User Guide for Agencies – Direct Bill Payments

How to make a payment for a direct billed policyholder



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FCCI INSURANCE GROUP

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Overview

Agents can make direct bill payments for policyholders. Policyholders can make payments through Guest Pay or the automated phone system. Payment options include ExpressServe, Guest Pay, and the automated phone system.

This guide explains how agents make direct bill payments through each payment option.

Before You Begin

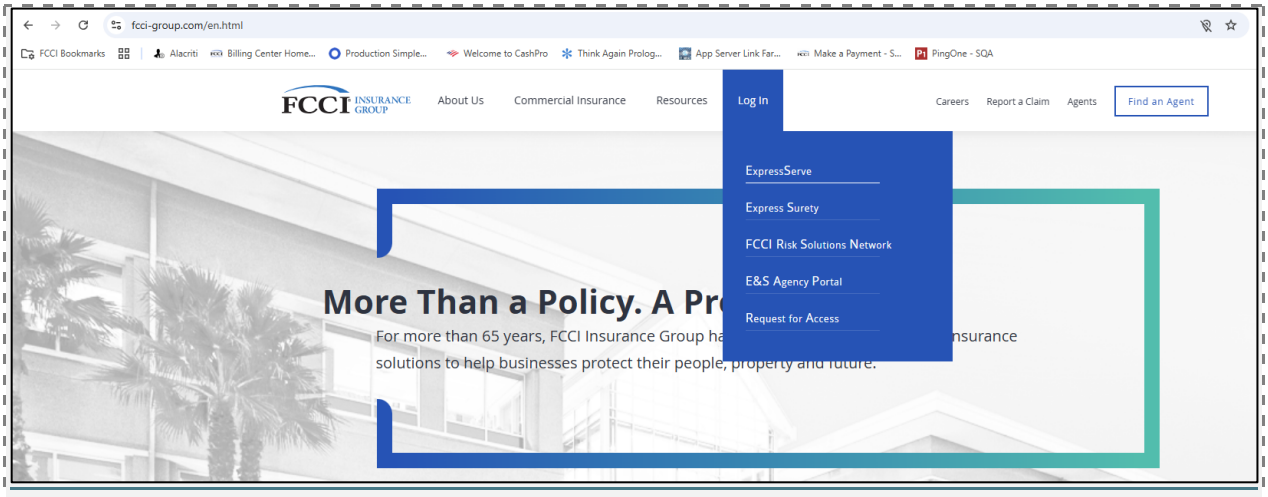
- Have the full 10-digit billing account number and policyholder name ready.
- Each option supports a one-time, same day payment.
- Payment information is not saved.
- Using the same payment method allows for multiple accounts to be paid at once.
- Use separate transactions for different payment methods.

Option 1: Make a Payment Using ExpressServe

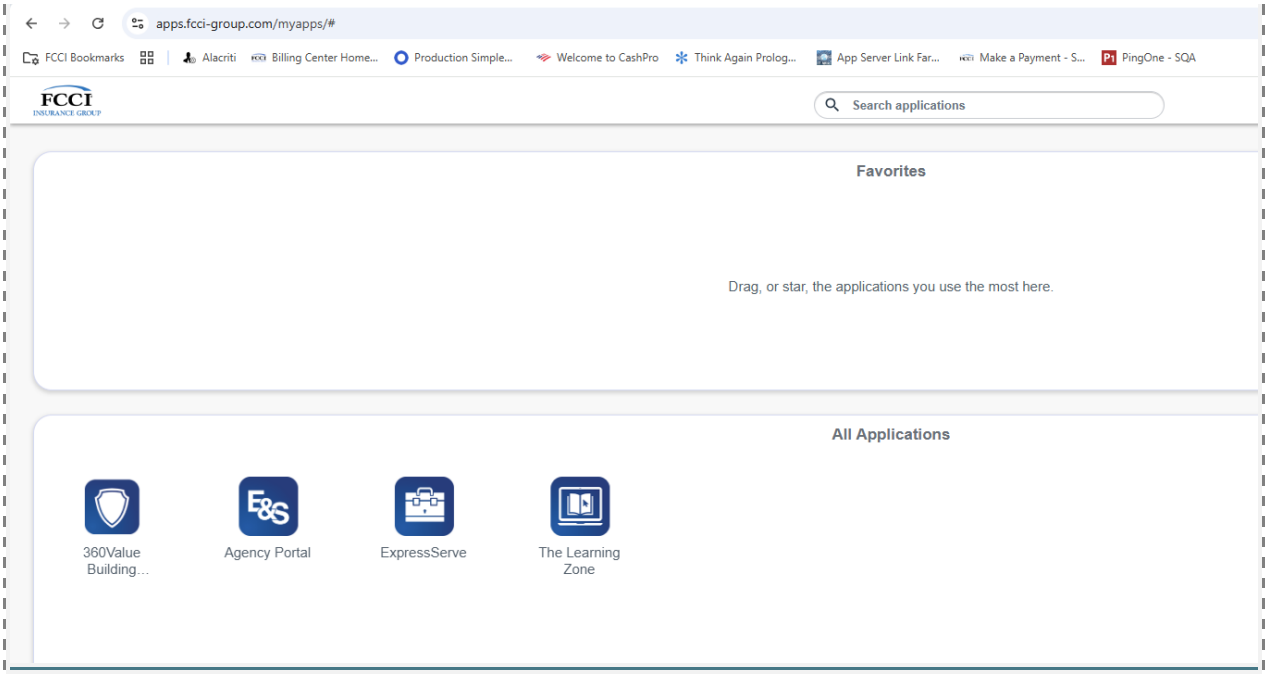
Open the Website/ExpressServe

Sign in to ExpressServe with online access credentials.

- From the **FCCI website** (www.fcci-group.com), select Log In, then **ExpressServe.**
- From My FCCI apps, select ExpressServe.



FCCI website>Log In>ExpressServe page

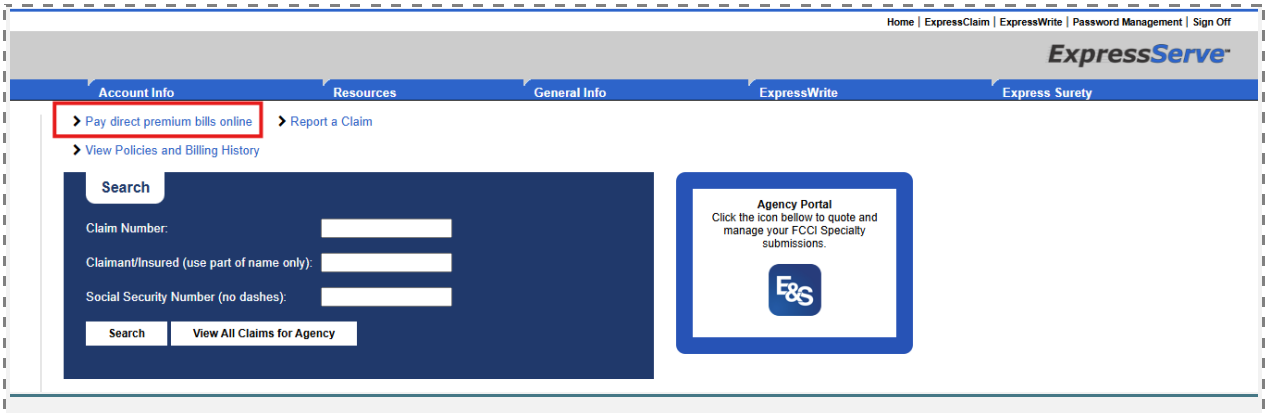


My FCCI Apps>ExpressServe page

Page Navigation

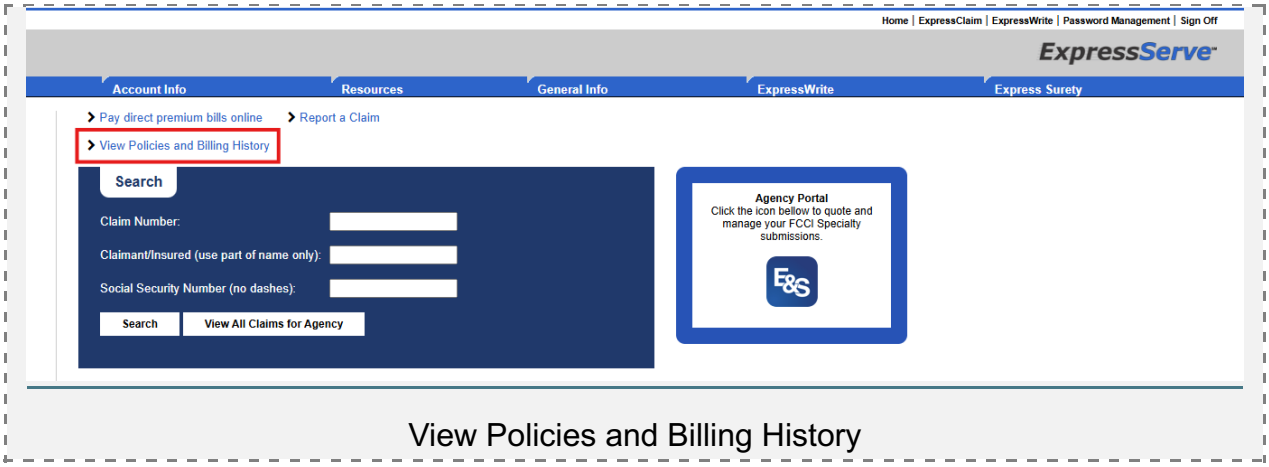
To make a payment with a known billing account number, select **Pay direct premium bills online**. The payment portal opens.

See How to Complete the Payment section for payment instructions.



ExpressServe main page

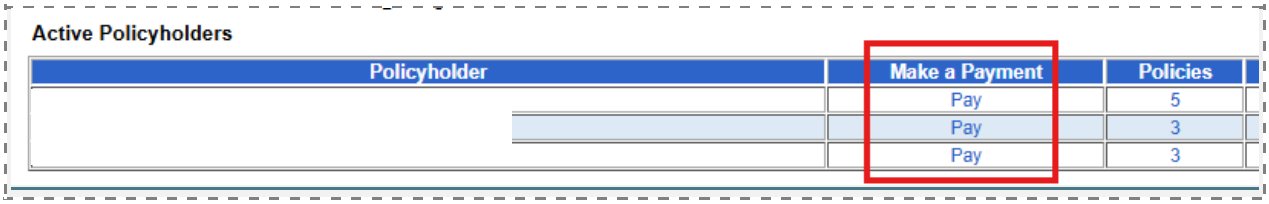
To view billing history or find a billing account number, select **View Policies and Billing History**.



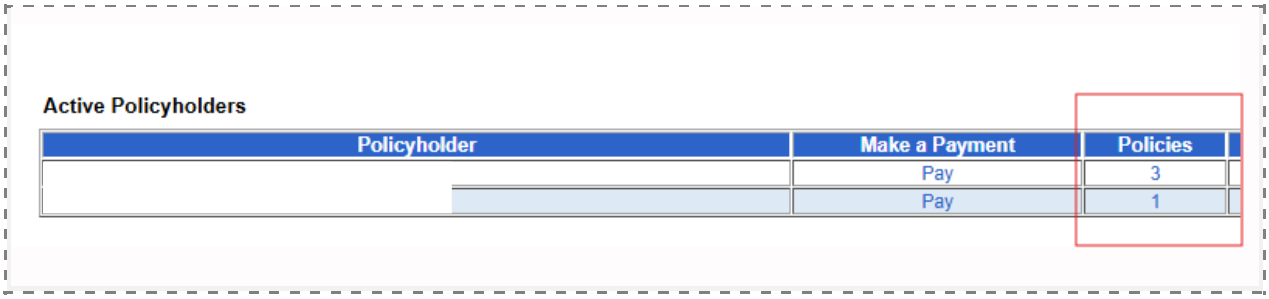
View Policies and Billing History

ExpressServe displays the agency's active and inactive accounts. Select **Pay** for an account to open the payment portal.

See How to Complete the Payment section for payment instructions.

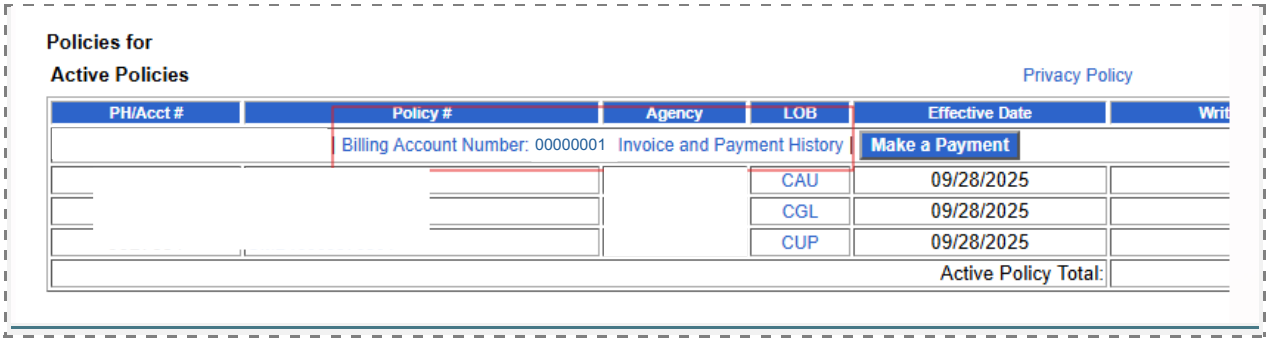


Select the policy count to display the billing account number.



Select **Make a Payment** to open the payment portal. To review invoice and payment history, select the **Billing Account Number: XXXXXXXXX Invoice and Payment History** link.

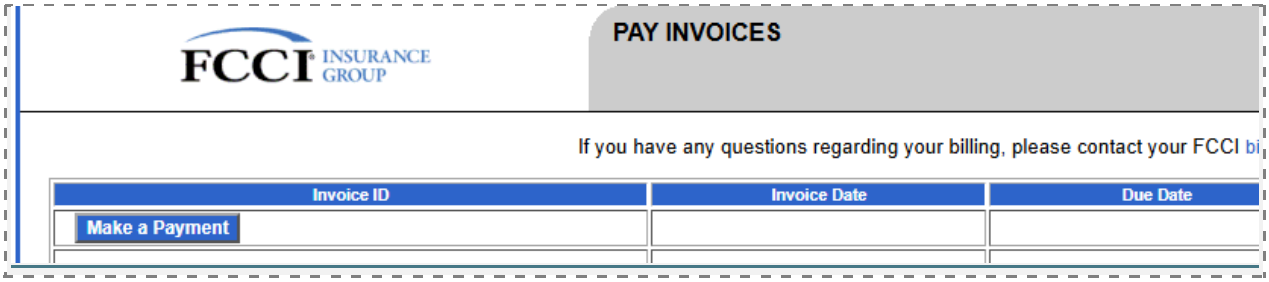
See How to Complete the Payment section for payment instructions.



Please note: Billing account numbers contain 10 digits. Add leading zeros to account numbers with fewer than 10 digits before entering them in the payment portal.

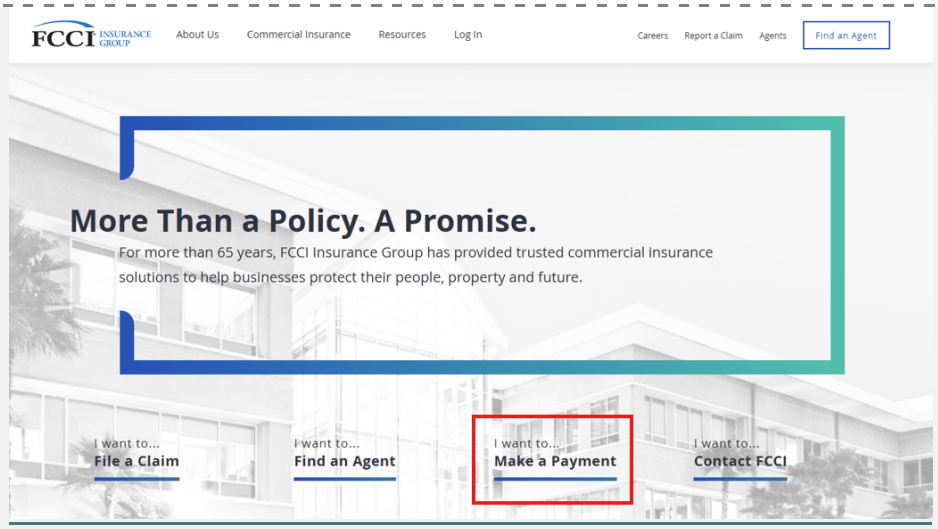
Select the **Billing Account Number: XXXXXXXXX Invoice and Payment History** link to view historical invoice and payment activity for all payment methods. Select **Make a Payment** to open the payment portal.

See How to Complete the Payment section for payment instructions.

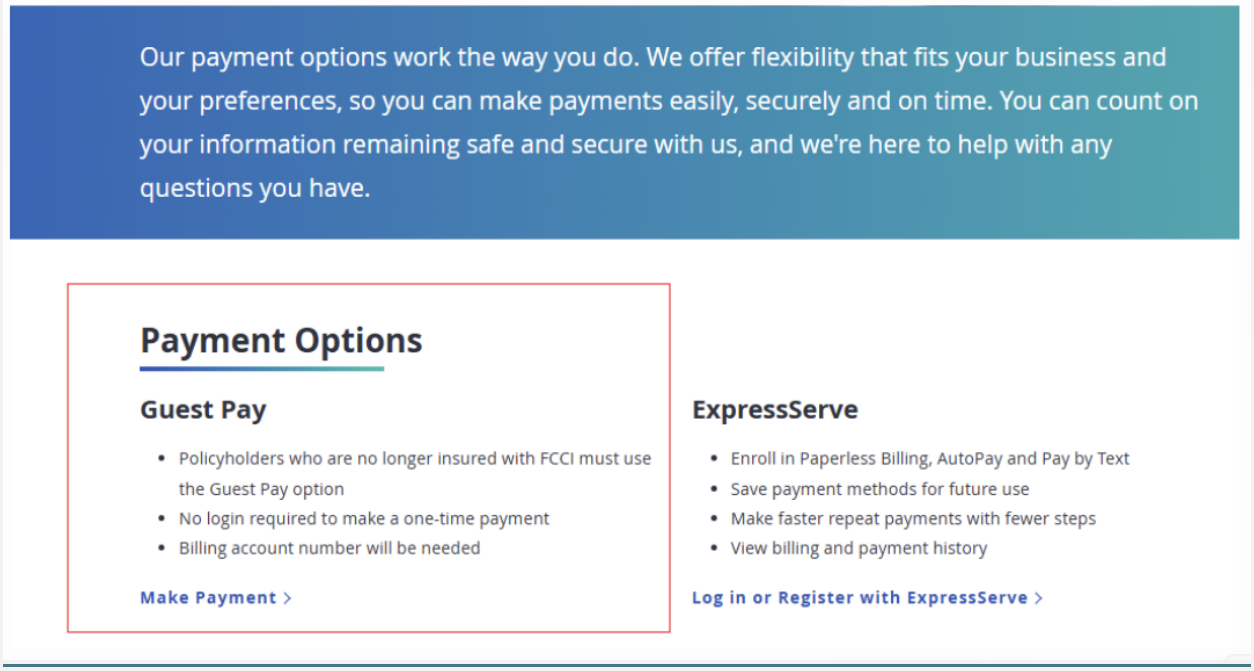


Option 2: No Sign in Required

On the FCCI website (www.fcci-group.com), select **Make a Payment**. On the next screen, select **Make Payment** under **Guest Pay**.

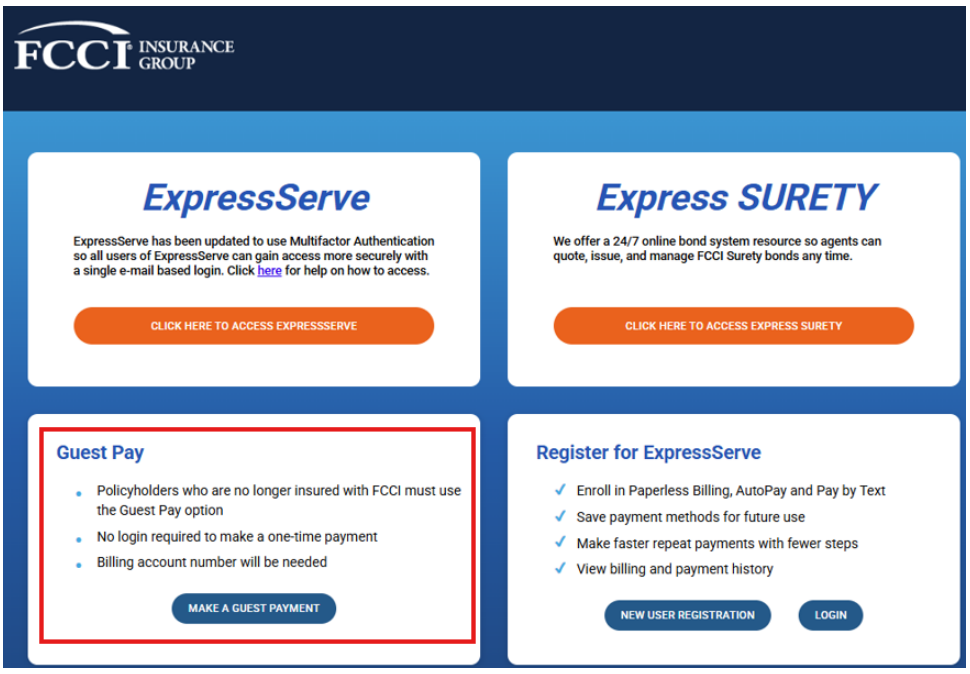


FCCI website



Make Payment

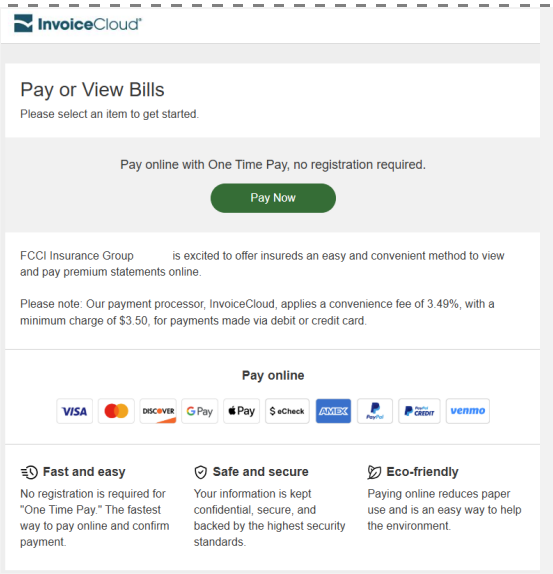
Some navigation screens display **Guest Pay** before ExpressServe opens. The available screen depends on the ExpressServe entry point.



The **Make Payment** and **Make a Guest Payment** buttons both open the payment portal.

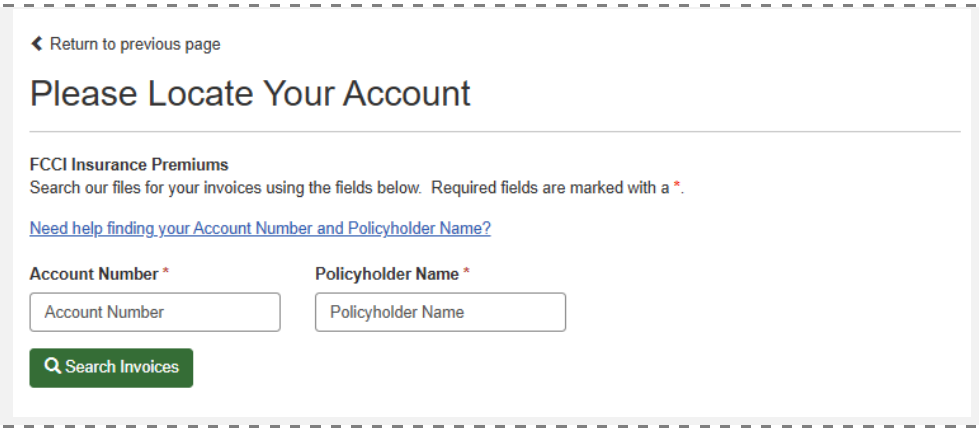
How to Complete the Payment

Once in the payment portal, click **Pay Now**.



Search for the Billing Account

Enter the 10-digit billing account number and at least three letters of the policyholder name. Capitalization does not affect the search. Include spaces and special characters exactly as they appear in the name.

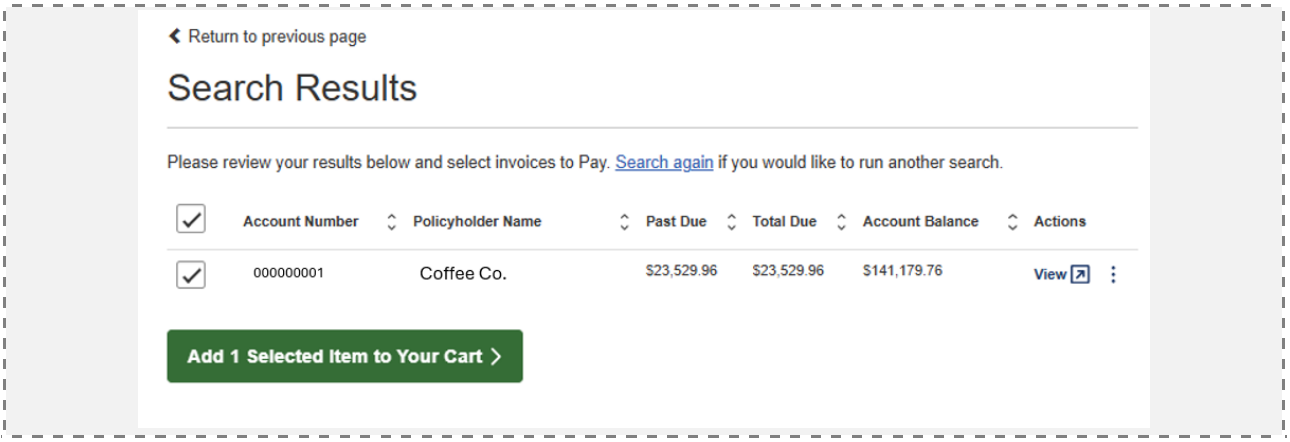


Search Results

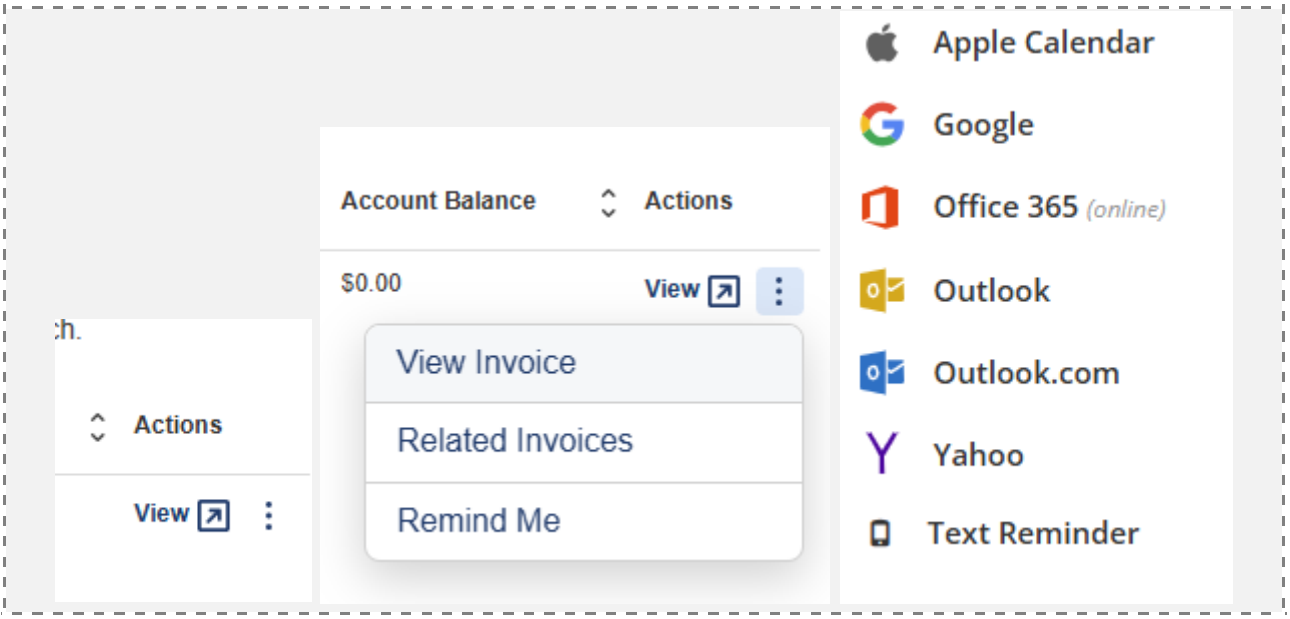
Select the **checkbox** next to the account to add it to the cart.

Note: The shopping cart allows you to pay for more than one account at the same time using the same payment method.

The amount to pay can be changed on the subsequent Payment Options screen.

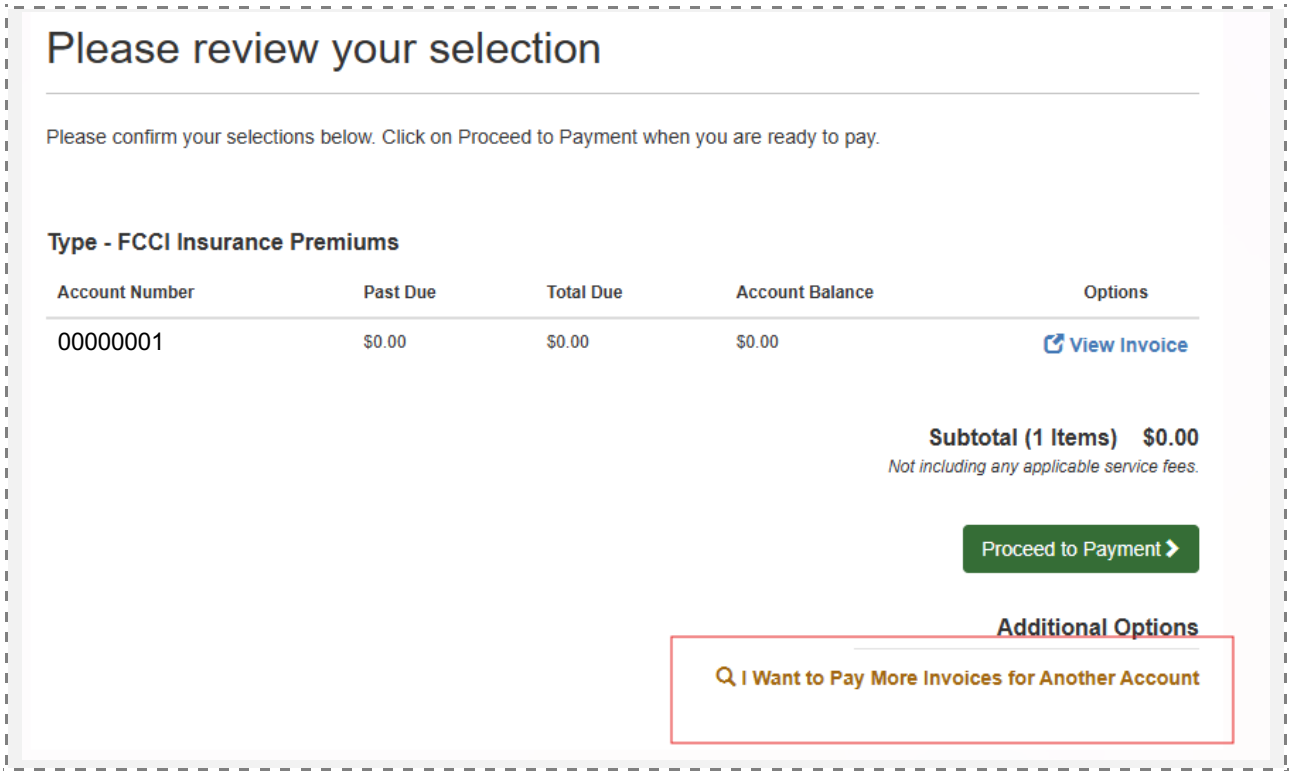


To view the most recent invoice, click the **arrow** to expand view. Select the **three-dot menu** to view related invoices or set calendar reminders.



Review the account in the cart. To add another account, search again by clicking "I want to pay more invoices for another account". Multiple accounts can share one transaction only when they use the same payment method. Process separate transactions for different payment methods.

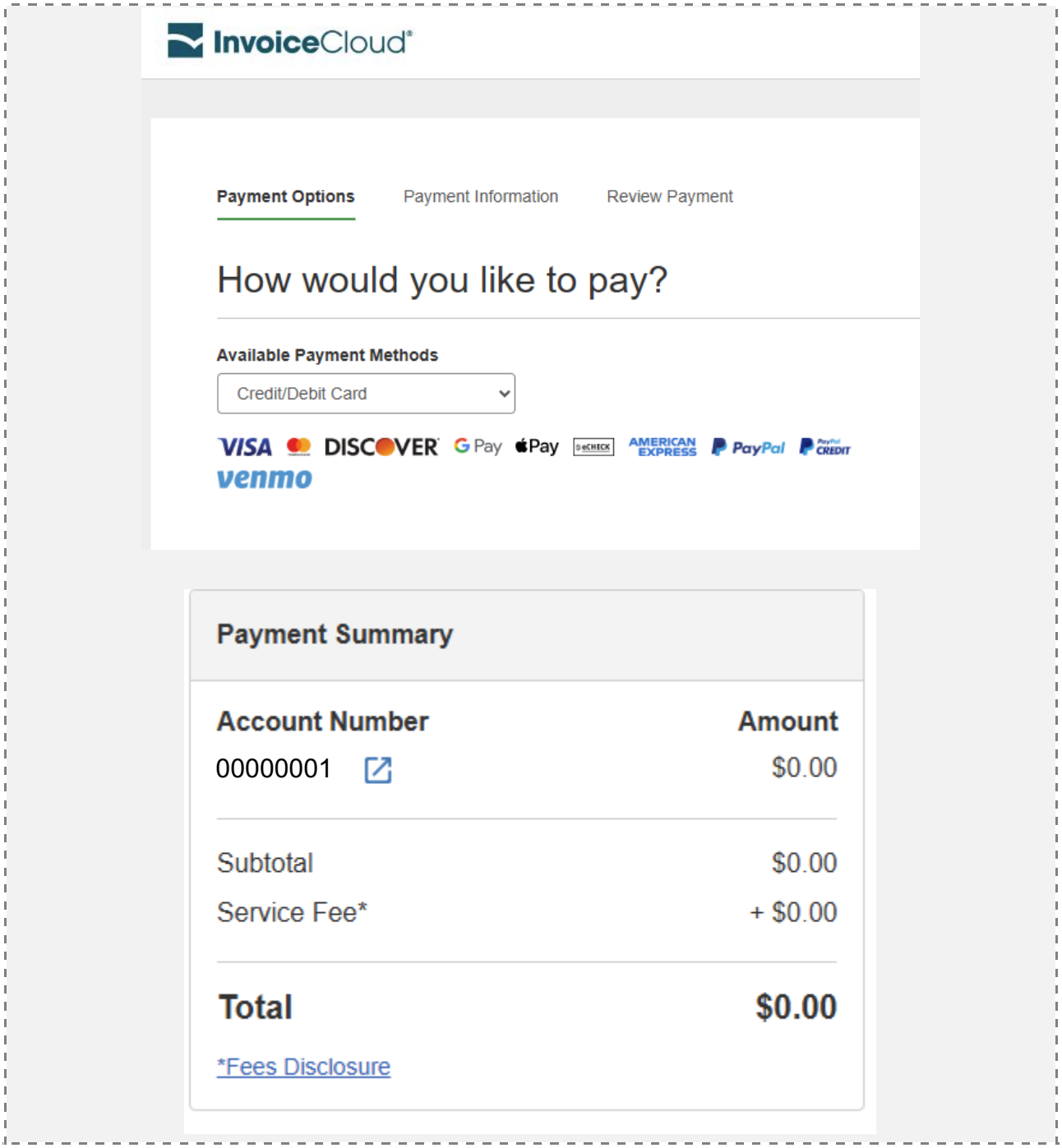
Click **Proceed to Payment** to continue.



Select a Payment Method

Select an available **payment method from the drop-down menu**. The methods shown in the menu may vary by device and browser.

The payment vendor charges a fee for debit and credit card payments. The Payment Summary displays the fee under Service Fee.



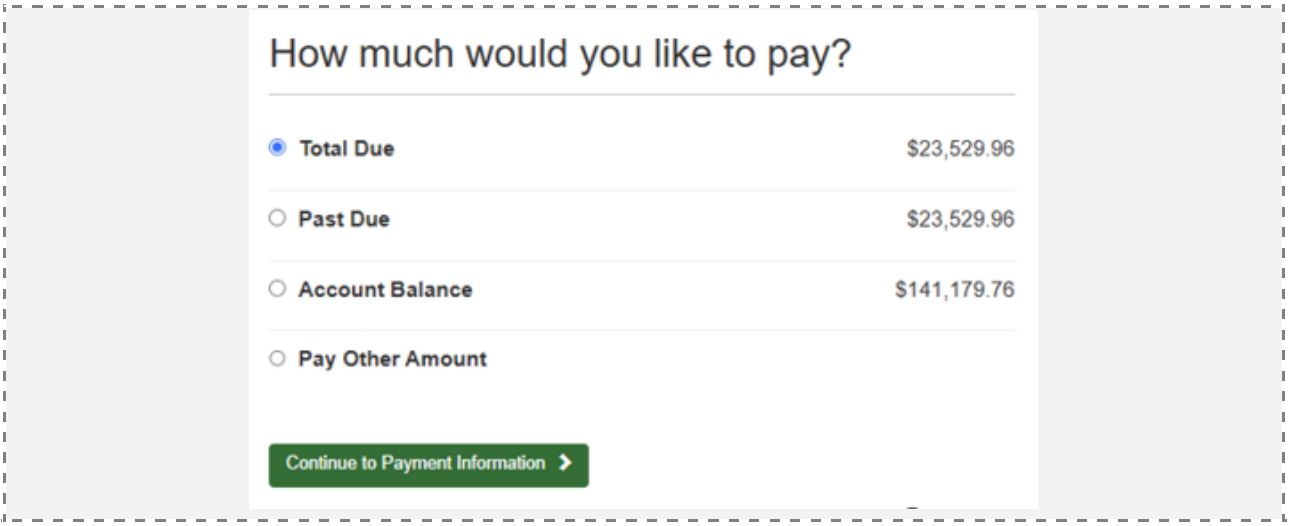
Select How Much to Pay

In the available options, choose **the amount to be paid** or choose **Pay Other Amount** to enter a different amount.

Available payment amount options may include:

- **Past Due:** Pays the past due amount only.
- **Total Due:** Includes past due and current due amounts.
- **Account Balance:** Pays the remaining balance on the account.
- **Other Amount:** Allows entry of a different payment amount.

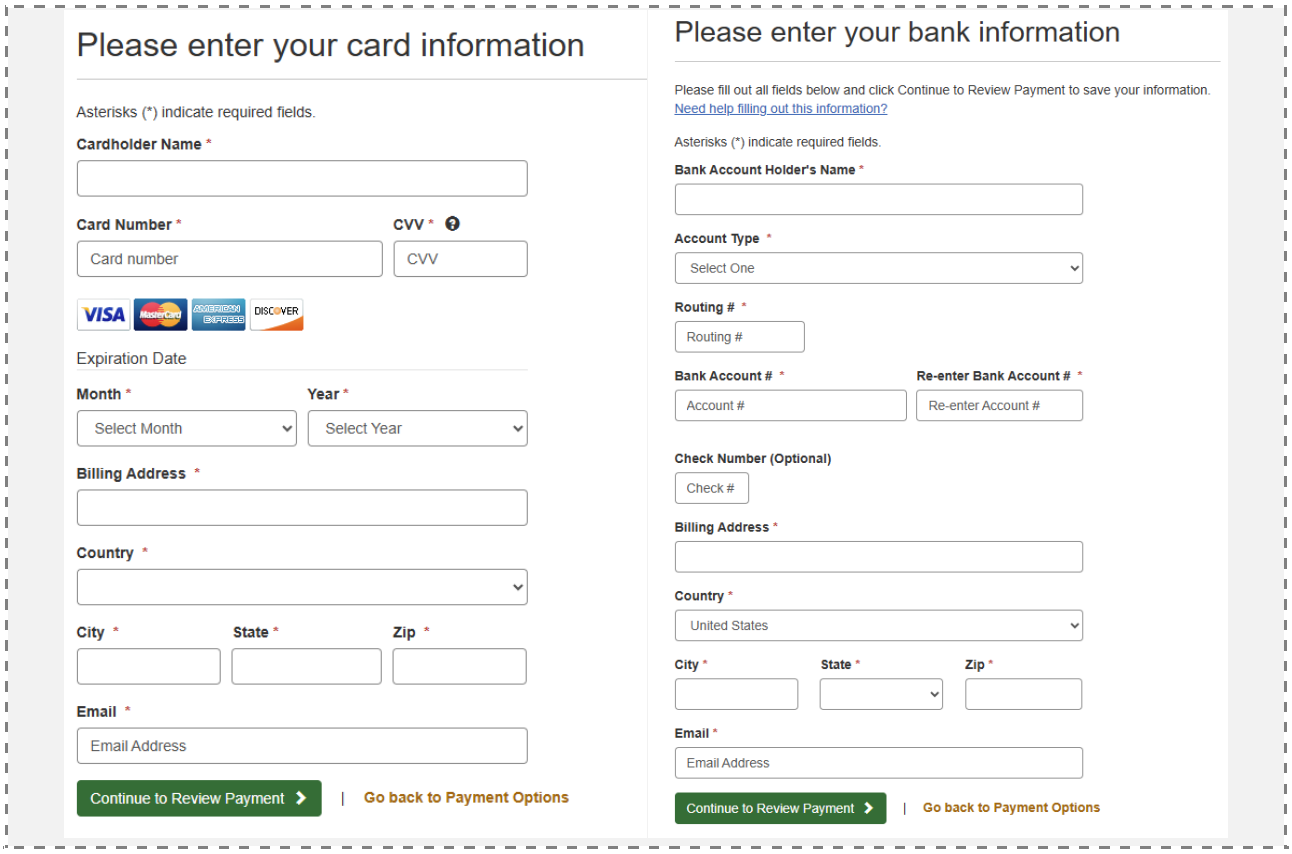
For multiple account payments, you may only select from Total Due, Past Due or Account Balance, and the selection will apply to all accounts.



Click **Continue to Payment Information** to enter your card or banking information.

Enter Payment Information

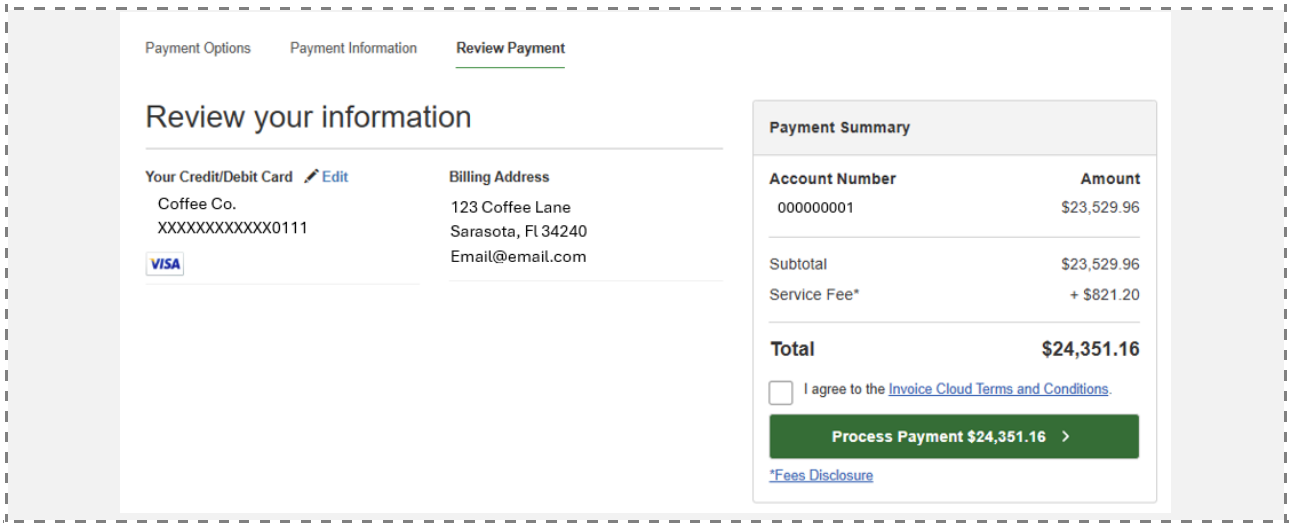
Enter all required payment details. For multiple accounts, the Payment Summary displays the combined subtotal. Enter a valid email address to receive payment receipts and reminders.



Select **Go back to Payment Options** to change the payment selection. Select **Continue to Review Payment** to move forward.

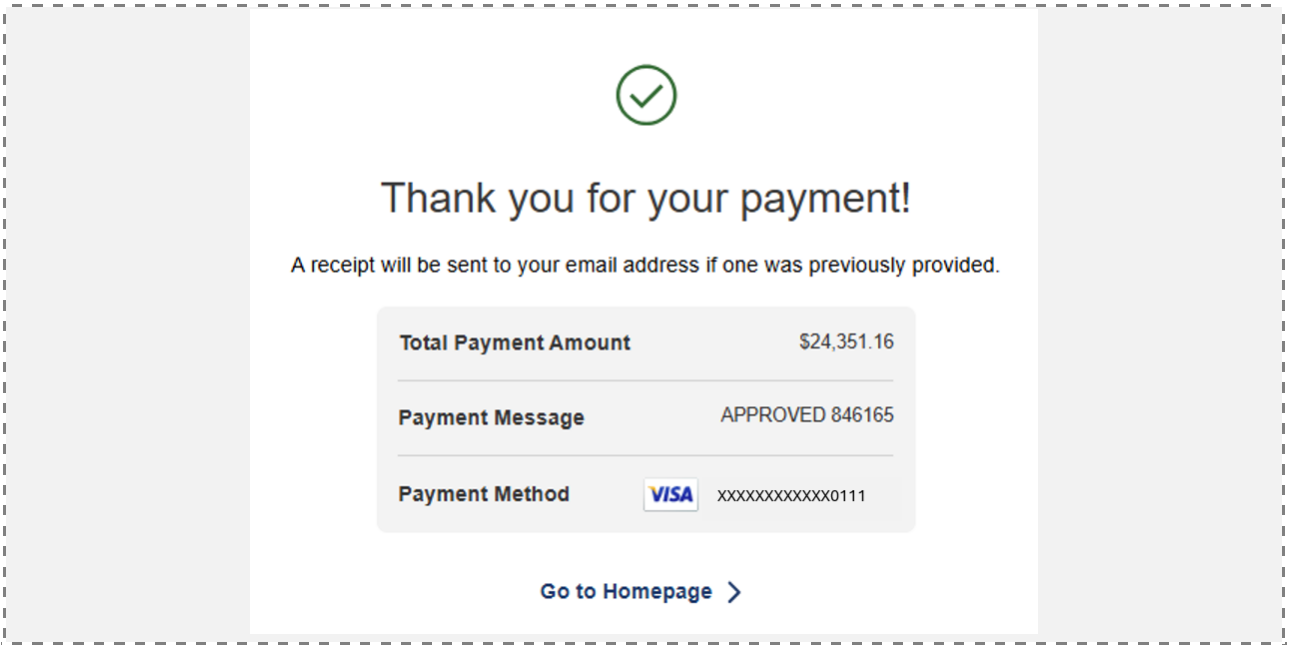
Review Your Information

Review the payment method and payment summary. Select the **checkbox** to agree to the InvoiceCloud Terms and Conditions, then select **Process Payment**.



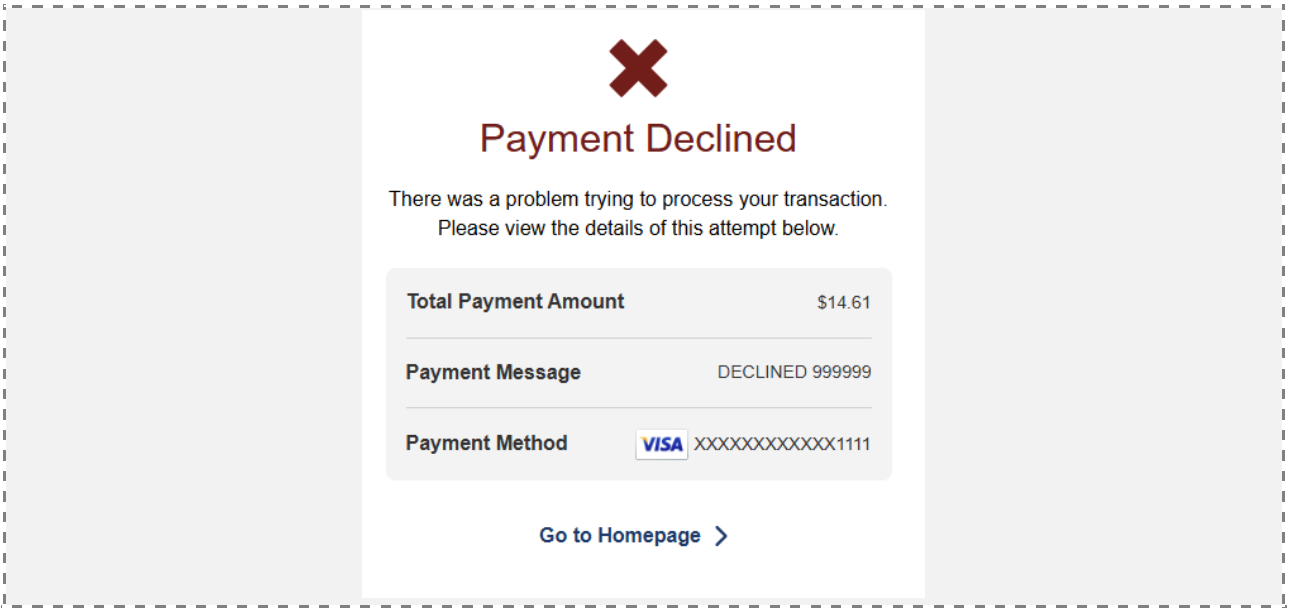
Payment Complete

The payment portal displays a status message after processing the payment. For a successful payment, the portal displays an online receipt and sends an email receipt to the address entered with the payment.



If you want to make another payment, click the **Go to Homepage** option to start the payment process.

If the payment cannot be processed, the payment portal displays an onscreen message with the next step.



Click the **Go to Homepage** option to enter a new payment.

Email Notifications

The system sends receipts for successful payments from no-reply@invoicecloud.net. Add this address to the safe senders list to help ensure delivery. The sender name appears as FCCI Insurance Group.

Option 3: Make a Payment Using the Phone Payment System

One-time payments may also be made by using the automatic phone system. Dial 1-800-226-3224 and choose option 3 for Premium Billing, then option 1 to make a payment. This option is available 24/7.

The phone system requires the 10-digit billing account number and payment account information. Follow each prompt and enter the requested information.

The phone system accepts debit cards, credit cards, and ACH (E-check) payments. The payment vendor charges a service fee for card payments. E-check payments have no service fee.

To speak with a billing representative, follow the prompt to return to FCCI. After business hours, the phone system transfers the call to the billing voicemail box.

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Troubleshooting Guide

If an issue occurs while making a direct bill payment, use the guidance below to help identify the cause and determine the next step.

Issue	What to Check	Recommended Action
Billing account number is not found.	Confirm the account number is 10 digits and matches the policyholder name entered.	Add leading zeros if the account number has fewer than 10 digits. Re-enter at least 3 letters of the policyholder name, including spaces or special characters when applicable.
Policyholder name does not match.	Check spelling, spacing, punctuation, and special characters in the account name.	Re-enter the name as it appears on the billing account or invoice. The name is not case sensitive, but spacing and special characters are required.
Payment method is not visible in the drop-down menu.	Review available payment options and consider the browser or device being used.	Try expanding the drop-down menu, refreshing the page, or using another supported device or browser. If the issue continues, use another available payment option.
Service fee appears on the payment summary.	Determine whether the payment is being made by debit or credit card.	Service fees are charged by the payment vendor for card payments. E-check payments do not incur a fee.
Payment cannot be completed.	Confirm all required fields are complete, the email address is valid, and the payment information is accurate.	Correct any missing or invalid information and try again. If an onscreen message appears, follow the instructions provided.
Email receipt was not received.	Verify the email address entered during payment and check junk or spam folders.	Add no-reply@invoicecloud.net to the safe senders list. If needed, confirm whether the payment was completed successfully through the payment portal or billing history.
Multiple billing accounts need to be paid.	Confirm whether the same payment method will be used for all accounts.	Add multiple accounts to the shopping cart when using the same payment method. If different payment methods are needed, process each payment separately.

Frequently Asked Questions

Can an agency make a payment on behalf of an insured?

Yes. Agencies can make one-time direct bill payments on behalf of an insured using ExpressServe, Guest Pay, or the automated phone payment system.

Is a sign-in required to make a payment?

No. Payments can be made through Guest Pay without signing in. Agencies may also use ExpressServe if they have online access credentials.

What information is needed before making a payment?

A payment requires the full 10-digit billing account number, policyholder name, payment account information, and a valid email address for receipts and account-related notifications.

Can more than one billing account be paid at one time?

Yes. Multiple billing accounts can be added to the shopping cart and paid in one transaction if the same payment method is used for all accounts.

Can different payment methods be used for multiple accounts?

No. If different payment methods are needed, each payment must be processed separately.

Are payment methods saved for future use?

No. Payment information is not saved for future use when making these one-time payments.

Will the agency or insured receive a receipt?

After a successful payment, the payment portal displays an onscreen receipt and sends an email receipt to the address entered during the payment process.

Who should be contacted if help is needed during the phone payment process?

Follow the phone prompts to return to FCCI and speak with a billing representative. If calling after hours, leave a message in the billing voicemail box.