April 1, 2019

IMPORTANT NORTH CAROLINA AGENT COMMUNICATION

Re: New E-Payment Process: Preparation Steps

Effective April 11, 2019, 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. The current EFT payment platform will be discontinued at the end of the business day on April 11, 2019 and all bank account information currently stored in ManageAR will be deleted.

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

As part of the transition to the new platform, applications in the ManageAR system as of April 11, 2019 and not yet assigned to a carrier, may be declined. Those applications must be re-submitted through ManageAR using the new payment system. The Bureau will contact you directly if one of your applications is affected.

We’re looking forward to the new E-Payment solution and hope that 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-19-5
Attachments
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.
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.

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.
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.

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.
NCRB’S E- Payment Process

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.
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 # 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.
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.
**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

If you have any questions, please refer to our FAQ on our website or reach out to us directly at support@ncrb.org.
1. **Q:** 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. **Q:** 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. **Q:** 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. **Q:** 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. **Q:** 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. If your bank requires an ACH ID#, there will be 4 separate numbers that you need to have approved with your bank: E041543470, F060566050, E581181498, and F232240321.

6. **Q:** Can I pay by check?

   **A:** Our current EFT platform will no longer be available for payments after the March 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. **Q:** 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.