



Navigator Billing and Payment

Personal Lines

Billing Summary
Click on a billing account tab for details.

1061200970003 1061200970002 1061200970001

View Invoices Make a Payment View Policies Manage AutoPay Manage Saved Payment Methods Manage Scheduled Payments

Minimum Due \$134.00
Due Date 06/16/2024
Account Balance \$360.00
Make a Payment

Next Planned Invoice Amount \$113.02
Due Date 11/26/2024
Paid

Policies

Policy Type	Policy Number	Effective Date	Expiration Date	Total Premium	Payment Plan	Status
Personal Auto	1061135750	9/26/2024	3/26/2025	\$226.00	Monthly PL - 6 months	Active

1. Let's walk through some features of Navigator. The customer is able to manage and view many of the billing functions associated with their policies.
2. When they go to the "**Billing & Payment**" tab, they will see the "**Billing Summary**" page. They will first see some payment details, such as their "**Account Balance**", and they will be able to "**Make a Payment**" using that button.
3. The customer's active policies under the highlighted invoice stream are also listed at the bottom. They can view the policy page by clicking the "**Policy Number**" hyperlink.

1061200970003 1061200970002 1061200970001

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4. At the top of the page, there are tabs labeled by **invoice stream** number. Their policies will be organized by these numbers which are determined by the payment parameters. The customer should select the correct invoice stream number for the policy or policies they want to view or perform billing actions on.
5. There are also a series of **hyperlinks** that will allow the customer to perform billing actions. We will look through each action and how to use them.

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Invoices to Pay Paid Invoices Payment History

Print

Invoice Number	Policy Type	Policy Number	Due Date	Bill Status	Amount	Payment	Minimum Due
1100000565	Personal Auto	1061135750	5/26/2024	Due	\$166.00	\$52.00	\$114.00
1100042464	Personal Auto	1061135750	6/26/2024	Due	\$20.00	\$0.00	\$20.00
1100089481	Personal Auto	1061135750	11/26/2024	Planned	\$113.02	\$0.00	\$113.02
1100089482	Personal Auto	1061135750	12/26/2024	Planned	\$37.66	\$0.00	\$37.66
1100089483	Personal Auto	1061135750	1/26/2025	Planned	\$37.66	\$0.00	\$37.66
1100089484	Personal Auto	1061135750	2/26/2025	Planned	\$37.66	\$0.00	\$37.66

Please note, if you do not see the policy you wish to pay, additional policies and invoices may be found by clicking on the logo above to be redirected.

6. Starting with the "**View Invoices**" hyperlink, the customer will be able to see the invoices related to the invoice stream selected. (If there is ever confusion about viewing the wrong policy, remind them about the invoice stream tabs.)
7. On this page, there are three buttons to choose, "Invoices to Pay" (shown to the left), "Paid Invoices", and "Payment History". The customer can view the invoices with a balance. There is also a "Print" button they can use to print this page.
8. To view an invoice or bill, the customer can choose the "**Invoice Number**" hyperlink. This will only be available to select if the invoice is billed or due.



View Invoices **Make a Payment** View Policies Manage AutoPay Manage Saved Payment Methods Manage Scheduled Payments

Policies

Payment Options

Personal Auto (1061135750) Minimum Payment ☐ \$134.00

Account Balance ☐ \$360.00

Other

Cancel **Pay Now**

9. If they choose **“Make a Payment”**, they will see the screen to the left. It shows the **“Policy”** and **“Payment Options”**. They can put a check mark next to either payment amount then choose **“Pay Now”**. This will take them to the payment screens.

Please review your selection

Please confirm your selections below. Click on Proceed to Payment when you are ready to pay.

Type	Policy #	Due Date	Balance Due
Western National - Personal	A10040200001	202005	\$157.27

Subtotal (1 items) \$157.27
Not including any optional service fees.

Proceed to Payment

10. Once in the payment section, they will see the screen to the left asking them to review their selection before proceeding to make the payment. They can then choose **“Proceed to Payment”**.

When would you like to pay?

☒ **Pay Today** ★
You may make a One Time Payment that will process Today. Payments are real-time and will be applied to your Statement instantly.

☐ **Schedule a Payment**
You may schedule a One Time Statement Payment for a date in the future, beginning as soon as tomorrow. Please select a date below to get started.

Proceed to Payment

11. Next, depending on when the invoice is due, they will have a choice to **“Pay Today”** or **“Schedule a Payment”**. They can check the bubble next to the desired option and choose **“Proceed to Payment”**.

Payment Options **Payment Information** Review Payment

How would you like to pay?

Available Payment Methods

☒ **Pay Current Due** \$157.27

Continue to Payment Information

Policy #	Amount
OTF-3a748541133-4a01-bd9a-b6607a575e3	\$157.27
Subtotal	\$157.27
Service Fee*	+ \$0.00
Total	\$157.27

12. Then they will need to choose the payment method using the dropdown at the top. They can enter a bank account or credit / debit card, or any saved payment methods will be available to choose in the dropdown. Then they can choose **“Continue to Payment Information”**.

Payment Options **Payment Information** Review Payment

Review your information

Your Credit/Debit Card ☒ Edit

RENESE KIDNEY
XXXXXXXXXXXX00001111
10 / 2020

Billing Address

2010 PARKCOURT AVE
SAINT PAUL, MN 55105
reneeskidney14106140202@gmail.com

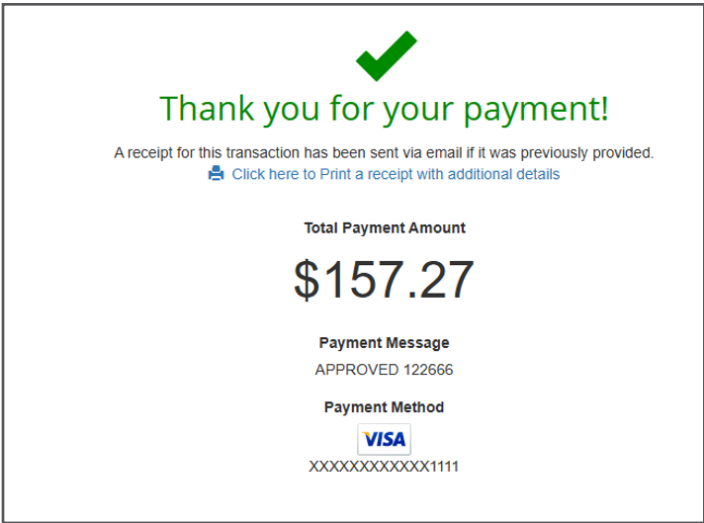
☐ Enroll me in Pay by Text

Process Payment \$157.27

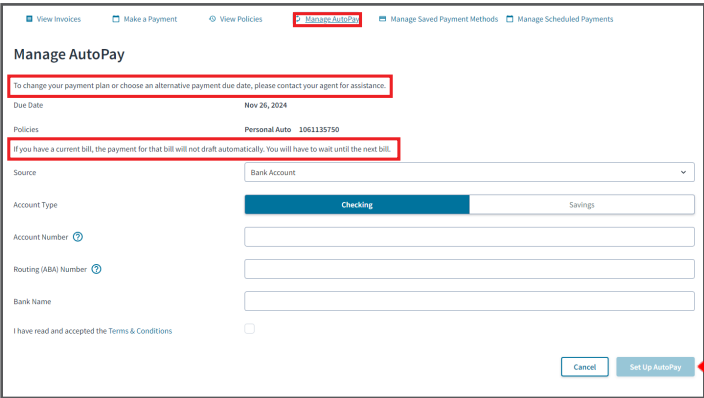
Policy #	Amount
OTF-3a748541133-4a01-bd9a-b6607a575e3	\$157.27
Subtotal	\$157.27
Service Fee*	+ \$0.00
Total	\$157.27

☒ I agree to the [Billing, Credit, Terms and Conditions](#)

13. Finally, they will have an opportunity to review the information and make sure everything is accurate. Then they will check the box to agree to the terms and conditions and choose **“Process Payment”**.

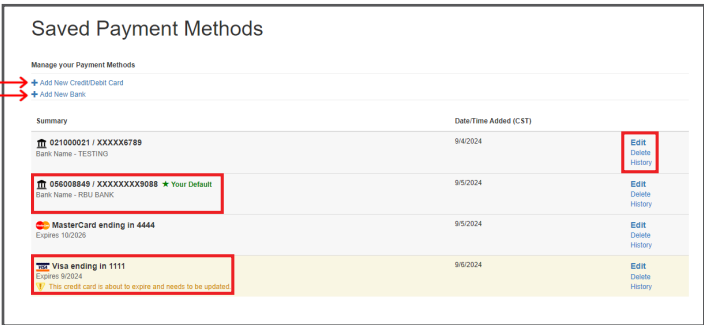


14. They will then see the confirmation page shown to the left with their payment amount. They can also use the “**Click here to Print a receipt with additional details**” hyperlink to print or save a copy of the confirmation.

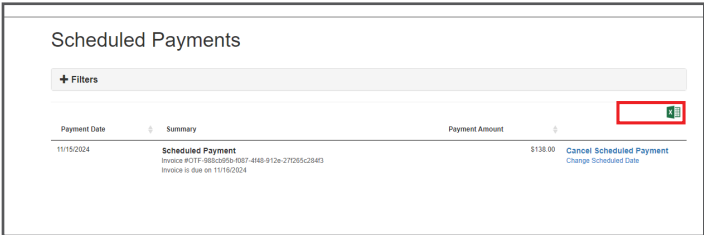


15. Back in Navigator: The “**Manage AutoPay**” link brings the customer to the page shown to the left. They can set up AutoPay by filling in their bank information and choosing “**Set Up AutoPay**”. There are a few things to note here:

- a. If the customer wants to change the payment plan or payment date, they need to contact their agent.
- b. If they want to set up AutoPay and there is a current bill, the AutoPay will not apply until the next cycle.



16. The “**Manage Saved Payment Methods**” link will open a new page. As shown to the left, it will list any credit / debit cards or bank accounts that were saved to the customer’s account. They can **add a new credit / debit card** or **bank account**, as well as edit or delete any existing saved payment methods.



17. The “**Manage Scheduled Payments**” link will open a new page. If they have previously set up any payments to be scheduled, the payments will be listed here. The customer will have the option to “**Cancel**” the payment or “**Change Scheduled Date**” using the hyperlink on the right.