Instructions to Set up a Recurring Automatic Payment

Setting up a recurring payment means that premiums will be debited automatically from your bank account as identified by you. The instructions can only be set up by first processing a current installment, as a Guest Payment. You will then be prompted to set up a profile and enter information upon completion of the Guest Payment. This helps with validating the banking information. To reiterate, setting up the recurring payment for premiums (Auto Pay) requires:

- 1) Initiating Guest Payment
- 2) Setting up Profile via Enrollment
- 3) Setting up Recurring Payment Timing and Amount

Any information included here is subject to all payment processing Terms and Conditions, and the policy conditions. You are urged to review the Terms and Conditions regarding payment processing and all policy conditions, and will have to check off your acknowledgement of them.

1. Initiating Guest Payment

Please navigate to our website <u>www.apinational.com</u> and scroll down to the button for **Recurring Payment** under the **Make a Premium Payment Section – By E-Check** section.



This will redirect you to the payment processing page. Please make sure that the **Guest Payment** Tab is highlighted and displayed as seen below. You will be required to identify and confirm your API Policy with the <u>middle five numbers only</u> from your policy. For example, if your API Policy Number is CPP-77001-A25-AAA you would enter "77001". Then click the **Guest Payment** button.

LOGIN	GUEST PAYMENT		
API Policy I	Number		
Confirm AP	I Policy Number		
			Guest Payment

As follows you will then have to enter the Named Insured, which should be entered as the **business name** shows on your policy.

American Property Insurance Company				Home
łome				
Named Insured	Phone	Mobile -	Payment Amount	0.00
	Email		Payment Method	• Ente
			Pay Da	vite
			3/7/	2022
			Ontinue t	o Pavment

Please enter the information for the other fields as prompted. The email you enter will be the address used for the payment confirmation. Once you have filled in the fields, please proceed to **Continue to Payment** to complete a method of payment. This will generate the screen below:

iter a Payment	Method	
Account Type		Account #
Personal	Business	
Banking Type		Re-enter Account #
Checking Account	Savings Account	
Name on the Account Routing Number		Pay to the Order of
		Routing Number Account Number
		Make sure to use your bank account number, not your AT or Debit card number.
By selecting "Agree and Er	nter Account", you authorize e account listed above. You	the information you've provided on the above account to be used also affirm that the information you provided is correct, that you ar
Agree and Enter Account	ve and there are available fu unt	nds to cover the amount of any transactions that you authorize.

Please follow the prompts for supplying your bank account information. The system should recognize a properly entered routing number (ABA) and display the name of your bank as confirmation. Make sure to read all important messaging displayed ahead of checking off the box next to **Agree and Enter Account**. Then please click on the green button for **Enter Account**.

Please follow the prompts to continue and verify payment. The **Payment Summary** dialog box will display the contact information, as well as the payment method bank and account information. It will also re-confirm the payment date. **Please note, payments cannot be back-dated through this system**. Please review the Terms and Conditions as are available on the right side of the screen.

		-
Verify Payment		
C37 PAYMENT SUMMARY Payment Method Enter 1 Invoice \$100.00 Image: Compared and Compared	Terms and Conditions These terms and conditions are designed to provide you information on the services we provide and outline important conditions that apply to your using this service. TDBank and various third party vendors provide the Internet bill presentment and payment service. It is subject to the consumer banking regulatory protections described in Regulation E of the Electronic Fund Transfers Act. When you open your account, whit us, or any third party vendor acting on our behalf. You, and any preson you authorize to perform functions on your account, agree to these terms and conditions. 1. Erroneous instructions. If we receive a payment instruction authorized by you and the Instruction is erroneous in any way, we shall have no obligation or liability for the error. 2. Transaction Limitations. Please be aware that certain types of bank accounts have limits on the number of transfers or withdrawals that may be made per month. Your bank may refeas transfers which would exerced such limits, so we recommend you cherk with your bank to determine what limitations are	
Named Insured	Print Terms and Conditions Email Phone	
By checking this box you agree to the terms and conditions stated above. By clicking the Male Parment button 1, abc towing, confirm that today, Monday March 07, 2022, I am authorizin account ending in in the amount of 100.00 to be remitted to American Property Insurance Company. March 07, 2022. If you have any questions regarding this transaction request, please call 848-208-2000.	ig a one-time debit from my Checking Make Payment This debit will occur on or after Monday, Cancel	

You will need to mark the checkbox confirming you have read and agree to the payment via the account information entered, and then click on the **Make Payment** button. You should then see a confirmation screen as given below:

Confirmation

Thank You! Your payment has been made.

Print Confirmation Page	Payment Date	2/9/2022
	Payment Method	
	Total Payment	\$10.00

You have been provided a confirmation number. Please save this page for your records.

Payments confirmed before Wednesday, February 09, 2022 5:00 PM EST will be posted on Wednesday, February 09, 2022. Payments confirmed after Wednesday, February 09, 2022 5:00 PM EST will be posted on Thursday, February 10, 2022.

If you have any further questions about payments to American Property Insurance Company, please contact our office at 848-208-2000 Accounting.

Policy Number	Confirmation #	Payment Amount	Number of Invoices
	3100727209	\$10.00	1

Enroll With Your Current Information Return to Home Log Out

This is available to print via the link in the dialog box. A confirmation will also be sent by email to the address you entered previously.

***To establish a recurring (Auto Pay) option for this policy, DO NOT CLOSE THIS CONFIRMATION BOX.

You will need to click on the Enroll with your Current Information link:

Enroll With Your Current Information

2. Setting Up a Profile via Enrollment

When you click on <u>Enroll With Your Current Information</u> you will be directed to the Account Setup page where Named Insured, phone number, and your email should already be populated as part of your Profile.

Account Se	etup			
PROFILE	LOGIN & PASSWORD	TERMS OF SERVICE	PAYMENT ACCOUNTS	
Name				Contact Info
Named Insured				Phone
				Mobile •
				Add Another Telephone Number
				Email
				Add Another Email Address
				Continue to Login & Pas

If no changes are needed, please click on Continue to Login & Password.

You will need to create a login ID and password that meets all security guidelines as shown below. Also needed will be a Security Image as a further measure of identifying yourself and the payments page, as well as security questions which can be used to confirm your identity and reset credentials.

Account Setup

	label on a notificat	ected security image and ta tion, you can be sure it is fi	om us.	when you see your image and
sword	and the second s		940×	This
words must have at least 8 characters and have at least 3 of the following:				
r more numbers	and the second second	Geo	-	100 x
r more uppercase characters				
r more lowercase characters		· · · · · · · · · · · · · · · · · · ·	and the second	
words can include only the special characters: *+-,/=?^_{}~!@\$				
words cannot include:		ę	1-11 E18	3.8
last password			or here have	
ir name			HE SE	J.K.
r Login ID				
re than 3 repeating characters, numbers or special characters, such as	Give your image a	lahel		
A, 2222 or !!!!	ene year mage a			
re than 5 consecutive characters or numbers, such as aBCD or 4567				
zero character ac the start of end				
enter password, just to be sure				
our Security Ouestions				

What is your grandmother's maiden name on your father's side?	~			
Question 2		Answer 2		
What is your grandmother's maiden name on your mother's side?	~			
Question 3		Answer 3		
How many brothers and sisters did your mother have?	~			
Question 4		Answer 4		
What city was your first job in?	~			
Question 5		Answer 5		
What was your boss's first name at your first job?	~			
			Go Back	Continue to Terms of Service

When all has been completed make sure to click on the button for **Continue to Terms of Service**. The **Terms of Service** are posted for your review via the link.

Account Se	tup		
✓ PROFILE	✓ LOGIN & PASSWORD	TERMS OF SERVICE	PAYMENT ACCOUNTS
Terms of Ser	rvice		
By clicking t	his box, you are enrolling in this :	service and have read and agre	ee to the <u>Terms of Service</u> for this site.

Please check off the box confirming your enrollment and agreement per the Terms of Service once they have been read, and then click on the **Continue to Payment Accounts** button.

Next you will have to confirm your payment method information as follows:

Add A Payment Method ou may select a default payment method now. After enrollment you can manage yo	ur payment methods.
BANK ACCOUNT	•
Account Type	Account #
Personal Business	
Banking Type	Re-enter Account #
Checking Account Savings Account	
Give This Account a Nickname	Pay to the Order of
Name on the Account	1:123456789 1:00012345611° 1111
Routing Number	Routing Number Account Number
Routing number is required	Make sure to use your bank account number, not your ATM or Debit card number.
By selecting 'Agree and Add Account', you authorize the information you've pr provided is correct, that you are a signer on the account above and there are a Agree and Add Account	ovided on the above account to be used for creation of a charge to the account listed above. You also affirm that the information you vailable funds to cover the amount of any transactions that you authorize.

Any information you entered as part of a Guest Payment may be populated, and you are permitted to use the same bank account for recurring payments (Auto Pay). Once completed, please read the important messaging at the bottom of the page, and then check off the box next to **Agree and Add Account**. Please proceed with any further prompts and then click on the **Finish Enrollment** button.

An email confirmation that your account is set up will then be issued. Please click on any included link in the email to make sure that activation is fully set. The display page confirming activation is also shown below:

Activate Your Account	After activating your account, click here to
We've sent an activation link to	login
Click the link in the email to validate your email address and	Account Login
activate your account with us. If you don't see an email from us,	
check your "Spam" or "Junk" folders.	
Resend Activation Email	
Resend Activation Email Didn't get our email? We can resend it to the Email on file or an alternate address.	Send Email to another Email Address
Resend Activation Email Didn't get our email? We can resend it to the Email on file or an alternate address.	Send Email to another Email Address Alternate Address

3. Setting Up Recurring Payment Timing and Amount

The last step now that your bank account has been set up is to choose the recurring (Auto Pay) timing and amounts. Click on any prompts to get to the Login page in the portal. Enter your Login ID and password and click the Login button to get to the Home page.

	American Property Insur	ance Company		_	Home	Payment History	Auto Pay	٥	
Η	ome	Policy Numbe	r v	Payment Amount S Payment Method		Pay Date 3/8/2022	C Add	MESSAGES A hard copy check can be sent to 4 Indust Way West, Ste. 102, Eatontown, NI 07724. Please make check payable to American	View rial
Pı	revious Pay	vments				Continue to Page 2	ayment		
	Confirmation #	Payment Method	Payment Date	Total Amount	Status				
	3100726885	ACH	2/8/2022	100.00	Paid				
•	3100726895	ACH	2/8/2022	150.00	Paid				

Please then click on the Auto Pay link at the top right corner.

	Home	Payment	History	Auto Pay	-
Auto Pay					
Auto Pay				Create New	Auto Pay
Auto Pay Message Auto Pay will begin following could be up to 30 days). Cont Payments are being processe	g the first billing cycle after you have inue to pay as usual until you receive cd.	set up the Recurring Payment (which e an email notifying you the Recurring			

Click on the **Create New Auto Pay** button. Fill in a payment name of your choice that can help identify the payment on any bank statements, transaction receipts, or otherwise. Using terms such as insurance payment, API, and/or your policy name are most helpful.

PAYMENT INFO	SCHEDULE	PAYMENT METHOD	AUTHORIZATIONS	
Payment Name				
Select Policy Numbe	er			Auto Pay for Policy Number
			~	Auto Pay will begin following the first billing cycle after you have set up the Recurring Payment (which could be up to 30 days). Continue to pay as usual until you receive an email notifying you the Recurring Payment are being noncessed.

Click on the **Continue** button.

You must then <u>select the payment plan option that matches the payment plan confirmed with your</u> <u>agent and/or API when the policy was bound</u>. If you do not know the payment plan, please call in to your agent or the Company for clarification. The Quarterly Plan will debit your account every three months. For API policies on the 9-Pay Plan, please select <u>"Day of the Month"</u>. Enter the starting date and the payment amount. The Payment amount needs to include the \$6 installment charge.

**If you need assistance with the amounts, please ask your agent or the Company for a Billing Schedule. We will be happy to provide one to avoid any unintended mismatch between recurring payments and the amounts due to the Company.

When would you like to make your payment?						
Day of the Month	Quarterly					
Select a valid starting date using the calendar 3/9/2022 Auto Pay will execute every 3 calendar months on the selected day of the month.						
Payment Amount						
Fixed Amount						
Pay S each time. Auto Pay will pay a specific amount.						
Keep Making This Payment Until						
I Stop The Payment						
The Auto Pay will continue until it is cancelled.						
Send me a reminder a value of the second sec						
Disclaimer: We recommend you record this payment schedule as a reminder in the event the email is overlooked or	not delivered to your email address.					
	Go Back Continue					

At the bottom you will see an option to have a reminder message sent by email to notify you a payment is about to be processed. Please note: the reminder email, or the failure of a reminder message to be delivered to you, does not serve to relieve your duties to ensure all monies due to the Company for your policy are received.

After clicking **Continue** your existing bank information should be displayed as the default **Payment Method.** You can add multiple bank accounts to your profile as needed.

Auto Pay Setu	0		
V PAYMENT INFO	✓ SCHEDULE	PAYMENT METHOD	AUTHORIZATIONS
Payment Method			● Add ~
			<u>Go Back</u> Continue

After clicking **Continue** you will see the **Billing Authorization** wording and confirmation as shown below. Please read all messaging and then click the checkbox to agree and accept.

illing Authorizat	tion			🔒 Print Authorizat
at the stated I further authorize th Property Insurance C Your Auto Pay will be invoice (except for sp	Property insurance of times listed above. The Financial Institution company. My authorizat e initiated and a paymi pecific date for a fixed	mpany to automatically initiate to accept these debit entries as tion will remain in effect for the ent made either after an invoice amount, which doesn't need a m	valid debit activities under my ac length of time stated above or un is rendered, or on a date selected ew invoice rendered), then the Au	tee above in this authorization, for payments to my American Property Insurance Lompany account count. Proof of the payment will appear on my financial account statement as one charge to American til I cancel it online and give American Property Insurance Company a reasonable opportunity to act. during setup. In the event that no invoice is rendered or the date you select is prior to the posting of an to Pay will not be made. We are not responsible for a Auto Pay where no invoice is in the system against

Once clicking **Finish** you will receive a confirmation message. Editing of your profile can be performed by clicking on the **Review/Edit/Delete** button, or otherwise where an Edit link is found. Please be sure any changes are saved by pressing the Save Changes button.

Auto Pay	
Auto Pay	
INSURANCE PAYMENT	Review/Edit/Delete
Paid on Account Paid every 3 calendar months.	

Manage Auto Pay							
	PAYMENT INFO						
Payment Name Insurance Payment Select Policy Number Auto Pay will begin following the first billing cycle after you have set up the Recurring Payment (which could be up to 30 days). Continue to pay as usual until you receive an email notifying you the Recurring Payments are being processed.	Next Payment Amount \$1500.00 Payment Schedule \$1,500.00 will be paid every 3 calendar months. Setup Date 3/8/2022	Next Payment Date 6/9/2022 Pay Until The Auto Pay will continue until it is cancelled. Email Reminder 3 days before payment is to be processed.					
✓ PAYMENT METHOD							
Payment Method	bbA. •						
AUTHORIZATIONS							
		Go Back Delete Save Changes					

With any questions please contact your agent or API. We appreciate your business!