workers Compensation Premium Deposit.

Confirmation Number: NCORB1000001158
Payment Amount:
Scheduled Payment Date: Feb-26-2019
Amount Due:

Account Nickname: test epay
Routing Transit Number: 091000022
Account Number: *8523
Account Type: Checking
Account Category: Business

The above payment was processed with authorization to make a single entry ACH debit of the above listed account. If you did not authorize this payment please contact Customer Service at (919)582-1056.

If you have questions about this payment or need assistance, please login to ManageAR at <https://webportal.ncrb.org/NCRBPortal/PortalHome.aspx>, or contact Customer Service at (919)582-1056, or support@ncrb.org

Thank you for using the US Bank electronic payment system.

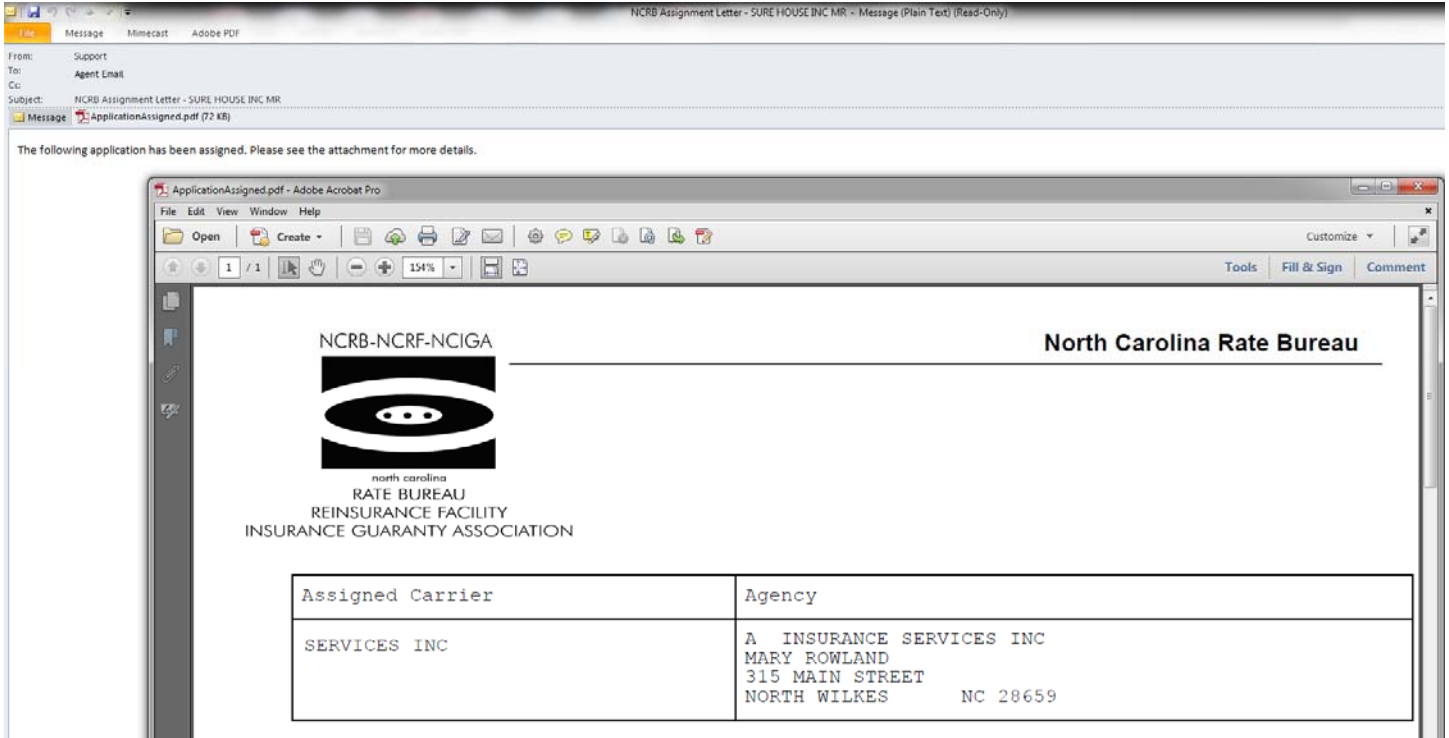
U.S. BANCORP made the following annotations

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Confirmation # 3: Email -Notice of Assignment from NCRB:

This email will have the subject NCRB Assignment Letter and will include a PDF attachment of the assignment letter and assigned carrier details.



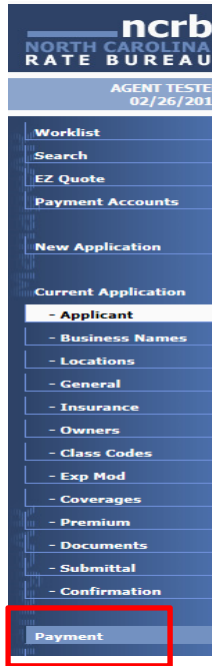
Step 9: Status Check

Login to ManageAR to view the updated status of your application using the work list. The application will display with a status changed to **ASSIGNED**.

ncrb NORTH CAROLINA RATE BUREAU		ManageAR							
AGENT TESTER 02/26/2019		REPORTS	TOOLS	ALERTS	HELP	NCRB.ORG	BACK TO PORTAL		
Worklist		<p>Your Worklist is comprised of the applications that you have access to view. Once NCRB receives a policy for an application it will no longer appear on your Worklist. If that application is declined and is over 60 days old it will not appear on the Worklist. To view the details of an application, select a ManageAR Id link from the list below. If you wish to find an application, you can use the Search screen to locate it. You may view the Carrier Contact List for additional carrier contact information.</p>							
ManageAR Id	Employer Name	FEIN	* Status	Status Date	Carrier Name	Coverage Effective Date	Combo Id	Coverage Id	AGENT
12465-00028	GEORGE LAND INC - MR	235689666	ASSIGNED	02/19/2019	ACE AMERICAN INS CO (TRAVELERS INDEMNITY CO)	03/02/2019		27030910	AGENT

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Step 10: Verification. For additional verification, navigate to the Payment tab to view payment confirmation number.



The ManageAR payment screen will display the confirmation number as well as indicate the amount required for assignment which should display as \$0.00

The screenshot displays the 'ManageAR' interface for the NCRB. The left sidebar contains a navigation menu with 'Payment' selected. The main content area shows the 'Payment' tab for application 'SURE HOUSE INC - MR'. A table lists applied payments, with the 'Confirmation Number' column circled in red. Below the table, a summary section shows the 'Amount Required For Assignment' as \$0.00, highlighted with a red box. The 'Due Date' is 2/21/2019. Buttons for 'Save', 'Cancel', and 'Delete App.' are visible at the bottom.

Amount	Payment Type	Check Number	Check Date	Check Payer	User	Confirmation Number
\$6,291	Electronic Funds Transfer				AGENT TESTER	NCORB1000001144

Estimated Annual Premium: **\$12,582.00**
Total Required Deposit Premium: **\$6,291.00** See [premium page](#) for more information
Total Amount Paid: **\$6,291.00**
Amount Required For Assignment: \$0.00
Due Date: **2/21/2019**

If you have any questions, please refer to our [FAQ](#) on our website or reach out to us directly at support@ncrb.org.

1. Once application is approved, how long do I have to make an electronic payment?

A: Users have until 11:59 PM on the second full business day following approval to enter premium payment. If payment is not submitted by that time, the application will be automatically declined by the system.

2. Where do I go to make a payment?

A: Once an application is approved and prepared for assignment, the submitting agent will receive an email with a unique link pertaining to that application and instructions on how to make an electronic payment.

3. Can we send a link to the insured or the premium finance company for them to pay?

A: The link is unique to the ManageAR user account that the application is associated with. While you are able to put different bank account information into the system for each application, it can only be accessed by signing into the ManageAR account of the agent. NCRB does not suggest sharing your user ID and password with others.

4. Will we get a carrier assignment prior to paying the premium?

A: No. Similar to the old payment system, the agent will receive notice of assignment after both an approved application AND payment of the full or deposit premium.

5. Will the ACH ID be the same as it is now?

A: No. Agents will no longer pay the premium to the NCRB, but rather to the assigned carrier. There will be 4 separate ACH ID numbers that you will need to have approved with your bank:

6. Can I pay by check? Can I pay by Credit or Debit?

A: No, at this time all payments must be set up using bank ACH. Our current EFT platform will no longer be available for payments after the April 2019 transition. If you need to pay with a check, we will review this circumstance on a case by case basis with management. Please reach out to support@ncrb.org with any requests to pay by check.

7. Q: Why didn't my payment profile save?

A: When submitting a payment, you will have to set up your payment profile through US bank for each carrier. This means you may have to set up the account up to four times depending on which carrier(s) receives your assignment.

8. I lost the email I received with the link to pay, how can I pay?

A: You do not need the official email in order to pay. At any time, you can log in to ManageAR application and navigate to your WORK LIST. The work list will identify all applications that require payment by displaying them in green.