

Answers to Frequently Asked Questions About Electronic Payments and Paperless Billing

ELECTRONIC PAYMENTS

What are Electronic Payment Methods?

Electronic Payment methods are ways through which you can submit your premium payment without physically writing a check.

What types of Electronic Payment Methods are offered?

Recurring Payments (Also known as Electronic Fund Transfers, EFT or Bank Draft)

Recurring Payments will allow you to select the day of the month (e.g. 15th) that you want to have your premium automatically deducted from your bank account when premiums become due.

How do I sign up for Recurring Payments?

[Click Here](#) to sign up for Recurring Payments or you can access an Electronic Payment Transfer form through eService under Other Online Services. Once the completed form has been submitted to our office, it will be processed within 10 business days of receipt.

Your Recurring Payments will become effective as of the next premium due after your request has been processed.

One Time Payments

One Time Payments will allow you to make a payment from your bank account on any policy that is normally on direct billing to your home or on Paperless Billing (see Paperless Billing on the next page). You can select the day of the month you would like to have the funds taken from your bank account. You will still receive a billing notice with this Electronic Payment Method and can select this option each time you want to make a payment. [Click Here](#) to make a One Time Payment.

Will I get an e-mail or receipt when I make a One Time Payment?

When you have successfully completed your payment, a message will appear and provide you with confirmation for your records.

What will the "Payment Activity Option" show me?

The Payment Activity Option will allow you to view all One Time Payments made through eService after May 29, 2009.

Why can't I see all of my Electronic Payments?

Any Electronic Payments made through the eService Site prior to May 29, 2009. On May 29, 2009, American General began using a new system to process your premium payments through eService. Prior history could not be retained online with this new system.

How can I get a record of my premium payments made prior to May 29, 2009?

You can review your Policy Summary on eService or contact our Customer Service Center at 1-800-231-3655.

What are Payment Accounts?

The Payment Account selection will allow you to manage the bank account(s) from which your One Time Payments are deducted. This option will NOT allow you to manage your Recurring Payment account.

[Click Here](#) to access an Electronic Payment Transfer form for any Recurring Payment changes.

Why is my Electronic Payment selection gray?

The One Time Electronic Payment method is not available for your policy type at this time. [Click Here](#) to sign up for Recurring Payments (see Recurring Payments above).

Why can I not make an Electronic Payment this month but did make Electronic Payments in the past?

Electronic Payments are only accepted on active premium-paying policies. Please review your Policy Summary for your Policy Status. If your policy is Active and you are still having difficulties making an Electronic Payment, please contact our Customer Service Center at 1-800-231-3655.

PAPERLESS BILLING

What is Paperless Billing? (Also known as eBill)

Paperless Billing is an electronic version of your premium notice. Once you have signed up for Paperless Billing you will receive email notification when your premium notice is available to view. At the time you view your premium notice, you will be given the opportunity to schedule an electronic payment.

When will my Paperless Billing start if I sign up?

Your Paperless Bill will take one to two billing cycles to take effect. At the time your Paperless Billing request has been processed, you will receive e-mail notification that your Paperless Bill is available through eService. Paperless bills generally are sent 20 days prior to the next premium due date. Please contact our Customer Service Department at 1-800-231-3655 if you have any questions regarding the timing of your bill.

Why is my Paperless Billing selection gray?

Paperless Billing is not available for your policy type at this time. Please contact our Customer Service Department at 1-800-231-3655 to find out more about other billing methods available to you. Or, [Click Here](#) to sign up for Recurring Payments which will allow you to select a day of the month that you want to have your premium automatically deducted from your bank account when premiums become due without having to wait for a paper bill.

What is Manage Preferences?

The Manage Preferences option allow you to manage your Paperless Billing features. You can control the following features through this option:

- Establish the option to have your bill automatically paid when the premium notice is produced.
- Manage the receipt of a paper bill.
- Control reminder notices through e-mail.

If I select the Automatically Pay Your Bill option, how will I know that a payment has been made on my policy?

You will receive an e-mail notification on the morning that the funds have been deducted from your bank account. You will still receive a copy of your bill electronically if this option is selected, too.