

NEW YORK AUTOMOBILE INSURANCE PLAN

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Electronic Payment Process for Producers

Producer Guide and FAQ for  
PASS/EASI Electronic Payments  
(EFT and Credit /Debit Card)

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## Background of Electronic Payments

The Governing Committee of the New York Automobile Insurance Plan (the Plan) is committed to improving the Plan's assignment process as demonstrated by PASS/EASi, EADP, the Accelerated Assignment Process, MVR/CLUE Reports, Rating, Quick Quote, and the Electronic Payment (E-Pay) process.

The implementation of electronic payment that allows the Plan's application process to be free of the time constraints and costs associated with mailing and printing applications has been expanded to include Policy Change Requests submitted through PASS.

While EFT is applicable to all PASS/EASi applications, the Credit Card option is currently available only for Private Passenger applications and all Policy Change Requests for which an application has been assigned. The Plan hopes to expand that option to include all applications in the future.

Section 11 of Plan rules was revised to enable the phased in approach of E-Pay. Sections 15 and 15A, Company and Producer Performance Standards, address compliance with the electronic payment provisions.

### **EFT: Producer Account**

The Plan selected the Automated Clearing House (ACH) network. The ACH network is a processing and delivery system providing for the distribution and settlement of electronic credits and debits among financial institutions.

Within the ACH framework, AIPSO functions as a transaction coordinator between the producer and the assigned company. AIPSO officially functions as an ACH originator, formatting debits to producers' bank accounts and corresponding credits to the assigned insurer companies for the application and endorsement premium amount submitted by the producer. In other words, AIPSO on behalf of the Plan will "sweep" the producer's account for the deposit premium and forward it to the assigned company.

### **Credit/Debit Cards: Applicant Only**

The Plan selected Official Payments as the vendor to interface with PASS/EASi to handle the insureds credit card transaction. For this service, the vendor charges a fee equal to 2 ½ % of the amount being charged. For debit cards, the vendor charges a fee equal to 1% of the amount being charged. Effective March 15, 2017, the credit card fee was reduced by the vendor to a fee equal to 2.25 %. The debit card fee remains unchanged at 1%.

In November 2004, the Plan implemented the first phase of E-Pay. This phase provided electronic funds transfer for non-financed Private Passenger Pass applications. In April 2006, E-Pay was expanded to include the second phase, which includes financed Private Passenger PASS applications, for the non-financed portion only.

In November 2007, E-Pay was expanded to include the third phase. This phase provides electronic fund transfer for all commercial applications that are financed, for the non-financed portion only, and non-financed applications.

In 2010 Electronic Payment option was expanded to include credit cards. In March 2011, this feature was expanded to include the use of third party credit card provided the third party is present and authorizes the transaction. This initiative enables the applicant to pay either the deposit or full payment on new business applications. For applications that are premium financed only the non-financed portion may be submitted using the credit card option, the financed draft must be submitted to the Plan with the application. Commercial applications which include SRDP, Public, and Garage are currently not eligible for credit card submission.

In 2014 the Electronic Policy Change Requests feature was expanded to accept electronic payment for Policy Change Requests submitted through PASS where additional premium is required. The expansion of the electronic payment feature provides producers and applicants with the option to send deposit premium electronically to the Plan using two forms of authorized electronic payment, producer sweep or the insured's credit/debit card or the insured's 3<sup>rd</sup> party credit/debit card when processing an electronic policy change request. This feature is available for Private Passenger and all Commercial applications (Commercial, Public, SRDP & Garage) that have been assigned. Proof of Payment Requests for: additional premiums, cancellation notices and installment payments are currently not eligible for electronic payment.

In June 2017, the Electronic Payments feature in PASS was expanded to include premium financed private passenger applications. The Premins Company is currently the only premium financed company that is registered to electronically transfer the financed deposit premium to the NY Plan. Additional premium finance companies will be added in 2018.

**Getting Ready:**

The Electronic Payment Options available are as follows:

	Private Passenger New Business	Commercial New Business	Private Passenger PCR	*All Commercial Type PCR
EFT Producer Sweep	Available	Available	Available	Available
Applicant Credit/Debit Card	Available	**N/A	Available	Available
Applicant 3 <sup>rd</sup> Party Debit/Credit Card	Available	**N/A	Available	Available

\* Only on assigned applications.

\*\* Applicants credit/debit options are not currently available for Commercial new business applications.

**EFT**

Producers wishing to use the EFT E-Pay option will be required to register a bank account from which the NYAIP will sweep the deposit premium. The registration (Electronic Funds Transfer Authorization) form can be downloaded from the Forms Library for Producers, located under the "Other Services" tab on the PASS web site at [www.NYPASS.com](http://www.NYPASS.com) after login. The completed Electronic Funds Transfer Authorization registration form must be signed by a licensed, certified broker. Hard copies of completed forms should be mailed to AIPSO at the address provided on the registration form. Within 10 days from receipt of the completed registration, NYAIP/AIPSO will perform PRENOTE testing based on the banking information received. This testing consists of sending a \$0 ACH transaction to the account to verify routing and account numbers. Producers will be notified of ACH eligibility when logging on to NYPASS.

**Credit/Debit Cards**

The Credit Card process is made available through a third-party vendor; Official Payments. Official Payments interfaces with PASS/EASi to facilitate the credit/debit card payment and will charge the applicant a convenience fee for the service. The fee for credit cards will be 2.25 % and for debit cards a fee of 1% of the premium payment and will be clearly indicated on the PASS/EASi screen and the applicant's credit card statement. Unlike the Electronic Funds Transfer, there is no registration process for the use of credit/debit cards.

## PART 2

### ELECTRONIC PAYMENT PROCESSING FOR NEW BUSINESS APPLICATIONS

- Electronic Fund Transfers
- Credit/Debit Cards

**E-PAY PAYMENT PROCESSING FOR NEW BUSINESS APPLICATIONS:  
PRODUCER ELECTRONIC FUNDS TRANSFERS (EFT)**

The EFT E-Pay process allows the application to be submitted through PASS/EASi using ***the producer's pre-registered account***. The producer may indicate that the electronic funds option is to be used for the non-financed or the full deposit premium if the application is not premium financed. If an electronic option is selected for the non-financed portion of the deposit premium, producers will have the option to have the financed portion of the deposit electronically transferred to the NY Plan if The Premins Company is selected as the premium financed company. The Premins Company will only issue electronic premium finance payment if an electronic payment is selected for the non-financed deposit premium on a Private Passenger application.

Upon completion of an EFT E-Pay application the following will occur:

1. The producer will receive an E-Pay confirmation receipt at the end of the application process that can be printed and retained for banking records.
2. When the retraction period has passed for private passenger applications (2 business days from submission), the application data will be transferred to AIPSO for assignment.
3. When the retraction period has passed for commercial applications (2 business days from submission), the application data will be transferred to AIPSO once the application has been received and processed by the Plan.
4. EADP assignment information will be available to the assigned company the day of assignment (currently only applicable to private passenger).
5. The Plan will sweep the producer's account 5 business days after the application is successfully submitted through PASS/EASi. (In a rare instance the bank may make the sweep on the 6<sup>th</sup> business day). The total deposit amount for all E-Pay applications submitted each day would be swept in a lump sum from the producer's account.
6. If the sweep is successful and the assignment has been made, the funds will be in the Plan's account the day following or the second day following the sweep of the account.
7. Deposit premium, in a bulk amount, will be transferred to the assigned company on the next business day following the confirmation of a successful sweep. The transfer may include applications from several assignment dates.
8. The company will be supplied with a detail report of transactions included in the bulk transmission. The detail report will be available in both paper and electronic formats.

**E-PAY PAYMENT PROCESSING FOR NEW BUSINESS APPLICATIONS (PP ONLY):  
CREDIT/DEBIT CARDS**

The credit/debit card option is available for only Private Passenger new business applications. Producers may submit applications through PASS/EASi indicating the applicant's credit /debit card, or an authorized third-party credit/debit card on behalf of the insured. In either case the insured and cardholder must be present and sign a certification on the Credit Card Payment Authorization and Receipt page of the application, and the producer must confirm and certify the identity of the card holder.

The applicant can pay either the deposit or the full annual premium. The process is made available through a third-party vendor; Official Payments. Official Payments will interface with PASS/EASi and will charge the applicant a convenience fee for the service. The service fee is equal to 2.25 % for credit cards and 1 % for debit cards of the amount charged, and is separate and apart from the premium payment and will be clearly indicated on the PASS/EASi screen and the applicant's /cardholder's credit card statement. No fees are paid by the carrier.

Three major credit cards are accepted (MasterCard, American Express, Discover). The credit card option is an extension of the electronic funds transfer option provided in Section 11 of the Plan and is therefore available for the applicant's portion of the deposit on financed applications. The private passenger PASS/EASi application provides for credit card applications and includes an additional page (Credit Card Payment Authorization and Receipt) that provides the rules and requirements related to credit/debit card payments, disputes and refunds. This page is mandatory for submission to the Plan with all credit card applications.

Credit/debit Card applications can be easily identified, a "Credit /Debit Card "indicator will appear in the bottom right hand corner for ease of processing. Carriers will receive credit card funds sooner than other e-payments since the credit/debit card payments are received from the vendor, on the 2<sup>nd</sup> or 3<sup>rd</sup> business days following the transaction.

**Retracted Applications:**

Credit card fees and premium charges will be reversed for retracted applications. The Plan will reverse credit card transactions only for applications retracted within the required time frame. Once the application is assigned, the producer must submit a request to cancel the policy to the carrier. Processing fees are not refunded for cancelled policies. The carrier will then issue the refund in accordance with Plan rules.

**Premium refunds will not be credited back to the applicant's/cardholder's credit/debit card and there is no cash refund.**

## Processing Credit/Debit Card Applications:



The credit/debit card is to be used for:

- o The full deposit (for applications that are not premium financed)
- o The non-financed portion for applications that are premium financed. If financed by The Premins Company, the producer will have the option to have the premium financed deposit premium electronically transferred to the NY Plan by The Premins Company.
- o The non-financed portion for applications that are NOT premium financed by The Premins Company. The financed portion (Check/Draft) must be submitted to the Plan with the application.

1. The producer will indicate credit card for the "Payment Submitted".

Application Premium:	\$3801.00	<b>** Deposit of no less than 25% of full annual premium due with application. Balance due in 30 days.</b>
Payment Plan Option	2 Payments	
Deposit Premium	958.00	Minimum Required Deposit Premium: \$958.00
Payment Submitted	Credit Card	

2. Once the "Submit Application" tab is selected, the producer will be redirected to the Official Payments website to enter the credit/debit card payment method.

Card Number	Expiration Date	Security Code	<a href="#">What is this?</a>
<input type="text"/>	-- <input type="text"/> <input type="text"/>	-- <input type="text"/> <input type="text"/>	<input type="text"/>
  			

Cancel

Please note you will not be charged until you Submit at end.

Continue

Once the credit/debit card payment method has been entered and "Continue" is selected, the producer will be required to review the payment amount, convenience fee, total payment and the Terms and Conditions and click "Accept Terms" to proceed with the credit/debit card payment process.

If "Cancel" is selected at any point in the credit/debit card process, the producer will be prompted to select "Continue" which will redirect them to the Summary Information page on EASi to select a different payment method.

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**You have selected to cancel the e-payment transaction(0).**  
**Please click Continue to return to your application and select another payment method.**

---


Continue



**New York Automobile Insurance Plan, NY**  
**New York Automobile Insurance Plan Payment**

PAYMENT INFORMATION > PAYER INFORMATION > REVIEW & SUBMIT > COMPLETE

**Review And Submit**


Payment Method	Amount	Service Fee	Total
 Ending in 0006	\$958.00	\$9.58	\$967.58

<b>Account Information</b>	<b>Name</b>	Test CreditCard
	<b>Street Address</b>	STreet
	<b>City</b>	New York
	<b>State</b>	NY

**Terms and Conditions:**

Official Payments Corporation charges a service fee to use this service to make the payment outlined above. This fee is separate from the primary obligation you are paying. The service fee is included in the "Total Payment" line above.

Completion of a payment transaction is contingent upon both the authorization of payment by your card company and acceptance of your payment by the entity you are paying. In the event that your payment is unable to be processed, Official Payments will attempt

 Printer Friendly

[Back](#) | [Cancel](#)

Please note you will not be charged until you Submit at end.

**Accept Terms**

If "Accept Terms" is selected, the producer will be directed to the "Payer Information" page to complete the payer account information.

**New York Automobile Insurance Plan, NY**  
**New York Automobile Insurance Plan Payment**

PAYMENT INFORMATION > PAYER INFORMATION > REVIEW & SUBMIT > COMPLETE

**Please enter your account information**

**Name**  
Test MI CreditCard Suffix

**Country**  
United States

**Address**  
STreet

Street Address 2

Apartment or Suite Number

New York NY 10002

Day Time Phone Number

( 555 ) 555 - 5555

Note: Please provide area code and extension in case we need to contact you regarding your payment.

Enter your e-mail

dussell.bennett@aipso.com dussell.bennett@aipso.com

[Back](#) | [Cancel](#)

Please note you will not be charged until you Submit at end.

**Continue** 

(Note that during the process, the producer will be asked to enter the applicants/cardholder E-Mail address so Official Payments can send an email confirmation of the transaction. If the insured does not have an email address, producers may insert their own email address and print the confirmation for the insured/cardholder.)

After selecting "ACCEPT", the producer will be directed to this screen to verify and complete the transaction. Once completed, the producer must review for accuracy then select Submit. The producer will be re-directed to the "Congratulations" page where he/she can proceed to print the application, ID card and Credit Card Payment Authorization and Receipt form.

## New York Automobile Insurance Plan

### New York Automobile Insurance Plan, NY

### New York Automobile Insurance Plan Payment

[PAYMENT INFORMATION](#) > [PAYER INFORMATION](#) > [REVIEW & SUBMIT](#) > **COMPLETE**

Your payment has been completed successfully. Thank you.

PRINT

#### Confirmation Number

123456

#### Date & Time

Thursday, December 11, 2014 08:56AM PT

#### Payment Method

#### Amount

#### Service Fee

#### Total

 Ending in 0006	\$874.00	\$8.74	\$882.74
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#### Account Information

<b>Name</b>	Test Debit
<b>Street Address</b>	Main St
<b>City</b>	New York
<b>State</b>	NY
<b>Zip Code</b>	10002
<b>Country</b>	United States
<b>Phone</b>	555-555-5555
<b>Email</b>	Karen.Martino@aipso.com

Continue

#### New York Disclosure Statement Of Liability And Refund Policy:

Statement of Liability: In the event of non-delivery or delayed delivery of payment funds, Official Payments will investigate the cause of delay or non-deliver and evaluate liability in connection with the specific occurrence.

Refund Policy: The service fee is non-refundable except as otherwise determined at the sole discretion of Official Payments.

If there are any questions call Customer Service at 1-800-487-4567. Representatives are available Monday - Friday, 7:00am - 7:00pm CT

PASS/EASi will then display to the producer the "Congratulations" page. The producer can verify the information, which will display NYAIP Credit Card Payment Confirmation. The producer will also be able to print the application and ID card at that time.

The screenshot shows a web browser window with the URL <https://www.nypass.com/pass/PrivatePassenger/Congrats.aspx>. The page title is "Private Passenger - Congratulations!". The main content area displays the following information:

**Congratulations, you have successfully submitted the following PASS application.**

Applicant Name:	TESTCC TESTCC
Reference Number:	31571985547
Effective Date:	Friday, November 20, 2009
Time:	01:38 PM


Click to Generate an Application for:

Click to Print an ID Card for:

[Return to Processing Options](#)

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**NYAIP Credit Card Payment Confirmation!**

 OFFICIAL PAYMENTS

Thank you! Your payment request has been accepted.

Authorization Number:	123456
Credit Card Transaction Amount	\$ 606.00

If any portion of the deposit premium was financed, please remember to attach the payment to the application when submitting to the Plan.  
If you have submitted this application in error, you must retract the application within two business days.  
[Click here to be directed to the PASS Retraction Facility.](#)

[Questions ??](#)

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New York Automobile Insurance Plan  
22 Cortlandt Street, Suite 1500  
New York, NY 10007-3151  
Phone: (212) 943-5100  
Fax: (212) 742-2116  
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The producer will receive a "Credit Card Payment Authorization and Receipt" page with the printed application which MUST also be signed and mailed to the Plan with the application and required documents within 2 business days of submission. Failure to do so will jeopardize the producer's certification and access to PASS/EASi. Access to PASS/EASi may be immediately suspended if the credit card signature page is not completed and/or received with the application

**NOTE:** The Credit/debit Card PASS/EASi application must be signed by both the producer and applicant. The Credit Card Payment Authorization and Receipt form must be signed by both the producer and the applicant/ card holder. It is imperative that the producer verify the identity of the applicant/cardholder, and submit the signed form with the application to the Plan within 2 business days.

## PART 3

### ELECTRONIC PAYMENT PROCESSING FOR POLICY CHANGE REQUESTS (PCR)

- Electronic Fund Transfers
- Credit/Debit Cards

**E-PAY PROCESSING FOR POLICY CHANGE REQUEST (PCR);  
ELECTRONIC FUNDS TRANSFERS (EFT)**

This feature is available when processing an electronic policy change request for Private Passenger and all Commercial applications (Commercial, Public, SRDP & Garage) that have been assigned. The EFT process provides producers and insureds with the option to send the additional premium electronically through PASS using *the producer's pre-registered account*.

Upon completion of an EFT policy change request the following will occur:

1. The producer will receive an E-Pay confirmation receipt at the end of the policy change request process that can be printed and retained for banking records.
2. EFT policy change requests will be easily identified. A "Producer Sweep" indicator will appear in the bottom right hand corner of the policy change request form.
3. The producer's account will be swept the second day following the successful submission of the policy change request through PASS. The total deposit amount for all E-Pay policy change requests submitted each day would be swept in a lump sum from the producer's account.
4. The carrier's account will be credited five days following the successful submission of the policy change request and debit of the producers account.
5. Deposit premium, in a bulk amount, will be transferred to the assigned company on the next business day following the confirmation of a successful sweep. The transfer may include policy change requests from several policy change requests submission dates.
6. The company will be supplied with a detail report of transactions included in the bulk transmission. The detail report will be available in both paper and electronic formats.
7. **Retractions are not applicable to Policy Change Requests.** To change or cancel a transaction, a new policy change request must be submitted electronically through PASS. Handwritten changes on the original policy change request form will not be honored by the company. All cancellation or changes will be processed in compliance with the rules governing the NYAIP and the New York State Insurance and Motor Vehicle Law.

## E-PAY PROCESSING FOR POLICY CHANGE REQUEST: CREDIT/DEBIT CARDS

This feature is available when processing an electronic policy change request for Private Passenger and all Commercial applications (Commercial, Public, SRDP & Garage) that have been assigned. Producers may submit policy change requests through PASS indicating the applicant's credit/debit card, or an authorized third-party credit card on behalf of the insured. In either case, the insured and cardholder must be present and sign a certification on the Credit Card Payment Authorization and Receipt form, and the producer must confirm and certify the identity of the card holder.

The producer will receive an additional page (Credit Card Payment Authorization and Receipt) with the submitted policy change request that provides the rules and requirements related to credit card payments, disputes and refunds. It is mandatory that the signed, Credit Card Payment Authorization and Receipt be faxed to the Plan the same day as the submission of the credit card policy change requests. **Failure to do so will jeopardize your access to PASS/EASi and your continued NYAIP certification.**

Credit/debit card policy change request can be easily identified. A "Credit/debit Card" indicator will appear in the bottom right hand corner for ease of processing. Carriers will receive credit card funds sooner than other e-payments since the credit card payments are received from the vendor on the 2<sup>nd</sup> or 3<sup>rd</sup> business day following the transaction.

**Retractions are not applicable to Policy Change Requests.** To change or cancel a transaction, a new policy change request must be submitted electronically through PASS. Handwritten changes on the original policy change request form will not be honored by the company. All cancellation or changes will be processed in compliance with the rules governing the NYAIP and the New York State Insurance and Motor Vehicle Law. All return/unearned premiums associated with a policy cancellation or change requests will be issued to the insurance applicant/policy holder, by the insurance carrier in compliance with the New York Insurance law and NYAIP rules. **Premium refunds will not be credited back to the applicant's/cardholder's credit card and there is no cash refund.**

The company will be supplied with a detail report of transactions included in the bulk transmission. The detail report will be available in both paper and electronic formats.

## PART 4

### DISHONORED PAYMENTS

- Insufficient Funds(NSF)
- Uncollected Funds
- Declined Credit Card Transactions
- Disputed Credit/Debit Card Transactions

### SAMPLE PROCESSING TIMELINE

- Electronic Funds Transfer
- Credit/Debit Cards



**DISHONORED PAYMENTS  
INSUFFICIENT OR UNCOLLECTED EFT FUNDS (NSF)**

If the initial attempt to sweep the producers' accounts is not successful for any reason, (insufficient funds, uncollected funds, account closed, etc) the NYAIP will notify the producer immediately by phone and/or Email. For this reason, it is imperative that producers maintain a valid E-mail address in PASS/EASi.

On the second business day following the unsuccessful attempt, NYAIP/AIPSO will automatically initiate another sweep. If the second sweep is not successful, the transaction will appear on the company report as 'Uncollectible Deposit Premium'. Producer ID card privileges and possibly PASS access will be suspended until the funds are replaced. Additionally, the Plan reserves the right to require that all future payments to insurance companies may be made by the producer's certified check, a bank check, or money order as detailed in Section 11.E of Plan rules.

**DECLINED CREDIT/DEBIT CARD TRANSACTIONS**

During the PASS/EASi process the producer will be directed to the Official Payments website to enter the applicant's/cardholder's credit card information. If the card is declined for any reason, the producer will be alerted immediately and redirected to PASS/EASi to select another form of payment.

**DISPUTED CREDIT/DEBIT CARD TRANSACTIONS**

The private passenger application and policy change request has been revised to include an additional page (Credit Card Authorization and Receipt) that provides the rules and requirements related to credit card payments, disputes and refunds. For disputed charges the producer or insured should first contact the NYAIP Customer Service Department for assistance. The Customer Service Representatives will provide assistance on PASS/EASi related discrepancies and if needed, will direct the producer or insured to the appropriate party that will assist in credit card issues.

## Sample Processing Timelines for Electronic Funds Transfer

EFT

### Successful Sweep

#### Case 1 – Successful Sweep

Action	Date
• Applications submitted in PASS/EASi	Mon, July 7 <sup>th</sup>
• Retraction Time Expires (11:59 pm)	Wed, July 9 <sup>th</sup>
• Application Assigned (Accelerated Assignment processed)	Fri, July 11 <sup>th</sup>
<b>*(Commercial application assigned upon receipt by the Plan)</b>	
• AIPSO sends Debit transaction to Bank	Fri, July 11 <sup>th</sup>
• Bank Debits Producer Account/Credits NYAIP/AIPSO Account	Mon, July 14 <sup>th</sup>
• Funds transferred to assigned carrier's account	Fri, July 18 <sup>th</sup>

### Unsuccessful Sweep

\*If scheduled Debit falls on a Federal Banking Holiday, the sweep will occur the day after the holiday.

#### Case 2 - Sweep Fails (Includes Bank Holiday)

Action	Date
• Applications submitted in PASS/EASi	Tues, Nov 2 <sup>nd</sup>
• Retraction Time Expires (11:59 pm)	Thurs, Nov 4 <sup>th</sup>
• Application Assigned (Accelerated Assignment processed)	Mon, Nov 8 <sup>th</sup>
• AIPSO sends Debit transaction to Bank (To be Eff Tues Nov 9 <sup>th</sup> )	Mon, Nov 8 <sup>th</sup>
• Bank Attempts to Debit Producer Account/Debit Rejected	Tues, Nov 9 <sup>th</sup>
• Return File Processed by PASS/EASi	Fri, Nov 12 <sup>th</sup>
• Plan Notifies Producer	Mon, Nov 15 <sup>th</sup>
• 2 <sup>nd</sup> Debit Transaction Sent to Bank (To be Eff Wed Nov 17 <sup>th</sup> )	Tues, Nov 16 <sup>th</sup>
a) 2 <sup>nd</sup> Attempt is Accepted. Bank Debits Producer Account. Credits NYAIP/AIPSO Account	<b>Wed, Nov 17<sup>th</sup>*</b>
<b>OR</b>	
b) Second Sweep Rejected and Report is Received by Plan	Mon, Nov 22 <sup>nd</sup>
• Bad Sweep Recorded as Producer Violation	Tues, Nov 23 <sup>rd</sup>
• 1 <sup>st</sup> notification. Producer is notified by letter, email, and PASS Alert for replacement check.	Tues, Nov 23 <sup>rd</sup>
• 2 <sup>nd</sup> notification. If no replacement within 5 days, ID cards disabled	Tues, Nov 30 <sup>th</sup>
• Final notification. If no replacement within 5 days, PASS suspension	Tues, Dec 7 <sup>th</sup>
• PASS suspension applies to the producer and affiliates.	Tues, Dec 7 <sup>th</sup>

#### Case 3 – Successful Sweep- Policy Change Request (Endorsement)

Action	Date
• Endorsement submitted in PASS	Tues, July 22 <sup>nd</sup>
• AIPSO sends Debit transaction to bank	Wed, July 23 <sup>rd</sup>
• Bank Debits producer account/credit NYAIP/AIPSO account	Thurs, July 24 <sup>th</sup>
• Funds transferred to assigned carrier's account	Wed, July 30 <sup>th</sup>

**Sample Processing Timelines for Credit Cards**

**Credit Card**

**Case 1 – Master Card/Discover-Application Process**

<b>Action</b>	<b>Date</b>
• Application submitted in PASS/EASi	Mon, Nov 1 <sup>st</sup>
• NYAIP Import Process (OPC)	Tues, Nov 2 <sup>nd</sup>
• Last day to retract application (11:59 pm)	Wed, Nov 3 <sup>rd</sup>
• Debit to AIPSO/NYAIP Account	Wed, Nov 3 <sup>rd</sup>
• Application Assignment (Accelerated Assignment processed)	Fri, Nov 5 <sup>th</sup>
• Funds transferred to assigned carrier's account	Tues, Nov 9 <sup>th</sup>

**Case 2 – American Express Card-Application Process**

<b>Action</b>	<b>Date</b>
• Application submitted in PASS/EASi	Mon, Nov 1 <sup>st</sup>
• NYAIP Import Process (OPC)	Tues, Nov 2 <sup>nd</sup>
• Last day to retract application (11:59 pm)	Wed, Nov 3 <sup>rd</sup>
• Debit to AIPSO/NYAIP Account	Thurs, Nov 4 <sup>th</sup>
• Application Assignment (Application Assignment processed)	Fri, Nov 5 <sup>th</sup>
• Funds transferred to assigned carrier's account	Tues, Nov 9 <sup>th</sup>

**Case 3 – Credit/Debit Card- Policy Change Requests (Endorsements)**

<b>Action</b>	<b>Date</b>
• Policy Change Request Submitted in Pass	Tues, July 22 <sup>nd</sup>

**Master Card/Discover**

• NYAIP Import Process (OPC)	Wed, July 23 <sup>rd</sup>
• Debit to AIPSO/NYAIP	Thurs, July 24 <sup>th</sup>
• Funds transferred to assigned carrier's account	Fri, July 25 <sup>th</sup>

**American Express Card**

• NYAIP Import Process (OPC)	Wed, July 23 <sup>rd</sup>
• Debit to AIPSO/NYAIP	Fri, July 25 <sup>th</sup>
• Funds transferred to assigned carrier's account	Fri, July 25 <sup>th</sup>

## PART 5

### FREQUENTLY ASKED QUESTIONS

- E-Pay(EFT)
- Credit/Debit Cards

### GETTING ANSWERS

- Questionable or Erroneous  
E-Pay transactions

**Frequently Asked Questions (FAQs)**  
**FAQs Common to All E-Pay Transactions (EFT and Credit/Debit Cards)**

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**What is E-Pay?**

E-Pay is an Electronic Payment feature offered in PASS/EASi. There are now two forms of e-payment. EFT which is Electronic Funds Transfer, allows producers to submit deposits electronically using their pre-registered checking accounts and Credit/Debit Cards. Credit /Debit Card payments are available to the insureds. Insureds may use their credit/debit card (or the credit card of an authorized third party) to pay either the deposit or the full annual premium.

**How will the Plan identify an E-PAY application?**

The producer will select the electronic payment option during the PASS/EASi process, producer sweep or credit card. The application will display a “**Producer Sweep or Credit/Debit Card**” indicator in the lower right-hand corner of each page of the printed application. If the premium is also financed, the application will display the premium financed indicator “**Producer Sweep/PFC or Credit/Debit Card/PFC**” in the lower right-hand corner of each page of the printed application. If financed by The Premins Company and the financed deposit premium was issued by electronic payment, the application will display “**Producer Sweep/EFT-PFC or Credit/Debit Card/EFT-PFC**”

**How will the Plan know how much money to sweep/charge?**

The producer will select the form of electronic payment (producer sweep or credit card) as the payment method. The producer will then indicate the deposit amount in the non-financed deposit premium field during the application process which will be recorded in PASS/EASi. The non-financed deposit amount authorized by the producer will be swept or charged during the electronic payment process.

**How are financed policies handled? Are premium finance applications included?**

Yes. Premium financed applications are included in this program. Currently only The Premins Company is registered to issue electronic premium finance deposit payment to the NY Plan if an electronic payment is selected. If the application is not financed by The Premins, the financed portion of the deposit must be sent to the Plan via paper check/draft. Additional premium financed companies will be introduced in 2018.

**Can deposit premium on a given application be sent via both check and E-Pay when the deposit is not Premium Financed?**

No. The producer cannot split the deposit premium between E-pay and check. Split deposits are applicable to financed PASS/EASi applications only.

**Electronic Funds Transfer (EFT) aka Producer Sweep**

**How will the Plan know how much money to withdraw?**

Following the rating process, the required deposit will be displayed in the PASS/EASi screens and recorded in the PASS/EASi process. The indicated non-financed deposit amount of an E-Pay application will be swept from the producer’s pre-registered account and held in suspense for 5 business days after the application is submitted through PASS/EASi. Those amounts will then be used to sweep the funds from the corresponding producer’s account on the 5<sup>th</sup> business day following PASS/EASi transmission. If you submit multiple applications in one day, the bank will make one debit for the total for all deposits authorized that day.

**Will the money be swept from the producer per application or in a lump sum?**

Money will be swept in a lump sum from the producer’s account for all applications. This means that if there is an issue with the deposit premium on one application, it will affect others. For example, if you submit 5 applications on one day, and the total for the 5 deposits equals

\$5,000.00 and your account has only \$4,900.00 available, the total sweep will be rejected and all 5 applications will be deemed to have dishonored payments. We do not anticipate this causing a significant problem. A minority of producers submit more than one application per day and producers are required to obtain secure funds for deposit premiums.

**If the first attempt to sweep the funds is unsuccessful, who initiates the second attempt?**

If the first attempt is unsuccessful, the NYAIP will be notified by AIPSO. NYAIP will follow up with the producer. In the meantime, NYAIP/AIPSO will automatically initiate a second attempt to collect the funds. Producer must ensure the funds are secured and available for the second sweep. No action is necessary on the part of the company to trigger the second attempt.

**How do companies proceed after a second failed attempt?**

Companies should follow their current procedures for non-sufficient funds (NSF) deposit premium. If the carrier receives a replacement deposit after the second unsuccessful sweep, they must inform the Plan the deposit was satisfied in the same way they report replaced dishonored checks.

**How will we identify Producer Sweep transactions on our bank statements?**

All banks have slightly different formats but you should be able to recognize **AIPSO-NYAIP** and **WEBINS PAYMNT** in the credit entries. See sample below:

101 01150001012370171820307210840A094101FLEET BANK	<b>AIPSO-NYAIP</b>
5200 <b>AIPSO-NYAIP</b>	1237017182 <b>WEBINS PAYMNT</b> 030723

**What data security measures are in place?**

AIPSO has a comprehensive security plan in place, including encrypted transactions, physical security measures, electronic security systems, and procedural controls. All data transferred between AIPSO and the clearinghouse (ACH) will be encrypted using 128-bit SSL.

**What if I change my Producer Sweep account?**

To change your account, you must cancel the existing account and establish the new account using the Authorization Agreement for ACH Debits form which is located on the PASS site in the "Producer Forms Library". You must remember however, that the processing will take a few days and you must leave sufficient funds in your existing account to cover any E-Pay transaction already submitted.

**Can I register my satellite offices individually for Producer Sweep?**

**Yes!** Producers registered in PASS with multiple occurrences of the same license number (satellite offices) may set up multiple producer sweep accounts. Simply indicate the satellite license number prefix and applicable address when completing the Registration form. Producers may use the same bank account or different accounts.

**Will the Plan monitor for abuses of this program?**

Yes. The Plan monitors for dishonored transactions, where no application is received, and where the financed portion of a Producer Sweep financed application is not received. In each case the Plan will attempt to resolve the matter. If the producer does not comply the carrier will be notified. The policy may be subject to cancellation. The producer will be subject to penalties, which may include: requirements detailed under Sec.11.E of Plan rules, ID card restrictions, and revocation/suspension of the producer access to PASS/EASi. Additionally, these penalties will be applied to any other producer with whom that producer is or becomes affiliated.

## Frequently Asked Questions (FAQs) For Credit/Debit Cards

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### **Is there a registration process to use the credit card payment option?**

No. There is no registration process, simply select credit card as the form of electronic payment.

### **What are the signature requirements?**

The Private Passenger PASS/EASi application has been revised for credit card applications to include an additional page (Credit Card Payment Authorization Receipt) that provides the rules and requirements related to credit card payments, disputes and refunds. This page must be signed by the producer and applicant/cardholder and the original must be submitted to the Plan with all credit card applications.

### **Are third party credit cards accepted?**

Yes. Third party credit cards (someone other than the producer or insured) are accepted. The cardholder must be present during the transaction and must sign the Credit Card Payment Authorization and Receipt authorizing use of the credit card. The producer is also required to sign a certification that he/she has verified the identity of the cardholder and that the credit card is issued in the name of that cardholder. Failure to do so will result in zero ID card and possible restriction from accessing the PASS site

### **Will the Plan monitor for abuses of this program?**

Yes. The Plan monitors for electronic payment transactions where no application is received. The Plan will also monitor cases where the financed portion of the payment is not received with the application. If the producer does not comply, the carrier will be notified and the policy may be subject to cancellation.

### **What is the "Convenience" fee?**

The convenience fee is the cost charged by Official Payments for processing the payment transaction. Currently, the fee is 2.25 % for credit cards and 1 % for debit cards of the premium amount charged to the credit card (deposit or full annual premium). The convenience fee is separate and apart from the premium payment and will be clearly indicated on the PASS/EASi screen and the applicant's /cardholder's credit card statement.

### **How will the insured identify the PASS/EASi credit/debit card deposit premium charge on the credit card statement?**

The statement will reflect separate charges for the deposit premium and the Convenience fee.

- a. The NYAIP will be listed as the merchant for the deposit premium charge
- b. Official Payments will be listed as the merchant for the Convenience fee

### **How will the Plan identify Credit Card as the electronic payment method on the application?**

A credit card indicator will be displayed in the lower right-hand corner of each page of the printed application. If the premium is financed and the applicant's portion of the deposit is paid by credit card, the Plan will identify premium financed credit card applications by the indicator Credit/Debit/PFC displayed in the lower right-hand corner of each page of the printed application.

### **Who should the producer or insured contact if there is a dispute or discrepancy with the credit card payment transaction?**

For disputed charges the producer or insured should first contact the NYAIP Customer Service Department for assistance. The Customer Service Representatives will provide assistance on PASS/EASi related discrepancies and if needed, will direct the producer or insured to the appropriate party that will assist in credit card issues.

### **How are refunds handled when the application is retracted?**

Official Payments will issue a reversal within 72 hours of being notified of the retraction by the Plan. The insured/3<sup>rd</sup> party credit card statement will reflect separate reversals for the deposit premium and the convenience fee.

- a. The NYAIP will be listed as the merchant for the deposit premium reversal, and
- b. Official Payments will be listed as the merchant for the convenience fee reversal.

For applications that are not retracted and have been assigned, the producer must submit a request to the carrier to cancel the policy in accordance with Plan rules. Fees are not reversed for cancelled policies. Unearned premiums will be paid by the carrier *to the insured*.

## **Frequently Asked Questions for Policy Change Requests E-Pay Transactions (EFT and Credit/Debit Cards)**

### **Will producers have the option to retract a Policy Change Request if a mistake is made?**

No, retractions are not applicable to policy change requests. To change or cancel a transaction, a new policy change request must be submitted electronically through PASS. Handwritten changes on the original policy change request form will not be honored by the company. All cancellations or changes will be processed in compliance with the rules governing the NYAIP and the New York State Insurance and Motor Vehicles Law.

### **How are refunds handled for Policy Change Request?**

All returns/unearned premiums associated with a policy cancellation or change request will be issued to the insurance applicant/policy holder, by the insurance carrier in compliance with the New York Insurance Law and NYAIP rules. Premium refunds will not be credited back to the applicant's/cardholder's credit card and there is no cash refund.

### **How will the Plan identify an E-PAY Policy Change Request?**

The producer will select the electronic payment method during the policy change request process in PASS, producer sweep or credit card. The policy change request will display a "**Producer Sweep or Credit /Debit Card**" indicator in the lower right-hand corner of each page of the printed policy change request.

### **How do I determine which policy change requests were submitted using electronic payment?**

When searching for a previously submitted endorsement on the Inquiry/Reprint search page, simply select e-pay from the payment method drop menu before completing your search.

### **Will producers receive a receipt for policy change request submissions where a credit/debit card was used?**

Yes, the policy change request form has been revised to include an additional page, (Credit Card Payment Authorization Receipt), that provides the rules and requirements related to credit card payments. This page must be signed by the producer and applicant/cardholder and must be faxed to the NYAIP at 1-212-742-2116 the same day as the policy change request submission. However, producers are still required to fax or mail the policy change request form to the carrier. Failure to do so will jeopardize your access to PASS/EASi and your continued NYAIP certification.

### **Will producers have the option to fax the PCR to the carrier if the electronic payment option is utilized?**

Yes, only if the electronic payment is the only method of payment for the required deposit or if original documents are not required.



### **Getting Answers**

The Plan has established a special Email address for all questions pertaining to the E-Pay program. All questions, including technical questions or issues, may be directed by email to: [EPAYissues@aipso.com](mailto:EPAYissues@aipso.com).

To speak to someone regarding the rules and procedures of this program please call the NYAIP, at 212-943-5100.

### **Questionable or Erroneous E-Pay Transactions**

In case of errors or questions about your electronic payment transaction to the NYAIP, contact us by sending a fax to 212-742-2116, by phone (212) 943-5100 or by email to: [EPAYissues@aipso.com](mailto:EPAYissues@aipso.com) .

Notify the NYAIP as soon as you discover a problem with an electronic payment transaction from PASS/EASi. To expedite the processing of your inquiry, please provide us with the following information:

1. Your agent/broker license and the name that you are certified with the Plan, your email and street address.
2. A description of the error or electronic transfer in question and an explanation of why you believe it is in error or why you need more information.
3. If applicable, a copy of the PASS/EASi application associated with the electronic transfer in question. Make sure that the PASS/EASi reference number appearing on the copy of the application is legible.
4. The dollar amount of the suspected error.

The NYAIP/AIPSO will investigate your issue, determine whether an error occurred, and respond back to you as soon as possible. If an error occurred, the NYAIP/AIPSO will help to correct the error promptly.

## PART 6

### EXHIBITS and SAMPLES

- ACH Authorization Form
- ACH Revocation Form
- Application Credit Card Payment Authorization and Receipt Form
- Policy Change Request Credit Card Payment Authorization and Receipt Form

# NEW YORK AUTOMOBILE INSURANCE PLAN

22 CORTLANDT STREET SUITE 2101 NEW YORK, NY 10007-3151  
212-943-5100

## Authorization Agreement for ACH Debits/ACH Credits

I hereby authorize the NEW YORK AUTOMOBILE INSURANCE PLAN, hereinafter called COMPANY, to initiate ACH (Automated Clearing House) debit and/or credit entries, and to initiate, if necessary, debit and/or credit adjustments for any entries in error to my:

- (Select one)     Checking account    (Attach Voided Check)  
                           Savings account    (Attach Deposit Ticket if applicable)

indicated below, and the depository named below, hereinafter called DEPOSITORY, to debit and/or credit the same to my account. I acknowledge that the origination of ACH transactions to my account must comply with the provisions of U.S. law.

Depository Name	
City, State ZIP	
Transit/ABA No.	
Account No.	
Account Name	

This authorization is to remain in full force and effect until COMPANY has received written notification from me of its termination in such time and in such manner as to afford COMPANY and DEPOSITORY a reasonable opportunity to act upon it.

Producer Name	
Producer Lic. #	
Address	
City, State ZIP	
Phone No.	
E Mail Address	
Signature*	
*Print Name	
Title	
Date	

**PLEASE MAIL THIS FORM and ATTACHMENTS to:**  
**AIPSO**  
**ATTN: MAILBOX 6**  
**302 CENTRAL AVE.,**  
**JOHNSTON, RI 02919**

**NOTE: DEBIT AND CREDIT AUTHORIZATIONS MAY BE REVOKED ONLY BY WRITTEN NOTIFICATION DIRECTED TO THE ABOVE ADDRESS.**

**IMPORTANT: To ensure the privacy and confidentiality of information disclosed on this form, PLEASE USE THE MAILBOX ADDRESS INDICATED ABOVE.**

# NEW YORK AUTOMOBILE INSURANCE PLAN

22 CORTLANDT STREET, SUITE 2101, NEW YORK, NY 10007-3151  
2 1 2 - 9 4 3 - 5 1 0 0

## Revocation of Authorization Agreement for ACH Debits/ACH Credits

I hereby revoke authorization for the NEW YORK AUTOMOBILE INSURANCE PLAN, hereinafter called COMPANY, to initiate ACH (Automated Clearing House) debit and/or credit entries, and debit and/or credit adjustments to my:

(Select one)       Checking account      (Attach Voided Check)  
 Savings account      (Attach Deposit Ticket if applicable)

indicated below, and the depository named below, hereinafter called DEPOSITORY,

Depository Name	
City, State ZIP	
Transit/ABA No.	
Account No.	
Account Name	

This revocation serves as written notification of the termination of my authorization agreement for ACH credits/debits. I agree to afford Company and Depository a reasonable opportunity to act upon my revocation of authorization. I agree to resolve with Company any outstanding balances that as a result of this revocation.

Producer Name	
Producer Lic. #	
Address	
City, State ZIP	
Phone No.	
E Mail Address	
Signature*	
*Print Name	
Title	
Date	

**PLEASE MAIL THIS FORM and ATTACHMENTS to:**  
**AIPSO**

**ATTN: MAILBOX 6**  
**302 CENTRAL AVE.,**  
**JOHNSTON, RI 02919**

**IMPORTANT: To ensure the privacy and confidentiality of information disclosed on this form,  
PLEASE USE THE MAILBOX ADDRESS INDICATED ABOVE.**

# Revocation Form

# NEW YORK AUTOMOBILE INSURANCE PLAN

22 CORTLANDT STREET, SUITE 2101, NEW YORK, NY 10007-3151  
212-943-5100

## Credit Card Payment Authorization and Receipt:

These funds have been secured from your credit card and represent a premium for automobile insurance secured through the New York Automobile Insurance Plan (NYAIP). The insurance application has been electronically submitted. Your credit card payment was facilitated through Official Payments, to whom you (the cardholder) have authorized payment of a convenience fee.

Insurance Applicant Name:  
Applicant Address:  
Insurance Premium Transaction Amount:  
Authorization/Confirmation #:

# Sample Authorization Form

Producer (Broker/Agent) Name:  
Producer Address:  
Producer Phone #:

Note highlighted sections for emphasis

### Refund Policy

#### Refund Policy:

These funds have been secured from your credit card and represent an initial deposit or full annual premium, for automobile insurance. Conditional insurance coverage is extended to good faith applicants to the New York Automobile Insurance Plan (NYAIP) when the application is electronically submitted. All unearned premiums associated with a policy cancellation will be issued to the insurance applicant named above by the insurance carrier in compliance with the New York State Insurance Law and NYAIP rules. There are no cash refunds.

#### Retraction Policy:

The application can be retracted at the request of the above-named insurance applicant within 2 business days after the application is submitted to the system by the agent/broker. The application can only be retracted by the insurance agent/broker who originally submitted the application. If the application is retracted by the agent/broker during this period, 100% of the initial premium transaction will be credited back to the card by the NYAIP. If the agent/broker does not execute the retraction within 2 business days after submission, the insurance applicant will have to initiate an auto insurance policy cancellation request. All cancellation requests will be processed in compliance with the rules governing the NYAIP and the New York State Insurance and Motor Vehicle Laws. All unearned premiums associated with a policy cancellation will be issued to the insurance applicant by the insurance carrier in compliance with the New York State Insurance Law and NYAIP rules. The insurance agent/broker will be able to assist in the retraction or cancellation of this automobile insurance policy.

### Cardholder Certification and Authorization

#### Card Holder Statement:

I understand that any person, who knowingly and with intent to defraud any insurance company, files an application for insurance with a stolen or illegally obtained credit card or uses the credit card of another without authority, commits an illegal credit card transaction, which is a crime.

I certify that:

- I am the cardholder for the premium payment paid in this application for insurance, for the insurance applicant named above and that I am physically present during this insurance transaction between the above named applicant and producer.
- My credit card was used in this transaction with my authorization,
- The producer of record has requested and confirmed my photo identification as the cardholder, and
- I (cardholder) have read and accept the retraction policy and the refund policy,
- I (cardholder) have read and accept that the application can only be retracted at the request of the insurance applicant.

Print Cardholder's Name Here ): \_\_\_\_\_ Phone # \_\_\_\_\_

Relationship to Applicant: \_\_\_\_\_

Cardholder Signature: \_\_\_\_\_ Date: \_\_\_\_\_

### Producer Statement and Signature

I certify that I have confirmed the identity of the cardholder by his/her photo ID. I further certify the credit card used in this transaction is issued in the name of the cardholder and was used with the authorization of the cardholder. The cardholder was physically present and signed the authorization in my presence.

Producer Signature: \_\_\_\_\_

**This page must be signed and mailed to the NYAIP along with the application and required documents within 2 business days. Failure to do so will jeopardize your access to PASS and your continued NYAIP certification.**

# NEW YORK AUTOMOBILE INSURANCE PLAN

22 CORTLANDT STREET, SUITE 2101, NEW YORK, NY 10007-3151  
212-943-5100

## Policy Change Request - Credit Card Payment Authorization and Receipt:

These funds have been secured from your credit card and represent a premium for an endorsement/policy change request for automobile insurance through the New York Automobile Insurance Plan (NYAIP). The policy change request has been electronically submitted. Your credit card payment was facilitated through Official Payments, to whom you (the cardholder) have authorized payment of a convenience fee.

Insurance Applicant Name:  
Applicant Address:  
Applicant Policy #:  
Premium Transaction Amount:  
Authorization/Confirmation #:  
Endorsement/APN#:

## Sample Authorization Form

Producer (Broker/Agent) Name:  
Producer License #:  
Producer Address:  
Producer Phone #:

### Refund Policy

#### Refund Policy:

These funds have been secured from your credit card and represent a deposit in compliance with NYAIP rules, for automobile insurance. Conditional insurance coverage is extended to good faith applicants to the New York Automobile Insurance Plan (NYAIP) when the Policy Change Request is electronically submitted.

Retractions are not applicable to Policy Change Requests. To cancel or change this transaction, your agent/broker must submit a new Policy Change Request electronically through PASS. Handwritten changes on the original Policy Change Request form will not be honored by the carrier. All cancellation or change requests will be processed in compliance with the rules governing the NYAIP and the New York State Insurance and Motor Vehicle Laws.

All return/unearned premiums associated with a policy cancellation or change requests will be issued to the insurance applicant/policyholder, by the insurance carrier in compliance with the New York State Insurance Law and NYAIP rules. **There are no cash or credit refunds.**

### Cardholder Certification and Authorization

#### Card Holder Statement:

I understand that any person, who knowingly and with intent to defraud any insurance company, files an application or for insurance or policy change request with a stolen or illegally obtained credit card or uses the credit card of another without authority, commits an illegal credit card transaction, which is a crime.

I (cardholder) certify that:

I am the cardholder for the premium payment paid in this policy change request, for the insurance applicant named above. I am physically present during this insurance transaction between the above-named applicant and producer. My credit card was used in this transaction with my authorization. The producer of record has requested and confirmed my photo identification as the cardholder. I (cardholder) have read and accept the refund policy, and I have read and accept that any changes to this Policy Change Request can only be executed at the request of the insurance applicant.

**Print Cardholder's Name Here):** \_\_\_\_\_ **Phone #** \_\_\_\_\_

**Relationship to Applicant:** \_\_\_\_\_

**Cardholder Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

### Producer Statement and Signature

**I certify that I have confirmed the identity of the cardholder by his/her photo ID.** I further certify the credit card used in this transaction is issued in the name of the cardholder and was used with the authorization of the cardholder. The cardholder was physically present and signed the authorization in my presence.

Producer Signature: \_\_\_\_\_

**This page must be signed and faxed to the NYAIP at 212-742-2116 the same day as this submission. Failure to do so will jeopardize your access to PASS/EASI and your continued NYAIP certification.**