

BILLING & PAYMENTS

PolicyPro by Sapiens



BILLING INFORMATION SCREEN

The Billing information screen will only be visible after you **Convert to Application**, so you can make your selections, and then after you **Issue the Policy** when you can see the chosen selections.

ACCOUNT INFO

To begin, you will need to make a Billing Account Selection under the Account Info heading. Your options are either **Create New Account** or **Add to Existing Account**.

Account Info

Billing Account Selection

Create new account Add to existing account

- **Create New Account** – Creates a new billing account for first time policy holders, or allows existing customers to bill this policy differently than another existing policy.
- **Add to Existing Account** – Connects the billing to an already existing billing account number.

If you create a **Membership** first and choose to bill the **Membership with Policy Premium**, then the **Add to Existing Account** option will be preselected when you return to the connected policy **Billing Information** page, and they will both be billed out of the same account.

BILLING INFORMATION

Under the Billing Information section, in the **Account Type** field, select either **Account Billing** or **Single Billing**.

ACCOUNT TYPE

- **Account Billing** – Allows the agent to group more than one policy together, for billing purposes, so that their policy premiums are all combined onto one billing invoice. This option may save the customer money by reducing the number of fees associated with receiving multiple invoices.
- **Single Billing** – Allows the Customer to receive a separate invoice for each policy set up for **Single Billing**, such as having a Homeowners policy billed directly to the Mortgage Company. Other policies can be grouped together on an **Account Billed** invoice, while having another set up for Single Billing.

Account Type

Account bill means all policies on the account bill together. Single policy bill means each policy receives an invoice

Close

INVOICE DELIVERY

Next, select the Invoice Delivery option for the customer to receive their invoice either by **Email** or **Mail**.

Invoice Delivery

The invoice delivery generated will be sent to the insured via the invoice delivery method selected.

Close

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PolicyPro by Sapiens



BILL TO ACCOUNT HOLDER or THIRD PARTY

If the Customer should be receiving the bill, check the **Bill to Account Holder** checkbox.

If the invoice needs to be sent to a Mortgagee or a Third Party, uncheck this checkbox and fill in the information below in the **Bill to Information** section.

If you have already entered the **Mortgagee** as an **Additional Interest**, you will have the option to select them in the Send Bill To drop-down menu.

If you have not already entered the Mortgagee, now would be the best time to do so, or you can type in the information if the bill need to be sent to a different **Third Party**.

Notice: If you choose to bill the Mortgage Company, an invoice will be mailed instead of requiring a down payment.

Bill to Account Holder	<input checked="" type="checkbox"/>
Bill to Customer Type	Individual
Account Holder	Chris Gaines
Account Holder Address	1007 Brooks Rd Marlow Oklahoma 73055
Account Holder Email	chris.gaines@email.com

Bill To Information	
* Send Bill To	<input type="text" value=""/>
	<input type="text" value="JP Morgan Chase (Mortgagee)"/>
	<input type="text" value="Third Party"/>

Bill To Information	
* Send Bill To	<input type="text" value="Third Party"/>
* First Name	<input type="text" value=""/>
* Last Name	<input type="text" value=""/>
* Address	<input type="text" value="1007 Brooks Rd"/>
Address 2	<input type="text" value=""/>
* City	<input type="text" value="Marlow"/>
* State	<input type="text" value="Oklahoma"/>
* Postal Code	<input type="text" value="73055"/>
Phone Number	<input type="text" value="() - () - ()"/>

PAYMENT OPTIONS

Payment Options allow you to set preferences on when and how your customers would like to pay their future premiums. These include **Payment Due Day**, **Payment Method**, and **Payment Plan**.

- **Payment Due Day**
 - The Payment Due Day can be any date between 1 and 31.
 - If the due date selected is the 29, 30, or 31 and the current billing month doesn't include 29, 30, or 31, then the payment due day will be changed to the first day of the following month for that month's payment.
 - If the policy is **Account Bill**, then policies within the account must ALL have the same due day.
- **Payment Method**
 - The Payment Method will default to **Check** and cannot be changed.
 - Instead, you will select the **Down Payment Method** in the **Down Payment Details** section at the bottom of the **Billing Information** page.
- **Payment Plan (Frequency)**
 - Payment Plan options include **Full Pay, 2 Pay, 4 Pay, or 12 Pay**.
 - The 12 Pay (Monthly) option will double-bill the first down payment, collecting the equivalent of two months payments up front.
 - Payment Plan may be different for each policy within the same billing account. However, we suggest all policies, within the same Account, should have the same payment plan.



DOWN PAYMENT DETAILS

In the **Down Payment Details** section, you will select from the Down Payment Method options with include:

- Debit Card on InvoiceCloud
- Credit Card on InvoiceCloud
- Agency Sweep

AGENCY SWEEP

If you choose the **Agency Sweep** option, your agency information will automatically be prefilled in the Payer Name and Address fields.

Click **Submit** to proceed.

On the **Issue Verification** screen, then click **Continue Issuance**.

At that point, the policy will be issued, and the payment will be charged to your **Agency Sweep** account.

Down Payment Details

Down Payment Amount: 657.80 * Down Payment Method: Agency Sweep

Payable Account: XXXXX0001

* Payer Name: Mike Brady Agency

* Payer Address Line 1: 9876 W Brady Bunch Ave

Payer Address Line 2:

* Payer City: Oklahoma City

* Payer State/Province: Oklahoma

* Payer Postal Code: 73108

Buttons: Submit, Cancel

Issue Verification

The policy application will be bound with the information given below. Please verify the information and continue issuance.

Named Insured	Chris Gaines	Agency Name	Mike Brady 123
Effective Date	01/31/2023	Expiration Date	01/31/2024
		Policy Term Premium	3,946.00
Mailing Address	1007 Brooks Rd Marlow, OK 73055	Billing Address	1007 Brooks Rd Marlow, OK 73055

Buttons: Save and Review, Continue Issuance

INVOICE CLOUD

If you choose one of the **InvoiceCloud** options, you will need to manually enter the Payer Name and Address.

After the Payment Method is selected and the Payer information is entered, click **SUBMIT**.

Next, select **Make Down Payment** on the Issue Verification screen and be redirected to **InvoiceCloud**.

Down Payment Details

Down Payment Amount: 657.80 * Down Payment Method: Credit Card on InvoiceCloud

* Payer Name: Chris Gaines

* Payer Address Line 1: 1007 Brooks Rd

Payer Address Line 2:

* Payer City: Marlow

* Payer State/Province: Oklahoma

* Payer Postal Code: 73055

Buttons: Submit, Cancel

Issue Verification

The policy application will be bound with the information given below. Please verify the information and continue issuance.

Named Insured	Chris Gaines	Agency Name	Mike Brady 123
Effective Date	01/31/2023	Expiration Date	01/31/2024
		Policy Term Premium	3,946.00
Mailing Address	1007 Brooks Rd Marlow, OK 73055	Billing Address	1007 Brooks Rd Marlow, OK 73055

Buttons: Save and Review, Make Down Payment



INVOICE CLOUD

From InvoiceCloud, you will confirm the payment amount is correct, then select **Proceed to Payment**.

Next, select an **Available Payment Method**, then click **Continue to Payment Information**.

AFR INSURANCE TEST Contact Us

Please review your selection

Please confirm your selections below. Click on Proceed to Payment when you are ready to pay.

Type - Insurance Premium	Policy #	Statement #	Due Date	Balance Due	Options
Insurance Premium	Q767260001	Q20220907161116788	9/7/2022	\$948.69	View Invoice Related Invoices Remind Me

Subtotal (1 Items) \$948.69
Not including any applicable service fees.

Proceed to Payment

[Additional Options](#)

[I want to Register this Account](#)

AFR INSURANCE Contact Us

Payment Options Payment Information Review Payment

How would you like to pay?

Available Payment Methods

Credit/Debit Card

VISA AMERICAN EXPRESS DISCOVER G Pay HEMEX

How much would you like to pay?

Pay Full Invoice \$948.69

Continue to Payment Information

Payment Summary

Policy #	Amount
Q20220907161116788 - View	\$948.69
SUBTOTAL	\$948.69
SERVICE FEE *	+ \$0.00
GRAND TOTAL	\$948.69

*A non-refundable service fee of \$0.00 is included in your total.

Enter the customers payment information then click **Continue to Review Payment**.

AFR INSURANCE

Payment Options Payment Information Review Payment

Please enter your card information

Cardholder Name *
Chris Gaines

Card Number * CWV * WHAT'S THIS?
4111111111111111 111

Expiration Date *
September 2022

Billing Address *
1007 Brooks Rd

Country *
United States

City * State * Zip *
Marlow Oklahoma 73055

Email
chris.gaines@email.com

Continue to Review Payment | [Go back to Payment Options](#)

Next you will review the payment information is correct before selecting from three convenient billing and payment communication options:

- Enroll me in AutoPay
- Enroll me in Paperless
- Enroll me in Pay by Text

Once all the information is correct, agree to the **Terms and Conditions** and select the **Process Payment** button.

AFR INSURANCE Contact Us

Payment Options Payment Information Review Payment

Review your Information

Your Credit/Debit Card [Edit](#)
Chris Gaines
XXXXXXXXXXXX1111
9 / 2022
VISA

Billing Address
1007 Brooks Rd
Marlow, OK
73055
chris.gaines@email.com

Enroll me in AutoPay

Enroll me in Paperless

Enroll me in Pay by Text

I agree to the [Invoice Cloud Payments Terms and Conditions](#)

Process Payment \$948.69

[Need Help?](#)

Payment Summary

Policy #	Amount
Q20220907161116788 - View	\$948.69
SUBTOTAL	\$948.69
SERVICE FEE *	+ \$0.00
GRAND TOTAL	\$948.69

BILLING & PAYMENTS

PolicyPro by Sapiens



Once you receive **Payment Conformation**, be sure to click the **Return to Home Page** button, which will direct you back to the Sapiens system.

AFR INSURANCE Contact Us

Thank you for your payment!

A receipt for this transaction has been sent via email if it was previously provided.
[Click here to Print a receipt with additional details](#)

Total Payment Amount
\$948.69

Payment Message
APPROVED 332344

Payment Method

XXXXXXXXXXXX1111

Would you like us to save this payment information for future use?
It only takes 30 seconds to register.

[Click Here to Register Now](#)

[Return to home page](#) >

Upon returning to Sapiens, you will see the **Issue Verification** screen where you can review the transaction details, and **Save and Review** or **Verify Down Payment**.

Click **Verify Down Payment**, and Sapiens will confirm that the payment was made in **InvoiceCloud**.

Issue Verification

The policy application will be bound with the information given below. Please verify the information and continue issuance.

Named Insured	Chris Gaines	Agency Number	Mike Brady 123
Effective Date	09/30/2022	Expiration Date	09/30/2023
		Policy Term Premium	5,691.00
Mailing Address	1007 Brooks Rd Marlow, OK 73055	Billing Address	1007 Brooks Rd Marlow, OK 73055

[Save and Review](#) [Verify Down Payment](#)

Once Sapiens has verified the down payment with InvoiceCloud, you will click the button **Continue Issuance** to issue the policy.

Issue Verification

The policy application will be bound with the information given below. Please verify the information and continue issuance.

Named Insured	Chris Gaines	Agency Number	Mike Brady 123
Effective Date	09/30/2022	Expiration Date	09/30/2023
		Policy Term Premium	5,691.00
Mailing Address	1007 Brooks Rd Marlow, OK 73055	Billing Address	1007 Brooks Rd Marlow, OK 73055

[Save and Review](#) [Continue Issuance](#)

The policy number will then be issued on the **Issue Confirmation** page, and the policy will be available for review.

Issue Confirmation

Your Membership has been created and your Membership Number is G60195. There are no membership documents or additional information/documentation.

Member Name	Chris Gaines	Agency Number	Mike Brady 123
Membership Effective Date	09/30/2022	Membership Expiration Date	09/30/2023
Membership Number	G60195	Membership Dues	35.00
Mailing Address	1007 Brooks Rd Marlow, OK 73055	Billing Address	1007 Brooks Rd Marlow, OK 73055

[Save and Review](#) [Continue Issuance](#)

BILLING & PAYMENTS

PolicyPro by Sapiens



FUTURE PAYMENTS

Once the policy is issued, future payments can be made a few different ways including:

- **Mail in Payment (Invoice)**
- **InvoiceCloud Payment (Online)**
- **Agency Sweep**

MAIL IN PAYMENT

If your customer has elected to receive their Invoice(s) by Mail, then they can mail in their payment as usual.

The image shows a 'Premium Invoice' from American Farmers and Ranchers. It includes the following sections:

- Insured Party:** AMERICAN FARMERS AND RANCHERS, PO BOX 24000, OKLAHOMA CITY, OK 73124.
- Agency Information:** Policy Number 1000991234, Account Number 1000991234.
- Premium Detail:** Invoice Number, Policy Number, Total Account Balance, Minimum Amount Due, Due Date. A note states 'THIS POLICY IS RATED IN THE 98 TIER'.
- Activity Since Previous Notice:** A table with columns for Policy Number, Activity Date, Description, and Amount. It lists 'Payment' on 06/02/2013 and 'Service Fee' on 06/08/2013.
- Payment Information:** Payment of the total account balance, Remit To: AFR Insurance, P.O. Box 63047, Dallas, TX 75263-0047.
- Check Information:** CHECK NUMBER, AMOUNT.
- Installment Payment Form:** Includes fields for Policy Number (1000991234), Account Number (1000991234), Policy Period (11/29/2012 to 11/29/2013 12:01 A.M.), Total Account Balance, and Minimum Amount Due.
- Footer:** AFR Insurance, P.O. Box 63047, Dallas, TX 75263-0047.

INVOICE CLOUD PAYMENT

Customers can also make a payment online through InvoiceCloud any time day or night, 24/7, by doing AFRMIC.com, select [Make A Payment](#), then [Pay By InvoiceCloud](#).

For Sapiens policy payments, select the **Sapiens HO, DW, FL, UF, & UP** button.

Next, your customer will use the Search feature to locate their policy to begin the payment process, as outlined in the InvoiceCloud section.

InvoiceCloud payments can be made each time as a **One-Time** payment, or customers can register for **Auto Pay** to have their payments made automatically on a reoccurring basis.

The image shows a website interface for AFR Insurance. It features the AFR logo and the text 'Please Select Your Insurance Policy Type Below'. There are two buttons: 'Auto, Farmowners, Farm Property, Boats, Motorcycle' and 'Sapiens HO, DW, FL, UF & UP'. The second button is highlighted with a red border.

The image shows a 'Policy Bill Search' form on the AFR Insurance website. It includes the text 'Sapiens HO, DW, FL, UF & UP' and 'Search our files for your invoices using the fields below'. There are two input fields: 'Member Name *' and 'Member Number *'. A search button labeled 'Search Policies' is at the bottom.

BILLING & PAYMENTS

PolicyPro by Sapiens



It may be helpful to discuss how your customer would like to make their payments in the future, so that those settings can be entered during the down payment process in InvoiceCloud. Some convenient Invoice Cloud options include:

- AutoPay
- Paperless
- Pay By Text
- Scheduled Payments
- And more!

For more information, see the [InvoiceCloud for Agents](#) or [InvoiceCloud for Customers](#) training video.

AGENCY SWEEP

Your Agency Sweep account can also be used to assist your customers with making one-time payments on existing policies.

Go to the **Billing Information** page and select the **One Time Payment** hyperlink.

A screen will open showing a history of payments.

Click the **Add One Time Payment** button, enter your payment information, then click **Submit** to process your payment.

Billing Information

Payment Options

Payment Due Day	15	?
Payment Method	Check	
* Payment Plan	12 pay	?

Agency Sweep

One Time Payment

Payments

Payer Name	Payment Status	Payment Type	Payment Post D...	Payment Amount	Payment ID	Paid	Payment Mode
Chris Gaines	Processed	Invoice Cloud	01/10/2023	542.90			D
Mike Brady Agency	Processed	Agency Sweep	04/12/2023	315.00			Down Payment
Mike Brady Agency	Processed	Agency Sweep	04/12/2023	245.00			Down Payment
Chris Gaines	Processed	Invoice Cloud	04/28/2023	429.22			D

Add One Time Payment **Edit/View**

Payments

Payment Info

* Policy Number	<input type="text"/>	Payer Info	
Policy Number	<input type="text"/>	Payment Status	<input type="text" value="Pending"/>
Payment Mode	<input type="text" value="One Time Payment"/>	Payer Name	<input type="text"/>
Payment ID	<input type="text"/>	Payer Address	<input type="text"/>
Pay Type	<input type="text" value="Agency Sweep"/>	Payer City	<input type="text"/>
Payment Date	<input type="text" value="04/28/2023"/>	Payer State	<input type="text"/>
* Payment Amount	<input type="text"/>	Payer Postal Code	<input type="text"/>
Bank Routing Number	<input type="text"/>	Payer Email Address	<input type="text"/>
Payment Account Number	<input type="text"/>		

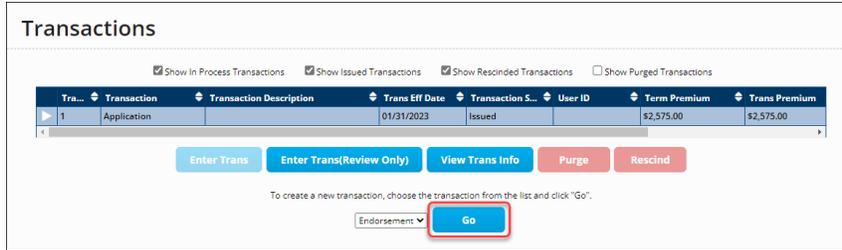
Back **Submit**

BILLING CHANGES

To make billing changes on your customers policy, you need to create an **Endorsement**.

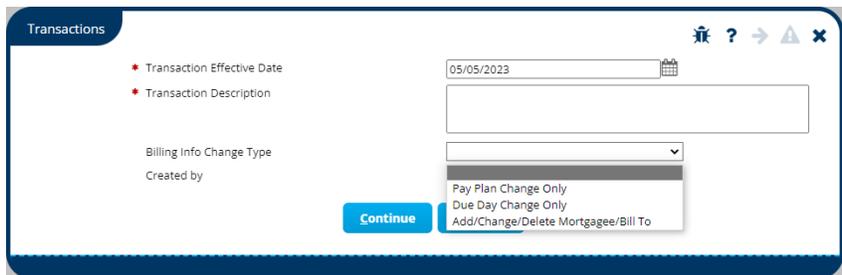
Begin by navigating to the **Transactions** screen while you are inside the policy.

Choose **Endorsement** from the drop-down menu and click the **GO** button.



Next, enter the **Transaction Effective Date**, the **Transaction Description**, then from the drop-down menu, select the **Billing Info Change Type**, which include:

- Pay Plan Change Only
- Due Day Change Only
- Add/Change/Delete Mortgagee/Bill To



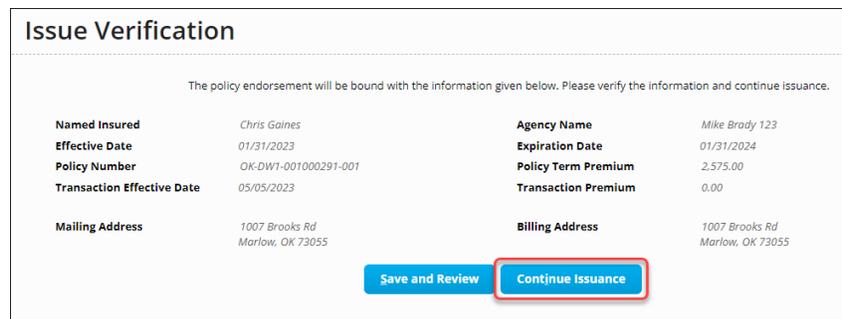
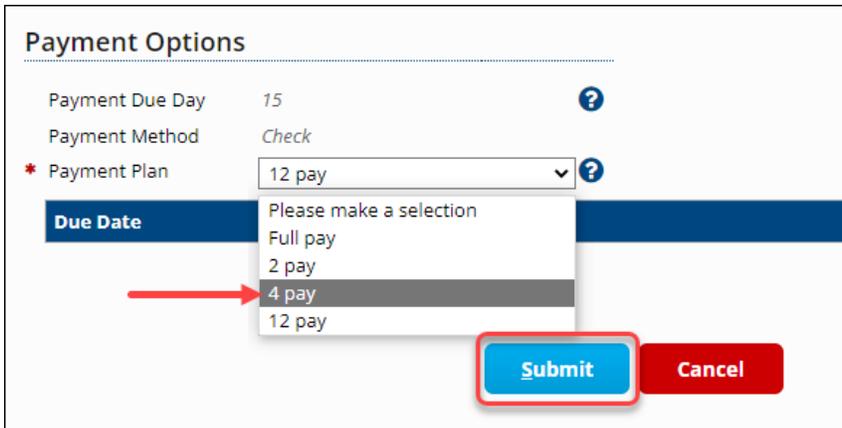
PAY PLAN CHANGE ONLY

Enter the **Pay Plan Change** endorsement information on the **Transaction** screen, then click **Continue** (as shown above).

Go to the **Billing Information** page, and select a different **Payment Plan** from the drop-down menu, then click **Submit** to save your changes.

From the **Issue Verification** page, click **Continue Issuance** to issue the policy with the Payment Plan Changes.

The **Issue Confirmation** page confirms the changes have been saved. The Endorsement will also appear on the **Transactions** page.



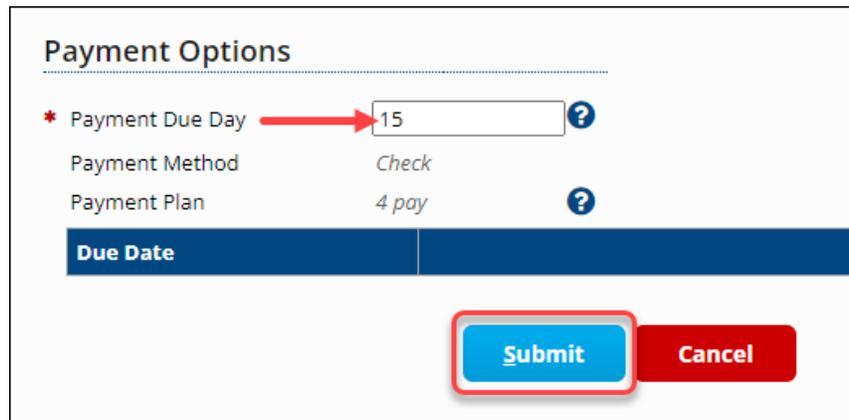
DUE DAY CHANGE ONLY

Enter the **Due Day Change** endorsement information on the **Transaction** screen, then click **Continue** (as shown above).

Go to the **Billing Information** page, and enter a different **Payment Due Day**, then click **Submit** to save your changes.

From the **Issue Verification** page, click **Continue Issuance** to issue the policy with the new Payment Due Day change.

The **Issue Confirmation** page confirms the changes have been saved. The Endorsement will also appear on the **Transactions** page.



Payment Options

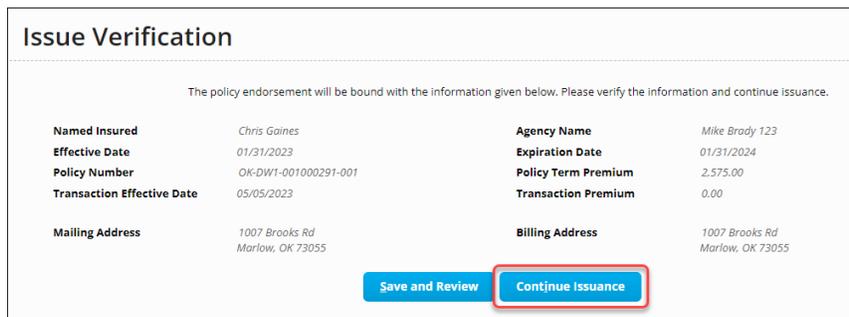
* Payment Due Day ?

Payment Method *Check*

Payment Plan *4 pay* ?

Due Date

Submit **Cancel**



Issue Verification

The policy endorsement will be bound with the information given below. Please verify the information and continue issuance.

Named Insured	<i>Chris Gaines</i>	Agency Name	<i>Mike Brady 123</i>
Effective Date	<i>01/31/2023</i>	Expiration Date	<i>01/31/2024</i>
Policy Number	<i>OK-DW1-001000291-001</i>	Policy Term Premium	<i>2.575.00</i>
Transaction Effective Date	<i>05/05/2023</i>	Transaction Premium	<i>0.00</i>
Mailing Address	<i>1007 Brooks Rd Marlow, OK 73055</i>	Billing Address	<i>1007 Brooks Rd Marlow, OK 73055</i>

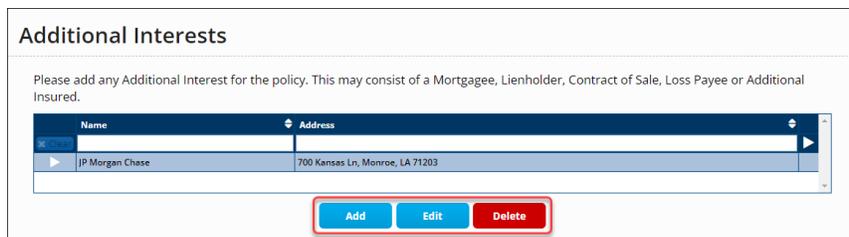
Save and Review **Continue Issuance**

ADD/CHANGE/DELETE MORTGAGEE/BILL TO

Enter the **Mortgage Change** endorsement information on the **Transaction** screen, then click **Continue** (as shown above).

Go to the **Additional Interests** screen, where you can **Add**, **Edit**, or **Delete** the listed Mortgagee.

If you want to Change a Mortgagee, you will need to **Add** the new mortgage company as an Additional Interest, and **Delete** the previous mortgage company.

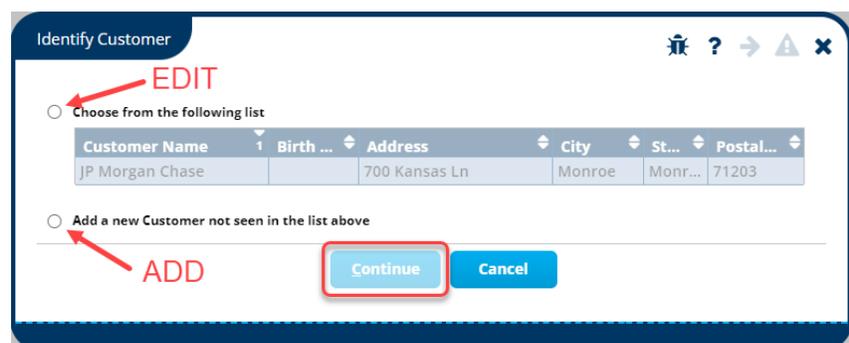


Additional Interests

Please add any Additional Interest for the policy. This may consist of a Mortgagee, Lienholder, Contract of Sale, Loss Payee or Additional Insured.

Name	Address
JP Morgan Chase	700 Kansas Ln, Monroe, LA 71203

Add **Edit** **Delete**



Identify Customer

EDIT

Choose from the following list

Customer Name	Birth ...	Address	City	St...	Postal...
JP Morgan Chase		700 Kansas Ln	Monroe	Monr...	71203

Add a new Customer not seen in the list above

ADD

Continue **Cancel**

After you select the **Add a new Customer not seen in the list above** option, click **Continue**.

Enter the new Mortgage company as a **Legal Entity**, then click **Continue**.

Identify Customer

Individual | **Legal Entity**

Enter the information below to add a new customer.

* Name: BancFirst

Same as Policy Address:

* Address Line 1: 128 W Main St

Address Line 2:

* City: Marlow

* State: Oklahoma

* Postal Code: 73055

Country: United States

Tax ID:

Continue **Cancel**

Next, answer **Yes or No** if the new contact is a **Additional Insured** or a **Mortgagee**. Click **Submit and Return** to save your changes.

Additional Interests

* Edit Additional Interest Name: Bancfirst

* Edit Additional Interest Address: 128 W Main St, Marlow, OK 73055

Contact Person Name:

Phone Number: () () ()

Description: Home Mortgage Company

Contact Email:

* Is this an Additional Insured?: No

* Is this a Mortgagee?: Yes

Submit and Return **Cancel**

Now that you have the new Mortgagee added, you can select the previous Mortgagee from the **Additional Interests** screen and click **Delete**.

Additional Interests

Name	Address
JP Morgan Chase	700 Kansas Ln, Monroe, LA 71203
Bancfirst	128 W Main St, Marlow, OK 73055

Add **Edit** **Delete**

The system will ask you to **Confirm** that you want to delete the contact. Select **OK** to continue or **Cancel** to return to the previous screen.

Confirm

Are you sure you want to delete the selected item(s)?

OK **Cancel**

BILLING & PAYMENTS

PolicyPro by Sapiens



BEWARE: When you **Delete** a Mortgagee from the **Additional Interests** list, they will also be deleted from the **Property Additional Interest Schedule**.

In order to add the new Mortgagee to the Schedule, go to the **Property Additional Interest Schedule** screen.

Click **ADD**, then enter the information in each of the fields above. If the mortgage company's name does not appear as an option in the Additional Interest Name field, you need to return to the Additional Interest screen and enter the contact before it will be available in the drop-down menu.

Next, click **Submit and Return** to save the information.

Once all the Mortgagee changes have been made, go to the **Billing Information** page.

BILL TO MORTGAGEE

If the policy needs to be **Billed to the Mortgagee**, uncheck the **Bill to Account Holder** checkbox, then select the Mortgage company from the **Send Bill To** drop-down menu.

Click **Submit** to save and Issue the policy with the Mortgagee Endorsement changes completed.

BILL TO ACCOUNT HOLDER

If the policy needs to be billed to the Insured, leave the **Bill to Account Holder** option checked, which will prefill the policy holder contact and mailing information.

Click **Submit** to save and Issue the policy with the Mortgagee Endorsement changes completed.

WHAT'S NEXT?

Make sure to see our other instructional documents and videos, where we take a deeper dive into PolicyPro by Sapiens.

Property Additional Interest Schedule

Location Address : 1007 Brooks Rd, Marlow, OK 73055

This screen allows you to add the additional interest to the dwelling or location.

Additional Interest Name	Additional Interest Type	Mortgage Type	Loan Number	Description
Bancfirst	Mortgagee	1st Mortgagee	123456789	

Buttons: Add Row, Delete Row, Submit and Return, Cancel

Billing Information

* Billing Type: Direct Bill

* Invoice Delivery: Email Mail

Bill to Account Holder: ← UnCheck

Bill to Customer Type: Legal Entity

Account Holder: Chris Gaines

Account Holder Address: 1007 Brooks Rd, Marlow, Oklahoma, 73055

Account Holder Email: chris.gaines@email.com

Bill To Information

* Send Bill To: Bancfirst (Mortgagee)

Bill To Name: Bancfirst

Address: 128 W Main St, Marlow, Oklahoma, 73055

Billing Information

Account Info

Billing Account Selection: Current account

Billing Account Number: 903600001

Billing Information

* Billing Type: Direct Bill

* Invoice Delivery: Email Mail

Bill to Account Holder:

Bill to Customer Type: Individual

Account Holder: Chris Gaines

Account Holder Address: 1007 Brooks Rd, Marlow, Oklahoma, 73055

Account Holder Email: chris.gaines@email.com

Payment Options

Payment Due Day: 15

Payment Method: Check

Payment Plan: 4 pay

Buttons: Submit, Cancel