Guest Pay User Guide

How to make a payment to FCCI without signing in.



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Overview

Guest Pay provides a simple way to make an FCCI payment without creating an ExpressServe account or signing in. Before starting, gather the required billing account information and select Make a Payment on the FCCI website. After InvoiceCloud processes the payment, a confirmation appears and an email receipt is sent. The payment usually appears on the FCCI billing account within a few minutes.

Guest Pay should also be used by policyholders who no longer have access to ExpressServe because they no longer have active policies with FCCI but still have a balance due.

Quick Reference Checklist

- Have the full 10-digit FCCI billing account number ready.
- Confirm the policyholder name and enter at least the first three characters when searching.
- Review the Past Due, Total Due, and Account Balance amounts before choosing what to pay.
- Confirm the correct invoice is selected before adding it to the cart.
- Enter a valid email address so the receipt can be sent after payment.
- Review all payment details before selecting **Process Payment**.

Before You Begin

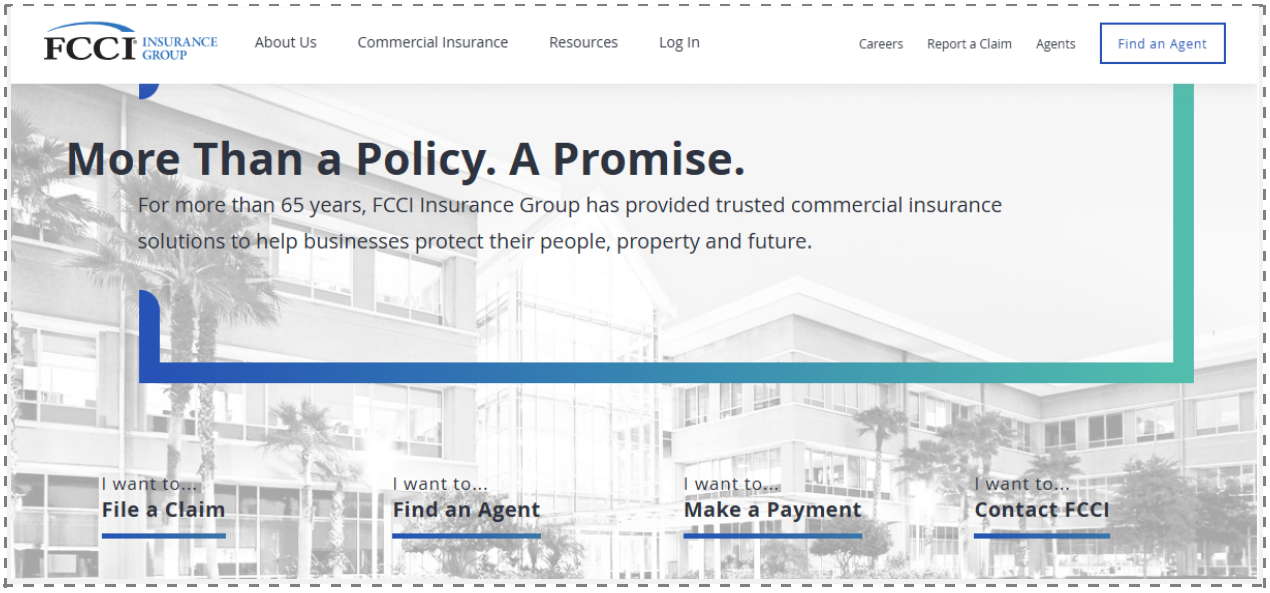
Have the following information ready before starting:

- The full 10-digit FCCI billing account number.
- At least the first three characters of the policyholder name associated with the billing account.
- A valid email address for the payment receipt.
- Your preferred payment method.

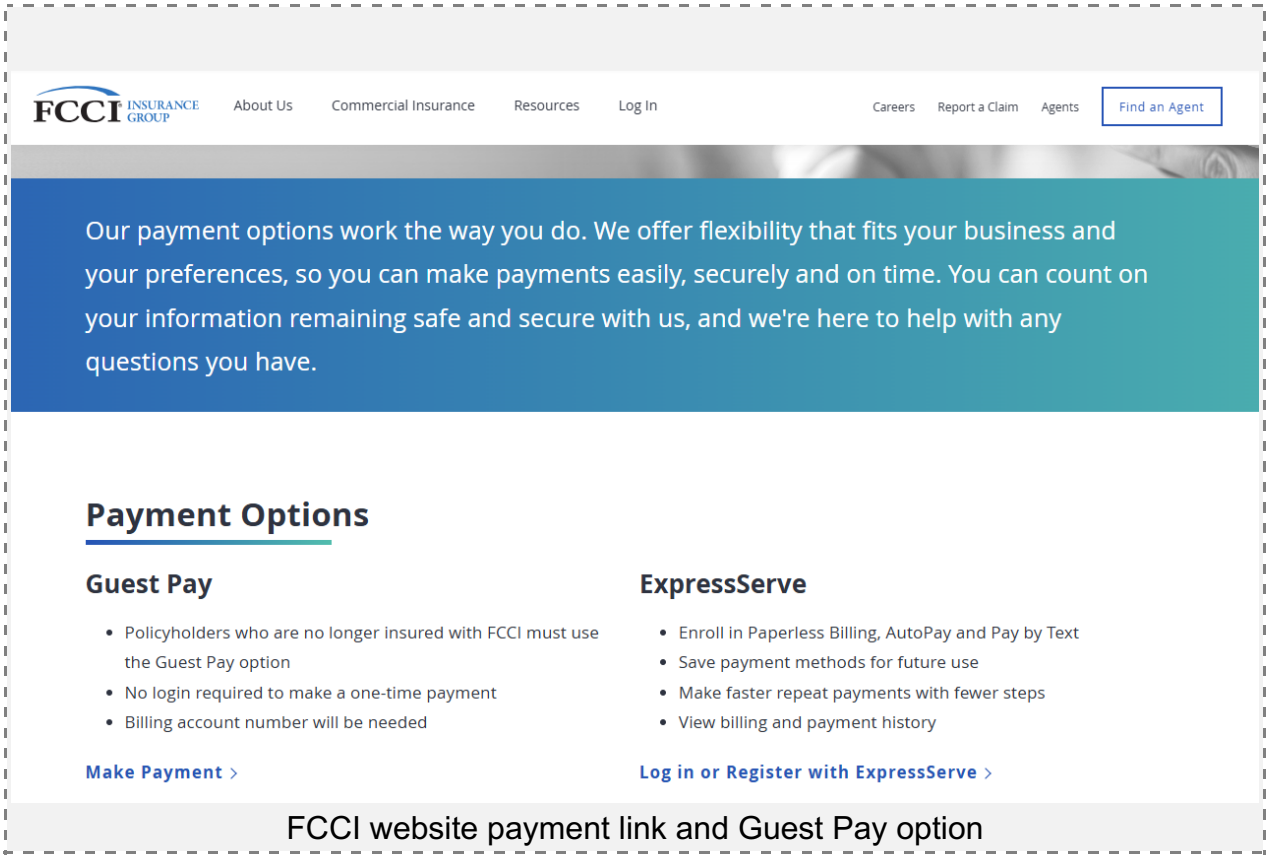
Important: The policyholder name is not case sensitive, but spaces and special characters must match the account record.

Access Guest Pay

1. Go to the main FCCI website.
2. Under **More Than a Policy. A Promise.,** select **I want to… Make a Payment**.



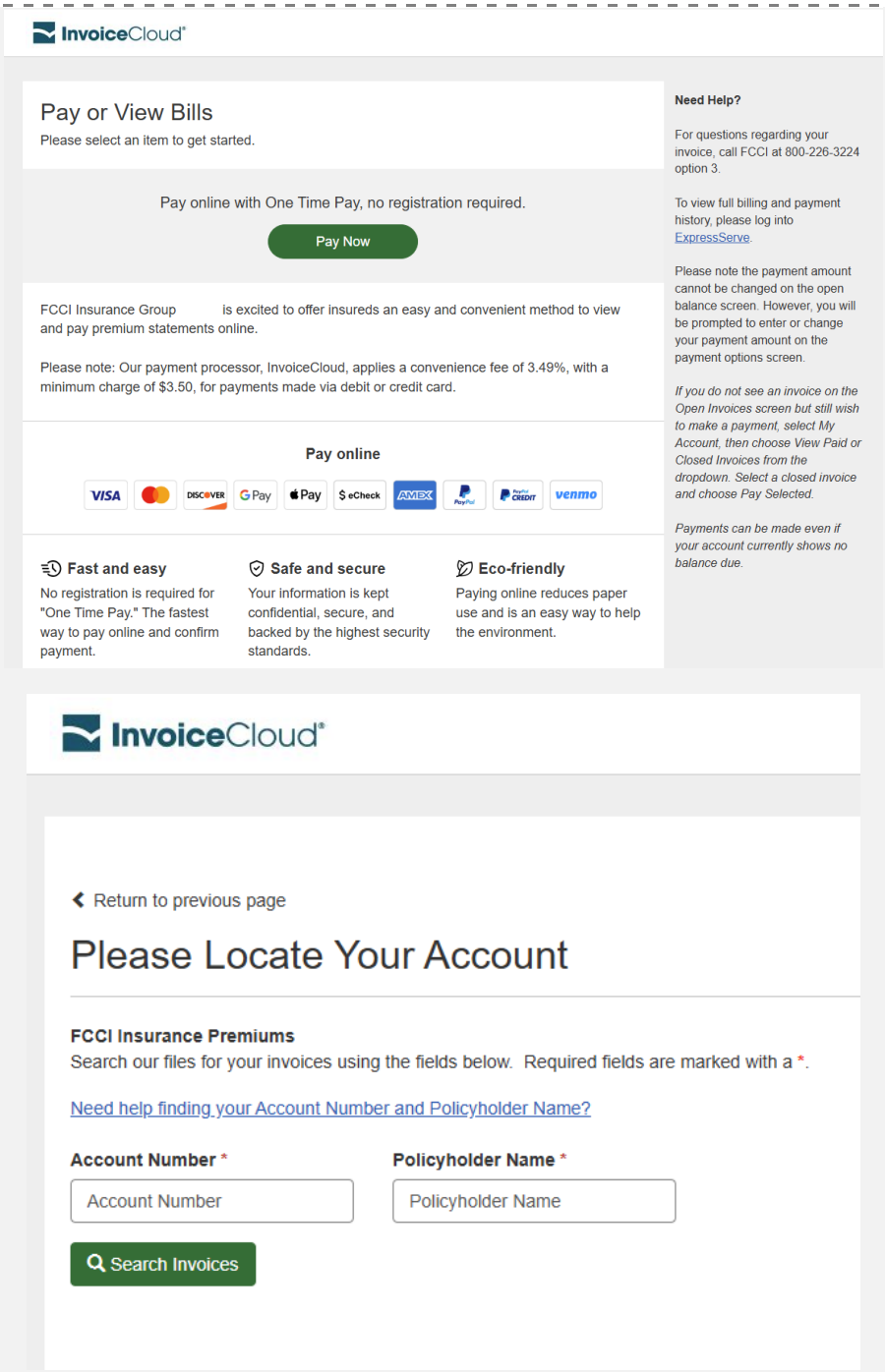
3. On the payment selection screen, choose **Make Payment** under the Guest Pay heading.



FCCI website payment link and Guest Pay option

Search for Your Invoice

1. On the InvoiceCloud site, select **Pay Now**.
2. Enter the full 10-digit FCCI billing **Account Number**.
3. Enter at least the first three characters of the **Policyholder Name**.
4. If needed, use the help link on the page to locate this information.
5. Select **Search Invoices**.



InvoiceCloud Pay Now and invoice search fields

The search results show the latest billing information, including the account number, policyholder name, past-due amount, total amount due, and account balance.

Understand the Amounts Shown

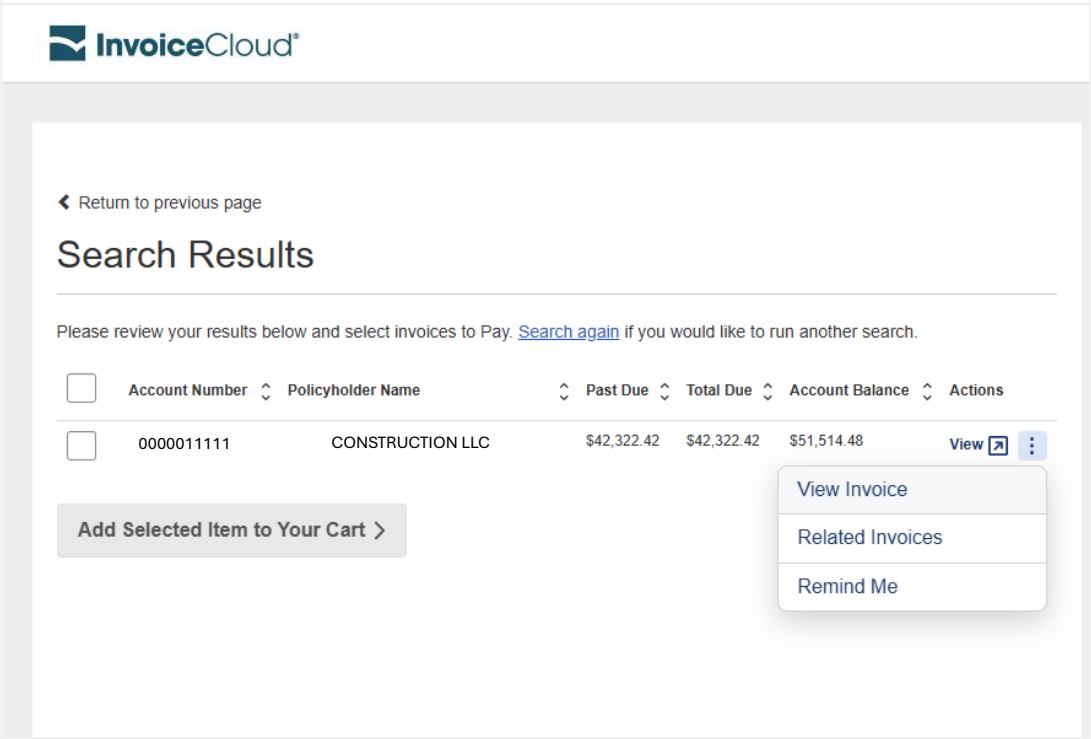
- **Past Due:** Any past due balance on the billing account.
- **Total Due:** Any past due balance plus the current due balance. For self-reporting policies, unpaid reporting transactions may be included even if they are still in planned invoice status.
- **Account Balance:** The full account balance, including future due and unbilled balances.

View Invoice Options

After the invoice search results appear, use the available actions to view invoice details, see related invoices, or set a reminder.

View the Latest Invoice

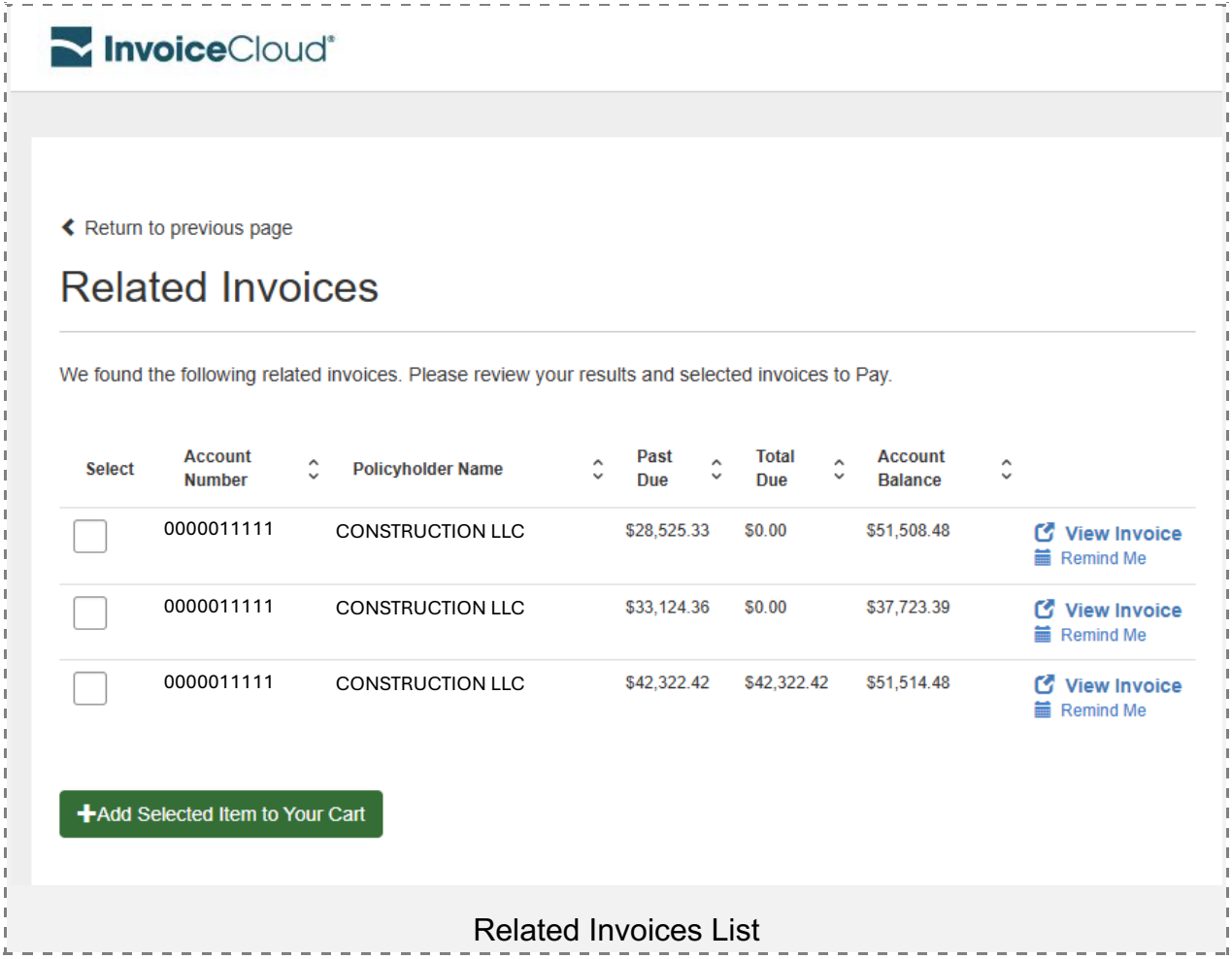
To view the latest generated invoice, select the **View** icon or open the three-dot menu and choose **View Invoice**. If an invoice document has not been generated, a message explains that the document is unavailable. Payment can continue from that screen by selecting **Pay Now**.



View Invoice action

View Related Invoices

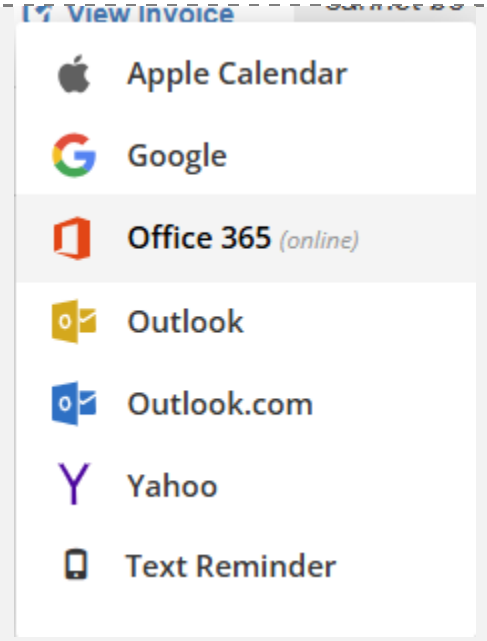
Select **Related Invoices** to view prior invoices for the account. Invoices appear from oldest to newest. Copies of prior invoices are available for viewing, but only the newest invoice can be added to the cart for payment.



Related Invoices List

Set a Reminder

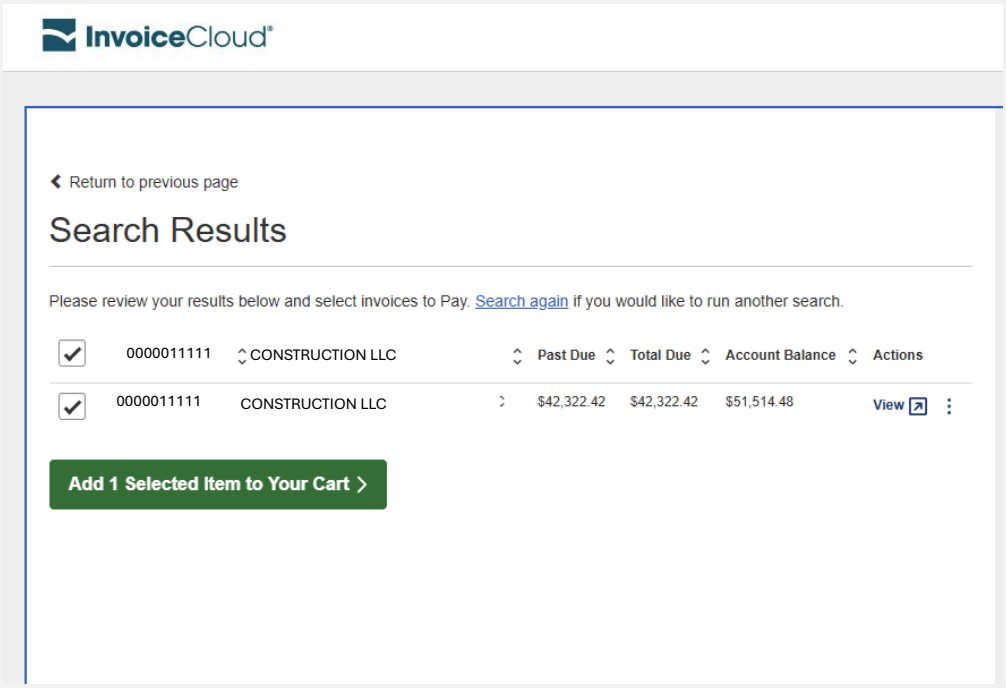
Select **Remind Me** from either the Search Results screen or the Related Invoices screen. Choose a calendar or a text reminder. A calendar reminder downloads a file that can be added to a calendar. A text reminder opens a screen for entering the required information.



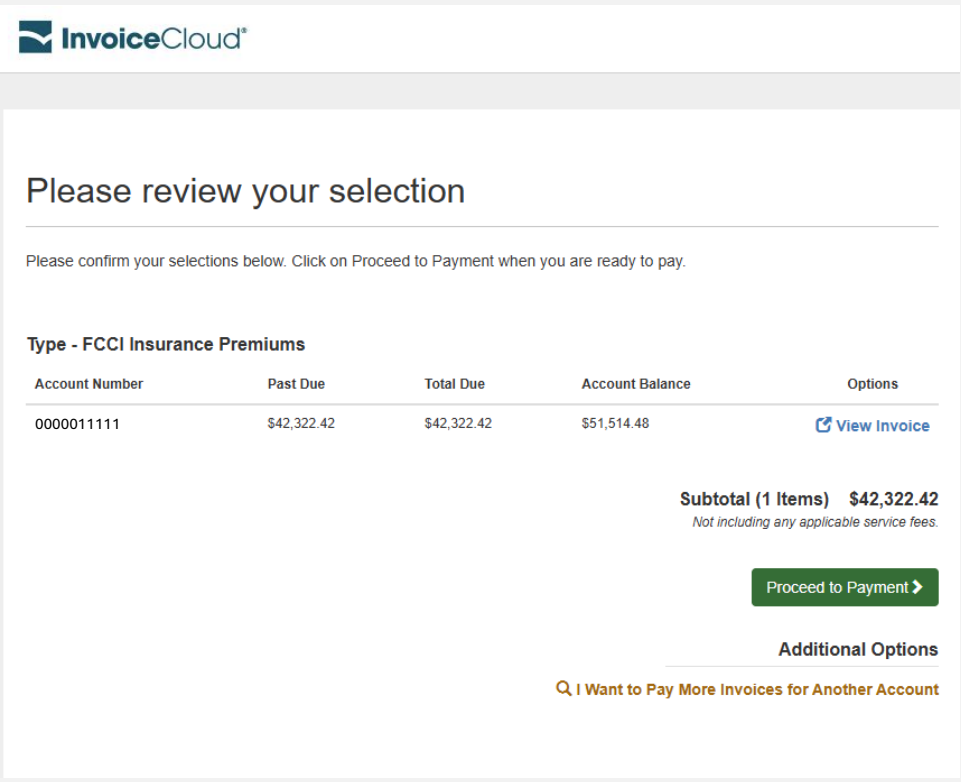
Reminder options screen

Add an Invoice to Your Cart

1. On the Search Results page, check the box next to the invoice you want to pay.
2. Select **Add 1 Selected Item to Your Cart**.



3. Review the selected item on the cart review screen.
4. Select **Proceed to Payment**.

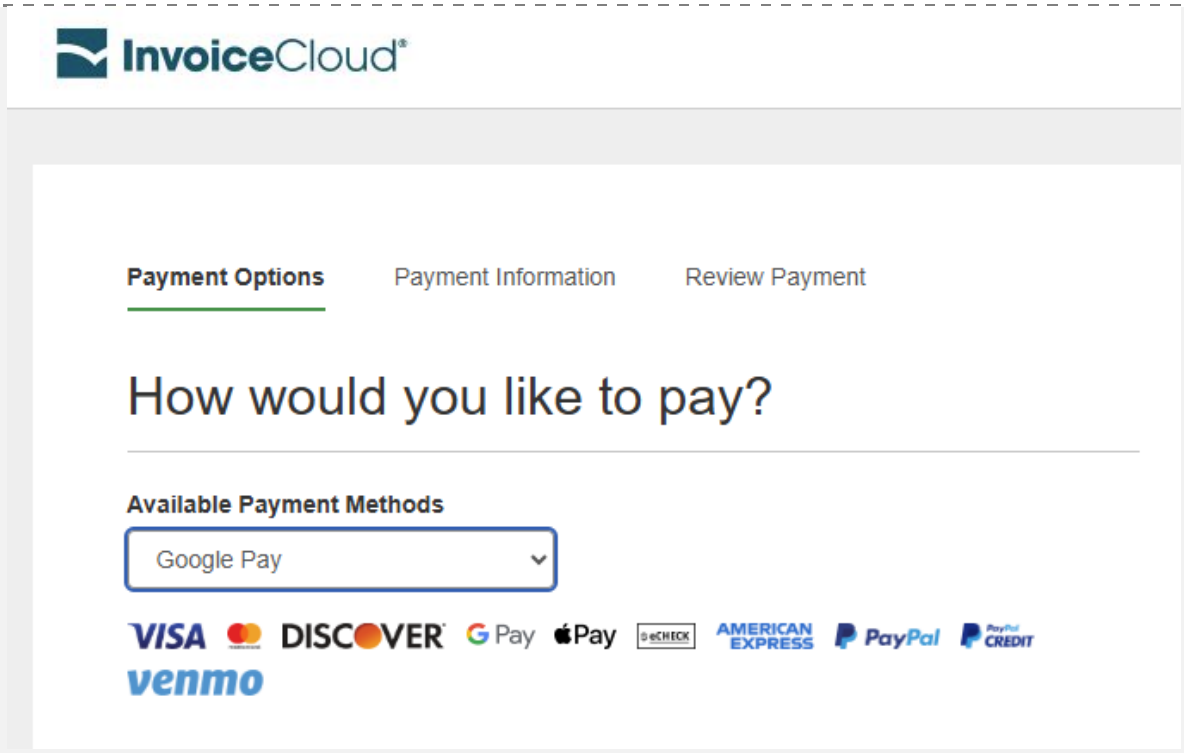


Selected invoice and cart review screen

The cart shows Total Due as the item amount. The amount cannot be changed on the cart review screen but can be changed on the payment options screen. To pay more invoices, search for another billing account and add the invoices to the cart. Invoices from multiple billing accounts can be paid in one transaction using the same payment method.

Choose a Payment Method

On the Payment Options page, choose an available payment method. Credit/Debit Card and EFT (Check) are commonly available to all users. Other options, such as Google Pay, Apple Pay, PayPal, or Venmo, may appear depending on the device and browser being used.

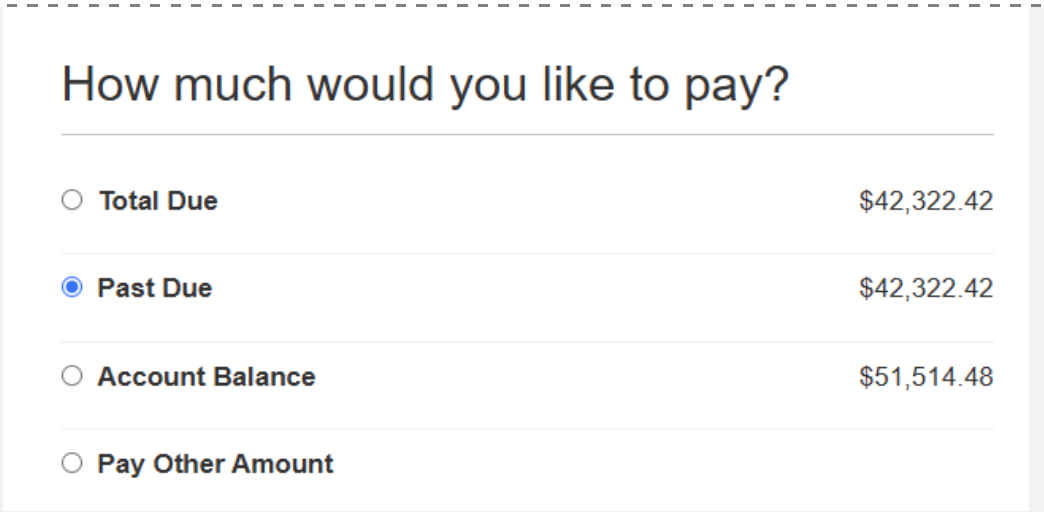


Payment method options

Choose or Change the Payment Amount

After choosing a payment method, select the payment amount. Available amount options may include Past Due, Total Due, and Account Balance. Only amounts greater than $0 display.

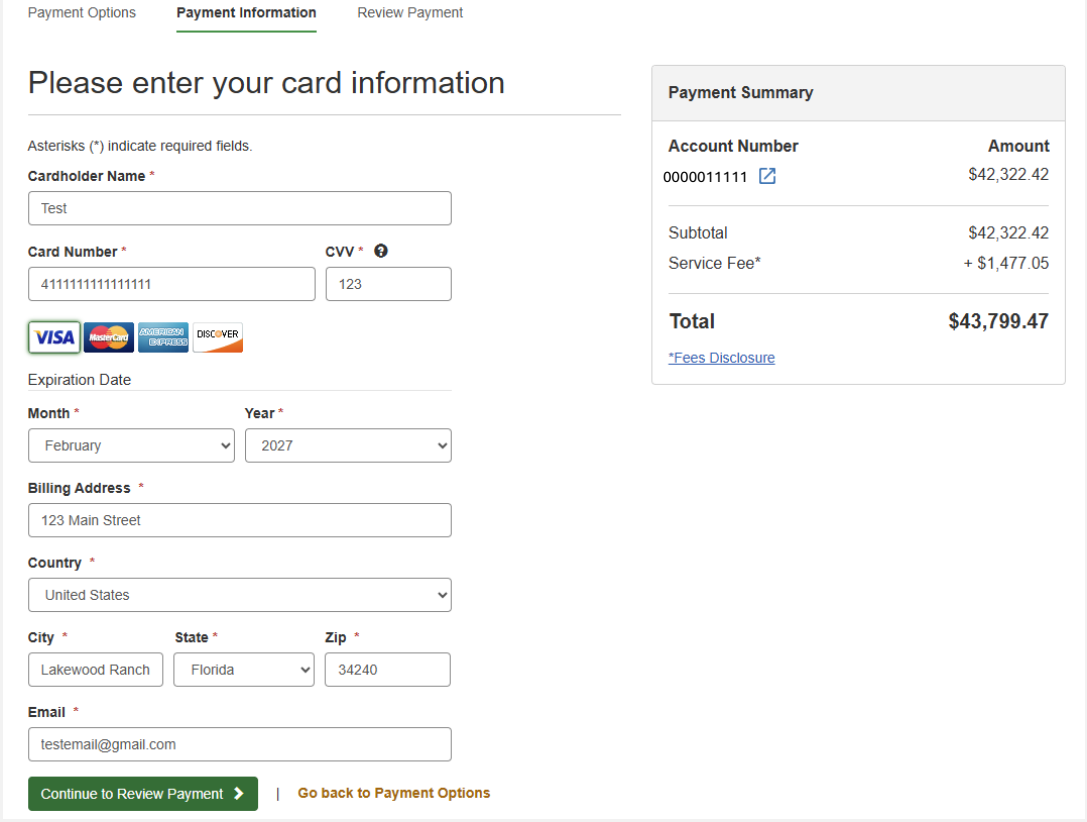
The payment amount defaults to Total Due. A different amount can be entered on this screen.



Payment amount selection and custom amount field

Enter Payment Information

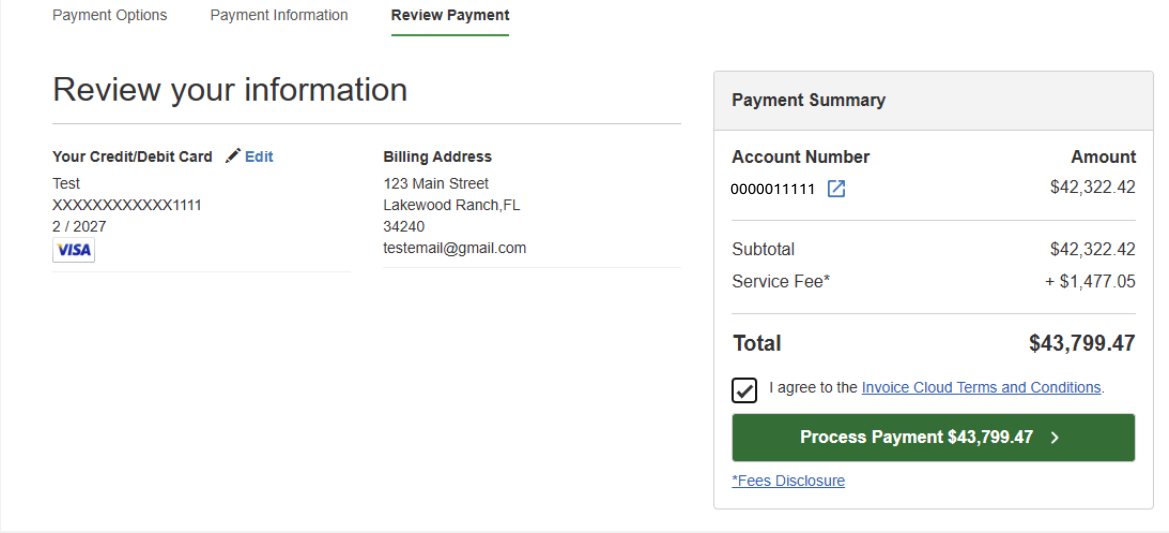
1. After choosing or entering the payment amount, select **Continue to Payment Information**.
2. Review the information that appears automatically and update it if needed.
3. Enter the required payment information.
4. Enter a valid email address to receive the receipt.
5. Select **Continue to Review Payment**.



Payment information entry screen

Review and Submit the Payment

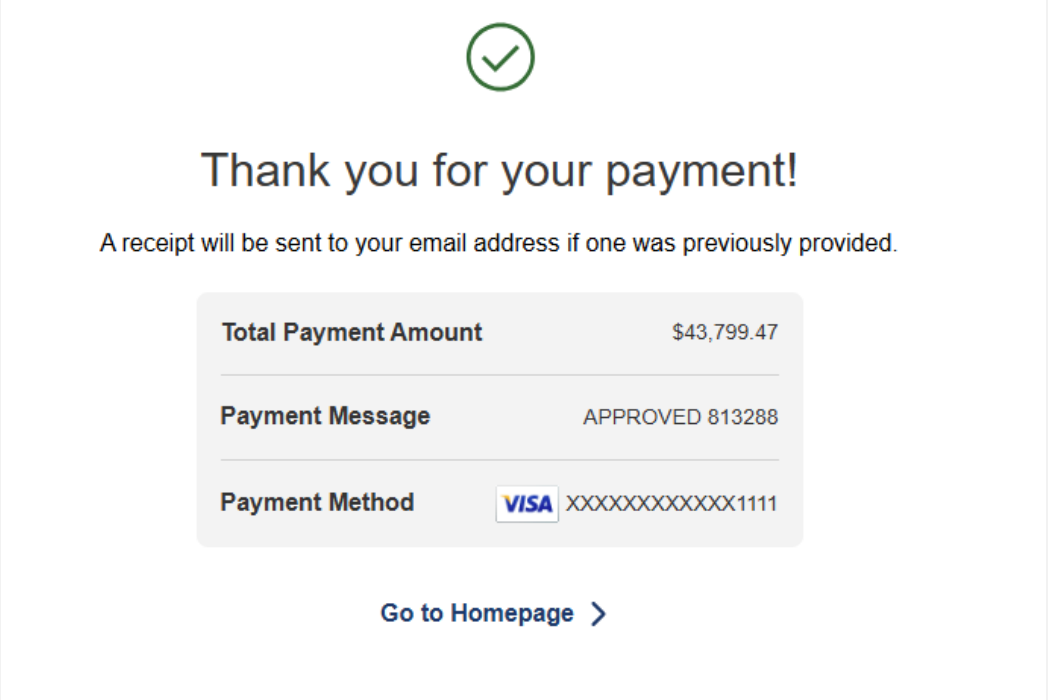
1. Review the payment information carefully.
2. Check the box to agree to the vendor's terms and conditions.
3. Select **Process Payment**.



Review payment screen and Process Payment button

Payment Confirmation and Receipt

After InvoiceCloud processes the payment, a confirmation message appears and an email receipt is sent to the address entered on the payment screen. To help ensure delivery, add no-reply@invoicecloud.net to the safe senders list.



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Troubleshooting

Issue	What to Check	What to Do
No invoice is found.	The billing account number or policyholder name may not match the account record.	Re-enter the full 10-digit billing account number and at least the first 3 characters of the policyholder name. Make sure spaces and special characters match the account record.
The invoice document is not available.	The latest invoice document may not have been generated yet.	Continue with payment by selecting **Pay Now**, if available.
A payment amount option does not display.	Only amounts greater than $0 appear as payment options.	Select another available amount option or enter a different amount on the payment options screen.
A preferred payment method is missing.	Some payment options depend on the device, browser, or payment wallet availability.	Use one of the available options, such as Credit/Debit Card or EFT (Check), if shown.
The receipt was not received.	The email address may have been entered incorrectly, or the receipt may have gone to junk or spam.	Check the email address used for payment and review junk or spam folders.
The payment does not appear immediately on the billing account.	Most payments appear on the billing account within a few minutes.	Wait a few minutes, then check the billing account again.

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Glossary of Billing Terms

Term	Meaning
Account Balance	The full balance on the billing account, including future due and unbilled amounts.
Billing Account Number	The full 10-digit FCCI billing account number used to search for invoices and make payments.
Current Due	The amount currently due on the billing account, not including future due amounts.
EFT (Check)	Electronic funds transfer from a bank account, also shown as a check payment option.
Guest Pay	A payment option that allows users to make a payment without creating an account or signing in.
InvoiceCloud	FCCI's payment processing vendor, whose website may be used for searching invoices, entering payment information, and making payments.
Past Due	Any overdue balance on the billing account.
Policyholder Name	The name associated with the billing account. It is used with the billing account number to search for invoices.
Total Due	The past due balance plus the current due balance. For self-reporting policies, unpaid reporting transactions may also be included.

Appendix: FAQs

Can I use Guest Pay without signing in?

Yes. Guest Pay allows users to make a payment without creating an account or signing in to ExpressServe.

What information is needed to search for an invoice?

The search requires a full 10-digit FCCI billing account number and at least the first 3 characters of the policyholder name associated with the account.

Does the policyholder name have to match exactly?

The name is not case sensitive, but spaces and special characters must match the account record.

Can more than one invoice be paid at a time?

Yes. Search for another billing account and add the invoices to the cart. Invoices from multiple billing accounts can be paid in one transaction.

Can the payment amounts be changed?

Yes. The amount defaults to the Total Due, but a different available option or another amount can be entered on the payment options screen.

Why do some payment amount options not appear?

Only amount options greater than $0 display. If an option does not appear, that amount may not apply to the account at the time of payment.

What payment methods are available?

Credit/Debit Card and EFT (Check) are commonly available. Other options, such as Google Pay, Apple Pay, PayPal, or Venmo, may appear depending on the device and browser being used.

Is a receipt provided?

Yes. After the payment is processed successfully, an email receipt is sent to the email address entered on the payment screen.

How quickly does the payment reflect on an FCCI billing account?

Payments made through InvoiceCloud usually post to the FCCI Billing System within a few minutes after successful processing.