



## BEACON ONLINE PAYMENT REFERENCE GUIDE

### Account Setup

Prior to using the Beacon Online Payment System for the first time, you will need to set up an account. Here are 5 quick and easy steps to set up your electronic premium payment account.

1. Have your Beacon premium invoice and a blank check from your payment account available for reference.
2. Log on to <https://beaconnect.beaconmutual.com>.
3. Click on the "Make a Payment" tab and then click "Continue".
4. Complete the registration information on the right side of the screen and click "Submit". Your 8-digit account number can be found on your premium invoice along with your 5-digit zip code. (Note: 9-digit zip codes will not be accepted by the system). During your first visit, a username and password are not required; they will be created in the next step.
5. Create your account profile, including a username and password, and click "Agree" to enroll in the online service. Usernames may include numerals; passwords must include a special character (such as @, !, #, \$, %, ^, &, \*). An email address is required. If you wish to receive payment and/or set up confirmation emails from this site, check the box for email delivery. If you wish to receive emails only when you request a forgotten password or username, uncheck the box. For future visits to this website, you will need only your username and password to log in.

### To Make a Payment

1. For step 1, click the "Check to Pay" box to select the bill for payment. The "Amount to Pay" will be prefilled with the amount due. If you choose to pay an amount other than the "Amount Due" (such as the full "Account Balance"), enter the amount in the "Amount to Pay" window.
2. To pay on a date other than today (the current day will be prefilled in the "Pay Date" window), change the date or select a date from the pop-up calendar (located immediately to the right of the "Pay Date"). Please note the "Schedule to Pay" link is not currently active.
3. For step 2, select a "Payment Type". Upon doing so, first time users will create a "Payment Type" by providing an account nickname, a routing number, and a bank account number.
4. Click on the authorization box to give Beacon permission to process your premium payment. Then click "Next" to proceed to the Payment Preview page.
5. Review the Payment Preview page and click "Pay" to process your payment.
6. A Payment Receipt will be displayed upon successful completion of your transaction. You can print this receipt or, if you previously elected to receive email from this site, an email will be sent to confirm your transaction. This transaction will be saved automatically.
7. Click "Continue" to return to the main payment screen or click "Log Out" from the menu bar at the top of the screen to leave the website. You may also click "Payments List" on the menu bar to view the payment transaction before logging out.

**Please refer to the Frequently Asked Questions on the reverse side  
or contact a Finance representative for additional information –  
Donna San Souci at (401) 825-2676 or Ann Lazzareschi at (401) 825-2621.**



## BEACON ONLINE PAYMENT FREQUENTLY ASKED QUESTIONS

- Q. When I attempted to register for the first time, I received the following message: "No bills were found. Please review the information you entered and try again". Why did I receive this message?**
- A.** An open invoice must be available in the system before you can register for the first time. Once you receive your next invoice, you will be able to register. If you have an open invoice and still receive the message, confirm your account number and zip code. Note: only 5-digit zip codes are accepted by the system.
- Q. How do I view my payment history?**
- A.** Select *Payments List* from the Menu Bar. *View* the *Pending* transactions to see details as to the amount and date of the next payment. *View* the *Processed Transactions* to see the *Amount Processed* for payments already made.
- Q. Can I pay an amount other than the *Amount Due*?**
- A.** The payment amount will default to the *Amount Due* located on the Workers' Compensation Insurance Premium Page. If you wish to pay an amount other than the *Amount Due*, select the *Check to Pay* box and type in the amount of the payment. The *Amount Due* reflects premium currently due. The *Account Balance* reflects all activity since your last invoice as well as future installments. Note: the full *Amount Due* must be paid by the due date. Payments not received by the due date are subject to the cancellation provisions in your policy.
- Q. How will I know how many bills are due?**
- A.** Beacon bills once each month. The online system is updated nightly with your most recent information. All amounts due (including multiple policies) are listed in one line item on the *Workers' Compensation Insurance Premium* screen.
- Q. How do I cancel a payment which is to be withdrawn at a future date?**
- A.** Select *Payments List* from the menu bar. Locate the *Pending* transaction and click on *Cancel*. You will be asked to confirm that you wish to cancel the payment; click on *OK*. The status will change from *Pending* to *Canceled* once your transaction has been completed.
- Q. When are payments posted to my policy?**
- A.** All payments received before 4:00 pm EST will be posted on the same day. Payments received after 4:00 pm EST will be processed on the following business day. Payments entered on Saturday, Sunday, and holidays will be processed on the next business day.
- Q. How do I change my password?**
- A.** Select *User List* from the menu bar. Select *Edit* and type in the password and then *confirm* the password; click *Save*.
- Q. How can I add an additional checking/savings account to my online profile?**
- A.** Select *Payment Methods* from the Menu Bar. Select *Edit* to change information on an existing account. Select *Add* to include an additional account and then create an account nickname and select a payment type.
- Q. What is the significance of roles in the User List?**
- A.** The roles determine which activities an individual can perform in the online system. The Profile Owner role can perform all activities for an organization. The Payer role can make, create, edit, and delete payments as well as create and view Payment Methods.
- Q. Does Beacon record and store the bank account numbers entered into the online system?**
- A.** Because your privacy is important to us, your banking information is recorded directly into the Bank of America online system and is not stored by Beacon Mutual.
- Q. Is there any charge for the online payment system?**
- A.** Beacon does not charge a fee to make your payment online. However, a policy installment fee still applies if you previously selected an installment plan on your policy.