

## Electronic Check Payment Options: One-Time and Automatic

Eastern’s Electronic Check payment options allow you to pay your premiums through Electronic Fund Transfer (EFT). We offer the ability to make one-time payments as well as recurring, automatic payments, withdrawn from a savings or checking account.

- Electronic Check payments are only available for policies registered on [www.eains.com](http://www.eains.com). Registration instructions and your policy’s registration code can be found in your policy packet. If you need help, please call 1.855.533.3444 and ask for website assistance.
- To make an Electronic Check payment, your bank account information must first be set-up on [www.eains.com](http://www.eains.com). This account will be verified before payments can be processed.
- Please notify your financial institution to grant access for automatic payments from the designated bank account.
- Only policy users with the appropriate permissions may manage bank account information, enroll in Automatic EFT Payments, or make a one-time payment.
- The timeframe for your payment to be processed will vary. If your policy is in danger of cancellation for non-payment, please contact our Finance Department at 1.855.533.3444.

### FIRST STEP—ENABLE USER PERMISSIONS

Your [www.eains.com](http://www.eains.com) administrator (the individual who registered your policy on [www.eains.com](http://www.eains.com)) can set-up users and manage their permissions. One or both of these Electronic Check permissions can be enabled:

- **Manage Bank Accounts** This permission enables the user to add, edit and delete bank account information, as well as enroll/unenroll in Automatic EFT Payments.
- **Make One-Time Payments** This permission enables the user to make a one-time payment using a bank account previously set-up on [www.eains.com](http://www.eains.com).

Risk Management Library  
 Billing  
 View Invoices  
 Manage Bank Accounts  
 One Time Payments  
 ParallelPay

### SECOND STEP—ADD A BANK ACCOUNT

In order to make an electronic check payment, your bank account information must be set-up on [www.eains.com](http://www.eains.com). Only users with permissions to “Manage Bank Accounts” may add, edit or delete bank account information.

To set-up your first bank account, select the “Manage Bank Accounts/Make Payments” button, then select the “Select the “Add Bank Account” button under the “Your Bank Accounts” table.

- Enter and submit your bank account information.
- You may set-up multiple bank accounts, but one must be designated as the default payment account.
- You may edit an account’s nickname or change which account is the default payment account.
- If you delete a bank account, any payments already scheduled and in process to be debited from that account may not be cancelled. See the “Make One-Time Payment” and “Automatic EFT Payments Program” sections for further details.

[Learn about Automatic EFT Payments](#)  
[Manage Bank Accounts/Make Payments](#)

Account	Nickname	Default	Edit	Delete
***0001	Test1	Default	Edit	Delete

[Add Bank Account](#)

Policy Number: \_\_\_\_\_  
 Account Nickname:   
 Account Type:   
 Account Number:   
 Re-Enter Account Number:   
 Routing Number:   
 Re-Enter Routing Number:   
 NAME \_\_\_\_\_ 0123  
 ADDRESS \_\_\_\_\_ 01-23456789  
 CITY, STATE ZIP \_\_\_\_\_  
 DATE \_\_\_\_\_  
 PAY TO THE ORDER OF \_\_\_\_\_ \$ \_\_\_\_\_  
 BANK NAME \_\_\_\_\_  
 ADDRESS \_\_\_\_\_  
 CITY, STATE ZIP \_\_\_\_\_  
 FOR: \_\_\_\_\_  
 @ 234 56 789 @ 234 56 78 90 @ 234 @ 23  
 Bank Routing Number    Bank Account Number    Check Number  
 This will be the default payment account.  
 \*I have notified (or will notify) my financial institution to grant access for auto account.  
[Submit](#) [Cancel](#)

### THIRD STEP—MAKE ELECTRONIC PAYMENTS!

You can now choose to pay Eastern by electronic check.

- Automatic EFT Payments enable you to pay all of your policy’s future scheduled premium payments through EFT, including for future policy terms.
- The One-Time Payment option can be used to pay monies owed to Eastern for premiums, audit premiums, and retrospective adjustments.

Questions regarding Electronic Check? Please contact Eastern at 1.855.533.3444 and ask for website assistance.

## Electronic Check Payment Options: One-Time and Automatic

You can access the main Electronic Check page by clicking on the “Manage Bank Accounts/Make Payments” button. You will only see this page if your user account has permissions to Manage Bank Accounts and/or One-Time Payments. This is the page you will use to Enroll/Unenroll in the Automatic EFT Payments Program and to Make a One-Time Payment.

### Automatic EFT Payments Program

Only users with permissions to “Manage Bank Accounts” may enroll or unenroll their policy from the Automatic EFT Payments Program. Only future scheduled policy premium payments can be made through this Program.

- Select the “Enroll in Automatic Payments” button, read the terms and conditions, and confirm your email address.
- The main page will now display that you have enrolled your policy in the Automatic EFT Payments Program.
- It will take one to five business days to complete your enrollment.
- You will receive a statement via postal mail of your policy’s withdrawal amount and scheduled payment date prior to each transaction. Until you receive this statement, please pay your premium through a paper check or the one-time payment option.
- Scheduled premium payments will be withdrawn from your default payment account. If you later change your default payment account, please note that any payments already scheduled will be drawn from the bank account specified on your statement.
- Your future scheduled premium payments will continue to be paid through the Program until you unenroll.
- To unenroll, select the “Unenroll in Automatic Payments” button and confirm that you wish to unenroll. Payments already scheduled and in process to be debited from your account might not be able to be successfully cancelled.

### Make One-Time Payment

- Select the “Make One-Time Payment” button under the “Previous/Pending Payments” heading.
- On the One-Time Payments page, choose the bank account you wish to make the payment from, the amount of monies you wish to pay, and select the “Submit” button.
- Review transaction details and agree to the Terms & Conditions on the Payment Confirmation page, then select the “Submit” button.
- After you confirm payment, you will be redirected to the main page, where all of your previous and pending payments are listed.
- You may make multiple one-time payments.
- To cancel a scheduled one-time payment, select “Cancel” and confirm that you wish to cancel the payment. Payments already scheduled and in process to be debited from your account might not be able to be successfully cancelled.

**Electronic Checks**

**Your Bank Accounts**

Account	Nickname	Default	Edit	Delete
***0001	Test1			

**Automatic EFT Payments Program**

Your policy is not currently enrolled in our Electronic Check EFT automatic payments program. For details on this program, please click

**Previous/Pending Payments**

Type	Account	Status	Date	Amount	Cancel
EFT	***0001	Scheduled	08-14-17	\$5.00	

**Electronic Check - Enroll In Automatic EFT Payments**

Enroll your policy in our Electronic Check Automatic Electronic Fund Transfer (EFT) payment option!

Electronic Check enables you to pay all of your policy’s future scheduled premium payments through EFT, including for future policy terms. Please note, this is different from making a one-time EFT premium payment.

- The timeframe for completing your policy’s enrollment in Electronic Check may take anywhere from one to five business days.
- You will receive a statement via postal mail of your policy’s withdrawal amount and scheduled payment date, approximately 10-30 days prior to each transaction. Until you receive this notification, please use a paper check to make your payments.
- Any audit premiums, retrospective adjustments, or deductible reimbursements owed to Eastern will be billed and paid outside of Electronic Check.
- Any monies due to you from Eastern will be paid by paper check.
- Your policy will continue to be enrolled in Electronic Check unless you deactivate this option.
- If a scheduled transaction fails due to insufficient funds or other reasons, a “Non-Sufficient Funds” (NSF) notice will be sent to you, your policy will be automatically unenrolled from Electronic Check, and you will need to pay your policy’s premium through paper check. Eastern will collect a NSF fee of \$39 per failed transaction due to insufficient funds. If your policy’s premium remains unpaid, your policy is subject to cancellation in accordance with Eastern’s normal policy cancellation procedures.
- Please be sure to notify your financial institution to grant access for automatic payments from the designated account.
- To enroll your policy in Automatic EFT Payments, you must first add a bank account for verification of payment.

I have read and agree to the terms and conditions for enrolling in automatic payments.

Please confirm your email address:

Please note, your [www.eains.com](http://www.eains.com) account will be updated with this email address.

**Make One-Time Payment**

Please note that payments made online may take 1-3 business days to be processed.

Account:

Make this payment on:

Amount Due: \$373.00  
 Pay In Full: \$1,105.00  
 Other Amount: \$

**Previous/Pending Payments**

Type	Account	Status	Date	Amount	Cancel
EFT	***0003	Scheduled	08-07-17	\$5.00	
EFT	***0003	Scheduled	08-07-17	\$368.00	
CHK		Cleared	05-23-17	\$473.00	
CHK		Cleared	02-22-17	\$387.00	

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