



Payment Processing Link

You no longer have to ask for credit card information over the phone!

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1. Introduction

In essence, a payment link is a link or button that a client can click on within an internet browser, text message or email in order to pay a specified amount of money through a secure portal online for a product or service.

21st Century Travel Insurance has launched a payment link that will enable our contracted brokers and agents to send emailed payment links directly to their clients using the existing TIPS system.

Broker or agents simply need to log into TIPS, complete the quote in full, verify the email address and send the payment link to their client. Of course, if you still prefer to ask your client for their credit card information over the phone, complete the quote and enter the payment information directly into TIPS. That option is still available.

1.1. Important Note

Because the TIPS server will send you email notifications when you use the new payment link, make sure 21st Century has a valid email for you. When logged into TIPS, click on your name in the top right corner to check your address. You can update it there if it needs to be changed. Instructions can be found at: www2.21stcenturytips.com/paymentlink.

2. Enabling or Disabling the Payment Processing Link

The payment link has automatically been enabled for all accounts. You do not have to use the payment link but the option will always be presented. If you would like to disable the payment link option for your account, please complete this opt-out form which is available at:

www2.21stcenturytips.com/paymentlink.

3. Using the Payment Link

To send your client a payment link, you will need to complete a quote in full including full name(s), address, phone and email information using the existing TIPS system. After you select the payment type, you will be able to send the payment link to your client.

There are two options available when sending the payment link:

- Option 1 – Once payment is processed, I want to send Policy Confirmation myself.
- Option 2 – Once payment is processed, I want the system to automatically send the Policy Confirmation to client.

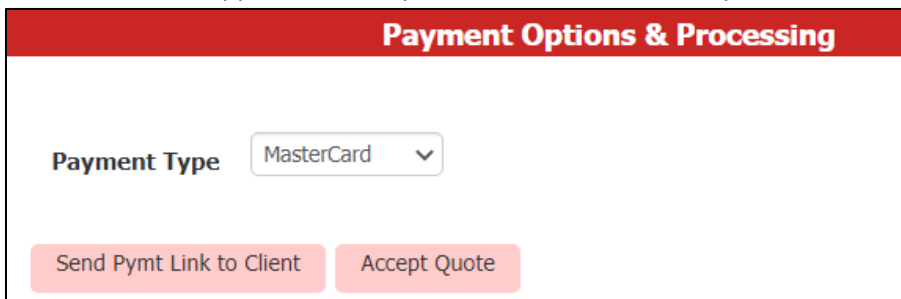
The payment link is available for all 21st Century Travel Insurance products. At the present time, valid payment methods include VISA, MasterCard and Monthly Credit Card Payment (MCCP). The payment link is intended to be used promptly and will expire 3 hours after being sent. Once the link expires, a new one would need to be sent to proceed. The policy issue date and time will be equal to the date/time you send the payment link.

The following instructions use Visitor to Canada as an example.

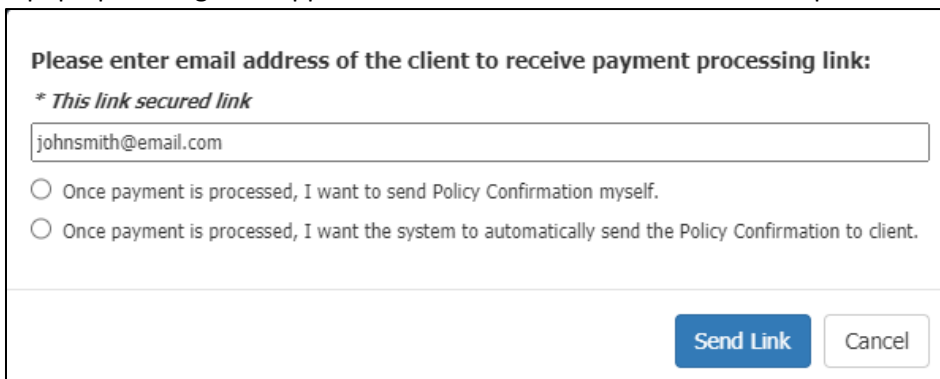
3.1. Option 1 – Once payment is processed, I want to send Policy Confirmation myself

This option works best if you will stay on the phone with your client as they enter their credit card information. Once the payment is received, you will be able to produce the policy confirmation and send to your client the way you normally do.

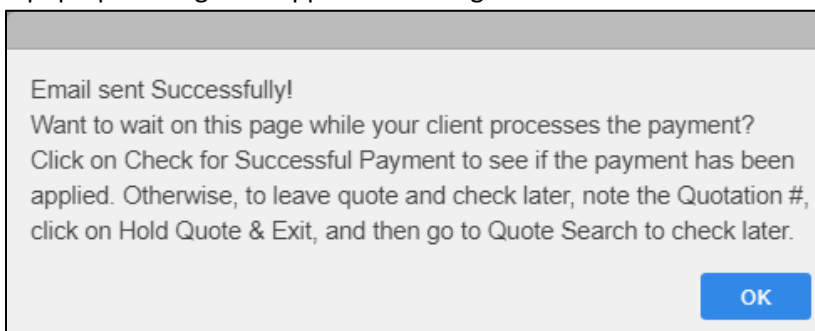
- a. Log into your TIPS account.
- b. Start a new quote from Product Menu or use the Go button feature to create a new quote from an existing policy.
- c. Complete the first page in full, including address and contact information. Be sure to add the **client's** email address.
- d. Click Next and confirm eligibility.
- e. Select the desired coverage and deductible amount.
- f. Complete the medical declaration, if required.
- g. Select the Payment Type (VISA, MasterCard or MCCP).
- h. Two buttons will appear – Send Pymt Link to Client and Accept Quote.



- i. Click Send Pymt Link to Client.
- j. A pop-up message will appear with an email address field and two options to send the link.



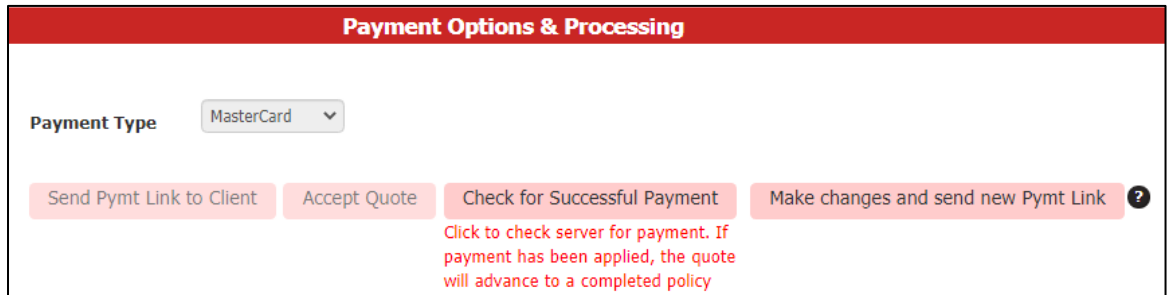
- i. If an email address for the client was entered on the first page of the quote, it will automatically be copied here. You can change the email address by clicking in this field.
 - ii. Select the first option - Once payment is processed, I want to send Policy Confirmation myself.
 - iii. Click Send Link.
- k. A pop-up message will appear indicating that the email was sent successfully.



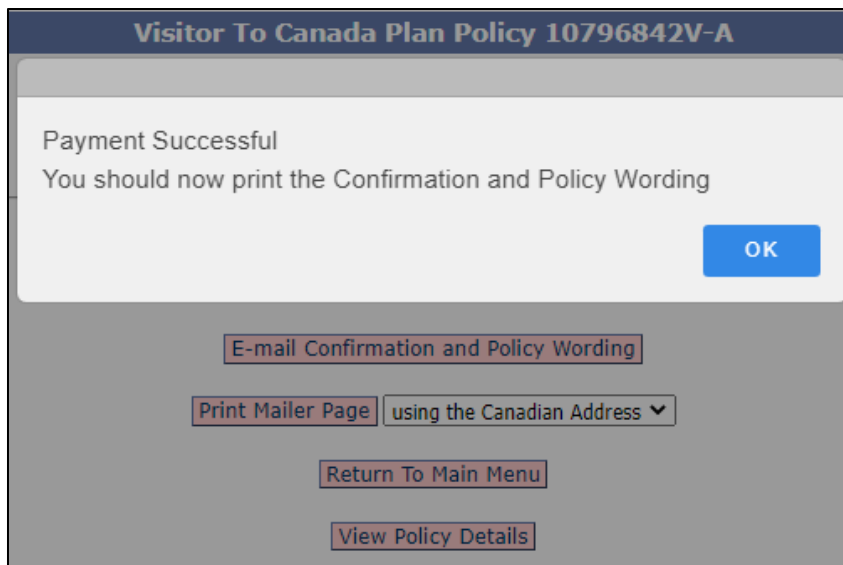
- l. Click OK.
- m. You will receive an email stating the payment link has been sent to your client.
- n. All buttons on the website are now disabled, except for: Hold Quote and Exit, Check for Successful Payment and Make Changes and Send New Pymt Link.

3.1.1. Check for Successful Payment

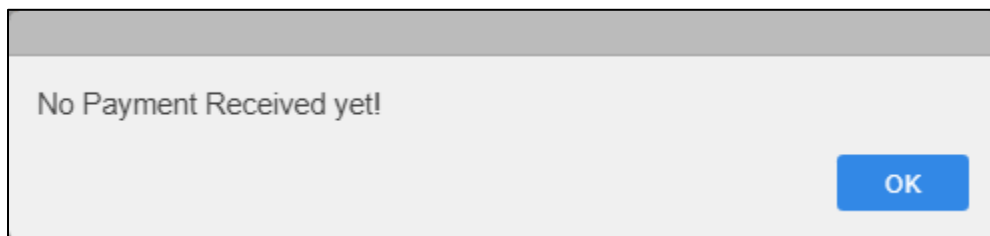
- a. If you are still on the call with your client, once they confirm they have made payment, click Check for Successful Payment.



- b. If the payment is successfully received, you will advance to the Policy Processed page and the message below will appear. You can now email and/or print the policy confirmation for your client.



- c. **Note:** If you click Check for Successful Payment and payment has not be made, you will receive a pop-up indicating the payment has not yet been received.



3.1.2. Hold Quote and Exit

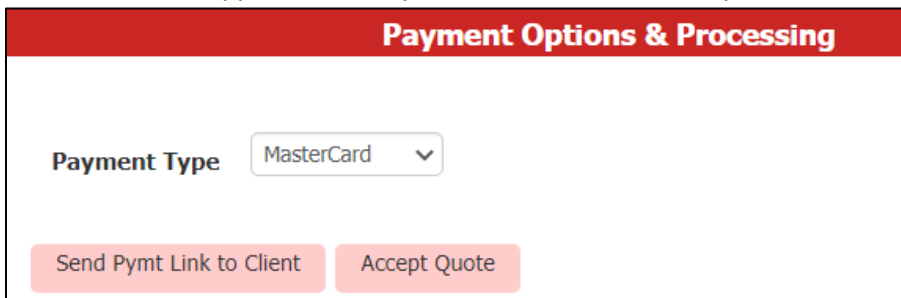
- a. If your client wants to make payment later, you can exit the quote after sending the payment link and they will have 3 hours before the link expires.
- b. Click Hold Quote and Exit.
- c. You will return to the TIPS homepage.
- d. If the payment is not received within 3 hours, the payment link will expire and you will have to send your client a new payment link by re-opening the quote. After 3 hours, you will receive an email stating the payment link has expired.
- e. Once the payment is received, you will need to go to policy search and manually send the policy confirmation to your client. An email will be sent to you after 3 hours to remind you to send the policy confirmation.

3.2. Option 2 – Once payment is processed, I want the system to automatically send the Policy Confirmation to client

This option works best if you will be sending your client the payment link to be completed at a later time.

Note: The payment link will expire after 3 hours. If the link expires you will need to re-open the quote and send a new payment link.

- a. Log into your TIPS account.
- b. Start a new quote from Product Menu or use the Go button feature to create a new quote from an existing policy.
- c. Complete the first page in full, including address and contact information. Be sure to add the **client's** email address.
- d. Click Next and confirm eligibility.
- e. Select the desired coverage and deductible amount.
- f. Complete the medical declaration, if required.
- g. Select the Payment Type (VISA, MasterCard or MCCP).
- h. Two buttons will appear – Send Pymt Link to Client and Accept Quote.

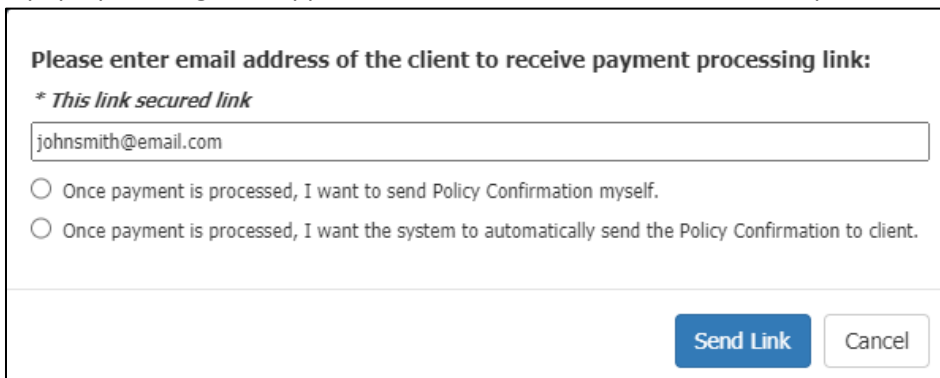


Payment Options & Processing

Payment Type: MasterCard

Send Pymt Link to Client Accept Quote

- i. Click Send Pymt Link to Client.
- j. A pop-up message will appear with an email address field and two options to send the link.



Please enter email address of the client to receive payment processing link:

** This link secured link*

johnsmith@email.com

Once payment is processed, I want to send Policy Confirmation myself.

Once payment is processed, I want the system to automatically send the Policy Confirmation to client.

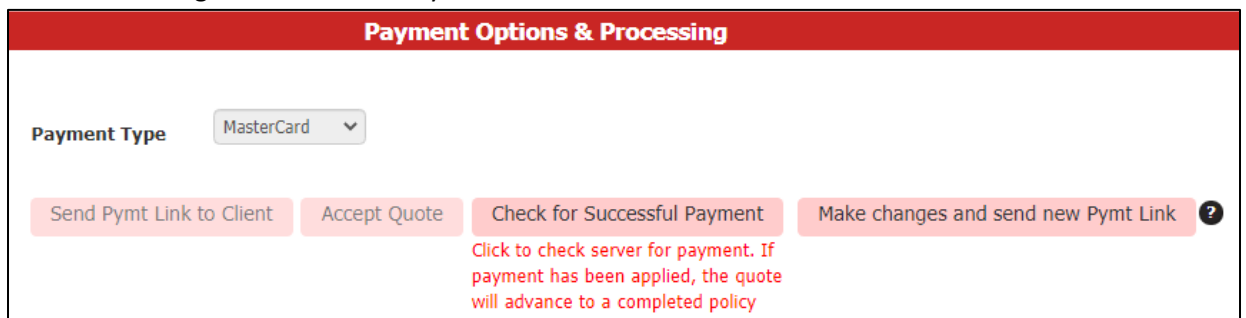
Send Link Cancel

- i. If an email address for the client was entered on the first page of the quote, it will automatically be copied here. You can change the email address by clicking in this field.
- ii. Select the second option - Once payment is processed, I want the system to automatically send the Policy Confirmation to client.
- iii. Click Send Link.
- k. You will return to the TIPS homepage.
- l. You will receive an email stating the payment link has been sent to your client.
- m. Once the payment is received, you will be copied on the policy confirmation email that was automatically sent to your client. The payment link will expire after payment is received.
- n. If the payment is not received within 3 hours, the payment link will expire and you will have to send your client a new payment link by re-opening the quote. After 3 hours, you will receive an email stating the payment link has expired.

4. Editing an Existing Quote

4.1. If You Are Still in the Quote

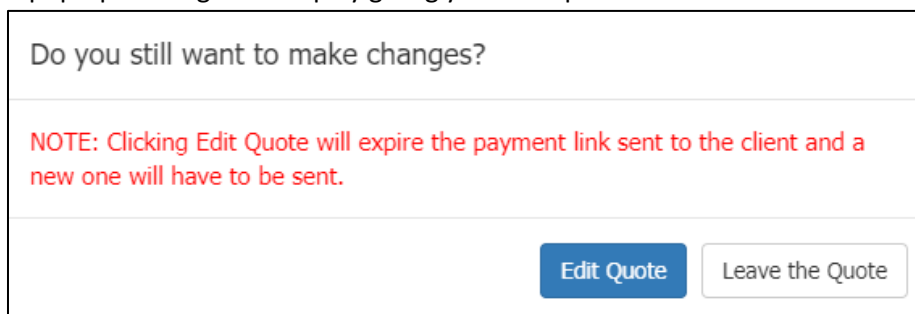
- a. If you are still in the quote and your client requests a change after you sent the payment link, click Make changes and send new Pymt Link.



- b. You will return to the first page of the quote. The previous payment link will expire.
- c. Continue to move throughout the quote, making any changes as needed.

4.2. If You Have Exited the Quote

1. Search for the quote using Quote Search.
2. Open the quote by clicking the edit icon (blue pencil) on the left-hand side.
3. A pop-up message will display giving you two options: Edit Quote and Leave the Quote.



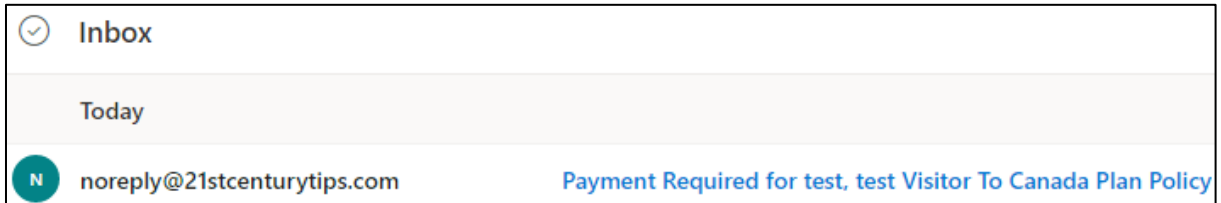
- i. Leave the Quote will return you to the TIPS homepage keeping the current payment link valid.
- ii. Edit Quote will allow you to make changes but will expire the current payment link. You will be notified by email that the payment link has expired.
- iii. Proceed as described in sections 3.1 and 3.2.

4.2. If the Payment Link Has Expired

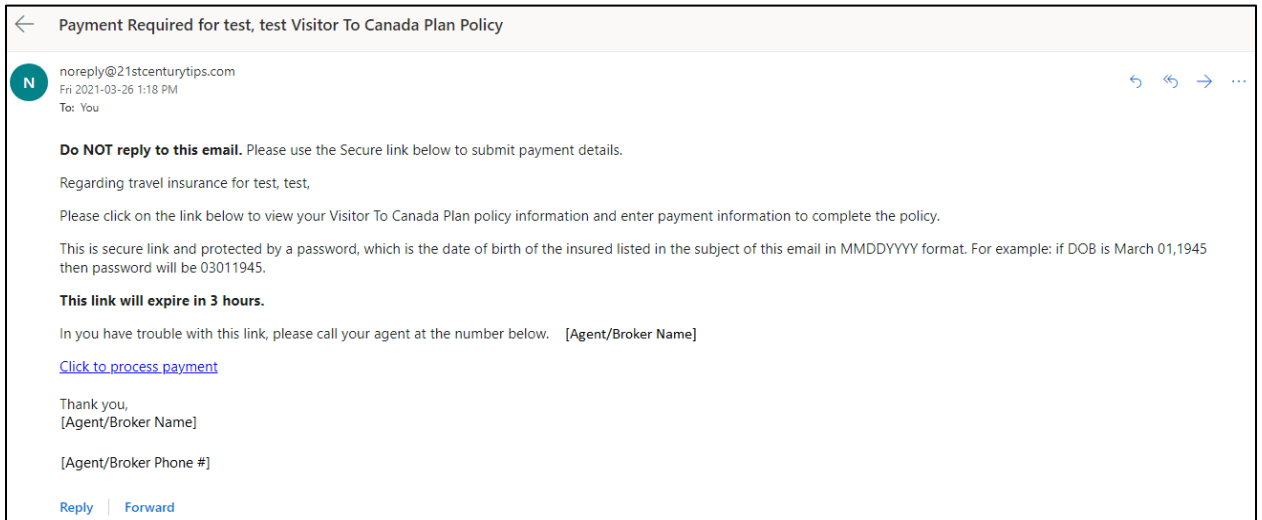
- a. You will receive an email saying the payment link has expired if no payment is received within 3 hours.
- b. You will have to re-open the quote and send your client a new payment link.
- c. Follow the steps described in section 4.2.

5. What Your Client Sees

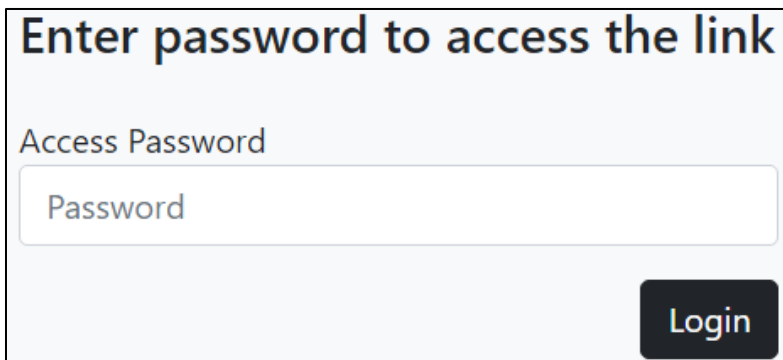
- a. Once you send the payment link to your client, they will receive an email from noreply@21stcenturytips.com.



- b. When the client opens the email, there will be a secure link to make payment. Your name and phone number will appear on the email.



- c. Clicking on Click here to process payment will open the payment link in an internet browser. Your client will have to enter the Access Password which is date of birth of the 1st Insured in MMDDYYYY format. For example, if the date of birth is March 1, 1945 then the password is 03011945.

A screenshot of a password entry form. The title is 'Enter password to access the link'. Below the title, it says 'Access Password'. There is a text input field with the placeholder text 'Password'. At the bottom right, there is a dark button labeled 'Login'.

Note: If the payment link has expired, your client will receive a message after they enter the password and try to login.

- d. After logging in, your client will see the Quotation Details and Contact Information. They will be able to enter their credit card information at the bottom of the page.



Quote# : 10796846 Visitor Type : Visitor

Agent :

Agency Phone :

Quotation Details

Insured Name(s) and age as of Effective Date	Coverage	Deductible	Premium	Total
1. test, test (01/01/1975 - 46 yrs)				
Emergency Medical Coverage - Enhanced	\$15,000.00	\$0.00	\$27.50	\$27.50
			Total Policy Premium	\$27.50
			Minimum Premium Adjustment	\$0.00
			Payment Amount	\$27.50

Quotation Details and Contact Information

App Date	Arrival Date	Effective Date	Expiry Date	Duration (days)
03/26/2021	04/01/2021	04/01/2021	04/10/2021	10

Address 18-1040 Division St

City Cobourg

Cell Phone

Email

Province ON

Home Phone

Postal Code K9A5Y5

Enter Credit Card Information Below and Click Submit to Complete Purchase

Credit Card Type Please Select

Card Holder Name Name on Credit Card

Credit Card Number 0000 0000 0000 0000

Expiry Date MM/YY

CVV ?

I hereby authorize 21st Century Travel Insurance to charge the Payment Amount shown in the above quote to my credit card.

Submit

e. If the payment is successful your client will see a message. The enter credit card information section will disappear so that your client cannot make payment twice.



Quote# : 10796846 Visitor Type : Visitor

Agent : Mark Greer

Agency Phone : 1-800-567-0021

Quotation Details

Insured Name(s) and age as of Effective Date	Coverage	Deductible	Premium	Total
1. test, test (01/01/1975 - 46 yrs)				
Emergency Medical Coverage - Enhanced	\$15,000.00	\$0.00	\$27.50	\$27.50
			Total Policy Premium	\$27.50
			Minimum Premium Adjustment	\$0.00
			Payment Amount	\$27.50

Payment is Successful!



Thank you!

You will receive confirmation email soon!

OK

6. What to do Once Payment is Received

If option 1 – Once payment is processed, I want to send Policy Confirmation myself – was selected, you will email your client the policy confirmation through TIPS. If option 2 – Once payment is processed, I want the system to automatically send the Policy Confirmation to client – was selected, TIPS will automatically email the client the policy confirmation. You will be copied on this email. We recommend option 2.

7. Frequently Asked Questions

Visit www.21stcenturytips.com/paymentlink to view frequently asked questions.