



MAGMUTUAL®

# Online Billing User Guide

# Contents

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3	<a href="#"><u>How to Create a MagMutual Account</u></a>
4	<a href="#"><u>How to Access Online Bill Pay</u></a>
5	<a href="#"><u>How to Add a Payment Method</u></a>
7	<a href="#"><u>How to Make a Payment</u></a>
9	<a href="#"><u>How to Schedule a Payment: Making a One-Time Scheduled Payment</u></a>
11	<a href="#"><u>How to Schedule a Payment: Enrolling in AutoPay</u></a>
13	<a href="#"><u>Navigating the System</u></a>
13	<a href="#"><u>Your Account at a Glance</u></a>
13	<a href="#"><u>My Account</u></a>
14	<a href="#"><u>My Profile</u></a>
14	<a href="#"><u>Payment Methods</u></a>
15	<a href="#"><u>Pay My Invoice &amp; Open Invoices</u></a>
17	<a href="#"><u>Recent Closed Invoices</u></a>
17	<a href="#"><u>Recent Payments</u></a>
18	<a href="#"><u>Upcoming Scheduled Payments</u></a>
19	<a href="#"><u>Support &amp; FAQs</u></a>

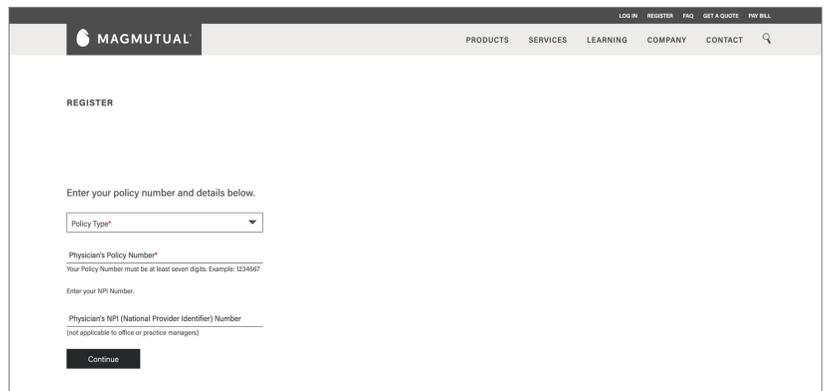
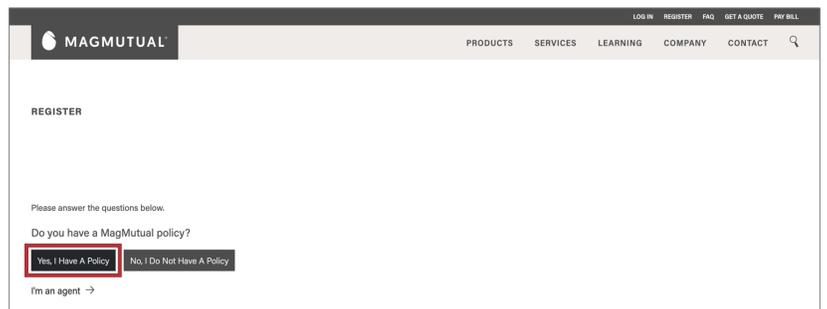
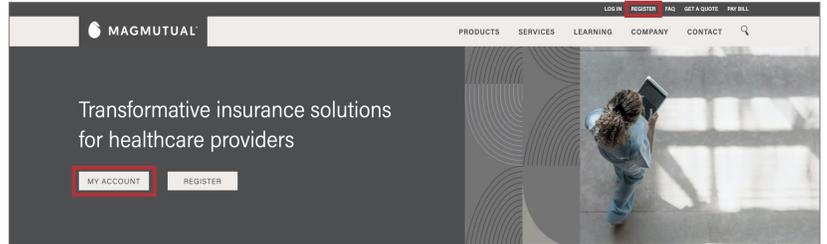


# How to Create a MagMutual Account

You need a MagMutual online account to access online bill pay. If you already have one, proceed to the next page.

1. Visit [magmutual.com](https://magmutual.com) and click **REGISTER**.
2. Select the **Yes, I Have A Policy**.
3. Enter your policy details.  
You will need your policy type, entire policy number (including hyphens) and NPI number (if you're a physician).
4. Check your email to verify your identity and complete your registration.

Click [here](#) for a short video tutorial on how to create an online account.

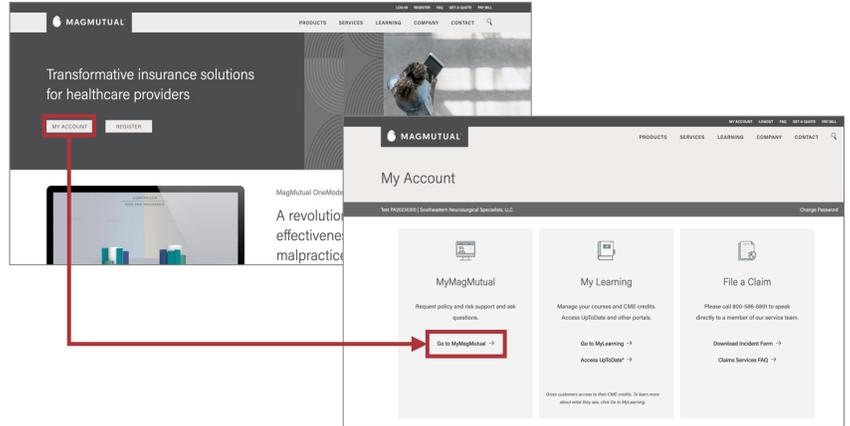


# How to Access Online Bill Pay

## MagMutual Website

1. Login to your account at magmutual.com.
2. On the homepage, select **MY ACCOUNT**.
3. On the My Account page, select **Go to MyMagMutual**.

## MagMutual Website

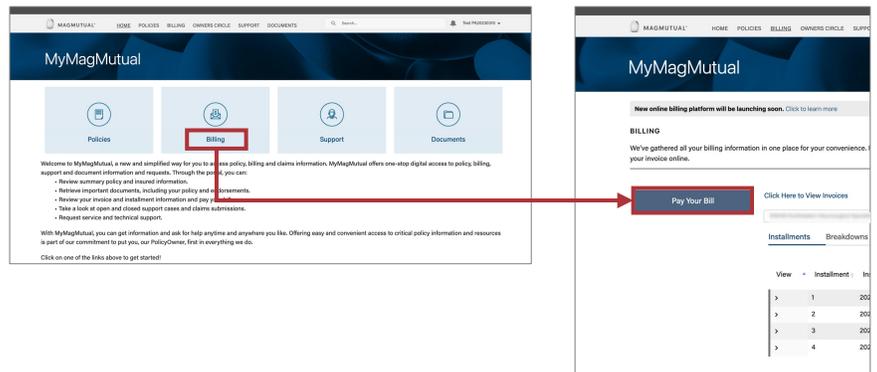


## MyMagMutual Portal

4. Once inside the MyMagMutual portal, select **Billing**.
5. On the Billing page, click **Pay Your Bill**.

*NOTE: If you don't see a tab or tile for billing, use the **Request Policy Administrator Access** button on the MyMagMutual home page to ask for access.*

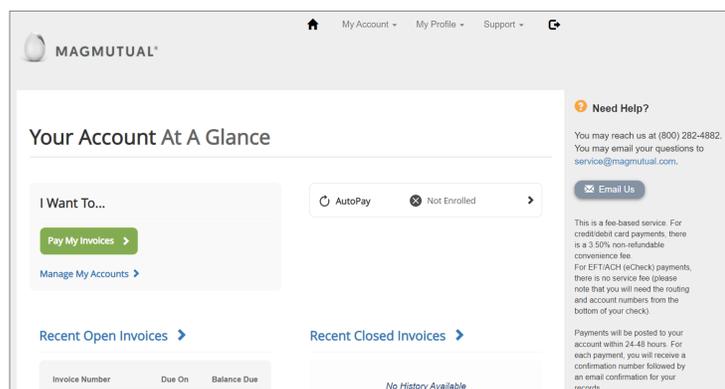
## MyMagMutual Portal



## Online Billing Portal

6. This will take you to Your Account At A Glance. From here, you can make new payments, view payment history and add payment methods.

## Online Billing Portal



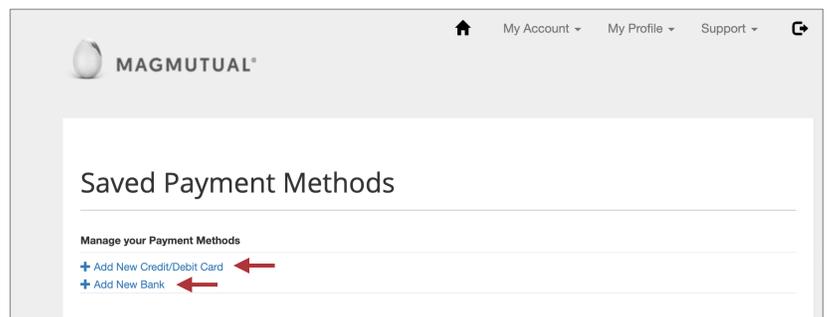
# How to Add a Payment Method (Credit, Debit or Check/ACH)

1. From Your Account At A Glance, you can add payment methods by selecting **My Profile** in the top right corner, then choosing **Payment Methods**.

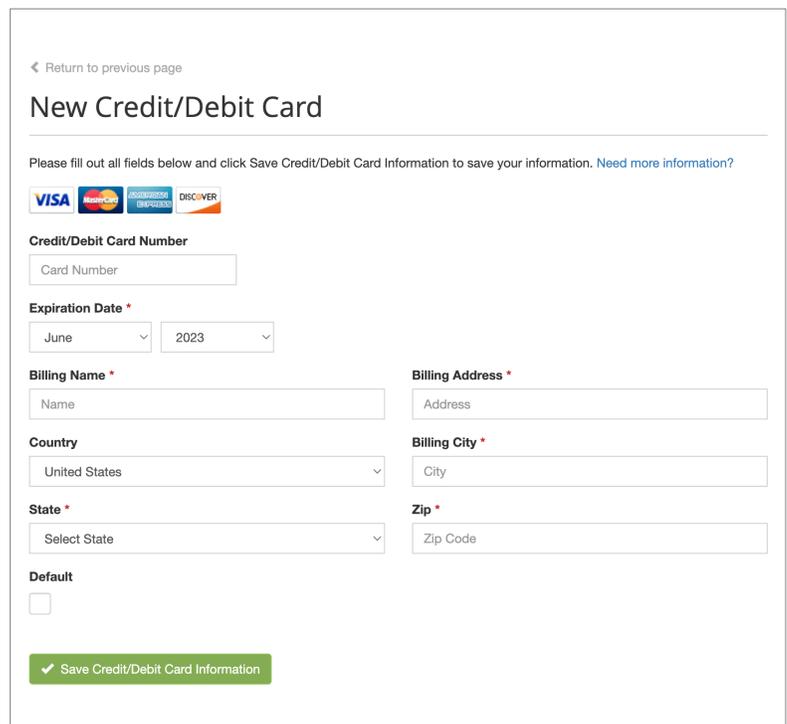


2. Select the payment method you want to add.

*Credit/Debit Card is used in this example.*



3. Enter your payment information and select **Save Credit/Debit Card Information**.

A screenshot of the 'New Credit/Debit Card' form. At the top, there is a link to 'Return to previous page'. Below the title, there is a note: 'Please fill out all fields below and click Save Credit/Debit Card Information to save your information. Need more information?'. Logos for VISA, AMERICAN EXPRESS, DISCOVER, and MASTERCARD are displayed. The form includes fields for 'Credit/Debit Card Number' (with a 'Card Number' placeholder), 'Expiration Date' (with dropdowns for 'June' and '2023'), 'Billing Name' (with a 'Name' placeholder), 'Billing Address' (with an 'Address' placeholder), 'Country' (with a dropdown for 'United States'), 'Billing City' (with a 'City' placeholder), 'State' (with a dropdown for 'Select State'), and 'Zip' (with a 'Zip Code' placeholder). There is also a 'Default' checkbox. At the bottom, there is a green button labeled 'Save Credit/Debit Card Information' with a checkmark icon.

# How to Add a Payment Method (Credit, Debit or Check/ACH)

4. You will now see your payment method added under the summary section.

Note: You can enroll for AutoPay on this page.

### Saved Payment Methods

Manage your Payment Methods

- + Add New Credit/Debit Card
- + Add New Bank

Summary	Date/Time Added (CST)	
 Visa ending in 1111 <span style="color: green;">★ Your Default</span> Expires 5/2023	5/10/2023	<a href="#">Edit</a> <a href="#">Delete</a> <a href="#">History</a>

 You have accounts that are not set up for AutoPay. You may setup AutoPay by clicking [here](#)

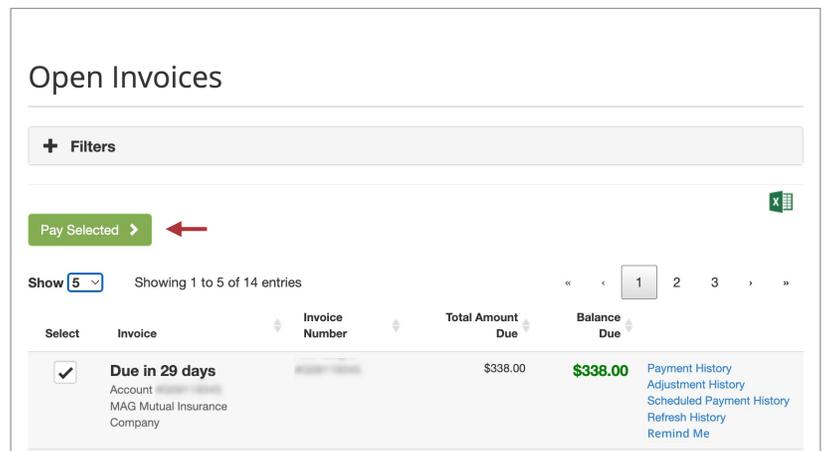
# How to Make a Payment

1. To make a payment, select **Pay My Invoices** or **Recent Open Invoices** from the Your Account At A Glance screen.



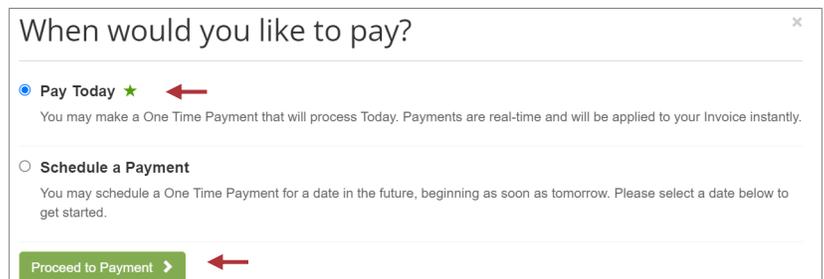
2. Select the invoice you would like to pay and then click **Pay Selected**.

This will direct you to the Open Invoices screen, which you can also access by selecting Recent Open Invoices from Your Account At A Glance.



3. Choose **Pay Today**, then click **Proceed to Payment**.

*To schedule future payments, please refer to the How to Schedule a Payment in the next section.*



# How to Make a Payment

- Select your payment option from the list of **Available Payment Methods**.

See the *How to Add a Payment Method* section for more info on adding new payment information. You can save new payment info for future use after making the payment.

- Click **Continue to Payment Information**.

Please note all credit and debit card payments will incur a 3.5% convenience fee. ACH/check transactions do not include this fee.

Once you have reviewed your payment information,

- Select **Enroll me in AutoPay** (optional).
- Under Payment Summary, select the checkbox to **agree to the terms and conditions**.
- Click **Process Payment**.



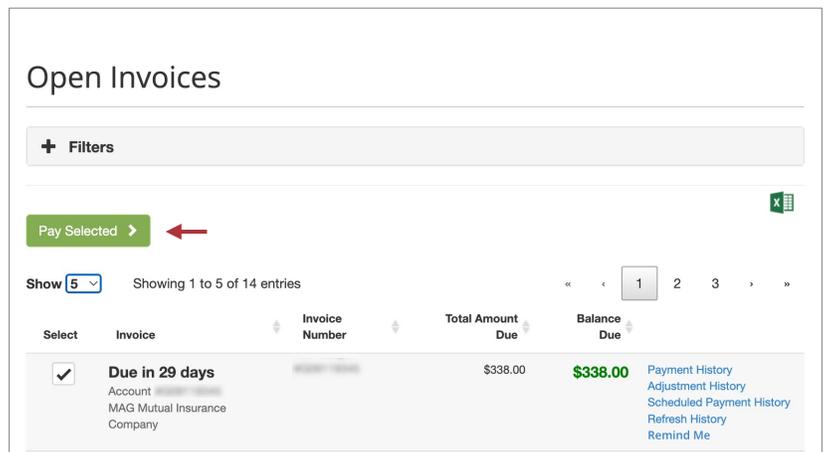
# How to Schedule a Payment: Making A One-Time Scheduled Payment

1. To schedule a payment, select **Pay My Invoices** or **Recent Open Invoices** from the Your Account At A Glance screen.

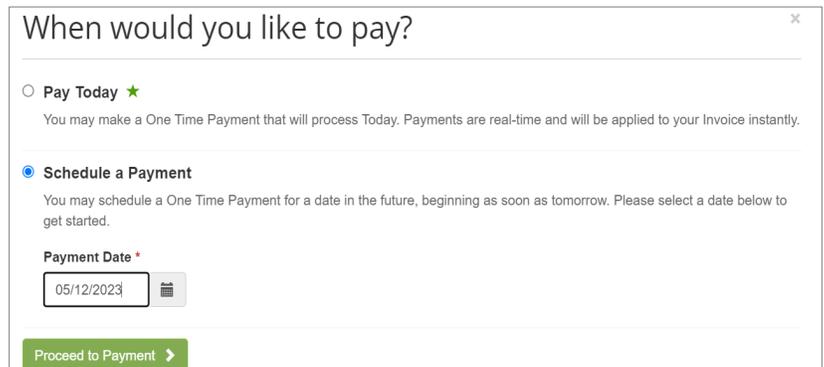


2. Select the invoice you would like to pay and then click **Pay Selected**.

This will direct you to the Open Invoices screen, which you can also access by selecting Recent Open Invoices from Your Account At A Glance.



3. Choose **Schedule a Payment**.
4. Enter a **Payment Date**.
5. Click **Proceed to Payment**.



# How to Schedule a Payment: Making A One-Time Scheduled Payment

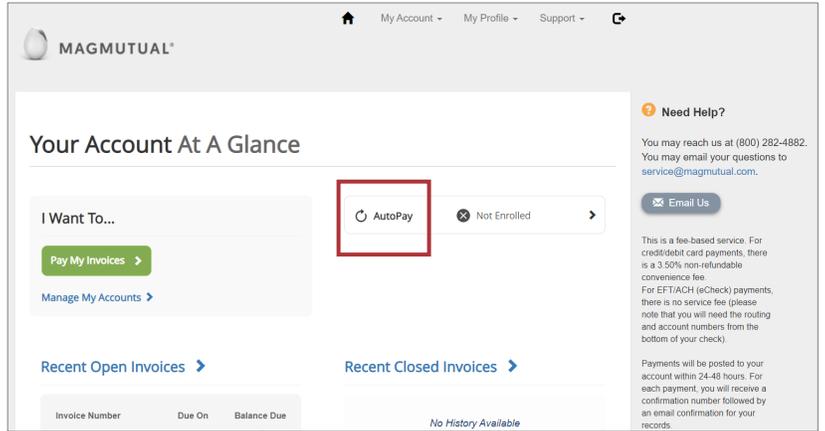
4. Select your payment option from the list of **Available Payment Methods**.
5. Click **Continue to Payment Information**.

Once you have reviewed your payment information,

6. Leave **Enroll me in AutoPay** unselected.
7. Under Payment Summary, select the checkbox to **agree to the terms and conditions**.
8. Click **Schedule Payment**.

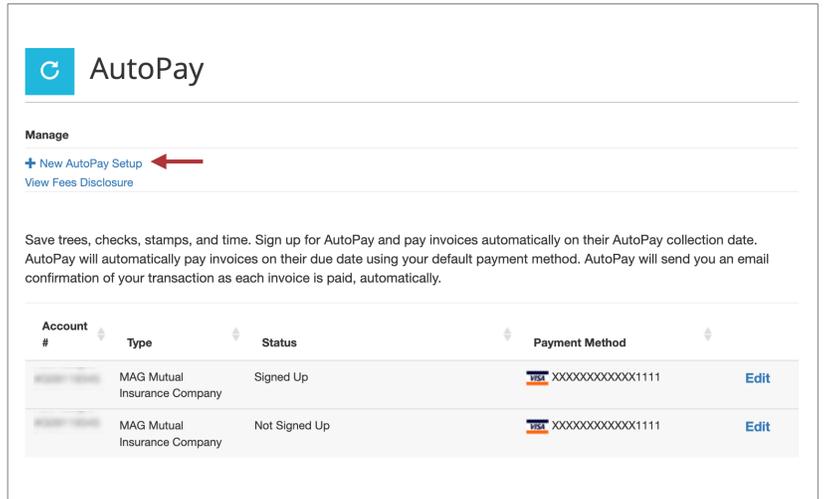
# How to Schedule a Payment: Enrolling in AutoPay

1. From Your Account At A Glance, select **AutoPay**.



2. Select **+ New AutoPay Setup**.

*Note that if you have not yet set up a payment method (credit, debit or check/ACH), you will need to do so before setting up AutoPay.*



With AutoPay, the full balance of each invoice will be paid on the invoice due date.

# How to Schedule a Payment: Enrolling in AutoPay

3. **Select an Account** and the **Payment Method** you would like to use.
4. Check **Yes, put me on AutoPay**.
5. Click **Save this AutoPay Setup**.

[Return to previous page](#)

## New AutoPay Setup

Registering for AutoPay will void any prior scheduled payments. In order to prevent duplicate transactions, any scheduled payments which are pending for this account will be cancelled AutoPay will then pay invoices on their due date using your default payment method.

**Select an Account \*** **Invoice Type \***

[Account Icon] MAG Mutual Insurance Company

**Use this payment method \***

Visa ending in 1111

**AutoPay Status \***

**Yes, put me on AutoPay.** By enabling AutoPay, I agree to the [Invoice Cloud Terms and Conditions](#).

No, I do not want AutoPay

Standard service fees may be applied if applicable. Please view our [Fees Disclosure](#) for more information.

✔ Save this AutoPay Setup

6. Confirm enrollment status.

## AutoPay

**Manage**

[+ New AutoPay Setup](#)  
[View Fees Disclosure](#)

Save trees, checks, stamps, and time. Sign up for AutoPay and pay invoices automatically on their AutoPay collection date. AutoPay will automatically pay invoices on their due date using your default payment method. AutoPay will send you an email confirmation of your transaction as each invoice is paid, automatically.

Account #	Type	Status	Payment Method	
[Account #]	MAG Mutual Insurance Company	Signed Up	XXXXXXXXXXXX1111	<a href="#">Edit</a>
[Account #]	MAG Mutual Insurance Company	Signed Up	XXXXXXXXXXXX1111	<a href="#">Edit</a>
[Account #]	MAG Mutual Insurance Company	Not Signed Up	XXXXXXXXXXXX1111	<a href="#">Edit</a>

### You can also enroll in AutoPay when:

- Adding a payment method to your account
- Making a payment



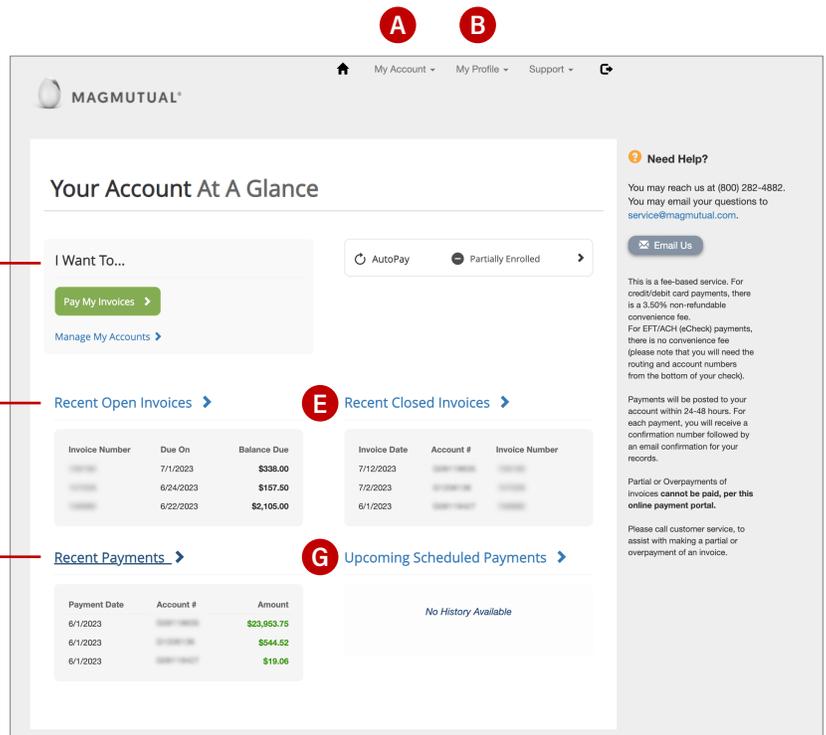
# Navigating the System

## YOUR ACCOUNT AT A GLANCE

This screen displays a variety of account options.

From it, you can:

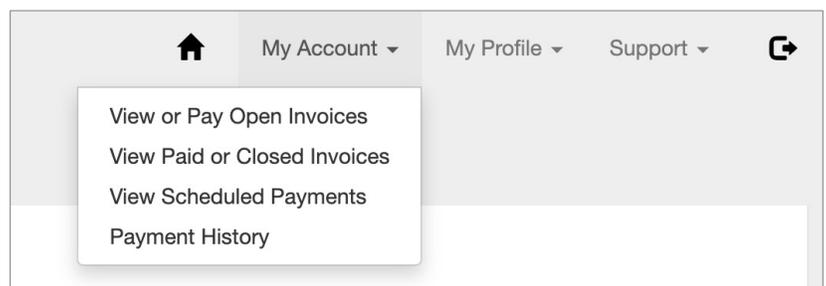
- Pay invoices
- Manage your account
- View recent open and closed invoices
- View recent payments and upcoming scheduled payments
- Set up AutoPay



## A MY ACCOUNT

Use the **My Account** menu at the top of the screen to:

- View or pay open invoices
- View paid or closed invoices
- View scheduled payments
- View payment history

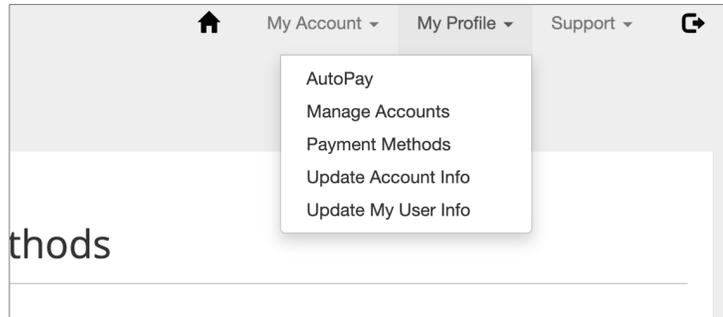


# Navigating the System

## B MY PROFILE

Use the **My Profile** menu at the top of the screen to:

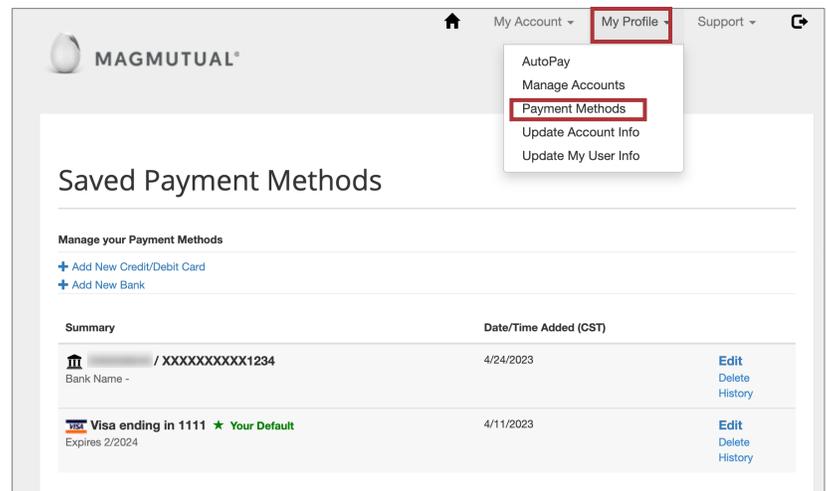
- Set up AutoPay
- Configure payment methods
- View recurring scheduled payments
- View account information
- Add a courtesy email address



## B PAYMENT METHODS

From any screen, you can add, edit or view history for your payment methods.

1. Click the **My Profile** link at the top of the screen.
2. Tap **Payment Methods**.



### Add a Payment Method:

1. Click either + Add New Credit/Debit Card or + Add New Bank.
2. Confirm the details using the available fields.

### Edit a Payment Method:

1. Click Edit in the table.
2. Confirm the new details for the payment method.
3. Click Save

### Delete a Payment Method:

1. Click Delete in the table.
2. Confirm that you want to delete the Payment Method.

### View Payment Method History:

1. Click History in the table.
2. Review the details



# Navigating the System

## **C** PAY MY INVOICES **D** & OPEN INVOICES

1. From Your Account At A Glance, click **Pay My Invoices** or **Open Invoices**.
2. Select the invoice you would like to pay and then click **Pay Selected**. This will direct you to the Open Invoices screen, which you can also access by selecting **Recent Open Invoices** from Your Account At A Glance.
3. Choose **Pay Today** or **Schedule a Payment**, then click **Proceed to Payment**.
4. If you choose to schedule a payment, you'll be prompted to select a payment date. Then click **on Proceed to Payment**.

The screenshot shows the 'Open Invoices' interface. At the top, there is a '+ Filters' button. Below it is a green 'Pay Selected' button with a right-pointing arrow, which is highlighted by a red arrow. Underneath, there is a 'Show 5' dropdown menu and the text 'Showing 1 to 5 of 14 entries'. A table lists invoice details with columns for 'Select', 'Invoice', 'Invoice Number', 'Total Amount Due', and 'Balance Due'. The first row shows an invoice that is 'Due in 29 days' for \$338.00, with a balance due of \$338.00. To the right of the table are links for 'Payment History', 'Adjustment History', 'Scheduled Payment History', 'Refresh History', and 'Remind Me'.

The screenshot shows a dialog box titled 'When would you like to pay?'. There are two radio button options: 'Pay Today' (which is selected and has a star icon) and 'Schedule a Payment'. Below the 'Pay Today' option is the text: 'You may make a One Time Payment that will process Today. Payments are real-time and will be applied to your Invoice instantly.' Below the 'Schedule a Payment' option is the text: 'You may schedule a One Time Payment for a date in the future, beginning as soon as tomorrow. Please select a date below to get started.' At the bottom of the dialog is a green 'Proceed to Payment' button with a right-pointing arrow.

The screenshot shows the same 'When would you like to pay?' dialog box, but with the 'Schedule a Payment' option selected. Below this option, there is a 'Payment Date' field with a calendar icon. The date '05/12/2023' is entered in the field. At the bottom of the dialog is a green 'Proceed to Payment' button with a right-pointing arrow.



# Navigating the System

5. Confirm your payment method and click **Continue to Payment Information**.

6. Enter your payment information.
7. Review your payment information and check the box if you'd like to enroll in AutoPay. Check the box under Payment Summary to agree to terms and conditions.
8. Click **Process Payment**.

# Navigating the System

## E RECENT CLOSED INVOICES

1. From Your Account At A Glance, click **Recent Closed Invoices**.
2. This screen shows invoices that were recently paid and closed out.

**Closed Invoices**

+ Filters

Pay Selected >

Show 5 Showing 1 to 5 of 33 entries

Select	Invoice	Invoice Number	Total Amount Due	Balance Due	
<input checked="" type="checkbox"/>	<b>Closed</b> Account [REDACTED] MAG Mutual Insurance Company	[REDACTED]	\$0.00	<b>\$0.00</b>	Payment History Adjustment History Scheduled Payment History Refresh History
<input checked="" type="checkbox"/>	<b>Closed</b> Account [REDACTED] MAG Mutual Insurance Company	[REDACTED]	\$0.00	<b>\$0.00</b>	Payment History Adjustment History Scheduled Payment History Refresh History
<input checked="" type="checkbox"/>	<b>Closed</b> Account [REDACTED] MAG Mutual Insurance Company	[REDACTED]	\$0.00	<b>\$0.00</b>	Payment History Adjustment History Scheduled Payment History Refresh History

## F RECENT PAYMENTS

1. From Your Account At A Glance, click Recent Payments.
2. From Recent Payments, you will be able to see your payment history. Note that the payment and the convenience fee will show up as separate payments.

**Recent Payments >**

Payment Date	Account #	Amount
6/1/2023	[REDACTED]	<b>\$23,953.75</b>
6/1/2023	[REDACTED]	<b>\$544.52</b>
6/1/2023	[REDACTED]	<b>\$19.06</b>

**Payment History**

+ Filters

Date/Time Paid (CST)	Summary	Amount	Fee	Total
6/1/2023 9:58 AM	ending in 1234 <span>Approved</span> PAYMENT PROCESSED 252161 Account [REDACTED] Invoice # [REDACTED]	\$23,953.75	\$0.00	<b>\$23,953.75</b>
6/1/2023 9:51 AM	ending in 1111 <span>Approved</span> APPROVED 373211 Account [REDACTED] Invoice # [REDACTED]	\$0.00	\$19.06	<b>\$19.06</b>



# Navigating the System

## **G** UPCOMING SCHEDULED PAYMENTS

1. This will show the date, account and amount for upcoming scheduled payments.
2. From Your Account At A Glance, select **Upcoming Scheduled Payments**.
3. From the Scheduled Payments screen, you will be able to cancel payments you have currently scheduled or change the scheduled payment date.

Upcoming Scheduled Payments >		
Payment Date	Account #	Amount
5/12/2023	[REDACTED]	\$1,572.68

Scheduled Payments			
+ Filters			
New Scheduled Payment Added... <span>✕</span>			
Payment Date	Summary	Payment Amount	
5/12/2023	<b>Scheduled Payment</b> Invoice # [REDACTED] Invoice is due on 6/6/2023	\$1,572.68	<a href="#">Cancel Scheduled Payment</a> <a href="#">Change Scheduled Date</a>



# FAQs & Support

## Why should I use this new payment platform?

The new platform offers additional features and makes online premium payments more convenient than ever. Advantages include:

- Payment with debit or credit cards, Google Pay or Apple Pay
- Automatic payments
- Quick access to invoices and payment history
- Email notifications for key items
- Secure access through the MyMagMutual portal (no separate user name and password to remember)

## Will I receive notices when my payment is due?

You'll be notified via email when a new invoice is available for payment, with additional notices if you haven't scheduled payment. You'll also be notified when scheduled payments or automatic payments will occur and when they've been completed.

## Will I receive confirmation of payment?

You'll receive a confirmation number when you make a payment, followed by a confirmation email.

## When are automatic payments charged to my credit card or taken from my checking account?

Automatic payments are taken on the invoice date.

## I sent in a payment, but don't see it online.

Payments made outside the payment platform are not visible in the portal at this time. Once an external payment is processed, the amount owed on an invoice and the invoice status will be updated and accurate even though the payment information isn't shown.

## What's the deadline for a same-day payment on an invoice?

With many of our policies, if you make a same-day payment on your invoice due date (up until 11:59 p.m.) it should be credited to your account that day but could take up to 48 hours to post.

## Can I make a short payment or overpayment toward my balance?

So that we apply funds properly, online payments must equal the invoice amount. To make a payment in a different amount, contact our service team.

## For assistance:

### ONLINE

<https://www.magmutual.com/faq/policy-services>

### EMAIL

service@magmutual.com

### PHONE

800-282-4882, option 2



# FAQs & Support

**Is there a fee for credit card payments (or debit card payments when they are used like a credit card)?**

There is a non-refundable convenience fee of 3.5% on credit card payments.

**Is there a cap on credit card payments?**

The limit is \$500,000 (the limit includes the convenience fee).

**If an online payment made by credit card is refunded, will I also be refunded the convenience fee?**

Due to the credit card processing performed for every transaction and the cost related to it, the convenience fee is non-refundable.

**Can I make a payment and avoid a convenience fee?**

Payments made by ACH (or check) do not incur an additional fee.

**Is there a cap on ACH payments?** The limit is \$500,000.

**Is paperless billing available?** Not at this time.

**Is pay by text available?** Not at this time.

**Can I update my password through the payment portal?**

No. Due to the single sign-on from magmutual.com, you need to update your user name and password on our website, magmutual.com.

**Can I access my payment records from the legacy platform?**

Contact our service team if you need previous payment records.

**Is the payment platform optimized for mobile?**

The platform is not optimized for mobile at this time, but will be in the future.

**For assistance:**

**ONLINE**

<https://www.magmutual.com/faq/policy-services>

**EMAIL**

service@magmutual.com

**PHONE**

800-282-4882, option 2

