



Beacon Payment Options Frequently Asked Questions

- Q. What payment methods can I use to make my payment?**
- A.** Payments are accepted by e-check, credit or debit card, online or by phone. Process payment by e-check to waive your installment fee. Checks may be mailed to the Beacon Mutual lockbox. See the mailing address on your invoice.
- Q. Can I continue to send my payment by mail?**
- Yes.** Make checks payable to The Beacon Mutual Insurance Company, include the original invoice coupon, and send to the lockbox.
- Q. Do I need a BEACONNECT account to make a payment online?**
- A.** To make a payment online, you should create a BEACONNECT account. To create an account, visit <https://beaconnect.beaconmutual.com> and click **Create an Account**. Enter your Beacon Mutual account number, policy number, and Federal Employer Identification Number (FEIN). Then click **I'm a Policyholder**. Follow the prompts to create your new BEACONNECT account. Once you are registered, select **Make a Payment**. You may also pay as a guest without logging into BEACONNECT, but you will have limited functionality.
- Q. How do I set up automatic payments?**
- A.** You may set up automatic payments online or by phone by calling 833-326-7022 and select option 4 to speak with a customer service representative. To set up automatic payments online, log in to BEACONNECT, select **Auto-Pay** from the **Make a Payment** drop-down menu or on the **Payment Options** page. We recommend that you schedule Auto-Pay at least one week before the payment due date.
- Q. How do I view my payment history?**
- A.** Log into your BEACONNECT account, and view the **My Billing** tab for payment history and invoices. If you do not see the My Billing tab, ask your Key Contact or call the Beacon Help Desk at 401-825-2650. If you are the Key Contact, you can add the Admin role to your profile. Select **Manage Users** from the top menu.
- Q. When is my next payment due?**
- A.** The online system is updated nightly with your most recent information. Log into BEACONNECT to view your invoices on the **My Billing** tab.
- Q. When are payments posted to my policy?**
- A.** All payments received before 3:00 pm EST will be posted on the same day. Payments received after 3:00 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. Can I pay an amount other than the Minimum Amount Due?**
- A.** Yes. You may select from three different payment amounts when you pay online or by phone: Minimum Amount Due, Account Balance, or Other Amount. The **Account Balance** reflects all activity since your last invoice as well as future installment. Please note that the **Minimum 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 do I cancel a payment that is scheduled to be withdrawn at a future date?**
- A.** If your payment was scheduled using Auto-Pay, you can edit the payment details online. Log into BEACONNECT, select **Auto-Pay** from the Payment drop-down or **Payment Options** page, and click **Stop Auto-Pay**. If your future payment was scheduled using One-Time Pay or scheduled by phone, contact PSN at 833-326-7022 and speak to a customer service representative.
- 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 Payment Service Network (PSN) 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. By choosing to make your payment by e-check, Beacon will waive the installment fee.
- Q. Why is my premium due different from last time?**
- A.** For any questions related to your policy or premium amount, please contact your agent. Your agent name and phone number can be found on your invoice.