Online payments · Agent reference

How insureds pay *online*, end to end.

Everything you need to walk a customer through a RiskSecure ePay transaction — from invoice to receipt, with the fees, fallbacks, and footprints in between.

01 / INVOICE-BASED

Pay by invoice, choose by property

Insureds can split which properties to pay today and which to defer.

02 / FEE ADDED

Processing fee on top of premium

A percentage for cards, a flat dollar amount for ACH. Disclosed up front.

03 / AUTO-APPLIED

Posts itself, sends two receipts

RiskSecure updates the policy and emails receipts to the payor.

SECTION 01

The insured's experience, *step by step*.

Here's what an insured sees from the moment they click a payment link through to the receipt in their inbox. Each step below is one screen.

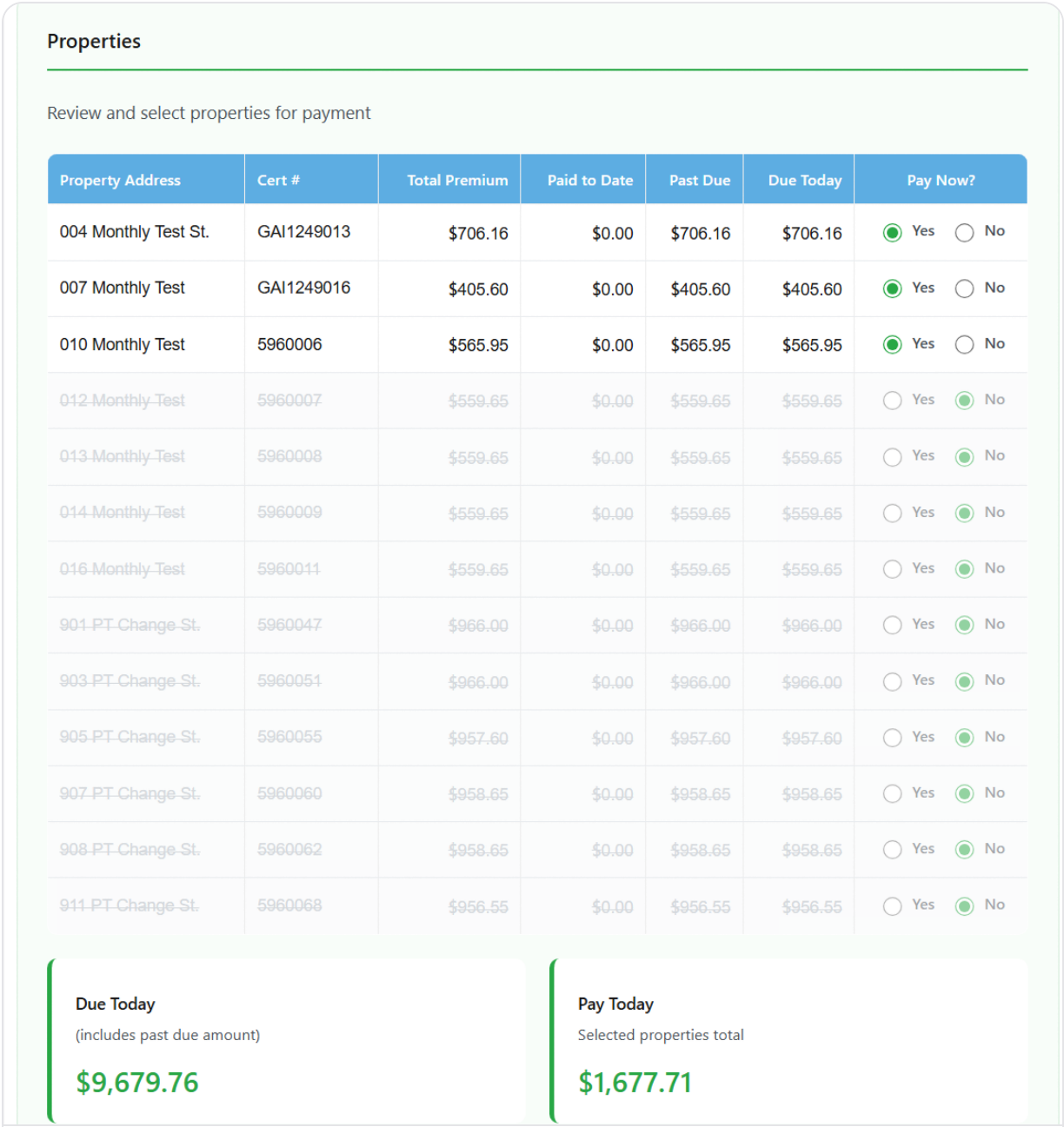
01

STEP ONE

Invoice review

The insured lands on a payment page showing their invoice with every property on the policy listed out:

- Property address and certificate number
- Total premium, paid to date, past due, and amount due today
- A **Yes / No toggle** on each property — "Pay this one today?"



PROPERTY SELECTION ON THE INVOICE REVIEW PAGE — RISKSECURE UI

Two running totals sit below the property list:

Due Today — the full balance, including past due. This number doesn't change.

Pay Today — the total for properties they've selected *Yes* on. Updates live as they toggle.

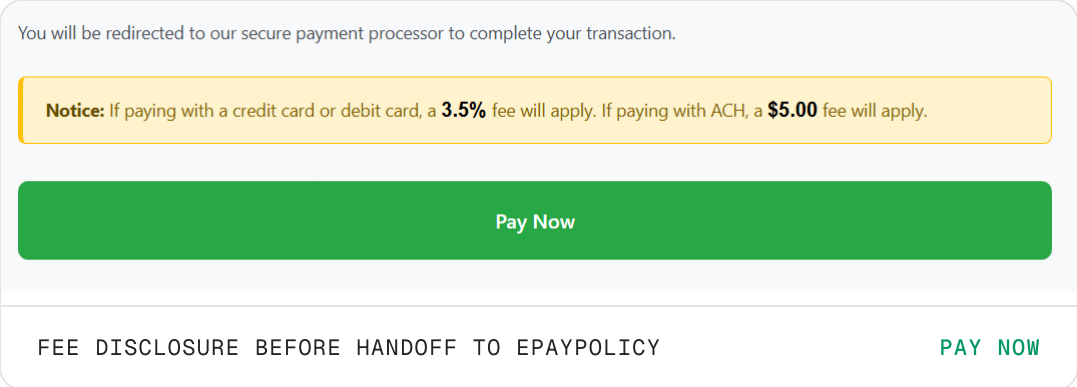
> WHAT INSUREDS SHOULD KNOW
>
> Past-due amounts are highlighted up front, and a **60-day cancellation notice** is displayed: any property not paid within 60 days of issue is subject to cancellation. They can also open a PDF copy of the invoice from this page.

02

STEP TWO

Enter payment information

Once they click **Pay Now**, the insured is handed off to ePayPolicy's secure payment page. Before that handoff, they see a clear notice of the processing fee that will apply:



PAYMENT TYPE	FEE STRUCTURE	EXAMPLE ON $1,677.71
Credit / debit card Most common	Percentage of premium (default 3.5%)	`$58.72` fee → **$1,736.43** total
ACH bank transfer Lower-cost option	Flat dollar amount (default $5.00)	`$5.00` fee → **$1,682.71** total

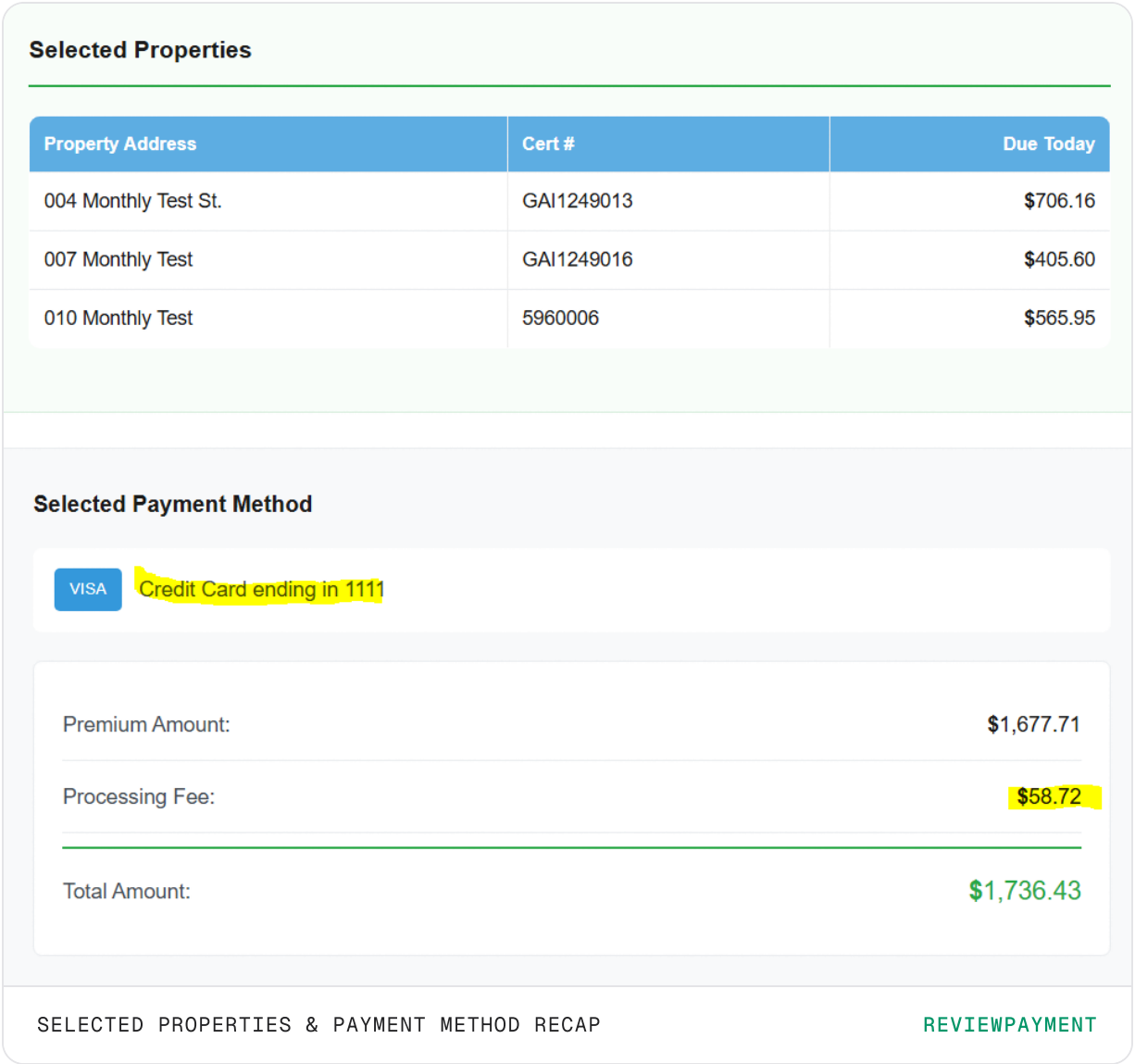
03

STEP THREE

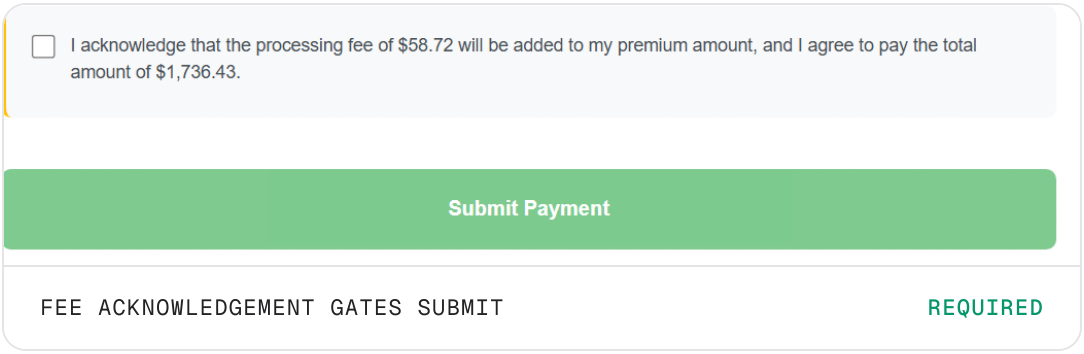
Review payment

After entering payment info on ePayPolicy, the insured returns to RiskSecure for a final review. This screen is a sanity check before money moves:

- Only the selected properties appear — anything marked *No* is gone
- Payment method is summarized (e.g., "VISA — credit card ending in 1111")
- The breakdown shows premium amount, processing fee, and total
- A required checkbox acknowledging the fee must be ticked before **Submit Payment** activates



SELECTED PROPERTIES & PAYMENT METHOD RECAP REVIEWPAYMENT



FEE ACKNOWLEDGEMENT GATES SUBMIT — REQUIRED

WHY THE CHECKBOX MATTERS

This is the insured's explicit acknowledgment that they understand the fee being added on top of premium. The *Submit Payment* button stays disabled until it's checked — by design, and it protects both the insured and the agency.

04

STEP FOUR

Payment confirmation

Submitting the payment lands the insured on a confirmation page showing:

- A green **Payment Approved** banner
- The properties that were just paid, with the amount applied to each
- Premium amount, processing fee, and total charged
- Payment method (last 4 digits only) and a **Transaction ID**

✓ **Payment Approved**

Your payment has been successfully processed

Properties Paid

Property Address	Cert #	Amount Paid
004 Monthly Test St.	GAI1249013	$706.16
007 Monthly Test	GAI1249016	$405.60
010 Monthly Test	5960006	$565.95

Transaction Details

Premium Amount:	$1,677.71
Processing Fee:	$58.72
Total Charged:	$1,736.43
Payment Method:	Credit Card ending in 1111
Transaction ID:	721874

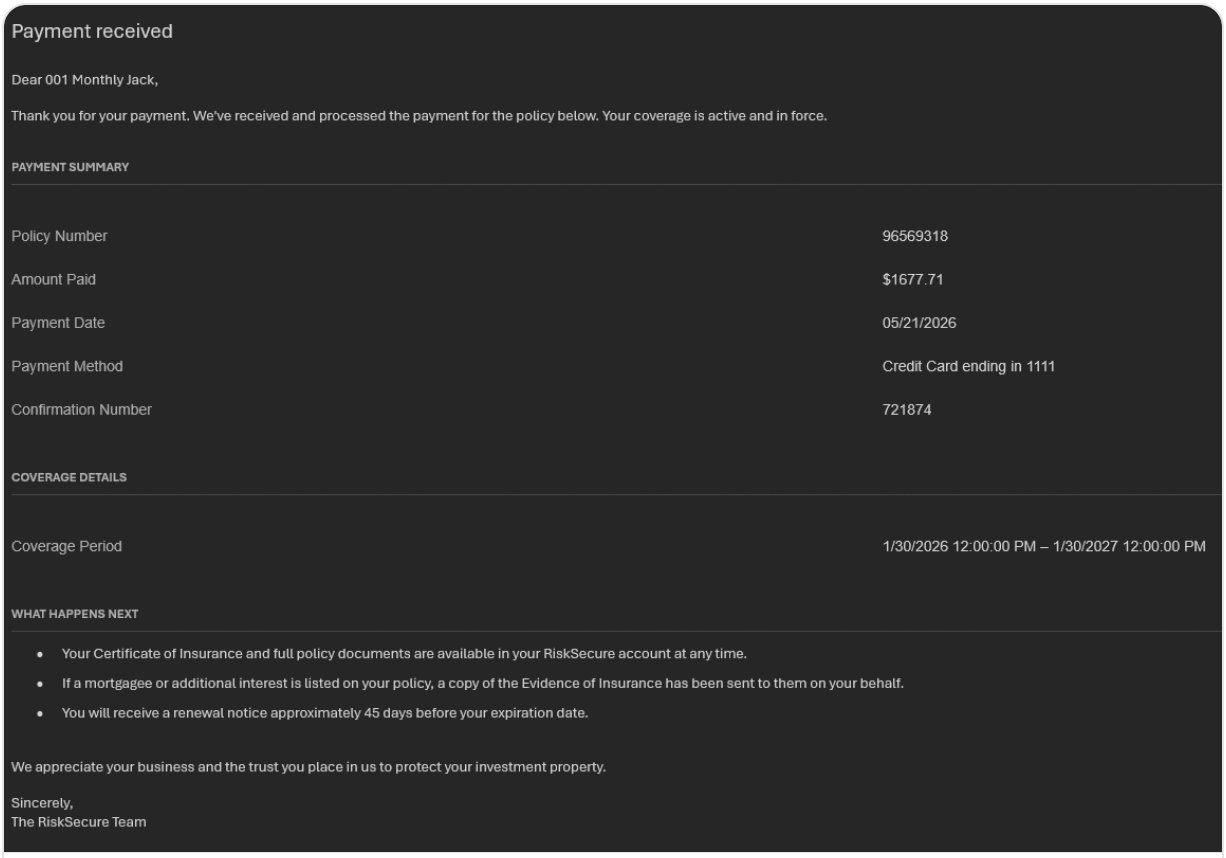
PAYMENT CONFIRMATION WITH TRANSACTION DETAILS PAYMENTCONFIRMATION

05 STEP FIVE

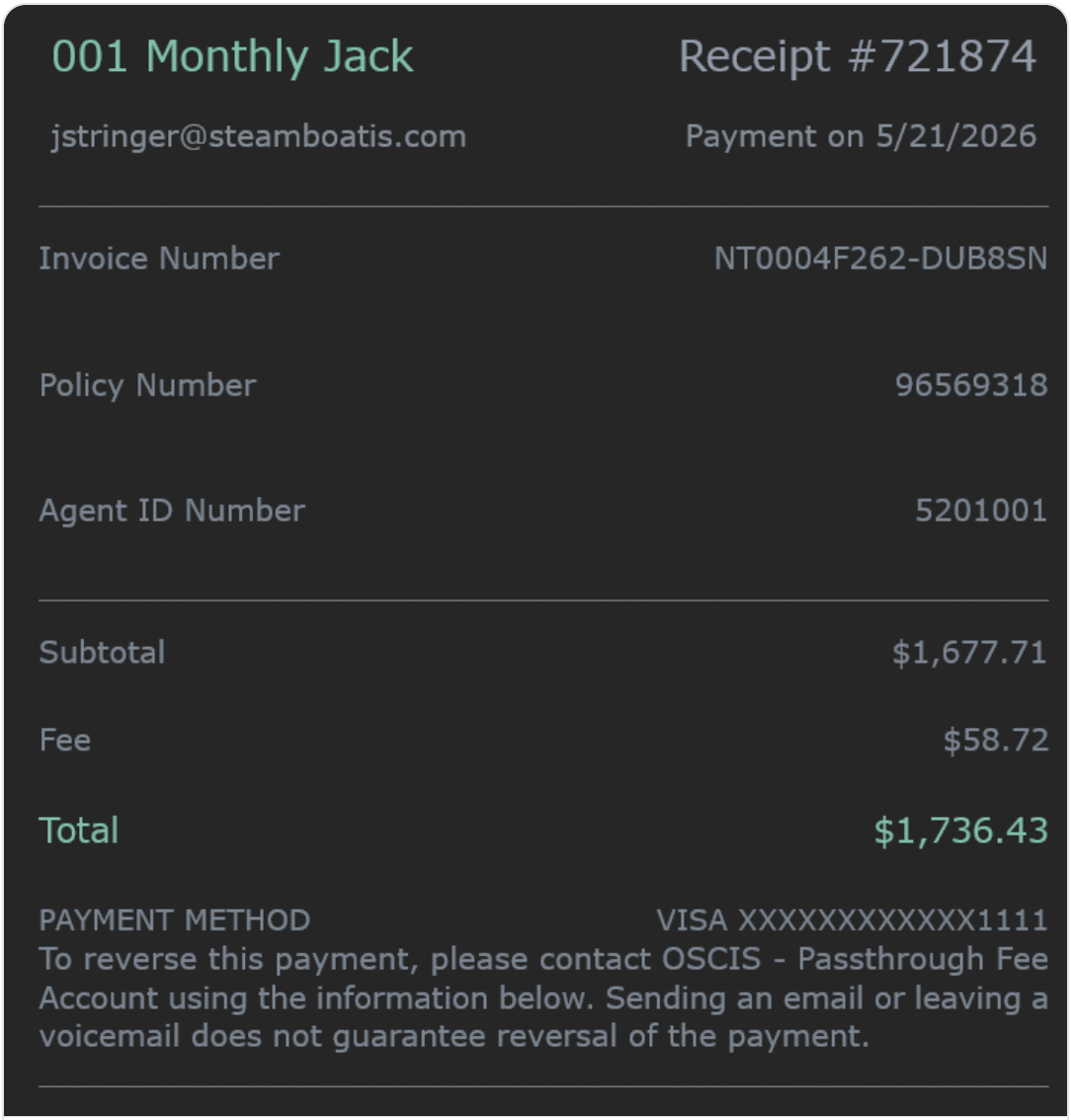
Receipts (two of them)

The email address recorded as `PayorEmail` on the invoice receives two confirmation emails:

FROM	CONTAINS
ePayPolicy	Receipt number, subtotal, fee, total, payment method (masked card), and reversal instructions directing the payor to *OSCIS — Passthrough Fee Account*.
RiskSecure	"Payment received" message, policy number, amount paid, payment date, payment method, confirmation number, coverage period, and a *What Happens Next* summary.



RISKSECURE RECEIPT — COVERAGE CONFIRMATION EMAIL · DARK THEME



EPAYPOLICY RECEIPT — TRANSACTION DETAIL EMAIL

IF AN INSURED CAN'T FIND THEIR RECEIPT

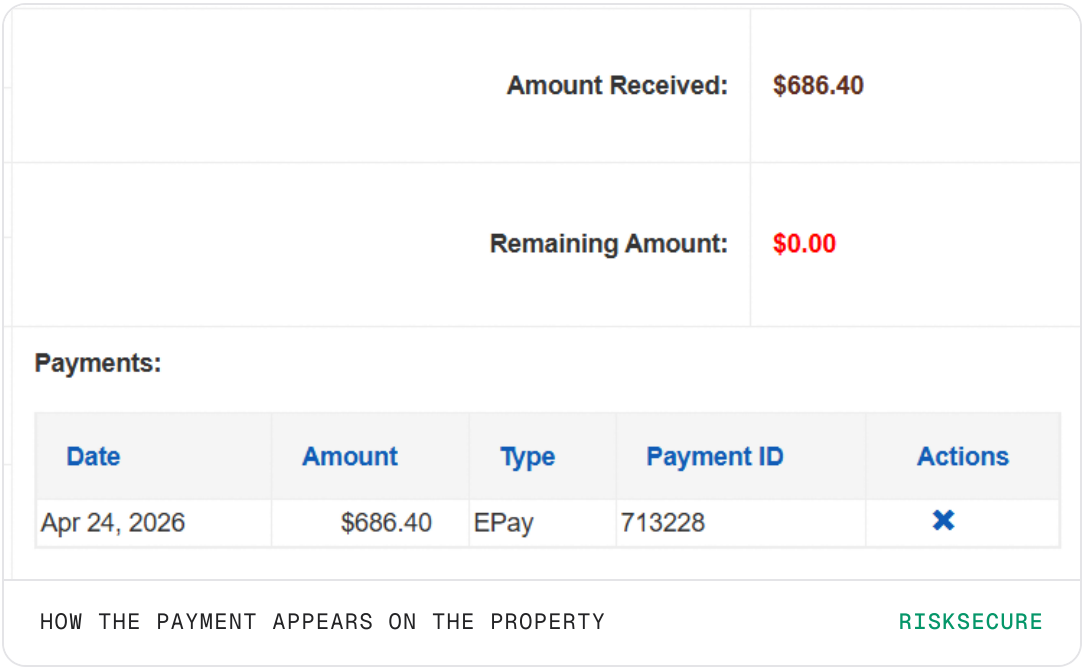
First place to check is the `PayorEmail` address on the invoice — that's where both receipts are sent, and it may not be the same as the named insured's primary email. Receipts can also be reproduced in RiskSecure by looking up the transaction.

SECTION 02

What happens *behind the scenes*.

Once a payment clears, everything posts automatically — no manual steps required from the agent.

RiskSecure records the online payment and applies it to the properties the insured selected. Balances on those properties update right away, and the payment will be visible the next time anyone opens the policy.



Amount Received:	**$686.40**
Remaining Amount:	**$0.00**

Payments:

Date	Amount	Type	Payment ID	Actions
Apr 24, 2026	$686.40	EPay	713228	✖

HOW THE PAYMENT APPEARS ON THE PROPERTY RISKSECURE

SECTION 03

Common scenarios *you'll hear*.

Phrasings you'll hear on the phone, and where to start.

Q · 01

My fee looks wrong

Confirm what type of payment they used. Card payments add a percentage fee (around 3.5%); ACH payments add a flat fee (around $5). The fee is calculated on the properties they chose to pay today, not the full invoice balance — so if they only paid for some properties, the fee will be smaller than they might expect.

Q · 02

I only paid for some properties — what about the others?

Anything they marked *No* stays open on the invoice. Past-due amounts on unpaid properties still count against the 60-day cancellation window. They can return to the same pay link to pay the remainder, or a new invoice can be sent.

Q · 03

I need to reverse a payment

The ePayPolicy receipt directs the payor to contact *OSCIS — Passthrough Fee Account* using the contact info shown on the receipt. Email and voicemail don't guarantee reversal — they need to actually reach someone.

Q · 04

The pay link sent me to a weird screen

If the customer's payment screen doesn't look like what's shown in this guide, they may be on an older payment flow that's still active in their environment. Capture a screenshot if you can and escalate — it's not something to troubleshoot live on the call.

SECTION 04

Glossary & *quick reference*.

Terms used throughout this guide.

EPAYPOLICY

PAYOREMAIL

The secure third-party payment processor RiskSecure hands the insured off to for card and ACH transactions.

The email address on the invoice that receives payment receipts. May not be the same as the insured's primary email.

PROCESSING FEE

Fee added on top of premium to cover payment processing. Percentage for cards, flat dollar for ACH.

TRANSACTION ID

Unique identifier for the payment, shown on the confirmation page and on receipts.

PAY LINK

URL that takes the insured straight to the payment flow for a specific invoice.

Quick reference

QUESTION	ANSWER
How does an insured pay?	Through a pay link sent from their invoice. Card or ACH supported.
Can they pay part of the balance?	Yes — they choose which properties to pay today using Yes / No toggles per property.
What's the fee?	Percentage of premium for cards (default 3.5%); flat dollar for ACH (default $5.00).
Where does the receipt go?	To the `PayorEmail` on the invoice. Two emails: one from ePayPolicy, one from RiskSecure.
How do I know it posted?	The payment shows up on the relevant properties in RiskSecure, with the matching Transaction ID from the receipt.

QUESTION	ANSWER
How are payments reversed?	Through *OSCIS — Passthrough Fee Account*, using the contact info on the ePayPolicy receipt.