Quick Reference Guide

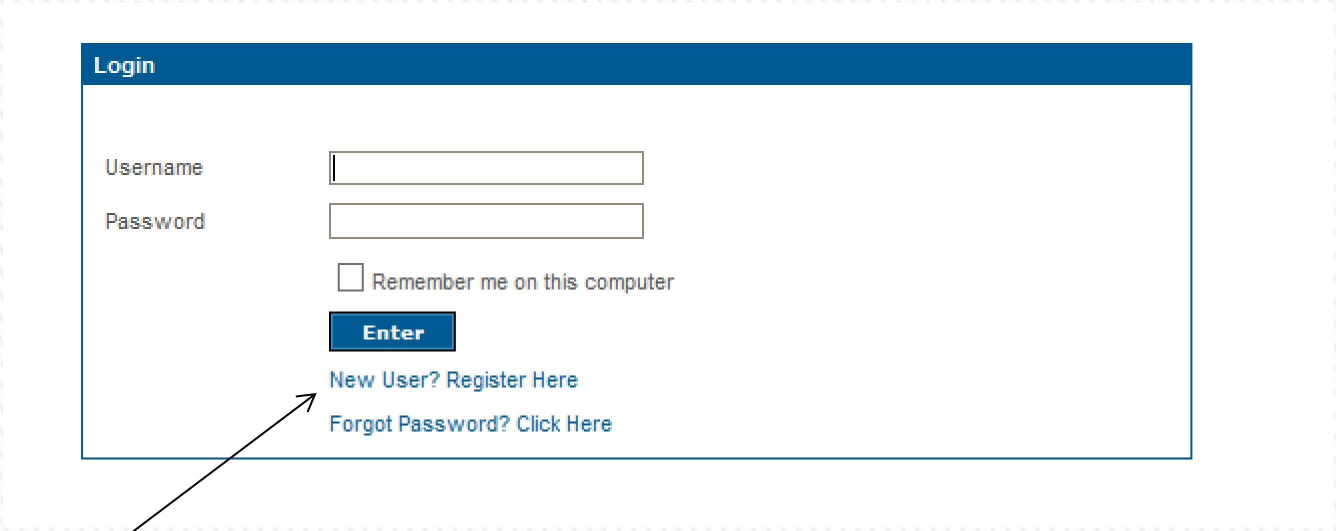
For additional help with topics not outlined in the following pages:
Policyholder: Please contact your broker.
Broker: Please contact your Carrier.

Table of Contents

Click on any item below to navigate directly to that page.

Navigating

- Using your internet browser, go to www.billitnow.com
- Enter your username and password in the Login dialog box and press <ENTER> to access the Welcome Page.
- Producers are provided with their login credentials from the Carrier.   Policyholders will need to register as new users.



Policyholders click here to register

New User Registration

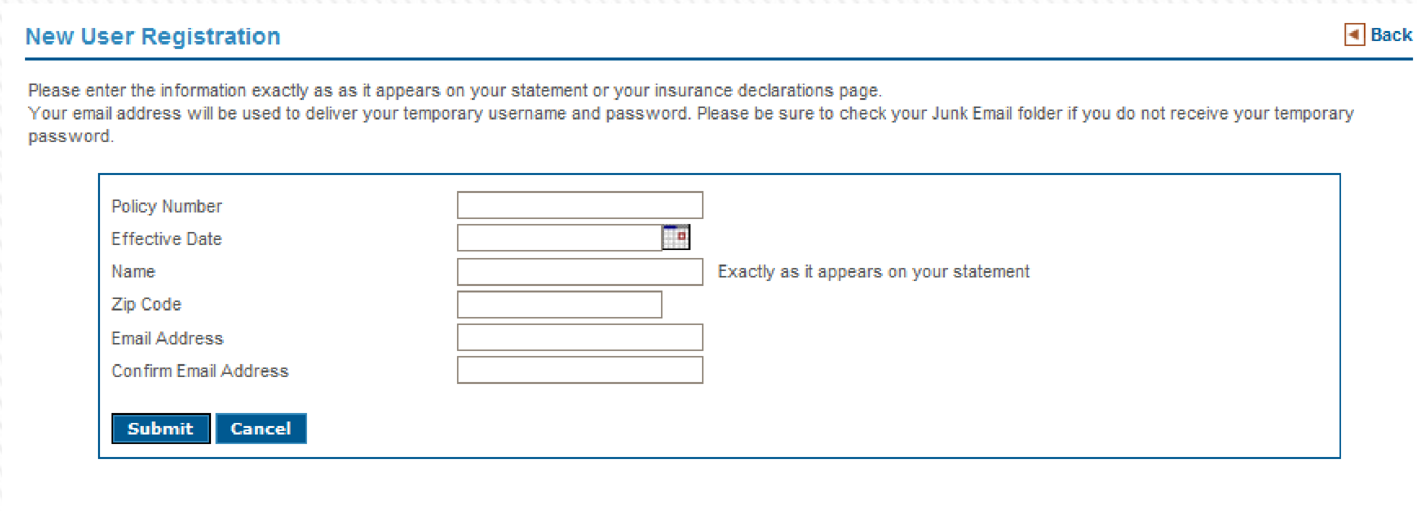
» Click on the “New User? Register Here” link on Home Screen

» Enter the requested information below directly from your statement. Use the zip code of your physical address, not the mailing address if they are different. If the statement shows the zip code with a dash and four digits, enter this as the full zip code.

» The email address you enter will be used to send password information.

» Select <Submit> when all information is entered. An email will be sent to you with your username and password. Login to the system with this information. You will then be prompted to set up security questions. Follow prompts to finish login registration.

» At any time you can update your username and password by clicking on “Change Username and Password” link which is found under the Tools section on the Home Screen (see next page).



New User Registration

Back

Please enter the information exactly as as it appears on your statement or your insurance declarations page.
Your email address will be used to deliver your temporary username and password. Please be sure to check your Junk Email folder if you do not receive your temporary password.

Policy Number

Effective Date

Name — Exactly as it appears on your statement

Zip Code

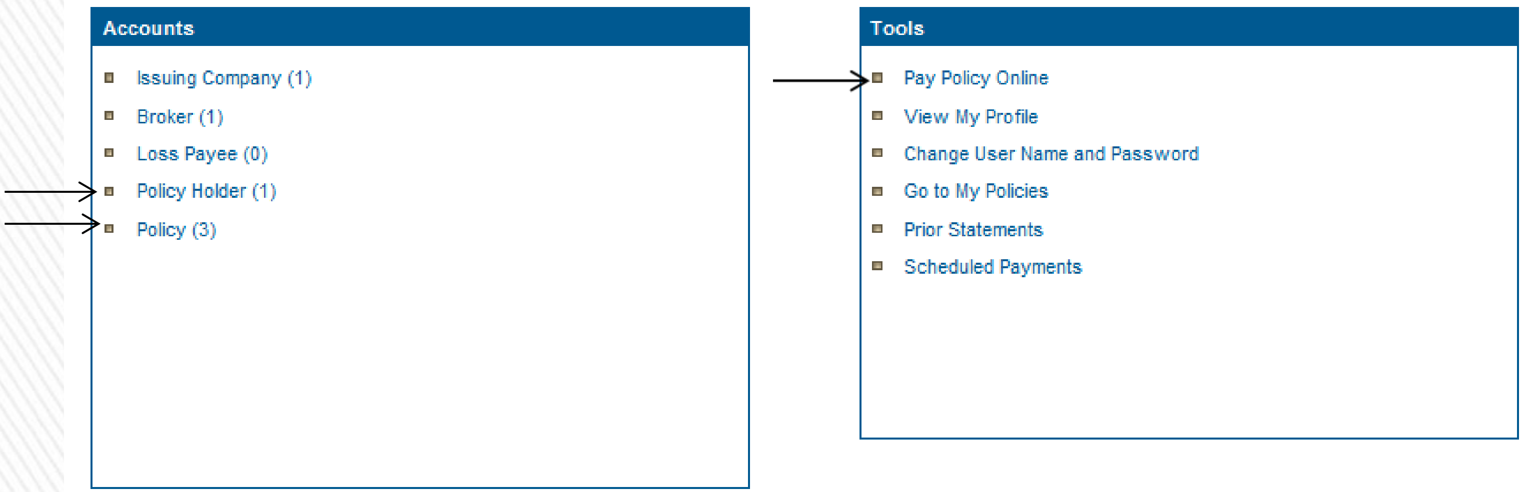
Email Address

Confirm Email Address

Submit Cancel

Welcome Page

- The Welcome Page provides links to various options. The **Accounts** section provides links to your policies and other entities. Select the Policy Holder or Policy link to search or browse these levels.
- The **Tools** section provides links to settings and actions.
- To make an online payment, you can either:
  - click on ‘Policy’ under the Accounts Section and then click on the policy number for the policy you are making a payment for.
  - click ‘Pay Policy Online’ under the Tools Section.
  - Continue to Page 13 for further instructions on making an online payment.

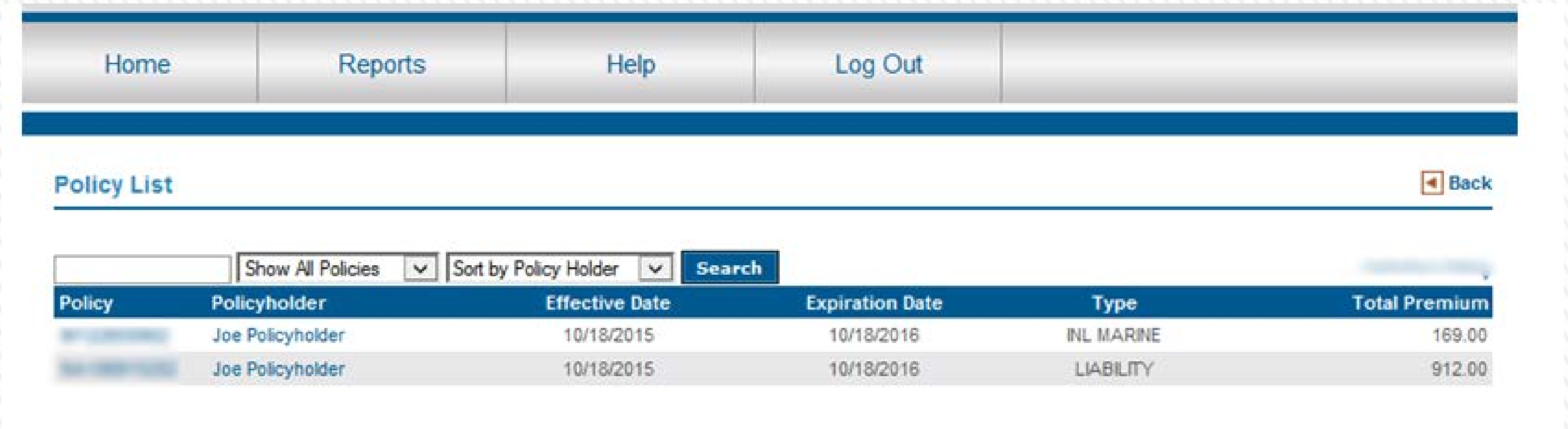


Policy Holder Screen

- Selecting the Policy Holder link (shown on prior page) will display the Policy Holder Screen, as shown below. To search for a specific policy, enter all or part of the policyholder name in the search box and click on <SEARCH>.
- Alternatively, you can scroll through the list of policy names by clicking on the page numbers located under the search box.
- Click on the policy policyholder name to pull up the Policy Holder Detail Page.

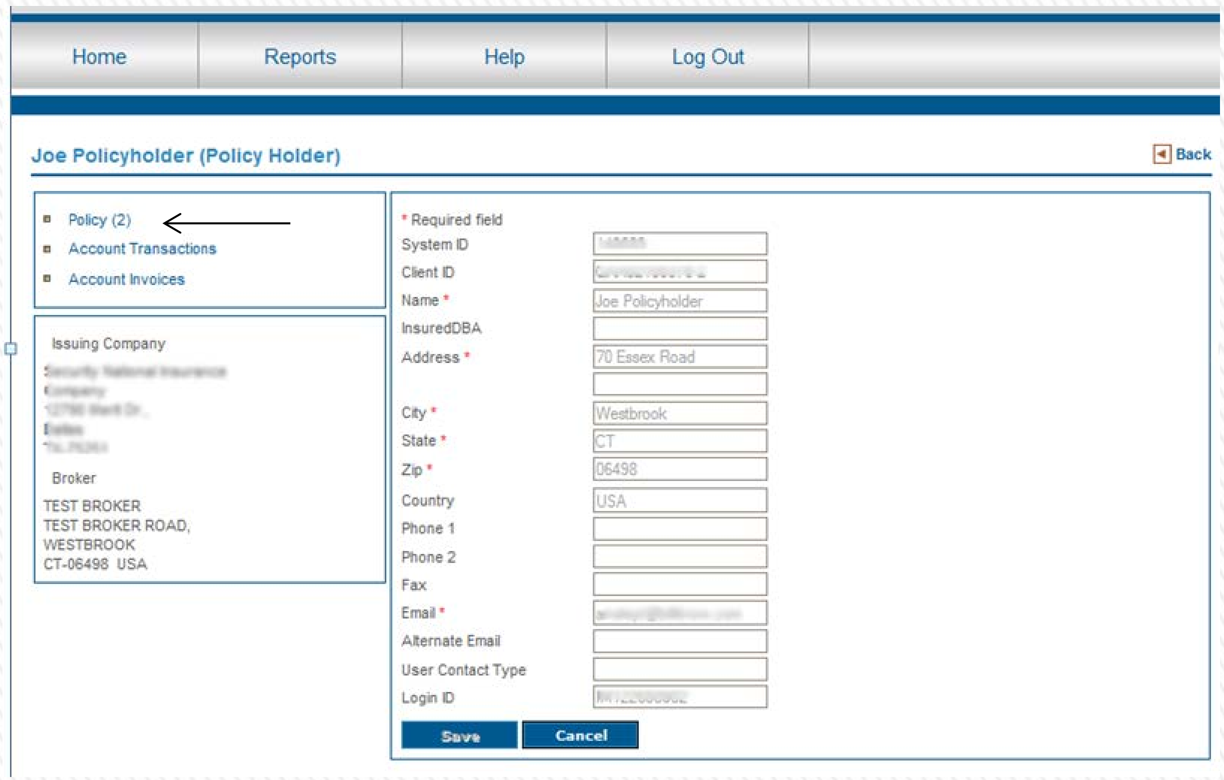
Policy List Screen

- Selecting the Policy link will display the Policy List Screen, shown below. To search for a policy, enter all or part of the name or policy number in the search box and click on <SEARCH>. You can also filter your search further by using the selections on the drop down menus to the right of the search box.
- Alternatively, you can scroll through the list of policies and click on the desired policy number or policyholder.
- Click on the POLICYHOLDER to see the Policy Holder Detail Screen
- Click on the POLICY NUMBER to see the Policy Detail Screen.



Policy Holder Detail Screen

- The Policy Holder Detail Screen displays policyholder contact information, as well as information on the issuing company, carrier, MGA and broker. The policyholder's policies can be accessed from this screen by clicking on the link located in the upper left hand portion of the screen. If multiple policies are held by the same insured, the policy link will bring you to a Policy List of all policies associated with the insured.
- Transactions can be viewed at the account level (all policies) by clicking the 'Account Transactions' link.
- If any of this information needs to be updated, please contact your broker.



Policy Detail Screen

» The Policy Detail Screen provides detailed billing information for the policy.

Link to make Online Payment

View online payments that are already scheduled.

Set preferences for email alerts.

Total Premium Booked

Current Balance Due

The link at the end of a transaction provides a PDF copy to download. Available for credit card payment receipts and statements.

Delivery Method indicates if a statement is mailed (paper) or sent via email.

Pmt. Status indicates if an installment is paid, in full or partially, or if recurring online payments are scheduled.

Policy term

Click any linked entity to view detail

Transaction History

Payment Due Date

Scheduled Statement Generation Date

Links are highlighted when prior/next term exists for the same policy number.

Policy (5/30/2018 - 5/30/2019) Back

Pay Online
View Scheduled Payments
Set policy email settings

MGA ID#:	316911	Total Premium Amount:	$20,795.00
Policy Type:	Package	Current Balance Due:	$4,159.00

Type	Name	Commission
Policy Holder		
Issuing Company		
Broker		

Date	Description	Notes	Reference	Amount	Balance
06/06/2018	New Policy	Direct Billed.		20,795.00	20,795.00
06/06/2018	Taxes Applied	Taxes.	Taxes and Surcharges	0.15	20,795.15
06/07/2018	Premium Statement	To Policyholder - Due 6/28.	1887969	0.00	20,795.15
06/20/2018	Payment Received	Payment received.	C2018SDSML	-2,079.65	18,715.50
07/20/2018	Payment Received	Payment received.	C2018FE5GM	-2,079.50	16,636.00
08/20/2018	Payment Received	Payment received.	C2018QTWHS	-2,079.50	14,556.50
09/20/2018	Payment Received	Payment received.	C20180CHT7	-2,079.50	12,477.00
10/20/2018	Payment Received	Payment received.	C2018JNJ6P	-2,079.50	10,397.50
11/20/2018	Payment Received	Payment received.	C2018OI3K1	-2,079.50	8,318.00
12/20/2018	Payment Received	Payment received.	C2018US29Q	-2,079.50	6,238.50
01/20/2019	Payment Received	Payment received.	C2019FGVQ2	-2,079.50	4,159.00

Stmt No.	Statement Date	Payment Due Date	Prem Due	Fees Due	Prem Paid	Fees Paid	Total Paid	Amount Due	Stmt. Status	Delivery Method	Pmt. Status
1	6/7/2018	6/28/2018	2,079.50	0.15	-2,079.50	-0.15	-2,079.65	0.00	Sent	Paper	Paid
2	7/10/2018	7/30/2018	2,079.50	0.00	-2,079.50	0.00	-2,079.50	0.00	Withheld	Email	Paid
3	8/10/2018	8/30/2018	2,079.50	0.00	-2,079.50	0.00	-2,079.50	0.00	Withheld	Email	Paid
4	9/10/2018	9/30/2018	2,079.50	0.00	-2,079.50	0.00	-2,079.50	0.00	Withheld	Email	Paid
5	10/10/2018	10/30/2018	2,079.50	0.00	-2,079.50	0.00	-2,079.50	0.00	Withheld	Email	Paid
6	11/10/2018	11/30/2018	2,079.50	0.00	-2,079.50	0.00	-2,079.50	0.00	Withheld	Email	Paid
7	12/10/2018	12/30/2018	2,079.50	0.00	-2,079.50	0.00	-2,079.50	0.00	Withheld	Email	Paid
8	1/10/2019	1/30/2019	2,079.50	0.00	-2,079.50	0.00	-2,079.50	0.00	Withheld	Email	Paid
9	2/8/2019	2/28/2019	2,079.50	0.00	0.00	0.00	0.00	2,079.50	Withheld	Email	Scheduled
10	3/10/2019	3/30/2019	2,079.50	0.00	0.00	0.00	0.00	2,079.50	Withheld	Email	Scheduled
		Total:	20795.00	0.15	-16636.00	-0.15	-16636.15	4159.00			

Past Amount Due: $0.00
Current Amount Due: $0.00
Minimum Amount Due: $0.00
Account Level Schedule

<< Previous Term Next Term >>

Stmt. Status indicates if an installment statement has been sent, disabled or withheld. They will indicate withheld if the delivery method is via email.

Policy Detail Screen

» You can download a copy of a statement from the Policy Detail Screen by clicking on the link to the far right of the Premium Statement transaction. Depending on the volume of statements to load to the website in a given day, it may take a several hours for a statement to be available online for download.

Policy (5/30/2018 - 5/30/2019) Back

Pay Online
View Scheduled Payments
Set policy email settings

MGA ID#:	316911	Total Premium Amount:	$20,795.00
Policy Type:	Package	Current Balance Due:	$4,159.00

Type	Name	Commission
Policy Holder		
Issuing Company		
Broker		

Date	Description	Notes	Reference	Amount	Balance	
06/06/2018	New Policy	Direct Billed.		20,795.00	20,795.00	
06/06/2018	Taxes Applied	Taxes.	Taxes and Surcharges	0.15	20,795.15	
06/07/2018	Premium Statement	To Policyholder - Due 6/28.	1887969	0.00	20,795.15	
06/20/2018	Payment Received	Payment received.	C2018SDSML	-2,079.65	18,715.50	
07/20/2018	Payment Received	Payment received.	C2018FE5GM	-2,079.50	16,636.00	
08/20/2018	Payment Received	Payment received.	C2018QTWHS	-2,079.50	14,556.50	
09/20/2018	Payment Received	Payment received.	C20180CHT7	-2,079.50	12,477.00	
10/20/2018	Payment Received	Payment received.	C2018JNJ6P	-2,079.50	10,397.50	
11/20/2018	Payment Received	Payment received.	C2018OI3K1	-2,079.50	8,318.00	
12/20/2018	Payment Received	Payment received.	C2018US29Q	-2,079.50	6,238.50	
01/20/2019	Payment Received	Payment received.	C2019FGVQ2	-2,079.50	4,159.00	

Click on the link here to pull up a copy of the statement.

Stmt No.	Statement Date	Payment Due Date	Prem Due	Fees Due	Prem Paid	Fees Paid	Total Paid	Amount Due	Stmt. Status	Delivery Method	Pmt. Status
1	6/7/2018	6/28/2018	2,079.50	0.15	-2,079.50	-0.15	**-2,079.65**	**0.00**	Sent	Paper	Paid
2	7/10/2018	7/30/2018	2,079.50	0.00	-2,079.50	0.00	**-2,079.50**	**0.00**	Withheld	Email	Paid
3	8/10/2018	8/30/2018	2,079.50	0.00	-2,079.50	0.00	**-2,079.50**	**0.00**	Withheld	Email	Paid
4	9/10/2018	9/30/2018	2,079.50	0.00	-2,079.50	0.00	**-2,079.50**	**0.00**	Withheld	Email	Paid
5	10/10/2018	10/30/2018	2,079.50	0.00	-2,079.50	0.00	**-2,079.50**	**0.00**	Withheld	Email	Paid
6	11/10/2018	11/30/2018	2,079.50	0.00	-2,079.50	0.00	**-2,079.50**	**0.00**	Withheld	Email	Paid
7	12/10/2018	12/30/2018	2,079.50	0.00	-2,079.50	0.00	**-2,079.50**	**0.00**	Withheld	Email	Paid
8	1/10/2019	1/30/2019	2,079.50	0.00	-2,079.50	0.00	**-2,079.50**	**0.00**	Withheld	Email	Paid
9	2/8/2019	2/28/2019	2,079.50	0.00	0.00	0.00	**0.00**	**2,079.50**	Withheld	Email	Scheduled
10	3/10/2019	3/30/2019	2,079.50	0.00	0.00	0.00	**0.00**	**2,079.50**	Withheld	Email	Scheduled
		Total:	20795.00	0.15	-16636.00	-0.15	-16636.15	4159.00			

Past Amount Due: $0.00
Current Amount Due: $0.00
Minimum Amount Due: $0.00

<< Previous Term   Next Term >>   **Account Level Schedule**

Payroll Reporting

- For monthly payroll reporting policies, you can enter the monthly payroll directly online. Select Report Payroll under the Tools Section and then select the invoice number which will bring you to the Payroll Details Screen.

Accounts

- Issuing Company (1)
- Broker (1)
- Loss Payee (0)
- Policy Holder (1)
- Policy (1)

Tools

- Report Payroll
- Pay Policy Online
- View My Profile
- Change User Name and Password
- Go to My Policies
- Prior Statements
- Scheduled Payments
- Update Payment Information
- View Payments

Invoice No	Invoice Date	Status	Payment Date
2060454	10/23/2018	Paid	10/23/2018
2094108	11/15/2018	Paid	10/26/2018
2140437	12/15/2018	Paid	01/03/2019
2184388	12/15/2018	Paid	01/03/2019
2186430	01/15/2019	Paid	01/14/2019
2209829	12/15/2018	Paid	01/03/2019
2233996	02/15/2019	Paid	02/07/2019
2279451	03/15/2019	Unpaid	

Show more

- You can also get to the Payroll Details Screen from the Policy Details Page. Just click on the link next to the statement number. Note: If there is an outstanding payroll report that needs to be entered, the status on the bottom right of the screen will display "Awaiting Report".

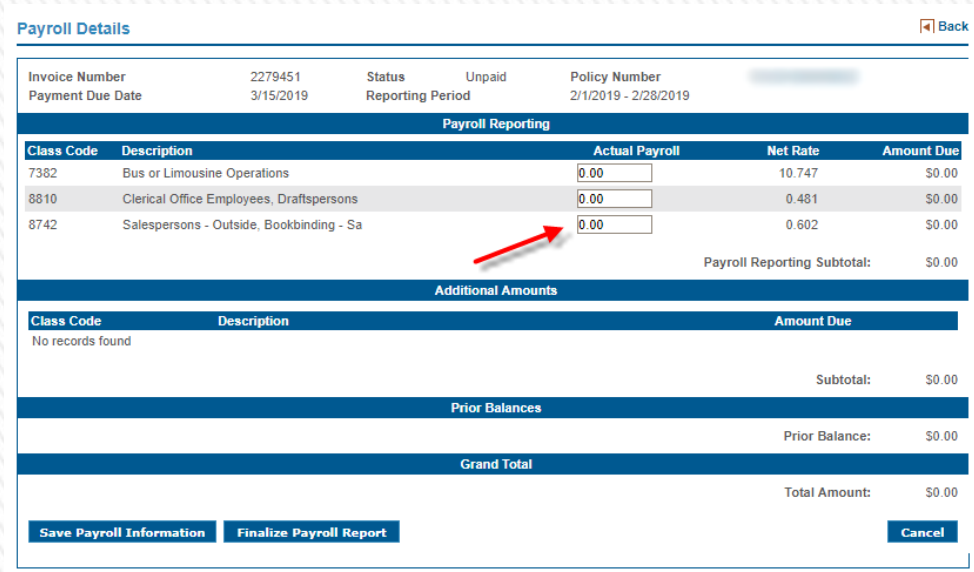
Stmt No.	Statement Date	Payment Due Date	Prem Due	Fees Due	Prem Paid	Fees Paid	Total Paid	Amount Due	Stmt. Status	Delivery Method	Pmt. Status
1	------------	9/1/2018	4,576.00	1,729.00	-4,576.00	-1,729.00	-6,305.00	0.00	Disabled	Paper	Paid
2	10/3/2018	10/23/2018	2,919.34	0.00	-2,919.34	0.00	-2,919.34	0.00	Sent	Paper	Paid
3	10/26/2018	11/15/2018	3,102.79	0.00	-3,102.79	0.00	-3,102.79	0.00	Sent	Paper	Paid
4	11/25/2018	12/15/2018	2,907.22	0.00	-2,907.22	0.00	-2,907.22	0.00	Sent	Paper	Paid
5	12/26/2018	1/15/2019	4,553.46	0.00	-4,553.46	0.00	-4,553.46	0.00	Sent	Paper	Paid
6	1/26/2019	2/15/2019	4,832.11	0.00	-4,832.11	0.00	-4,832.11	0.00	Sent	Paper	Paid
7	2/23/2019	3/15/2019	0.00	0.00	0.00	0.00	0.00	0.00	Sent	Paper	
8	3/26/2019	4/15/2019	0.00	0.00	0.00	0.00	0.00	0.00		Paper	
9	4/25/2019	5/15/2019	0.00	0.00	0.00	0.00	0.00	0.00		Paper	
10	5/26/2019	6/15/2019	0.00	0.00	0.00	0.00	0.00	0.00		Paper	
11	6/25/2019	7/15/2019	0.00	0.00	0.00	0.00	0.00	0.00		Paper	
12	7/26/2019	8/15/2019	0.00	0.00	0.00	0.00	0.00	0.00		Paper	
		Total:	22890.92	1729.00	-22890.92	-1729.00	-24619.92	0.00			

Past Amount Due: $0.00
Current Amount Due: Awaiting Report
Minimum Amount Due: Awaiting Report
Account Level Schedule

<< Previous Term   Next Term >>

Payroll Reporting – Payroll Details Screen

» Enter the monthly payroll figures into the appropriate class codes. When finished, you can either save the payroll information to access it later online or finalize the payroll report (submit). If you select the option to save it, please be sure to update the saved information and **Finalize Payroll Report** by its due date.



Payroll Details

Back

Invoice Number	2279451	Status	Unpaid	Policy Number	
Payment Due Date	3/15/2019	Reporting Period		2/1/2019 - 2/28/2019	

Payroll Reporting

Class Code	Description	Actual Payroll	Net Rate	Amount Due
7382	Bus or Limousine Operations	0.00	10.747	$0.00
8810	Clerical Office Employees, Draftspersons	0.00	0.481	$0.00
8742	Salespersons - Outside, Bookbinding - Sa	0.00	0.602	$0.00

Payroll Reporting Subtotal: $0.00

Additional Amounts

Class Code	Description	Amount Due
No records found		

Subtotal: $0.00

Prior Balances

Prior Balance: $0.00

Grand Total

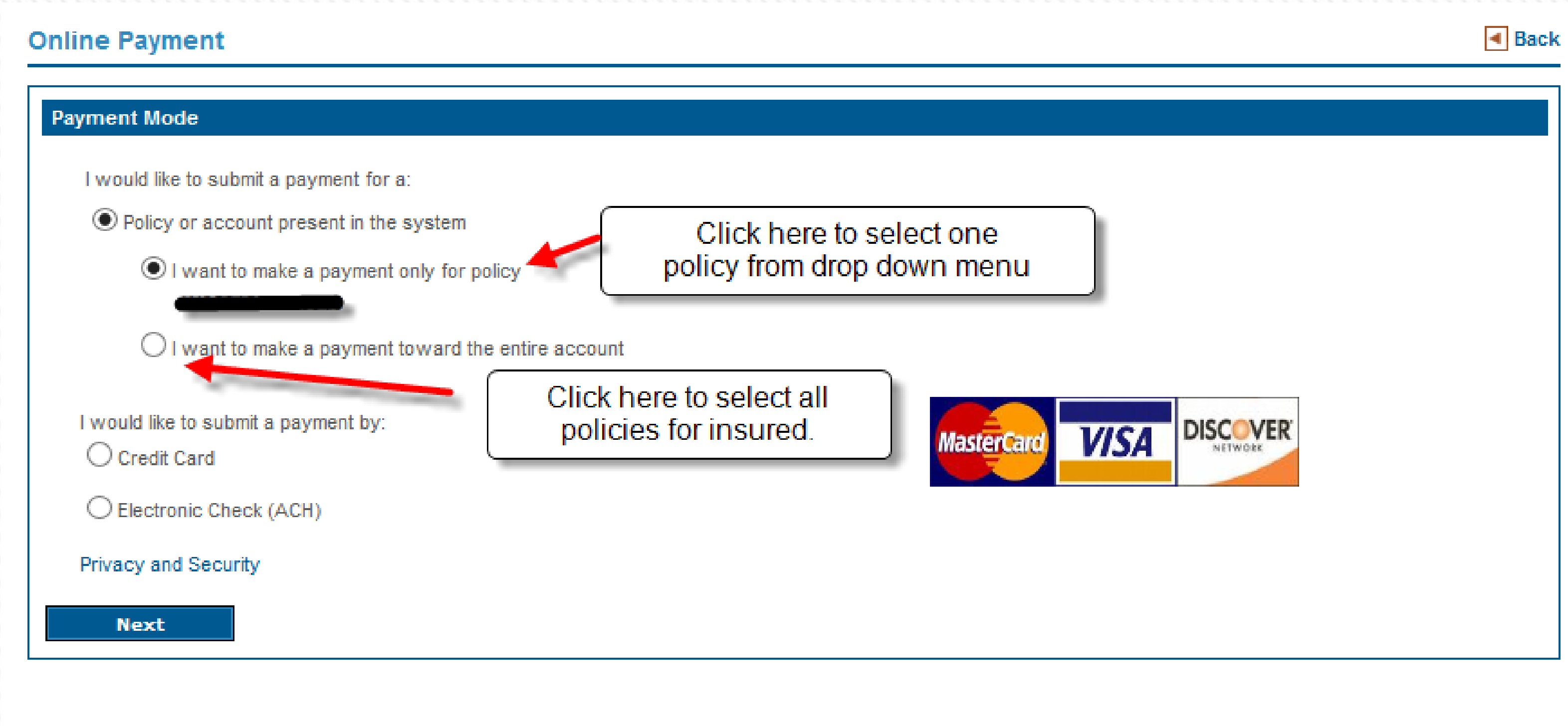
Total Amount: $0.00

Save Payroll Information | Finalize Payroll Report | Cancel

» Once finalized, you can either pay the premium due online (see Pay Policy Online on the following page) or you can mail in a check with the payment coupon that came with your statement or can be printed from the system.

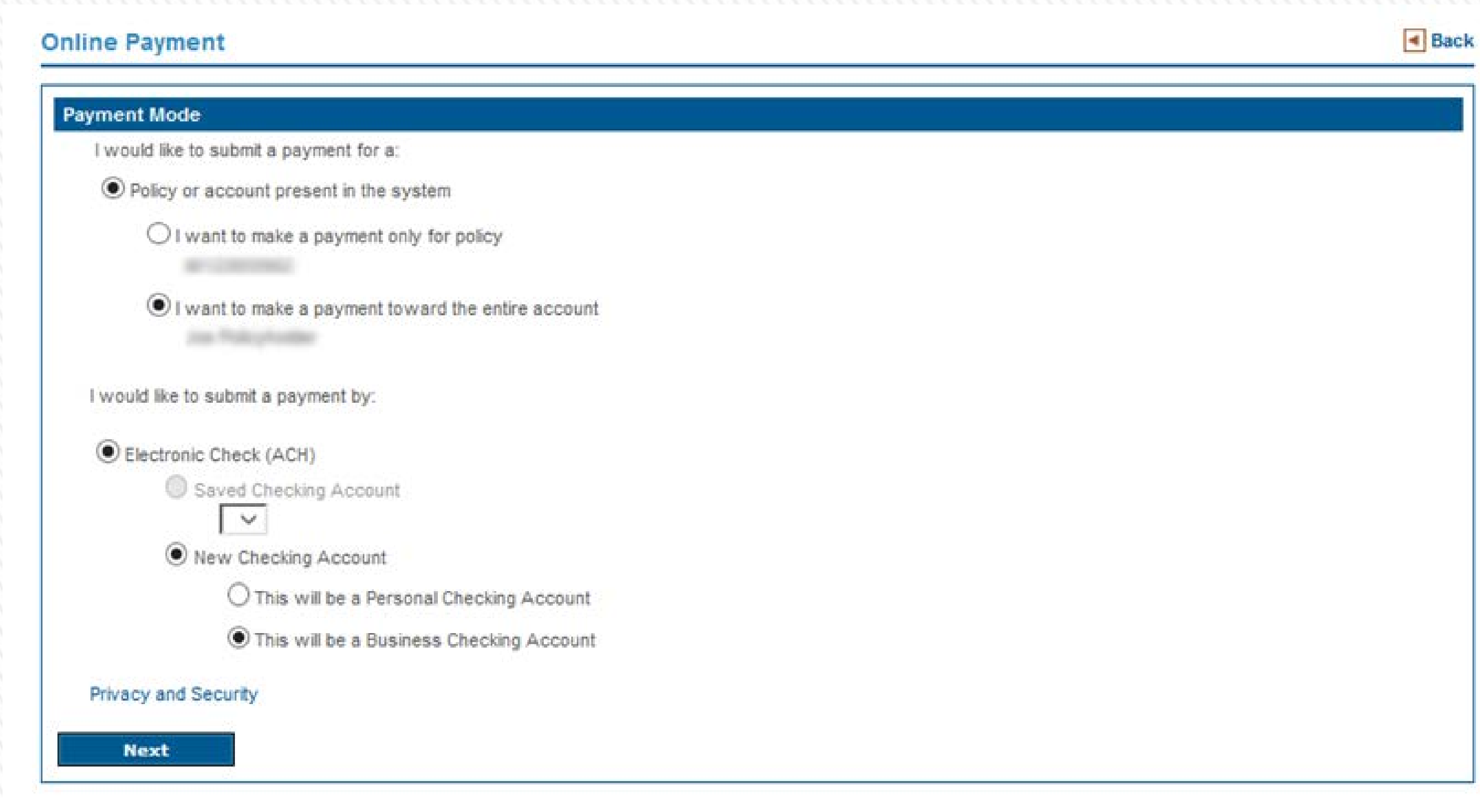
Pay Policy Online

- To pay a policy online, click the Pay Online link from the Policy Detail Screen (as shown on the prior page in the upper right hand corner). This will take you to the Online Payment Screen.
- You can pay for the policy you selected by clicking on the first option which shows the policy number (Policy Level). If you have multiple policies , select the second option to pay toward the entire account.
- Offered payment methods (ACH and/or Credit Card) will be available once the policy is selected. Select desired payment method that is offered and then click on <Next>



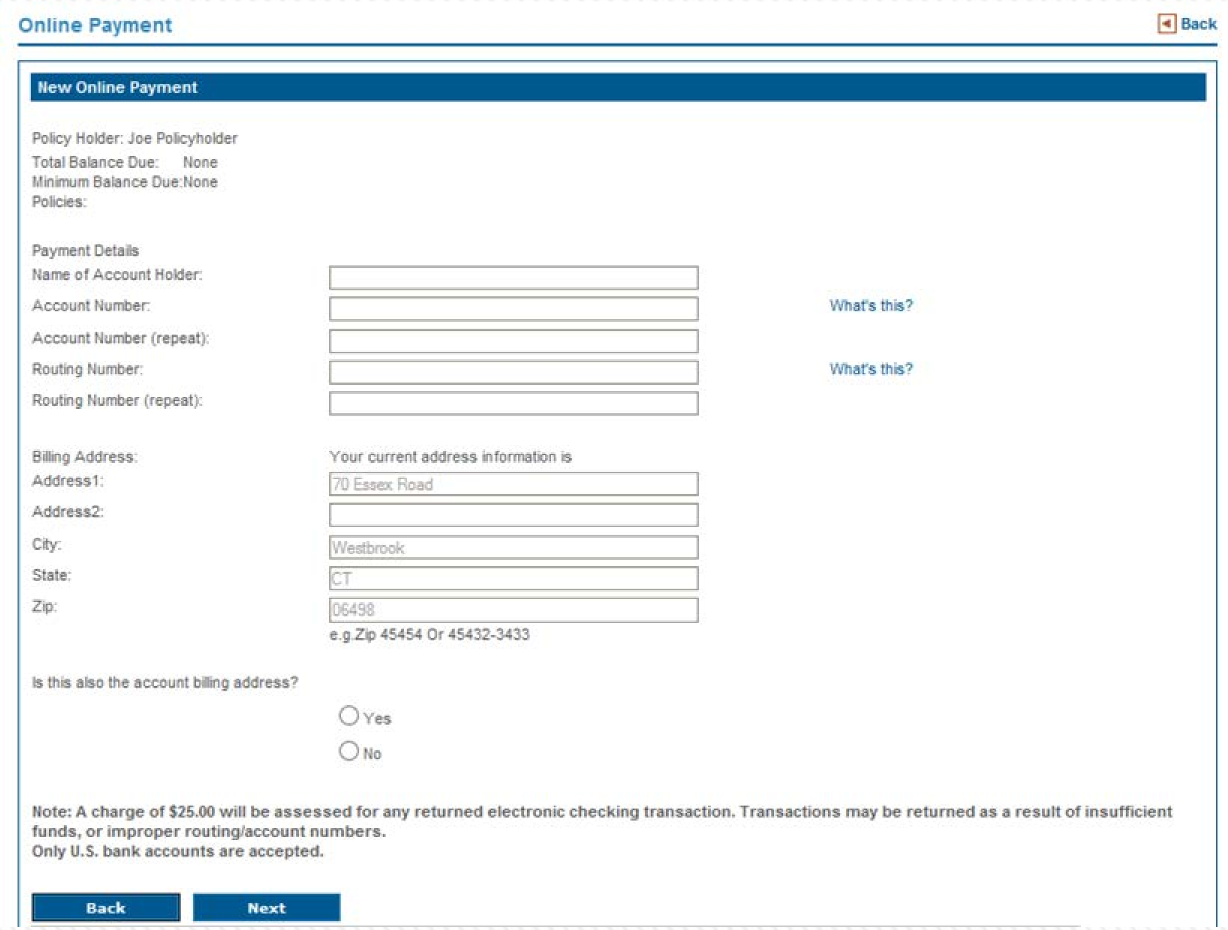
Online Payment Screen – Checking Account

- To make a payment with a checking account, click the radio button for Electronic Check (ACH).
- Select the New Checking Account radio button. Select applicable Personal or Business Checking option. If a checking account has been previously saved under the login id, select Saved Checking Account.
- Press <Next> to continue to the New Checking Account Screen



Online Payment Screen – New Checking Account

- » Fill in the blank fields with your checking account information. If the billing address on the account is the same as the policy address, clicking ‘Yes’ will use the address shown. If the address is different, then select ‘No’ and enter applicable billing address for checking account.
- » When ready, click <Next>.



Online Payment | Back

New Online Payment

Policy Holder: Joe Policyholder
Total Balance Due: None
Minimum Balance Due:None
Policies:

Payment Details
Name of Account Holder:
Account Number: What's this?
Account Number (repeat):
Routing Number: What's this?
Routing Number (repeat):

Billing Address: Your current address information is
Address1: 70 Essex Road
Address2:
City: Westbrook
State: CT
Zip: 06498
e.g.Zip 45454 Or 45432-3433

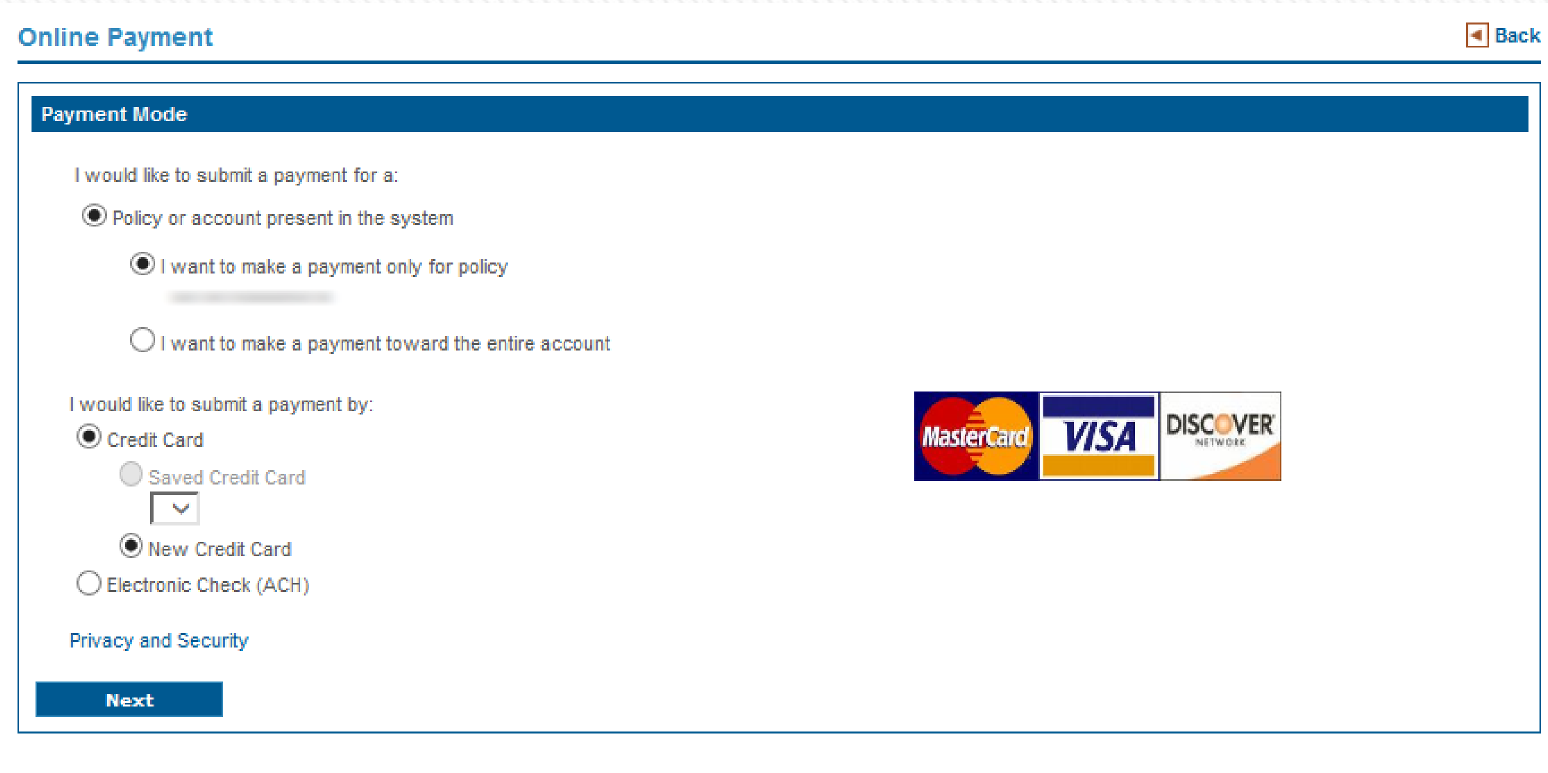
Is this also the account billing address?
Yes
No

Note: A charge of $25.00 will be assessed for any returned electronic checking transaction. Transactions may be returned as a result of insufficient funds, or improper routing/account numbers.
Only U.S. bank accounts are accepted.

Back | Next

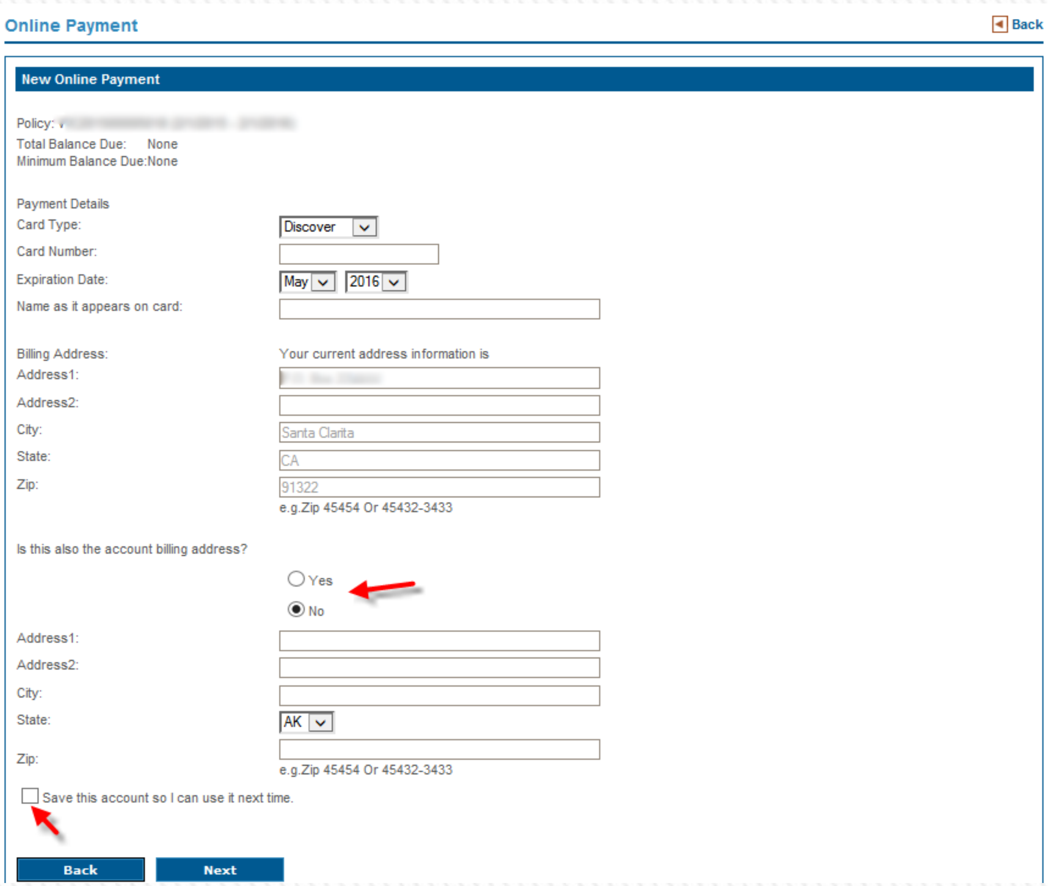
Online Payment Screen – New Credit Card

- To make a payment with a credit card (if this is an offered payment method), click the radio button for Credit Card.
- If a credit card has been previously saved under the login id, select Saved Credit Card.
- Press <Next> to display the New Credit Card Screen



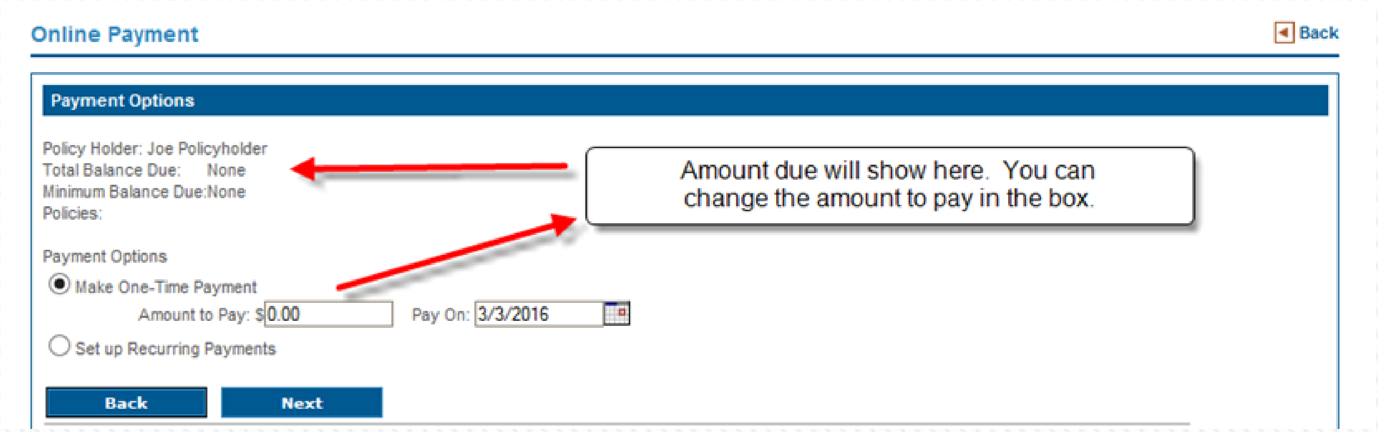
Online Payment Screen – New Credit Card

- Fill in the blank fields with your credit card information. If the billing address on the account is the same as the policy address, clicking 'Yes' will use the address shown. If the address is different, then select 'No' and enter applicable billing address for credit card.
- If you would like to save the credit card information for future payments, click on the box and then enter a descriptive name. Be mindful of the expiration date when making future payments.
- When ready, click <Next>



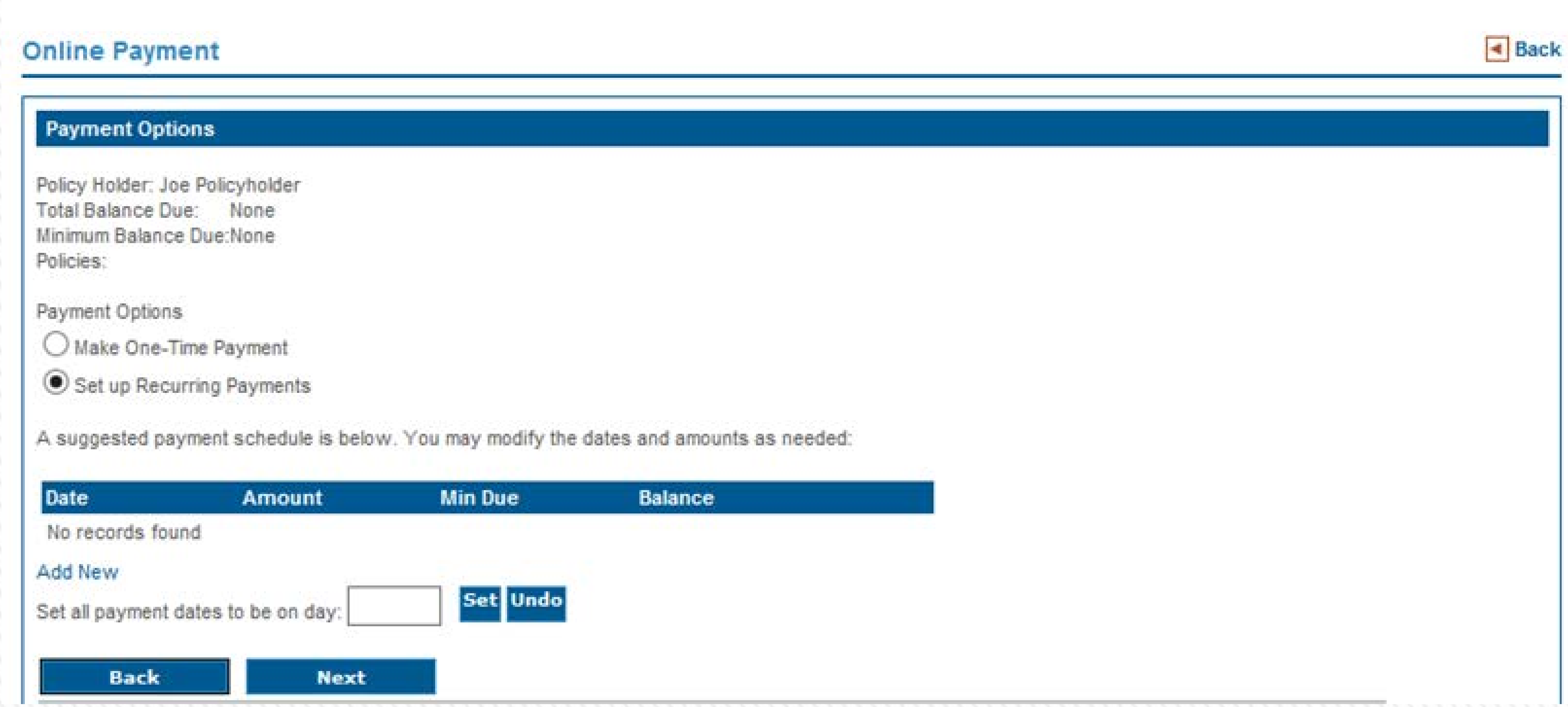
Payment Options Screen - One Time Payment

- Select 'Make One-Time Payment' if you are making a single payment.
  - If the amount you wish to pay is different from the amount displayed in the Amount to Pay field, change it at this time. The Pay On field defaults to the current date or the due date. If this is not the date you wish to use, change it at this time. When you are finished making changes, press <Next>. The Payment Review Screen will display.



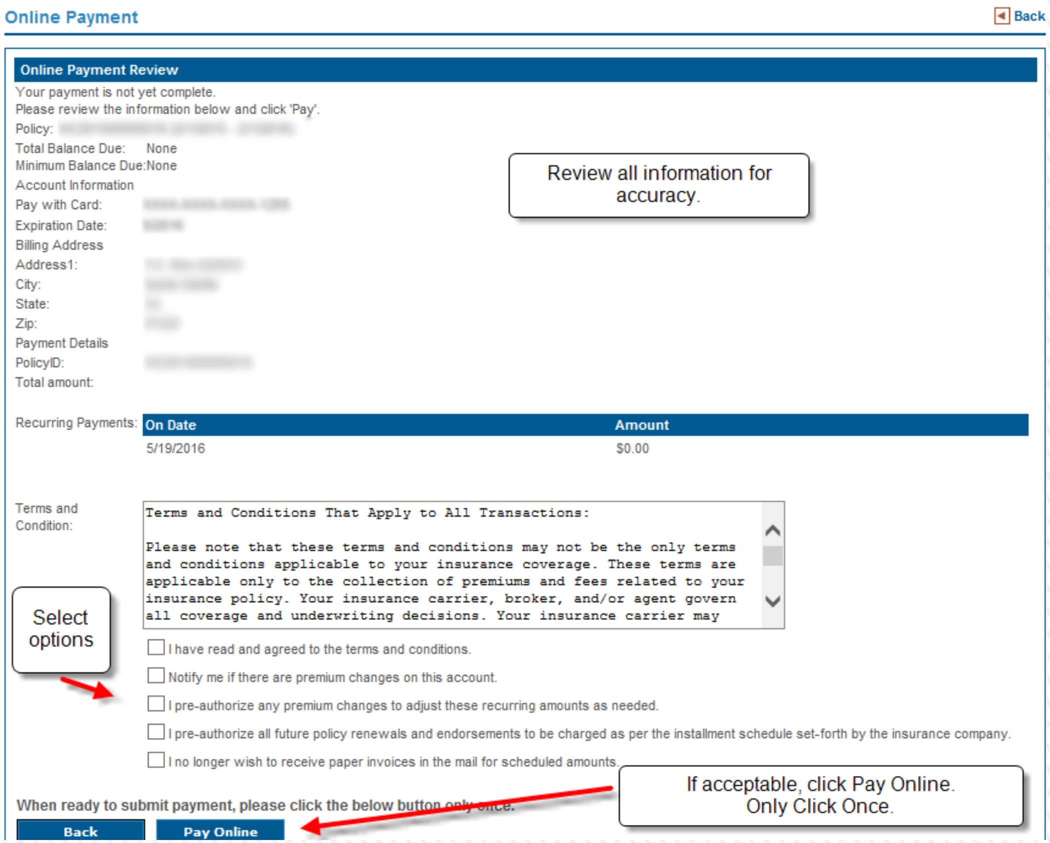
Payment Options Screen - Recurring Payments

- Select 'Set up Recurring Payments' if you want to set up recurring payments based on your installment schedule.
  - A suggested schedule will be presented to you according to the installment schedule set forth by the carrier. You may accept this or change any amount or date. You can select a day of the month to enter in the box to have all payments made on a specific day of each month. Review the presented schedule and the terms and Conditions. If you agree with the schedule as outlined, click <Next>.



Payment Review Screen

- Validate the information that you have entered for accuracy. Read the Terms and Conditions field and check the box to accept the terms.
- If scheduling recurring payments, you can also:
  - Select to receive notification if there are premium changes on the policy.
  - Pre-authorize any premium changes to adjust your scheduled payments accordingly.
  - Pre-authorize all future policy renewals to continue to draw as per the installment schedule set forth by the carrier.
- When ready, click <Pay Online> to process the payment.



Payment Confirmation Screen

» From the Payment Confirmation Screen, you may print a copy of the confirmation for your records. When ready, click <Return to Account> to return to the Policy Detail Page.

PAYMENT AUTHORIZED	
Thanks for your payment. Your payment is scheduled on 4/9/2018 12:00:00 AM. Following are the details	
Login User Name	Joe Policyholder
Login User ID	JoeH
Merchant	Merchant Name Appears Here
Cardholder Name	Joe Policyholder
Card Number	XXXXXXXXXXXX1234
Authorization Code	654321

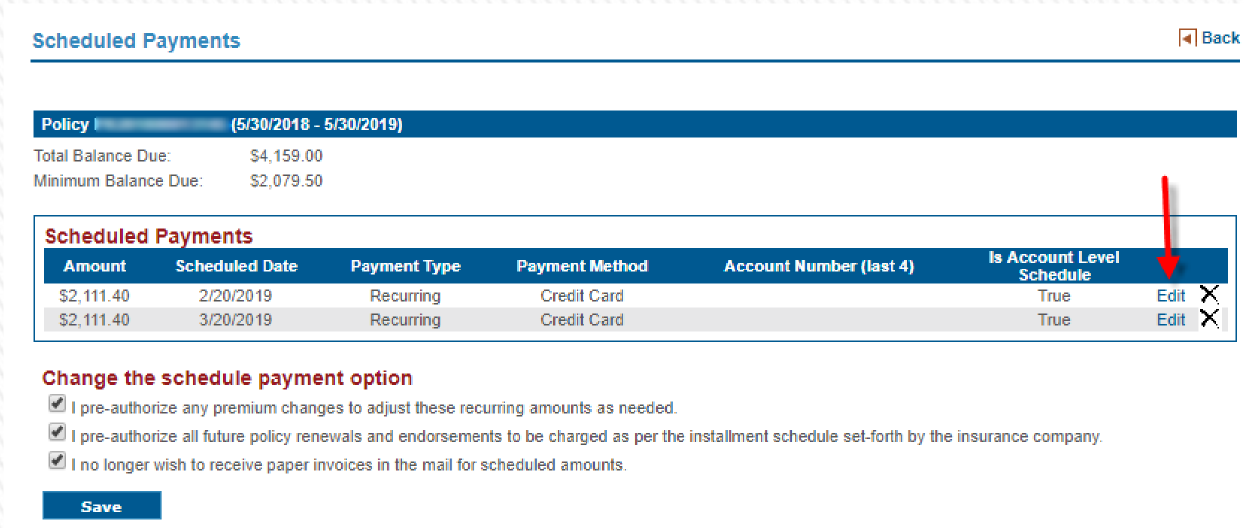
Policy Holder Name	Policy	Fees	Amount	Order Number
Joe Policyholder	123456789101112	$0.00	$2577.00	C2018IDXCD

Scheduled on Date	4/9/2018
Scheduled Date	4/9/2018

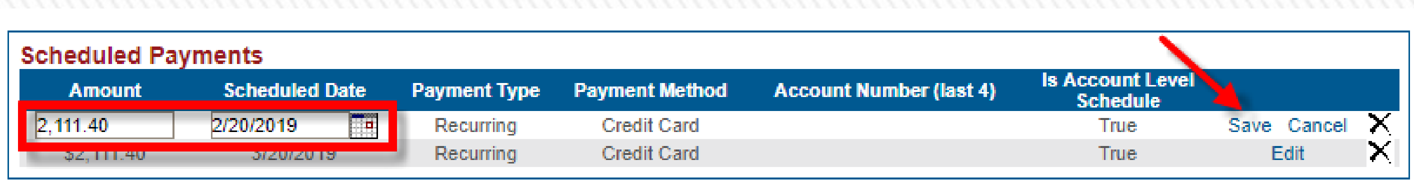
© Billing Management Services, LLC.

Modifying Scheduled Payments

» From the Policy Detail Page, click on the ‘View Scheduled Payments’ link on the upper right of the screen. See page 8 for screenshot of Policy Detail Page. To edit the amount or scheduled date of a payment, click ‘Edit’.

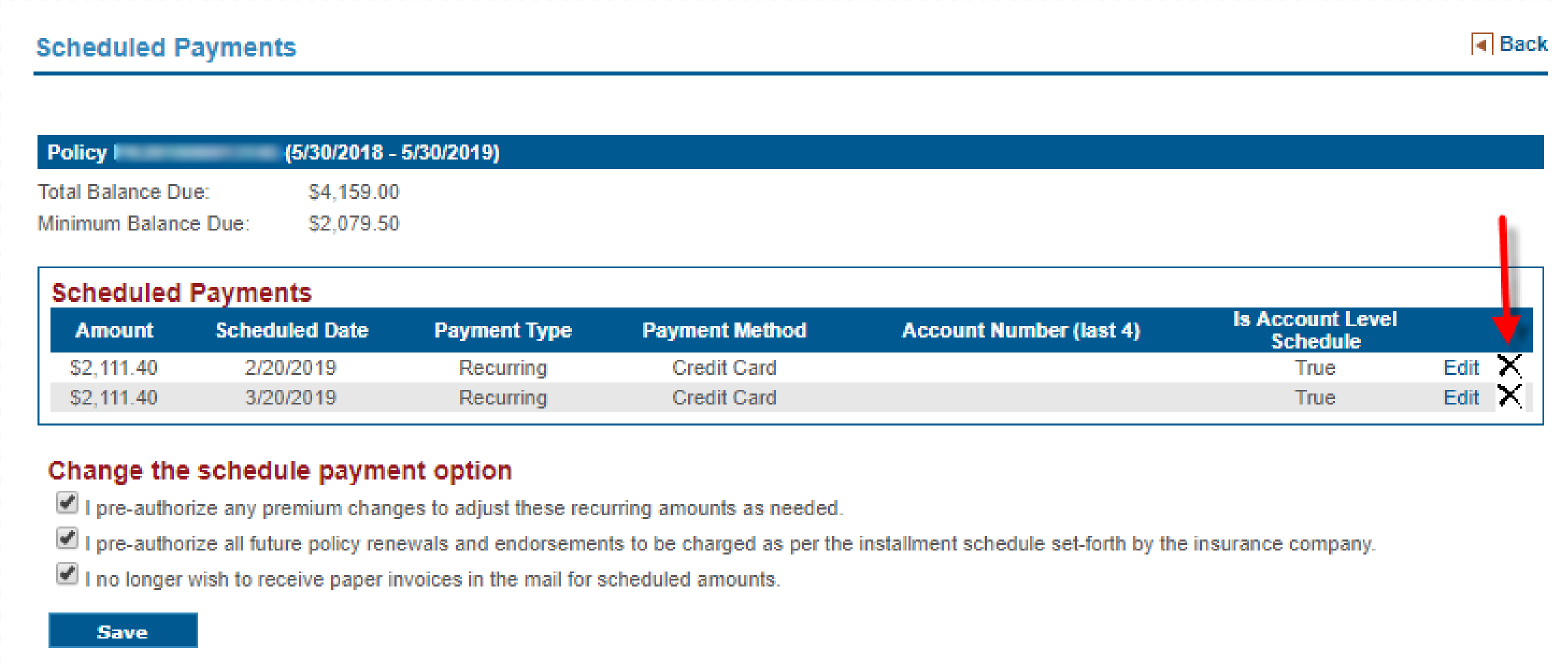


» Enter the updated information and then click SAVE.



Deleting Scheduled Payments

» If the scheduled payment has a black X at the end of it, you can delete this payment. If the payment does not have an X at the end, it means that the transaction is processing. Credit card payments made for the same day cannot be deleted. Click on the black X to delete the payment.



Scheduled Payments

Back

Policy [redacted] (5/30/2018 - 5/30/2019)

Total Balance Due: $4,159.00

Minimum Balance Due: $2,079.50

Scheduled Payments

Amount	Scheduled Date	Payment Type	Payment Method	Account Number (last 4)	Is Account Level Schedule		
$2,111.40	2/20/2019	Recurring	Credit Card		True	Edit	X
$2,111.40	3/20/2019	Recurring	Credit Card		True	Edit	X

Change the schedule payment option

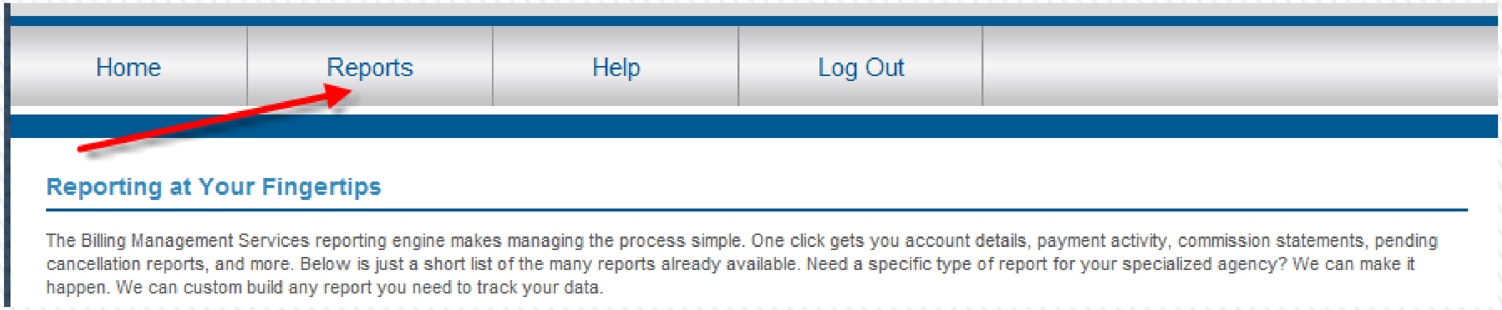
- [x] I pre-authorize any premium changes to adjust these recurring amounts as needed.
- [x] I pre-authorize all future policy renewals and endorsements to be charged as per the installment schedule set-forth by the insurance company.
- [x] I no longer wish to receive paper invoices in the mail for scheduled amounts.

Save

Reporting at Your Fingertips

Please note: This section is not applicable for policyholders.

- In addition to providing agencies with detailed policy and policyholder information, the billing system provides many reports, including commission reports, pending cancellation reports, overdue payment reports, etc. Access to reports is based on your login permissions. Sample reports include:
  - Commission reports can be run to forecast future disbursements, and past commission statements can be viewed by clicking ‘View Earlier Reports’
  - The Pending Cancellation Report provides a detailed listing of all policies for which a cancellation notice has mailed, but have not yet been paid or cancelled.
  - The Billed Balance report can display all amounts billed, billed and not paid, or billed and now overdue.
- All reports feature custom sorting.
- All reports can be exported and saved to PDF, Excel, or Word files for easy manipulation, storage and reference.
- To access the available report listing, click the Reports link, located on the main menu bar (shown below), which is displayed on all screens.
- If you need a report that is not listed, please contact your carrier.



Available Reports Screen

» This screen displays a list of permission based reports. Click a report link to access the Report Criteria Screen for the report you wish to run.

Home | Reports | Help | Log Out

Reporting at Your Fingertips

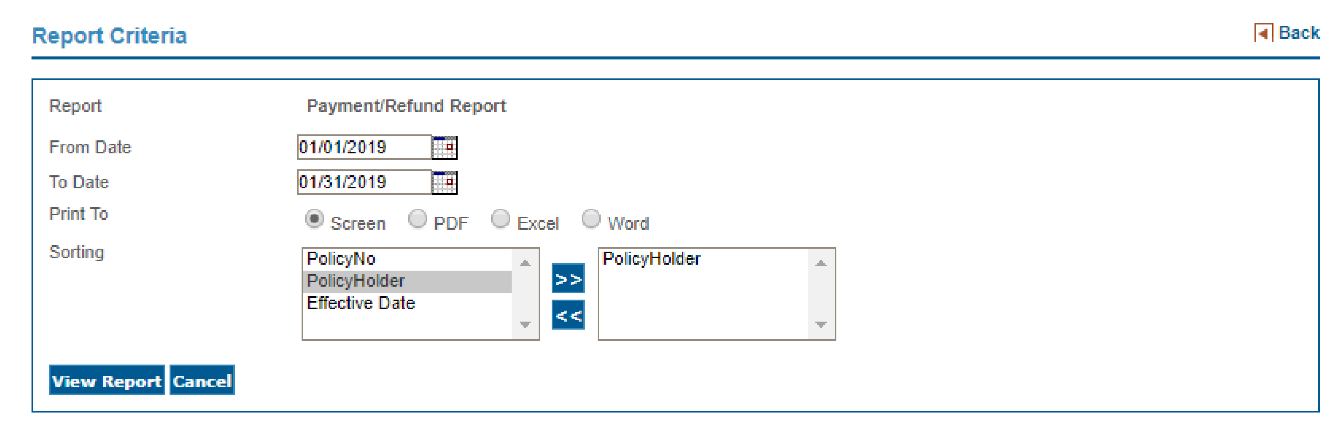
The Billing Management Services reporting engine makes managing the process simple. One click gets you account details, payment activity, commission statements, pending cancellation reports, and more. Below is just a short list of the many reports already available. Need a specific type of report for your specialized agency? We can make it happen. We can custom build any report you need to track your data.

Available Reports

ReportName	Description
Commission	
Broker Commission	Broker Commission
Payment	
Billed Balance Report	Billed Balance Report
Future Receivable Report	Future Receivable
Installments Report	Installments
Payment Transaction Report	Payment/Refund Report
Pending Cancellation Report	Pending Cancellations
Entity	
Policy Holder Report	Active PolicyHolder Report
Policy Report	Active Policy Report
Policy Balance	
Policy Balance Due (Active)	Policy Balance Due (Active)
Policy Balance Due (Inactive)	Policy Balance Due (Inactive)
Underpaid Policy Report	Underpaid Policy Report

Report Criteria Screen

- The Report Criteria screens differ slightly depending on the report selected. Typically you will need to specify the date range, print to option and sort option. If you would like to download the report right away, please select PDF, Excel or Word. Click the' View Report' to return the results.



- If you chose to print the report to the screen, you can initially view the report on your screen. The report can then be downloaded by selecting the Export To function at the top left of the report. Export the results to the file options given by clicking on the drop down box and then clicking "Go", as shown below. Once exported, the document can be saved.