Guidelines for Agencies Accepting Credit Card Payments

September 12, 2018

Citizens is unable to accept premium payments via credit cards; however, agencies may accept these type of payments if they choose.

If an agency decides to offer this option to their Citizens customers:

- Citizens will not bear any of the fees associated with the credit card transaction.
- The agency can pass the credit card fees to the customer to the extent allowed by applicable Florida laws. No additional fees can be imposed.
- Agents must submit these payments to Citizens via the agency's bank account through PolicyCenter® or the one-time payment feature on the Citizens website.
- If the agent submits a payment from their agency account and is unable to collect the funds from the customer's credit card company, the agent will not be able to cancel the payment made to Citizens or the policy. It will be the agent's responsibility to collect any balances owed to them from the customer.
- Payments to Citizens cannot include the applicable credit card fees.
- Agency staff must explain all credit card fees to the customer and that none of the fees are associated with the premium amount.
- All payments to Citizens must be made in the time frames for new-business applications and before or on the due date for all other payments.
- Refunds are sent to the named insured on the policy unless it is paid by a premium finance company.

Notes

- Agency principals will be responsible for selecting and entering into necessary agreements with credit card companies and/or with processors who facilitate credit card transactions.
- All transactions must be in accordance with our Agency Agreement and Sections 626.9541(1)(o)2 and 626.9541(1)(q)3, Florida Statutes.

Even though Citizens does not accept credit cards, we offer several convenient payment options for policyholders:

- Pay online via our website from U.S. checking and savings accounts
- Pay by phone (Personal Lines only)
- Pay by mail

Resources

- For information about how to make online payments via PolicyCenter, log into the *Agents* site, select **Training** and then select:
  - **Personal** → **Billing** → Making an Online Electronic Payment (Module)
  - **Commercial** → **Billing** → Submitting Payments
- Select the *Public* site, and select **About Us** → **Business to Business** → **Agents** → *Resource* section for the *Agency Agreement*

From the *Agents* site's top menu, select **Search** → **Search Frequently Asked Questions** (FAQs), and enter *credit cards* and/or *payment* in the search field.

Note: Agents also can access the FAQs via the *Knowledge Base* link at the top-right corner of every screen in PolicyCenter.

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