

# Direct Bill Insured Billing Portal Screen Review

Enhanced Insured Portal



September 27, 2019

Direct Bill insured will access via [cna.com](http://cna.com) or directly through [billing.cna.com](http://billing.cna.com)  
Initial roll out on 9/30 will allow users to **CONTINUE AS GUEST**.  
Agents will be redirected to CNA Central.

The screenshot shows the CNA Direct Billing Portal. The header includes the CNA logo, the text "DIRECT BILLING PORTAL", and contact information: "Questions (877)-276-7507 M-F 7am-7pm Central Time".

The main content is divided into two columns. The left column is titled "HOW IT WORKS" and features a background image of hands holding a Rubik's cube. The text explains that "Pay Now" allows for a single payment against the current account balance, requiring account or policy number, checking or savings account information or credit card information, and an email address. It also mentions the option to sign up for Auto Pay. A red "SIGN UP" button is visible.

The right column is titled "Get Started" and instructs users to choose "Continue as Guest" to go to the homepage for a payment or sign up for Auto Pay. Below this, a box titled "What you will need to Get Started" lists the following requirements:

- CNA Account Number or Policy Number
- Billing Zip Code
- Bank Account or Credit Card Information
- Email Address

A prominent red button labeled "CONTINUE AS GUEST" is positioned below the list. Below the button, there is a horizontal line with "or" in the center, and a form field with the text "Are you an agent?" and a "Click here" link.

After selecting **CONTINUE AS GUEST**, users will land on the Account Look Up screen

The screenshot shows the CNA Direct Billing Portal interface. At the top left is the CNA logo and the text "DIRECT BILLING PORTAL". At the top right, it says "Questions (877)-276-7507" and "M-F 7am-7pm Central Time".

The main content area is split into two columns. The left column features a promotional banner for "SAVE TIME & SIGN UP FOR AUTO PAY". The banner includes the text: "With Auto Pay, your invoice will be paid automatically on the due date, and you'll never miss a payment again. We'll email you every time a payment is made and we'll never charge you more than what's due. Opt-out at any time." Below this text is an image of a smartphone displaying a "Pay Invoice" app interface with fields for Name on Card, Card Number, Expiry date, Zip / Postal code, and Security code. A red "SIGN UP" button is overlaid on the right side of the banner image.

The right column is titled "Account Look Up" and contains the instruction: "To get started, choose your preferred search method." Below this are two buttons: "Account Number" (which is selected with a blue checkmark) and "Policy Number".

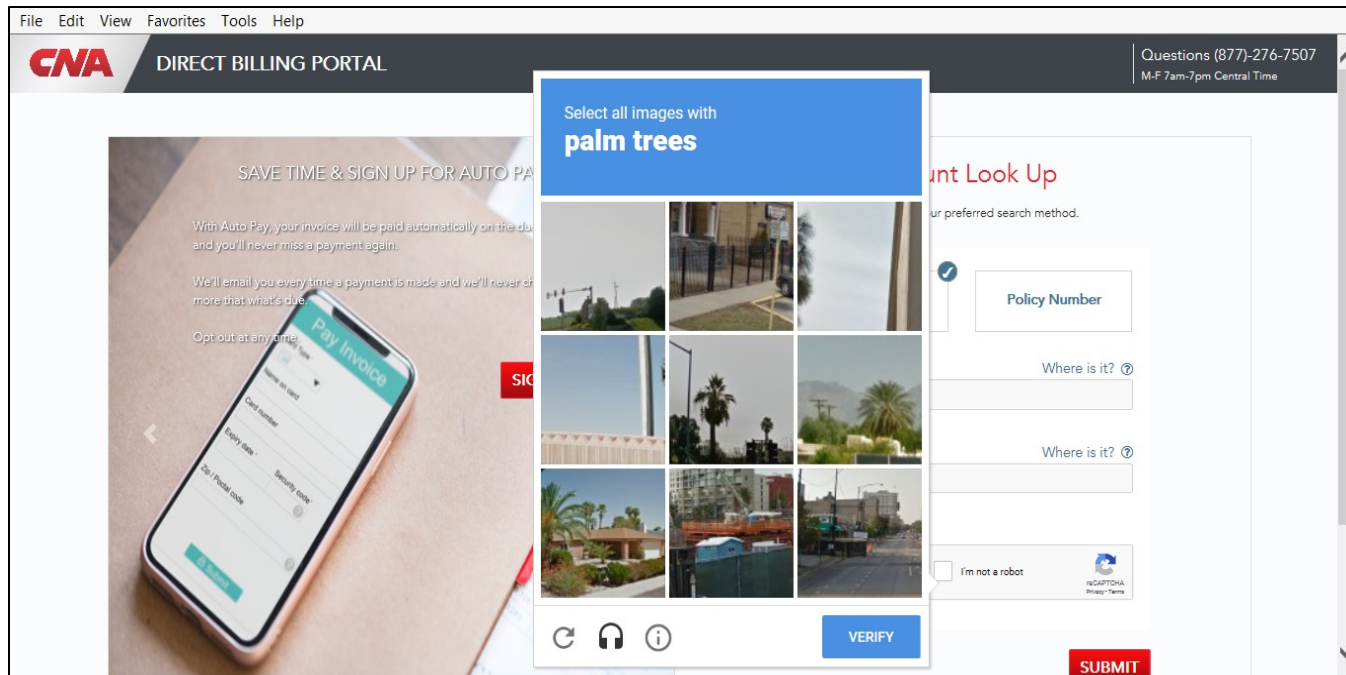
Under the "Account Number" button, there is a "Where is it?" label with a help icon, followed by an input field labeled "Enter Account Number".

Under the "Policy Number" button, there is another "Where is it?" label with a help icon, followed by an input field labeled "Enter Billing Zip Code".

At the bottom of the form area, there is a checkbox labeled "I'm not a robot" and a CAPTCHA icon with the text "RECAPTCHA" and "Privacy Terms".

A red "SUBMIT" button is located at the bottom right of the form area.

After entering a CNA account number or policy number, along with the billing zip code, “reCaptcha” (I am not a robot) will be required to be successfully completed in order to move to the next screen



Once “reCaptcha” has been completed, the user will be taken to the Account Summary screen. The Left Panel will display Account Name, Account Number and Current Account Balance.

Overview section will display current amount due (if any) and Auto Pay Status.

Quick Navigation buttons will show four options, depending on Auto Pay status:  
**Pay Now      Enroll in Auto Pay      FAQs      Help**

**There are now four ways for an insured to pay their bill.  
Option 1: One Time Credit Card Payment (Small Business Only)**

The screenshot shows the CNA Direct Billing Portal interface. At the top left is the CNA logo and the text "DIRECT BILLING PORTAL". At the top right, there is a contact number "Questions (877)-276-7507" with the hours "M-F 7am-7pm Central Time" and a "Logout" button with a user icon. The main content area is divided into two columns. The left column, titled "YOUR ACCOUNT SUMMARY", contains the following information: Account Name: ANTIQUE ALLEY, Account Number: 3027801187, and Total Account Balance: \$57.00. The right column, titled "OVERVIEW", shows "Amount Due: None" and "Auto Pay: OFF" with a "Click here to Enroll" link. Below the overview is a "QUICK NAVIGATION" section with four buttons: "PAY NOW", "ENROLL AUTO PAY", "FAQs", and "HELP". At the bottom of the page, there is a footer with a disclaimer: "By visiting our web site, you accept the terms and conditions as described in our Terms of Use." and a list of links: "Privacy Statement", "Conflict of Interest", "Licensing Disclosure", "General Disclaimer", "Privacy Policy", and "www.cna.com".

**Step 1: When the user selects Pay Now, they will be taken to the Billing Information screen – what do you want to pay?**

There are three ways to pay:

**Current amount due (if above any)**

**Account Balance**

**Other Amount**

**NOTE:**

If in a DNOC status, minimum amount to reinstate will be required

If in a cancelled status, online payment will be disabled and message to contact CCC will display

An email address is required to move to next screen.

The screenshot displays a web interface for account billing. On the left, a dark blue sidebar titled 'YOUR ACCOUNT SUMMARY' contains the following information: Account Name: ANTIQUE ALLEY, Account Number: 3027801187, and Total Account Balance: \$57.00. Below this is a 'Back to home' button. The main content area is titled 'BILLING INFORMATION' and includes a progress bar at the top with four steps: 1. Billing Information (active), 2. Payment Details, 3. Review Payment, and 4. Payment Status. Below the title, it asks 'What would you like to pay?' and provides three input fields: 'Invoice Amount Due' with a value of \$0.00, 'Total Account Balance' with a value of \$57.00, and 'Other Amount' with a value of \$30.00. Below these fields, there is a text prompt: 'Enter the email address where you'd like to receive your confirmation.' This is followed by an 'Email Address' input field containing 'nancy.somerville@cna.com' and a 'How will it be used?' label. A red 'NEXT' button is located at the bottom right of the main content area.

**Step 2: User selects Next and is taken to the Payment Details screen – how do you want to pay?**

All customers will be offered ACH payment. Small Business customers will also see Credit Card option

Credit Card payments are always processed same day.

The screen shot below shows Small Business paying by credit card.

The screenshot displays the 'PAYMENT DETAILS' screen. On the left, a blue sidebar titled 'YOUR ACCOUNT SUMMARY' shows the account name 'ANTIQUE ALLEY', account number '3027801187', and a total account balance of '\$57.00'. A 'Back to home' button is located below the summary. The main content area features a progress bar at the top with four steps: '1 Billing Information', '2 Payment Details' (highlighted), '3 Review Payment', and '4 Payment Status'. Below the progress bar, the 'PAYMENT DETAILS' section includes a fraud control notice: 'CNA has instituted a fraud control limit. Payments between \$10.00 and \$5,000.00 can be made by credit card.' Two radio buttons are present: 'Credit Card' (selected) and 'Bank Account'. The 'Credit Card' form contains the following fields: 'Name on Card' (Nancy Kellpsh), 'Credit Card Number' (\*\*\*\*\*8400), 'Expiration Date' (08/2021), 'Credit Card Zip Code' (46350), and 'Security Code' (934). At the bottom of the form are logos for VISA, MasterCard, and American Express, and the text 'Powered by ALIASHIRE'. 'BACK' and 'NEXT' buttons are positioned at the bottom of the screen.

**Step 2a: Electronic signature authorization is required to move to the next screen. The box must be checked marked before choosing ACCEPT.**

### YOUR ACCOUNT SUMMARY

Account Name : **ANTIQUE ALLEY**

Account Number : **3027801187**

Total Account Balance : **\$57.00**

[Back to home](#)

### Electronic Signature Authorization

CNA ONLINE CARD PAYMENT AUTHORIZATION

On behalf of <name> referred to as "Insured", I authorize Continental Casualty Company and its affiliates and subsidiaries ("CNA") to initiate a recurring charge to the Insured's card in the amount and on the schedule specified in Insured's installment plan or renewal statement for the policy(ies) issued by CNA. I certify that I have the authority to make this authorization on behalf of the Insured. I certify that the origin of all transactions to my card account will comply with the provisions of U.S. law. I understand that I can call the CNA Customer Support Center up to four business days before the due date shown on the Insured's statement to report a discrepancy or make a change.

I agree that this authorization to charge the Insured's card provided in CNA's electronic payment system in no way affects the terms of the policy, other than the mode of payment, and that the terms and conditions of the Direct Bill Program outlined on the back of my statement will continue to apply. I understand that if (i) the payment to CNA from the card provider is charged back to CNA, so that CNA is not able to retain the payment made on the designated charge date and (ii) the premium is not paid when due, then the policy or policies may be terminated in accordance with the policy provisions. I further understand that CNA is not responsible for any

I hereby acknowledge and accept the terms and conditions that are referred above

[DECLINE](#) [ACCEPT](#)

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**Step 3: After selecting, ACCEPT, the user is taken to the Review Payment screen.**

If any information requires changing, the user can select the BACK button to revise.

**YOUR ACCOUNT SUMMARY**

Account Name : ANTIQUE ALLEY  
Account Number : 3027801187  
Total Account Balance : \$57.00

[Back to home](#)

**REVIEW PAYMENT**

1 Billing Information > 2 Payment Details > 3 Review Payment > 4 Payment Status

Please review and confirm your payment details

Payment Amount: \$30.00      Name on Card: Nancy Kellpsh  
Payment Date: Sep 17, 2019      Payment Method: Credit Card  
Credit Card Type: MasterCard  
Credit Card Number: \*\*\*\* 8400  
Email Address: nancy.somerville@cna.com  
Expiration Date: 08/2021  
Credit Card Zip Code: 46350

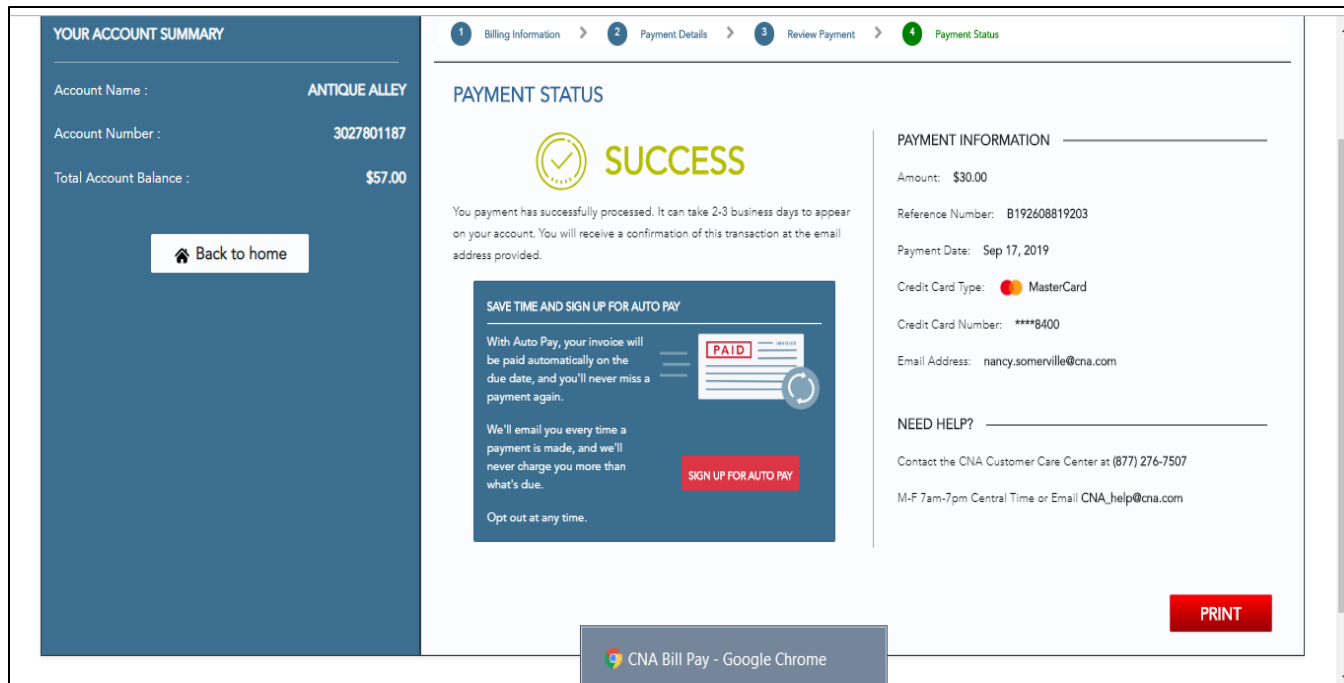
[BACK](#) [NEXT](#)

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Step 4: When the user selects NEXT, they will be taken to the Payment Status screen. They will be given the option to sign up for Auto Pay.

Select PRINT for a hardcopy receipt.

The user will receive an email confirmation from Aliaswire to email address provided.





## Option 2: Enroll in Auto Pay with Credit Card Payment (Small Business Only)

An email address is required.

**CNA** DIRECT BILLING PORTAL Questions (877)-276-7507  
M-F 7am-7pm Central Time Logout

**YOUR ACCOUNT SUMMARY**

Account Name : HAYS & ASSOCIATES, INC.  
Account Number : 8000972208  
Total Account Balance : \$0.00

[Back to home](#)

Auto Pay  
**OFF**

Projected Next Payment Date: Jul 20, 2019      Projected Next Payment Due: \$0.00

Email Address How will it be used?

[Enroll for Auto Pay](#)

[Edit Auto Pay Details](#)

[Withdraw from Auto Pay](#)

**BENEFITS OF AUTO PAY**

- 1 With Auto Pay, your invoice will be paid automatically on the due date, and you'll never miss a payment again.
- 2 Auto Pay saves you money – No more stamps or trips to post office.
- 3 Once you setup Auto Pay, you will free up the time you spend paying your invoice and tracking payment due dates.

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## Step 1: Enter Credit Card details

The screenshot displays the CNA Direct Billing Portal interface. On the left, a sidebar titled 'YOUR ACCOUNT SUMMARY' shows account information for HAYS & ASSOCIATES, INC., including account number 8000972208 and a total account balance of \$0.00. A 'Back to home' button is located below this summary. The main content area is titled 'AUTO PAY PAYMENT DETAILS' and features a progress indicator with three steps: 'Auto Pay Payment Details' (active), 'Review Auto Pay Details', and 'Autopay Status'. Below the progress indicator, a message states: 'CNA has instituted a fraud control limit. Payments between \$10.00 and \$5,000.00 can be made by credit card.' The form is divided into two tabs: 'Credit Card' (selected) and 'Bank Account'. The 'Credit Card' tab contains the following fields: 'Name on Card' (Nancy Kellpsh), 'Credit Card Number' (masked with asterisks and ending in 1111), 'Expiration Date' (08/202), 'Credit Card Zip Code' (46350), and 'Security Code' (565). At the bottom of the form, there are logos for VISA, MasterCard, and American Express, and a note 'Powered by ALIASWIRE'. 'BACK' and 'NEXT' buttons are positioned at the bottom of the form area. The footer of the page contains a disclaimer: 'By visiting our web site, you accept the terms and conditions as described in our Terms of Use.' and a list of links: 'Privacy Statement', 'Conflict of Interest', 'Licensing Disclosure', 'General Disclaimer', 'Privacy Policy', and 'www.cna.com'. In the top right corner of the portal, there is a contact number '(877)-276-7507' with hours 'M-F 7am-7pm Central Time' and a 'Logout' button.

**Step 1a: Electronic signature authorization is required to move to the next screen. The box must be checked marked before selecting ACCEPT.**

The screenshot displays the CNA Direct Billing Portal interface. On the left, a blue sidebar contains the text "YOUR ACCOUNT SUMMARY" and lists account details: Account Name: HAYS & ASSOCIATES, INC., Account Number: 8000972108, and Total Account Balance: \$0.00. A "Back to home" button is located below this information. The main content area is titled "Electronic Signature Authorization" and features a scrollable box for "CNA ONLINE CARD PAYMENT AUTHORIZATION". This box contains a detailed authorization text and a checkbox that is checked, indicating agreement with the terms. Below the scrollable box are two buttons: "DECLINE" and "ACCEPT". The "ACCEPT" button is highlighted in red. At the top right of the portal, there is a "Logout" button and contact information: "Questions (877)-276-7507 M-F 7am-7pm Central Time". At the bottom of the page, there are links for "Privacy Statement", "Conflict of Interest", "Licensing Disclosure", "General Disclaimer", "Privacy Policy", and the website "www.cna.com".

**Step 2: After selecting, ACCEPT, the user is taken to the Review Auto Pay screen.**

If any information requires changing, the user can select the BACK button to revise.

**CNA DIRECT BILLING PORTAL** Questions (877)-276-7507 M-F 7am-7pm Central Time Logout

**YOUR ACCOUNT SUMMARY**

Account Name : HAYS & ASSOCIATES, INC.  
Account Number : 8000972208  
Total Account Balance : \$0.00

[Back to home](#)

**1 Auto Pay Payment Details > 2 Review Auto Pay Details > 3 Autopay Status**

**REVIEW AUTO PAY**

Review your Auto Pay details and select "SUBMIT" to complete your Auto Pay enrollment. Select "BACK" to update this information before enrolling.

Name on Card: Nancy Kellpsh  
Payment Method: Credit Card  
Credit Card Type: VISA Visa  
Credit Card Number: \*\*\*\* 1111  
Email Address: nancy.somerville@cna.com  
Expiration Date: 06/2021  
Credit Card Zip Code: 46350

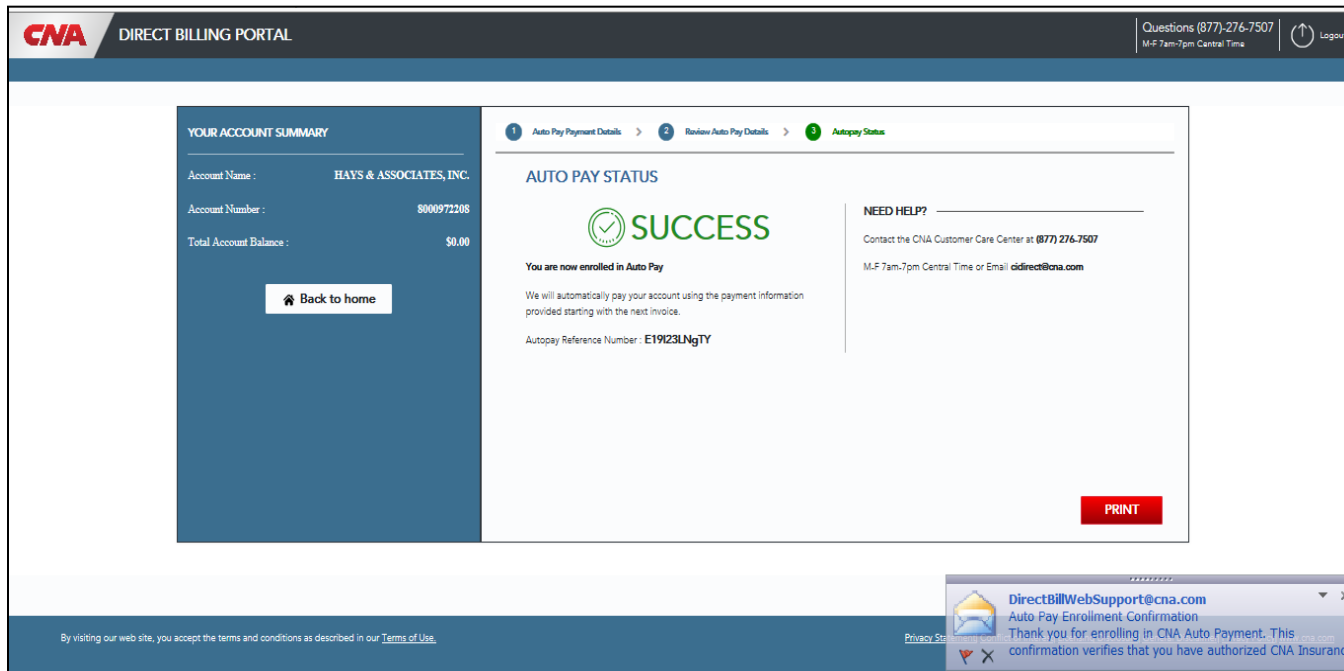
[BACK](#) [SUBMIT](#)

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**Step 3: When the user selects NEXT, they will be taken to the Auto Pay Status screen.**

Select PRINT for a hardcopy receipt.

The user will receive an email confirmation from Direct Bill to email address provided.



### Option 3: One Time ACH Payment

Below is a screen shot that shows this insured not on Auto Pay, and making a payment by ACH.

The screenshot displays the CNA Direct Billing Portal interface. At the top left is the CNA logo and the text "DIRECT BILLING PORTAL". At the top right, there is contact information: "Questions (877)-276-7507" and "M-F 7am-7pm Central Time", along with a "Logout" button.

The main content area is divided into two sections:

- YOUR ACCOUNT SUMMARY:** A dark blue sidebar containing:
  - Account Name : Medical Group Management Association-Alab
  - Account Number : 0129895942
  - Total Account Balance : \$30.00
- OVERVIEW:** A white area showing:
  - Amount Due: None
  - Auto Pay: OFF (with a link "Click here to Enroll")
- QUICK NAVIGATION:** A row of four buttons: "PAY NOW", "ENROLL AUTO PAY", "FAQ's", and "HELP".



**Step 1: If the user selects PAY NOW, they will be taken to the Billing Information screen – what do you want to pay?**

There are three choices:

**Current amount due (if above any)      Account Balance      Other**

If in a DNOC status, minimum amount to reinstate will be required.

If in a cancelled status, online payment will be disabled and message to contact CCC will display.

An email address is required to move to next screen.

The screenshot displays a web interface for account management. On the left, a dark blue sidebar titled 'YOUR ACCOUNT SUMMARY' contains the following information:

- Account Name : Medical Group Management Association-Alab
- Account Number : 0129895942
- Total Account Balance : \$30.00
- A 'Back to home' button with a house icon.

The main content area is titled 'BILLING INFORMATION' and includes a progress bar at the top with four steps: 1. Billing Information (active), 2. Payment Details, 3. Review Payment, and 4. Payment Status. Below the title, it asks 'What would you like to pay?' and presents three options in white boxes:

- Invoice Amount Due: \$0.00
- Total Account Balance: \$30.00
- Other Amount: \$20.00 (with an input field)

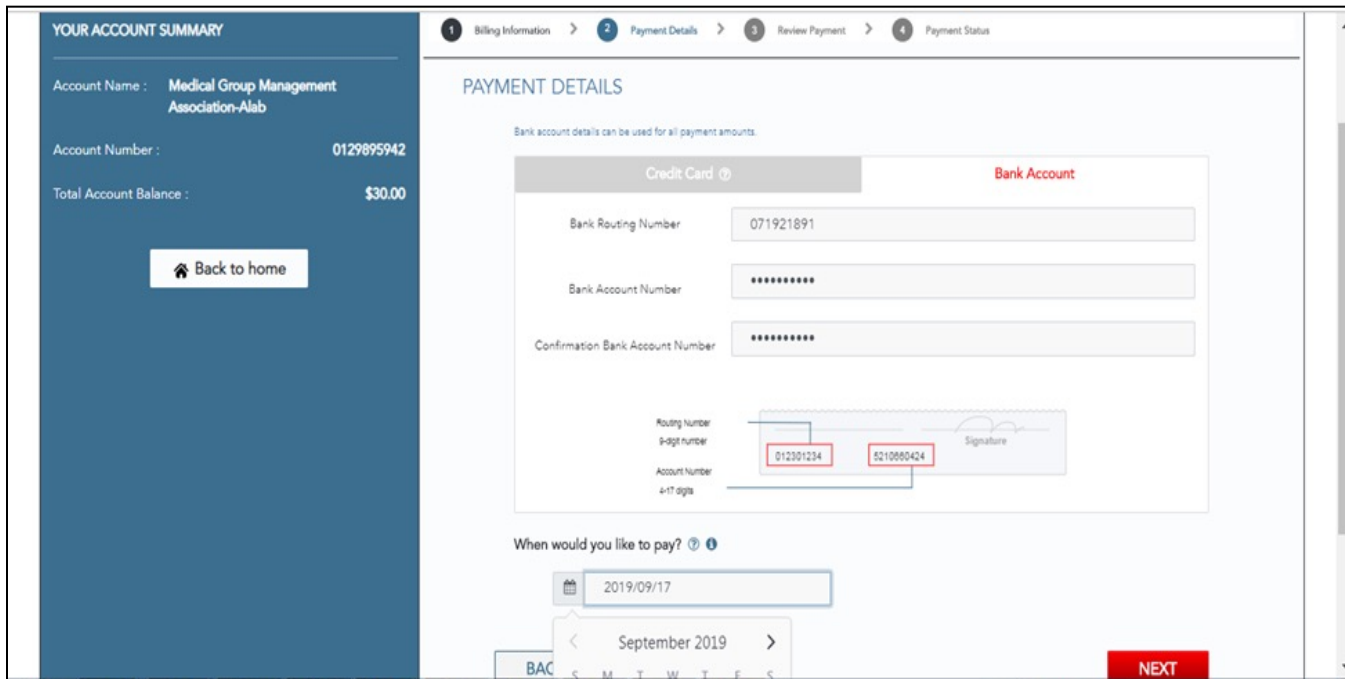
Below these options, there is a text prompt: 'Enter the email address where you'd like to receive your confirmation.' This is followed by an 'Email Address' input field containing 'nancy.somerville@cna.com' and a 'How will it be used?' label. A red 'NEXT' button is located at the bottom right of the main content area.

**Step 2: The user selects NEXT and is taken to the Payment Details screen – how do you want to pay?**

ACH details shown in the screen shot below:

Bank account number must be entered twice for confirmation.

ACH payments can be scheduled 90 days in advance.



**Step 2a: Electronic signature authorization is required to move to the next screen. The box must be checked marked before choosing ACCEPT.**

### YOUR ACCOUNT SUMMARY

Account Name : **Medical Group Management Association-Alab**

Account Number : **0129895942**

Total Account Balance : **\$30.00**

[Back to home](#)

### Electronic Signature Authorization

CNA ONLINE ACH PAYMENT AUTHORIZATION

User Confirmation Disclaimer

By selecting "Accept" you are confirming that you are the Insured or the duly authorized representative of the Insured for the purposes of making an online payment. You are also agreeing to receive, when available, electronic notifications or statements showing the upcoming automatic withdrawals to the valid email address that you have provided.

You agree and consent that the use of a key pad, mouse or other device to select an item, button, icon or similar act/action ("e-sign") while using any electronic service we offer; or in accessing or making any transactions regarding any agreement, acknowledgement, consent, terms, disclosures or conditions, constitutes your signature, acceptance, and agreement as if actually signed by you in writing. You agree and understand that your e-signature executed in conjunction with the electronic submission of each document shall be legally binding and such transaction shall be considered authorized by you. Any e-signed document shall be deemed to have been "signed" and will constitute an "original" document when printed and used in the normal course

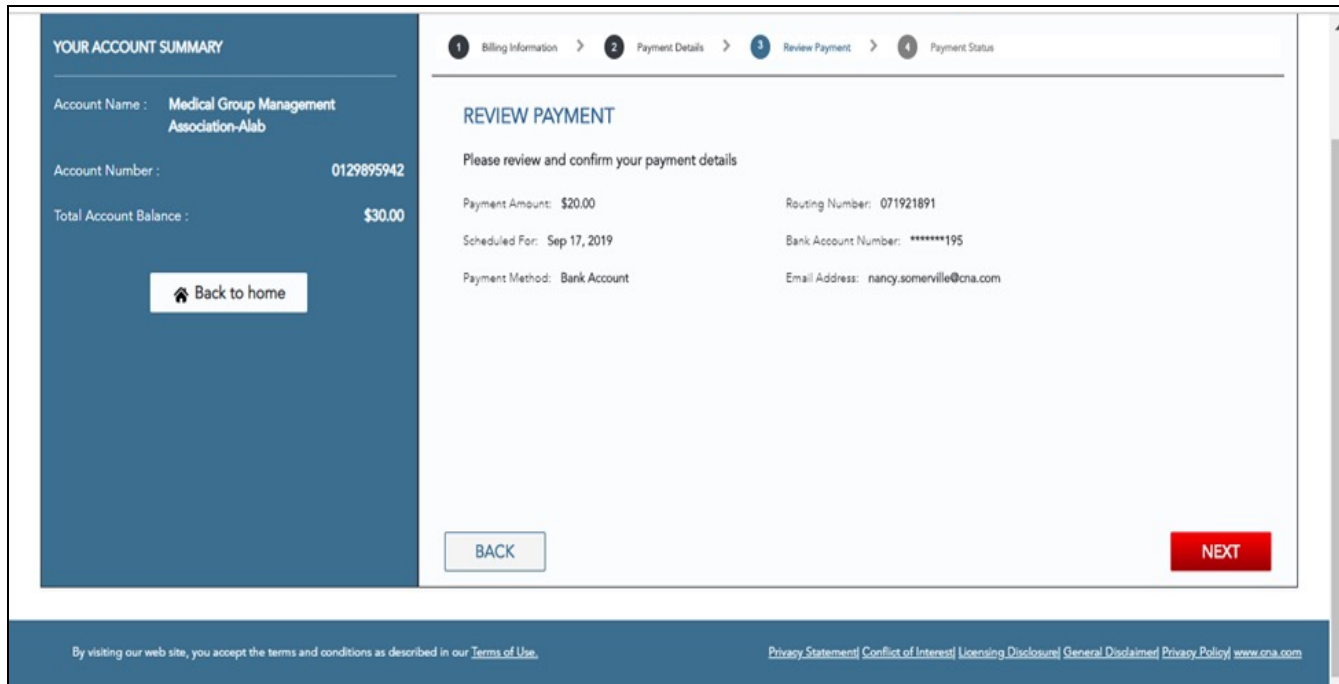
I hereby acknowledge and accept the terms and conditions that are referred above

[DECLINE](#) [ACCEPT](#)

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**Step 3: After selecting, ACCEPT, the user is taken to the Review Payment screen.**

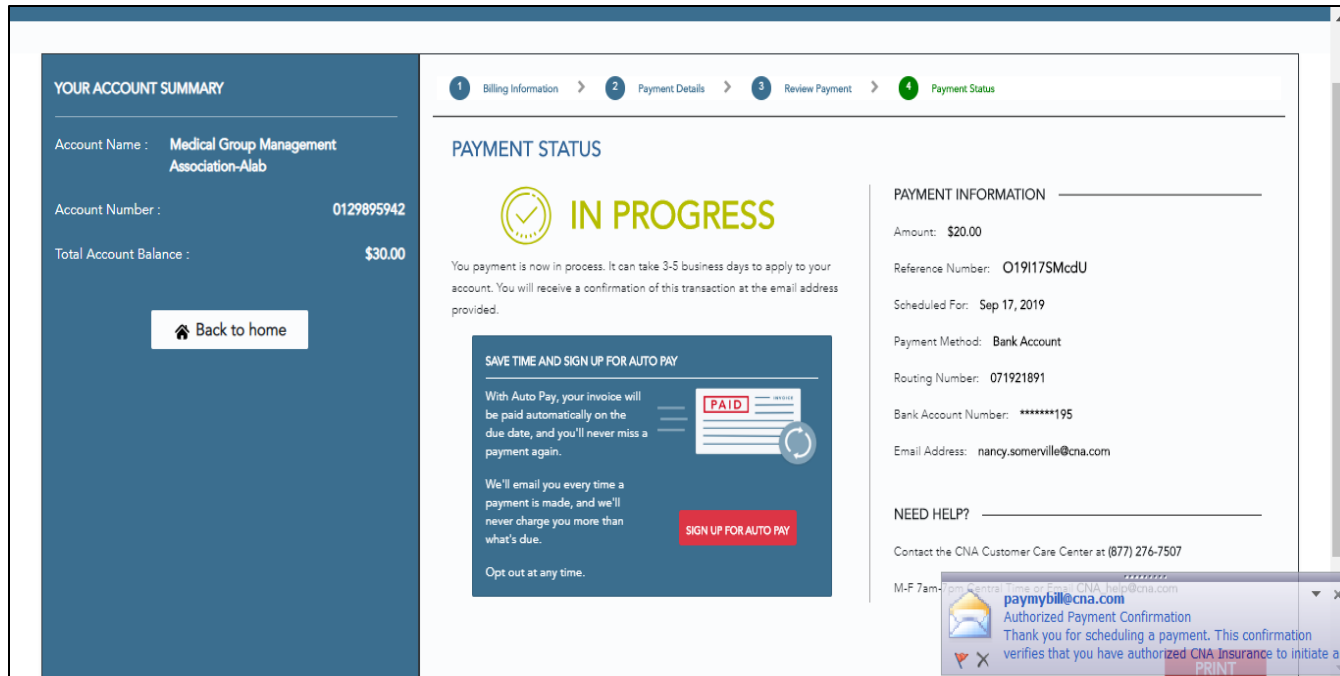
If any information requires changing, the user can select the BACK button to revise.



**Step 4: When the user selects NEXT, they will be taken to the Payment Status screen. They will be given the option to sign up for Auto Pay.**

Select PRINT for a hardcopy receipt.

The user will receive an email confirmation from Direct Bill to the email address provided.



## Option 4: Enroll in Auto Pay with ACH

An email address is required.

The screenshot displays the CNA Direct Billing Portal interface. At the top left is the CNA logo and the text "DIRECT BILLING PORTAL". At the top right, there is contact information: "Questions (877)-276-7507" and "M-F 7am-7pm Central Time", along with a "Logout" button.

The main content area is divided into two columns. The left column, titled "YOUR ACCOUNT SUMMARY", contains the following information:

- Account Name : Arroyo Vista Veterinary Hospital
- Account Number : 0133089853
- Total Account Balance : \$2,755.00

Below this information is a "Back to home" button.

The right column is titled "Auto Pay" and features a large "OFF" indicator in red. Below this, it shows "Projected Next Payment Date: Jul 21, 2019" and "Projected Next Payment Due: \$923.00".

Below the payment information, there is an "Email Address" field with the value "nancy.somerville@cna.com" and a "How will it be used?" dropdown menu. A link "Enroll for Auto Pay" is visible below the email field. Further down, there are links for "Edit Auto Pay Details" and "Withdraw from Auto Pay".

To the right of the email field, under the heading "BENEFITS OF AUTO PAY", there are three numbered points:

- 1 With Auto Pay, your invoice will be paid automatically on the due date, and you'll never miss a payment again.
- 2 Auto Pay saves you money – No more stamps or trips to post office.
- 3 Once you setup Auto Pay, you will free up the time you spend paying your invoice and tracking payment due dates.

At the bottom of the page, there is a footer with the text: "By visiting our web site, you accept the terms and conditions as described in our Terms of Use." and a list of links: "Privacy Statement | Conflict of Interest | Licensing Disclosure | General Disclaimer | Privacy Policy | www.cna.com".

## Step 1: Enter ACH banking details

The bank account number must be entered twice for confirmation.

**CNA DIRECT BILLING PORTAL** Questions (877)-276-7507 M-F 7am-7pm Central Time Logout

**YOUR ACCOUNT SUMMARY**

Account Name : Arroyo Vista Veterinary Hospital  
Account Number : 0133089853  
Total Account Balance : \$2,755.00

[Back to home](#)

**AUTO PAY PAYMENT DETAILS**

Bank account details can be used for all payment amounts.

**Credit Card** **Bank Account**

Bank Routing Number: 075000022

Bank Account Number: \*\*\*\*\*

Confirmation Bank Account Number: \*\*\*\*\*

Routing Number 9-digit number: 012301234

Account Number 4-17 digits: 5210660424

Signature

[BACK](#) [NEXT](#)

**Step 1a: Electronic signature authorization is required to move to the next screen.**

Box must be checked marked before selecting ACCEPT.

The screenshot displays the CNA Direct Billing Portal interface. On the left, a blue sidebar titled "YOUR ACCOUNT SUMMARY" contains the following information: Account Name: Arroyo Vista Veterinary Hospital, Account Number: 0133089853, and Total Account Balance: \$2,755.00. Below this summary is a "Back to home" button. The main content area is titled "Electronic Signature Authorization" and contains a scrollable box for "CNA ONLINE ACH PAYMENT AUTHORIZATION". This box includes a "User Confirmation Disclaimer" and a paragraph of legal text regarding the use of electronic services and the validity of e-signatures. Below the text is a checked checkbox with the label "I hereby acknowledge and accept the terms and conditions that are referred above". At the bottom of the authorization box are two buttons: "DECLINE" and "ACCEPT". The footer of the page includes a disclaimer: "By visiting our web site, you accept the terms and conditions as described in our Terms of Use." and a status indicator: "74% available (plugged in, not charging)".



**Step 2: After selecting, ACCEPT, the user is taken to the Review Auto Pay screen.**

If any information requires changing, the user can select the BACK button to revise.

**CNA DIRECT BILLING PORTAL** Questions (877)-276-7507 M-F 7am-7pm Central Time Logout

**YOUR ACCOUNT SUMMARY**

Account Name : Arroyo Vista Veterinary Hospital  
Account Number : 0133089853  
Total Account Balance : \$2,755.00

[Back to home](#)

**REVIEW AUTO PAY**

Review your Auto Pay details and select "SUBMIT" to complete your Auto Pay enrollment. Select "BACK" to update this information before enrolling

Routing Number: 075000022  
Bank Account Number: \*\*\*\*34  
Email Address: nancy.somerville@cna.com

[BACK](#) [SUBMIT](#)

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**Step 3: When the user selects NEXT, they will be taken to the Auto Pay Status screen.**

Select PRINT for a hardcopy receipt.

The user will receive an email confirmation from Direct Bill to email address provided.

**CNA** DIRECT BILLING PORTAL Questions (877)-276-7507 M-F 7am-7pm Central Time Logout

1 Auto Pay Payment Details > 2 Review Auto Pay Details > 3 Autopay Status

**AUTO PAY STATUS**

**SUCCESS**

You are now enrolled in Auto Pay

We will automatically pay your account using the payment information provided starting with the next invoice.

Autopay Reference Number : E19123SeKdD

**NEED HELP?**

Contact the CNA Customer Care Center at (877) 276-7507  
M-F 7am-7pm Central Time or Email [cdirect@cna.com](mailto:cdirect@cna.com)

**PRINT**

**YOUR ACCOUNT SUMMARY**

Account Name : Arroyo Vista Veterinary Hospital

Account Number : 0133089853

Total Account Balance : \$2,755.00

**Back to home**

By visiting our web site, you accept the terms and conditions as described in our [Terms of Use](#).

DirectBillWebSupport@cna.com  
Auto Pay Enrollment Confirmation  
Thank you for enrolling in CNA Auto Payment. This confirmation verifies that you have authorized CNA Insurance



## Direct Bill Terms and Conditions

By accepting your CNA policy and paying the initial premium, you are agreeing to the rules and conditions of the CNA Direct Bill program.

- Unless you call a CNA Customer Support Center representative and make other arrangements, payments received will be distributed among all policies within the accounts that have premium due.
- If you pay an amount equal to or greater than the account balance, the additional funds may be applied to all current and future installments.
- If you pay more than the amount due on a statement but less than the account balance, the additional funds will be held and applied to future installments.
- Premium credits, such as those generated from an endorsement or audit, are applied to their corresponding policy and policy term first. If a premium credit or cancellation credit is more than the remaining unpaid premium for that policy, the credit or unearned premium may be applied to balances for other policies on the account or may be refunded to you.
- If you fail to make an installment payment or payments by the due date on an installment account, CNA reserves the right to accelerate the billing of any or all future installments or to revoke the right to installment billing and require payment of the full policy premium on all policies on the account.
- If you select to pay in installments, you will be charged an installment fee of up to \$10 per installment statement. If payments are received after the due date, you may be subject to a late fee up to \$20 and/ or reinstatement fees of up to \$15 if your policy is canceled for non-payment of premium and subsequently reinstated.
- The installment payment plan fees, and certain other fees, vary from state to state. Please consult the Fee Disclosure Notice and your billing statement for the actual fee(s) applicable to your account.
- For policies issued after the first billing cycle, the down payment and any accrued installments will be due.

## Direct Bill Frequently Asked Questions

### Q. Has my payment been received? What is the balance on my account?

- A. Automated answers to these questions can be found by calling the Interactive Voice Response (IVR) System toll-free number located on page one of your statement.

### Q. How do I contact my agent?

- A. Your agent's name, address and phone number are located on page one of your statement.

### Q. How can I allocate a premium payment to a specific policy within my account?

- A. Call our **CNA Customer Support Center toll-free at 877-276-7507**. Note however, that the failure to satisfy the minimum balance due or amount due to retain current policy coverage for each policy on an account may result in the cancellation of past due policies.

### Q. How do I make a change to my policy? What does my policy cover? Who will provide my certificate of insurance?

- A. Please contact your agent for information regarding endorsement activity and coverage information on your account.

### Q. How does CNA protect my personal information?

- A. At CNA, we take very seriously our responsibility for properly handling and protecting non-public personal information, and confidential business information such as bank account numbers and phone numbers. We use procedural, manual and electronic security controls to maintain the confidentiality, security and integrity of personal and business information in our possession and to guard against unauthorized access and disclosure.

If you have questions, please contact our CNA Customer Support Center Representatives at **877-276-7507** Monday - Friday from 8 a.m. to 8 p.m. Eastern Time.

# CNA Direct Bill Program

Information Guide and Account Agreement



One or more of the CNA companies provide the products and/or services described. The information is intended to present a general overview for illustrative purposes only. It is not intended to constitute a binding contract. Please remember that only the relevant insurance policy can provide the actual terms, coverages, amounts, conditions and exclusions for an insured. All products and services may not be available in all states and may be subject to change without notice. CNA is a registered trademark of CNA Financial Corporation. Copyright © 2012 CNA. All rights reserved. DBPRGM BR 101912



This is a brief overview of the CNA Direct Bill Program, including Terms and Conditions. If you have any questions about your statement after reading this guide, contact our CNA Customer Support Center at the toll-free number found in this guide or in the upper right-hand corner of your Direct Bill statement.

## How Direct Bill Works

- For your convenience, all policies on your account will be billed on a single statement.
- The following standard plans for payment of your premiums may be available on your account:
  - Monthly (25% down and 9 installments)
  - Monthly (25% down and 7 installments)
  - Quarterly
  - Semi-annually
  - Full Pay

Additionally, Small Business renewal accounts may be eligible for our Preferred Monthly Pay Plan, which eliminates the large down payment and allows you to pay in 12 equal monthly installments. Combine this with scheduled automatic payments via electronic funds transfer (EFT) for the ultimate in ease!. **Contact our CNA Customer Support Center at 877-276-7507 for additional information.**

## Important Information Concerning Your Account Statement

The back of page one of your statement provides additional information that will help you understand your CNA statement and options.

- Installment Billing
- Billing Rules and Fees
- Taxes, State Fees and Surcharges (*for a complete breakdown, please refer to your policy declarations page*)
- Overnight Payment Options

**CNA DIRECT BILL ACCOUNT STATEMENT**

Billing Date: 01-11-10 Account Number: 0123456789 Page: 1 of 2  
For Account Information or Payment options call: 1-877-276-7507

333 S MADISON AVE  
C/O BILLING & COLLECTIONS 295  
CRENSHAW, IL 60644-4337

The above address is not a Residence Address  
Your Agent/Broker: 000012345  
CNA INSURANCE  
1234 MAIN ST  
ANYTOWN, IL 60421  
PHONE: 800-123-4567  
Please call your agent regarding policy and address changes.

SMITH AND JONES, INC.  
4321 MAIN ST  
CHICAGO, IL 60604

Due Date	Minimum Due	Account Balance
02-02-10	\$3,600.00	\$3,600.00

**IMPORTANT NOTICE**  
This statement includes policies or transactions processed as of 01-11-10. Any policies or transactions processed after this date will appear on the next statement.

ACCOUNT ACTIVITY	\$ MIN DUE	\$ ACCT BAL
BALANCE FORWARD	0.00	0.00
PAYMENTS RECEIVED	0.00	0.00
ADDITIONAL PREMIUM ACTIVITY	3,600.00	3,600.00
<b>NEW BALANCE</b>	<b>3,600.00</b>	<b>3,600.00</b>

SEE PAGE 2 FOR BILLING INFORMATION

**CNA** Minimum Amount Due for: 02-02-10

Minimum Due	Account Balance	Amount Enclosed
\$3,600.00	\$3,600.00	

City: State: Zip:

SMITH AND JONES, INC. Payable to: CNA INSURANCE  
Account Number: 0123456789 P.O. BOX 790094  
Return this portion with your payment in the enclosed envelope. ST. LOUIS, MO 63179-0094  
Please write your account number on your check.

## Statement Features

- Heading:** Identifies your business, agent, account number and billing date.
- Payment Section:** Displays the Due Date by which payment must be received, the Amount Due, Amount Due to Retain Current Policy Coverage or Minimum Due and your current Account Balance.
- Important Notice Section:** Includes important messages about your account, including transaction processing dates, past due notice and dispute information, as applicable.
- Account Activity:** Summarizes all premium transactions, payments, adjustments and fees that occurred since the last statement was produced. It shows the Amount Due, Amount Due to Retain Current Policy Coverage or Minimum Due and the Account Balance. To avoid policy cancellation activity, any past due amount or amount due to retain current policy coverage should be paid immediately.
- Return Portion of Statement:** Detach and return this portion of the statement with your check in the envelope provided. Please write your account number on your check to ensure accurate payment application.

## Making Payment

**Scheduled Automatic Payments\* – The Easiest Way to Pay!** – Sign up for CNA’s Automatic Premium Payment Plan and you’ll never have to worry about when your insurance bill is due again. Prior to your scheduled payment due date, you will receive a statement notifying you of the date and exact amount of the withdrawal from your bank account. All the standard payment plans are available, as shown in the “How Direct Bill Works” section of this guide. If you elect to pay the full Account Balance or pay via the automatic payment plan, the installment fee may be reduced or waived

**Telephone Payments\*** – Make a telephone payment or schedule a future payment 24 hours a day, 7 days a week by calling the toll free phone number on the top right hand corner of you CNA Direct Bill statement or by calling our CNA Customer Support Center at 877-276-7507 Monday - Friday from 8 a.m. to 8 p.m. Eastern Time. Telephone payments may only be made or scheduled by the authorized signer on the bank account. Telephone payments are withdrawn directly from your bank account. Payments made by 9 p.m. Eastern Time are credited to your CNA account the next business day.

**Payment by Check** — Detach the bottom portion of your statement and return it with your check in the envelope provided. Please include your CNA account number on your check.

At this time, credit cards are not accepted for premium payment. Your CNA Account Number should be referenced on all payments.

\*CNA does not charge bank fees for the convenience of automatic premium payment. You must check with your bank to determine if any bank fees apply.