

Credit Card Policyholder FAQs

1. How can I pay my insurance bill with a credit card?

Log into your **My Merchants** Policyholder Portal using your Merchants User ID and password. If you don't have a Merchants User ID and password, visit www.merchantsgroup.com and click on the "Login" area in the upper right corner of the page. Select "Policyholder," and on the next screen, select "Sign up now!" to create your account.

Once logged in, select the "Make a Payment" shortcut to make your credit card payment.

2. What credit cards can I use to make a payment?

You may use Visa, MasterCard or Discover to make your payment.

3. Who is Merchants' credit card vendor?

We have partnered with JPMorgan Chase & Co. (Powered by Paymentus). They are our designated vendor that is accepting payments on our behalf.

4. How secure is my payment and credit card information?

Merchants Insurance Group and JPMorgan Chase & Co. (Powered by Paymentus) are committed to protecting the customer's personal information. All data is transferred with industry standard SSL encryption to prevent unauthorized access.

5. Why is there a surcharge included in my payment?

JPMorgan Chase & Co. (Powered by Paymentus) may charge a surcharge for processing the payment transaction. This surcharge is not charged by Merchants Insurance Group. The surcharge is assessed to cover operating costs and the costs associated with servicing payment transactions. Charges may vary based on state regulations. Users will be informed of the dollar amount of the fee before authorizing the payment.

6. What is the surcharge for making a credit card payment?

A payment processing surcharge of 3% of the premium per transaction may be applied based on state regulations. For example, if you pay a \$100 invoice using a credit card, you may be required to pay a \$3 surcharge.

Surcharges are paid to JPMorgan Chase & Co. (Powered by Paymentus), and the exact dollar amount of the surcharge will be disclosed by the vendor prior to submitting payment.

7. If I am unwilling to pay the surcharge, can I still make a credit card payment?

No, the surcharge covers the cost of processing the payment transaction and is set by JPMorgan Chase & Co (Powered by Paymentus).

8. Will I receive confirmation of my payment?

Yes, you will receive an email verification of your payment from JPMorgan Chase & Co. (Powered by Paymentus) if payment is made on the website.

9. How will the charge appear on my credit card statement?

The payment and surcharge may appear separately on your credit card statement.

10. Can I use my card to pay through Merchants' automated phone service or by calling in and speaking with one of Merchants Insurance Group's customer service representatives?

This service is not currently available.

11. Can I use my debit card to pay my insurance bill?

We are not accepting debit card payments. If you would like to pay online with your checking account, you can use Merchants' other payment options, such as: enrolling in EFT automatic withdrawals or paying via eCheck.

For more information on payment options, visit www.merchantsgroup.com/pay-my-bill