



E**Pay** User Guide

Welcome to Explorer's EPay Online payment services. We offer our payment services in partnership with Bank of America, and hope that you find EPay easy to use!

This guide provides an overview of the system, and describes the following:

Contents

- E**Pay** 1-Time Pay.....2
 - Logging into E**Pay** “1-Time Pay”3
 - Making a payment4
 - Printing a receipt.....5
- E**Pay** Automatic Payment Service.....6
 - Enrolling into E**Pay** “Automatic Payment Service” for the first time.....6
 - Completing your profile8
 - Adding your checking or credit card payment account.....9
 - Making a single payment 11
 - Setting up Recurring Automatic Payments 11
 - Deactivating Recurring Automatic Payments 12
 - Check the status of payments 12



E Pay Overview

The E Pay Online Payment Services is offered by Explorer, in partnership with Bank of America. It consists of 2 payment services that we offer free to our customers:

1. E Pay Automatic Payment Service – Quick Enroll!

- Our automatic service allows you to self-enroll in just a few easy steps.
- You can setup credit card or checking information.
- Make instant payments quickly.
- Or, setup recurring payments, save on service fees, and relax! Let E Pay manage your payment schedule for you.
- View your payment history, save payment reports, and more!

2. E Pay 1-Time Pay

- If you are in a hurry and haven't yet enrolled, this option is for you. You can skip the steps of enrolling until you have more time.
- View your current premium amount due.
- Print your payment confirmation.



E Pay 1-Time Pay

Logging into E Pay “1-Time Pay”

1. Go to www.explorer-insurance.com.
2. Click on **Make a Payment**.
3. Click on the button labeled **E Pay 1-Time Pay**, shown below.

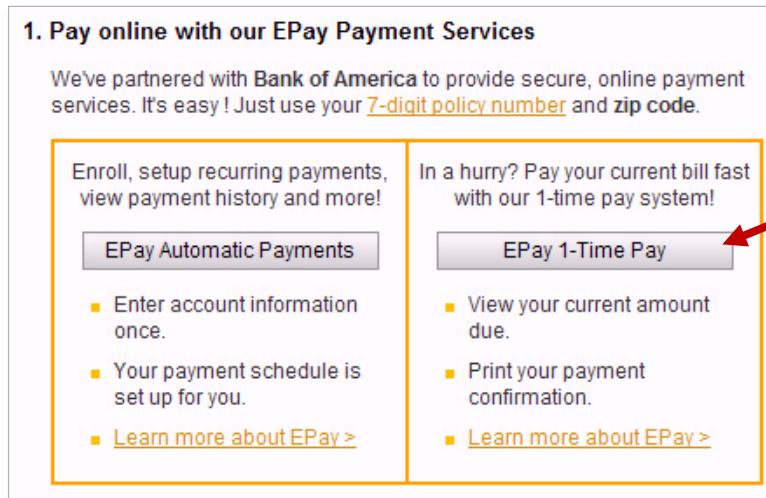


Figure 1 - Select **1-Time Pay** from the “Make a Payment” page on the www.explorer-insurance.com website.

4. The login screen will appear, shown below:

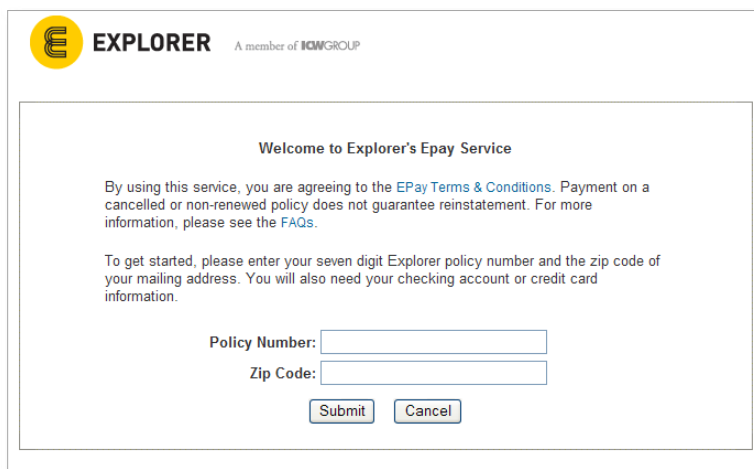


Figure 2 - The E Pay 1-Time Pay login screen.



5. Type in your **7-digit Policy Number**. This is the middle seven digits of the number, as described below.
 - You can find your policy number from your billing notice or policy packet. For example, ABU 445992 00.
 - The number will contain 3 letters, 7 numbers, then a space or a dash, and 2 additional numbers. For example, ABU 445992 00.
 - Use the middle 7 numbers that appear **AFTER** the first 3 letters, as shown below. For example, if your number was ABU 445992 00, you would enter **445992**.
 - Use the middle 7 numbers that appear **AFTER** the first 3 letters, as shown below. For example, if your number was ABU 445992 00, you would enter **445992**.

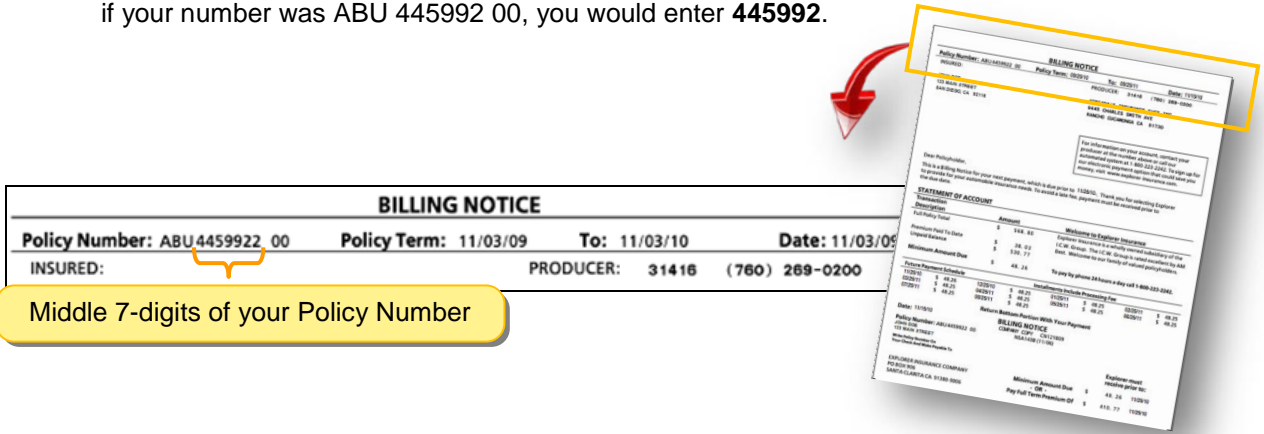


Figure 3 - Use the 7 middle digits of your policy number that appear after the 3 letters, such as 445992 as shown.

6. Type in your **Zip Code** on your policy.
7. Click **Submit**.

Making a payment

1. Once logged in, click Make Payment.
2. Select **Credit Card** or **Checking Account** as your payment method.
3. Fill in the required information.
4. If you are paying by Checking account:
 - Be sure to use the name on the account, as indicated below.
 - Refer to this illustration for your **Routing Number** and **Account Number**.



The illustration shows a check with the following details: Payer: John Doe, 123 Main Street, San Diego, CA 92116; Amount: 1200; Payee: TO THE ORDER OF; Bank: Bank of America (Routing: 122105278, Account: 6724301068); MICR line: ⑆122105278⑆ 6724301068⑆ 1200⑆. Yellow callouts identify 'Name on Account' (the payer's name and address), 'Bank Routing' (122105278), and 'Bank Account' (6724301068).

Figure 4 - The Account Name, Routing Number and Account Number are noted in the illustration above.

5. Follow the steps to submit your payment.

Printing a receipt

Once you have made a payment, you can print your receipt.

1. Click **Print Payment Confirmation**.
2. Continue through your printer screen as usual.



E**Pay** Automatic Payment Service

Enrolling into E**Pay** “Automatic Payment Service” for the first time

1. Go to www.explorer-insurance.com.
2. Click on **Make a Payment**.
3. Click on the button labeled **E**Pay** Automatic Payments**, shown below.

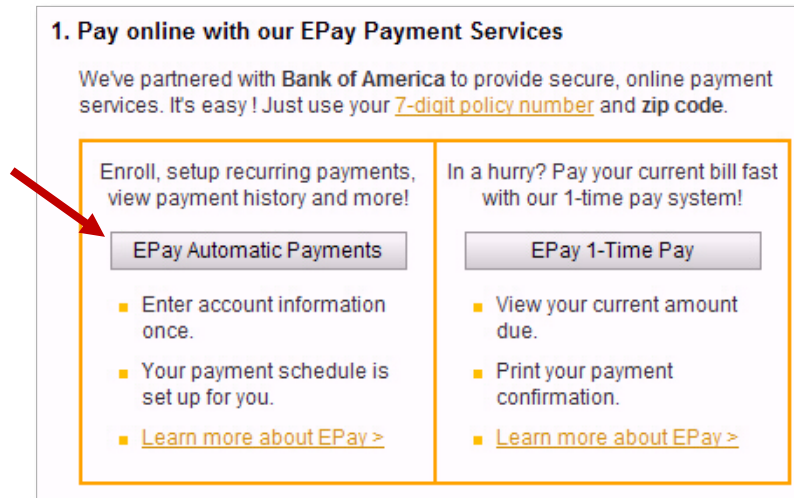


Figure 5 - Select **E**Pay** Automatic Payments** from the “Make a Payment” page on the www.explorer-insurance.com website.

4. The login screen will appear, shown below:

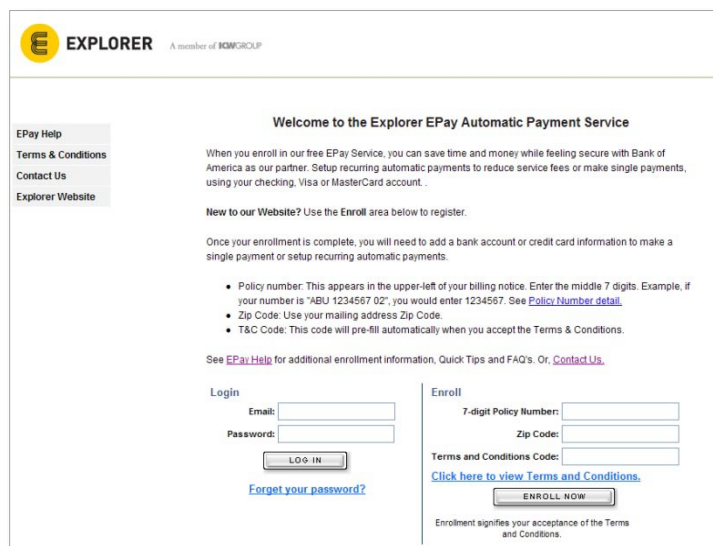


Figure 6 - The E**Pay** Automatic Payment Service login screen.



5. The right-side of this login screen is for first time enrollment.

• Policy number: This appears in the upper-left of your billing notice. Enter the middle 7 digits. Example, if your number is "ABU 1234567 02", you would enter 1234567. See [Policy Number detail](#).

• Zip Code: Use your mailing address Zip Code.

• T&C Code: This code will pre-fill automatically when you accept the Terms & Conditions.

See [E Pay Help](#) for additional enrollment information, Quick Tips and FAQ's. Or, [Contact Us](#).

Login

Email:

Password:

[Forget your password?](#)

Enroll

7-digit Policy Number:

Zip Code:

Terms and Conditions Code:

Enrollment signifies your acceptance of the Terms and Conditions.

Figure 7 - The right-side is for first time enrollment.

6. Type in your **7-digit Policy Number**. This is the middle seven digits of the number, as described below.

- You can find your policy number from your billing notice or policy packet.
- The number will contain 3 letters, 7 numbers, then a space or a dash, and 2 additional numbers. For example, ABU 445992 00.
- Use the middle 7 numbers that appear AFTER the first 3 letters, as shown below. For example, if your number was ABU 445992 00, you would enter **445992**.

BILLING NOTICE			
Policy Number: ABU4459922 00	Policy Term: 11/03/09	To: 11/03/10	Date: 11/03/09
INSURED:		PRODUCER: 31416 (760) 269-0200	

Middle 7-digits of your Policy Number

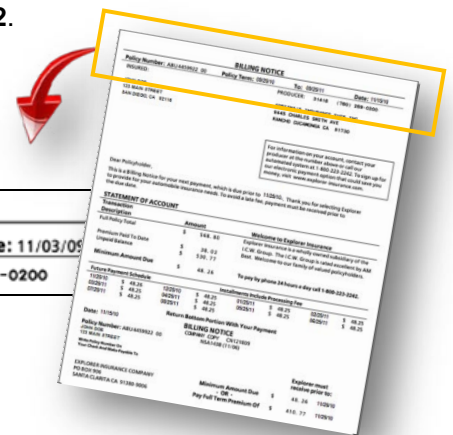


Figure 8 - Use the 7 middle digits of your policy number that appear after the 3 letters, such as 445992 as shown.

7. Type in your **Zip Code** that is on your policy.
8. Click on **Click here to view Terms and Conditions**.
9. Click on **I Agree** button located at the bottom, after reading and agreeing to the terms.
10. The **Terms and Conditions Code** will automatically fill in.
11. Click **Enroll Now**. The Personal Information screen is displayed, as shown in the following figure.



Personal Information

Policy Number: 9009100	
Name on Account:	PC044_403C_100
Address Line 1:	
Address Line 2:	
City, State, Zip:	, , 92504
Policy Nickname:	<input type="text"/>

Your Email will be used to log in to the system. The password you select must contain both alpha and numeric characters and be at least 8 characters in length. If only one letter or number appears in a password, it cannot be in the first or last position (i.e. 'password1' is not allowed). The password is case-sensitive and special characters are not allowed.

Log In Information	
Email Address:	<input type="text"/>
Re-enter your Email Address:	<input type="text"/>
Choose a Password:	<input type="text"/>
Re-enter Password:	<input type="text"/>
Choose a Challenge Question:	What is the name of your hometown? ▼
Challenge Question Response:	<input type="text"/>
Confirm Challenge Question Response:	<input type="text"/>

Figure 9 - The Personal Information screen allows you to create your user profile.

Completing your profile

1. Fill in the **Policy Nickname**. This will later appear on the main page when you log in next time. For example, you can call it “**Explorer Auto Policy**”.
2. Enter your **Email Address**. This is important – this will be the address that is used when you log in, if you forget your password or have payment receipts emailed.
3. Enter a **Password**. Make sure to create one that you will remember, AND it must be:
 - At least 8 characters long.
 - Contain both alpha and numeric characters. That means at least 1 letter and 1 number.
 - If there is only one letter or number, it can’t be located at the very beginning or end of your password.
 - All passwords are case-sensitive, In other words, if you create it with a capital letter, you must always use it like that.
 - Here are some passwords that **WON’T** work (*and the reason why*):
 - 1mydoggy (*One number is used at the very beginning*)
 - 345678a (*One letter is used at the very end*)
 - Bestfriend (*Not a mix of letters and numbers*)
 - mycat12 (*Only 7 characters*)
4. Choose a **Challenge Question** from the drop-down list. This will be used if you ever forget your password.



5. Enter the **Challenge Question Response** – the answer to the question that you will always remember!
6. When you are done with this page, click **Continue**.
 - Note: If you have answered anything wrong, or skipped a step, an error message will appear in **red** at the top of the screen. This message will explain what you need to correct to continue.
7. The Enrollment Confirmation page will appear, as shown. If you wish to change something, you can click Modify. Otherwise, click **Complete Enrollment**.

Figure 10 - The Enrollment Confirmation screen.

8. Now the Congratulations screen will appear, as shown. You may want to print this page for your records.

Figure 11 - You are offered Congratulations upon your successful enrollment!

Adding your checking or credit card payment account

1. If you just finished Enrolling (as above), you can choose the **Add a Bank Account** or **Add a Credit Card** link provided and jump to **step 7**.
2. If you just logged in, the Account Summary page will be displayed, as shown.

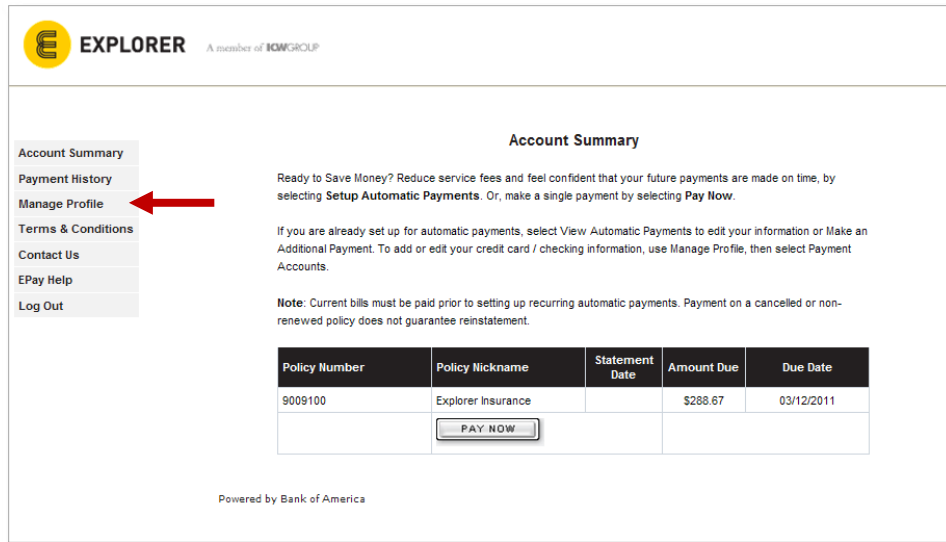


Figure 12 - When you log in, the “landing page” displays your Account Summary.

3. Click on **Manage Profile** from the left navigation bar.
4. Select **BILLING ACCOUNTS**, shown below.

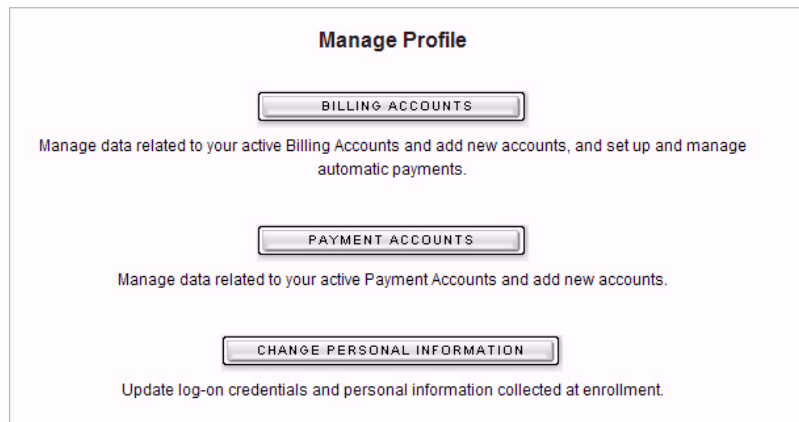


Figure 13 - The Manage Profile page allows you to set up automatic payment and manage your payment accounts.

5. Click on **Payment Accounts**.
6. Click on **CHECKING** or **CREDIT CARD** from the “Add a Payment Account” box.
7. Enter the requested information.
8. If you are paying by Checking account:
 - Retrieve your information from your check, as shown below.
 - Be sure to use the name on the account, as indicated.
 - Refer to this illustration for your **Routing Number** and **Account Number**.

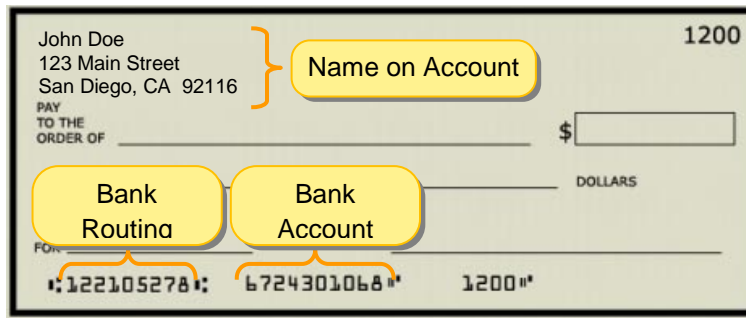


Figure 14 - The Account Name, Routing Number and Account Number are noted in the illustration above.

9. Click **CONTINUE**.
10. Review and **CONFIRM**.

Making a single payment

1. If you have just completed enrolling, click on the **View my Account / Make a Payment** link.
2. If you are on the Accounts Summary page, click the **PAY NOW** button.
3. If needed, enter the **Amount to Pay** (see Amount Due for amount).
4. For **Payment Date**, select the date you want your account debited.
5. Select the **Payment Account** you want to pay from. For example, Joint Checking.
6. Note: If you haven't set up a payment account, or you wish to add a new one, choose either **New Bank Account** or **New Credit Card**.
7. Click **CONTINUE**. Your information is displayed. If this is a new account, fill in the information.
8. Review and **CONFIRM**. Print this page for your records.

Setting up Recurring Automatic Payments

1. If you are in the Enrollment process, and you've already setup a payment account, select **Setup Automatic Payments** link and jump to step 4.
2. Select **Manage Profile** from the left navigation bar.
3. Click on **BILLING ACCOUNTS**.
4. Click **ADD** from the "Automatic Payment" box.
5. Select your **Payment Account** from the list. For example, Joint Checking.
6. Note: If you haven't set up a payment account, or you wish to add a new one, choose either **New Bank Account** or **New Credit Card**.
7. Click **CONTINUE**. Your information is displayed. If this is a new account, fill in the information.
8. Review and **CONFIRM**.



Deactivating Recurring Automatic Payments

1. Select **VIEW AUTOMATIC PAYMENT** from the Account Summary page.
2. Click on **CANCEL AUTOMATIC PAYMENT**.
3. Review and **CONFIRM**.

Check the status of payments

1. Select **Payment History** from the Account Summary page.
2. The payments you've made online will be displayed, along with any adjustments or credits that have occurred or payments pending.
3. Click **View** to view individual information about each payment.
4. Click on **DOWNLOAD REPORT** to save a report of your payments. This will create a "Tab Separated Values" (TSV) formatted text file. You can read this file in a text reader or bring into a spreadsheet application, such as MS Excel.