

## Credit and Debit Card Payments

**Q: What is changing?**

A: Policyholders are now able to make payments using credit cards, and credit debit cards for their policy on the Four Points Insurance website. Payments may be for the full insurance premium or an equal payment plan.

**Q: Which credit cards are accepted?**

A: We accept Visa, Mastercard®, Visa Debit, and Debit Mastercard. Interac Debit is not accepted.

**Q: Will all types of payment convert to the new payment system?**

A: No. Our existing payment options remain as is. Credit card and debit card payments are being added as more options for policyholders.

**Q: What payment options are available?**

A: You can choose to pay your insurance premium via credit card, debit card, e-Transfer, cheque, money order, and pre-authorized monthly payments.

**Q: How will my credit card payment be confirmed?**

A: When the payment is complete, you will receive a confirmation number once the payment is processed. You will then receive an email receipt documenting the amount paid to Four Points Insurance.

**Q: How will the payment be displayed on my credit card statement?**

A: You will see one transaction item on your statement with the company name Four Points Insurance.

**Q: How long does it take for my credit card payment through Paymentus to show on my Four Points Insurance account?**

A: From the time you make the payment, it will take up to two business days for the payment to show on your Four Points Insurance account.

**Q: How do I know my payment information is secure?**

A: Paymentus is Payment Card Industry Data Security Standard (PCI DSS) Level 1 compliant and certified, which is the highest level attainable. The PCI DDS is a multifaceted security standard that includes requirements for security management, policies, procedures, network architecture, software design, and other critical protective measures.

**Q: What is Paymentus?**

A: Your payment is processed by Paymentus Corporation. They are an independent company providing online bill payment and bill presentment services. They are recognized as one of the leaders of billing and payment solutions in North America. Paymentus offers fully integrated identity theft protection and is PCI (Payment Card Industry) compliant. For more information about Paymentus Corporation, please visit their website at [paymentus.com](http://paymentus.com)

## Making A Payment

**Q: How do I pay by credit card?**

A: Visit [fourpointsinsurance.ca/payment](https://fourpointsinsurance.ca/payment) and follow the instructions provided in detail on the webpage.

**Q: What is the “Pay Now” feature?**

A: The “Pay Now” feature allows for a quick payment without having to register for an account.

**Q: Can I pay my bill online at any time?**

A: Yes, you can pay at any time prior to the due date on your invoice. Late payments are subject to additional fees and may be at risk of policy cancellation.

**Q: I want to make an online payment. What information do I need?**

A: You will need your policy identification code and portal registration code which are found on your insurance invoice. Additionally, you need payment information, credit or debit card information, and an email address.

**Q: Do I need to provide my email address if I make a payment online?**

A: Yes, your email address is required to receive confirmation of your payment.

**Q: Is there a limit on how much I can pay when using the online service for my insurance policy?**

A: For one-pay, the maximum amount per transaction is \$20,000.00. For monthly payments, the maximum amount is \$20,000.00 per monthly payment.

**Q: What are the financing fees?**

A: A financing fee of 4% will be applied to the monthly payment plan. Zero fees apply to one-time payments.

**Q: Can I make a down payment to my policy, then finance the remainder as a monthly payment plan?**

A: No, we are unable to combine one-pay and monthly payment plan.

**Q: Who do I contact with additional questions?**

A: For questions related to the credit card payment portal, please contact [accounting@fourpointsinsurance.ca](mailto:accounting@fourpointsinsurance.ca)

*For questions related to your insurance policy, please contact your insurance broker.*