



## CURRENT ELECTRONIC FUNDS TRANSFER PROGRAM USERS

### Curi's Premium Payment System/Process Transition Q&As

We are excited to introduce an enhanced billing and payment system making it even easier for clients to access their invoices and manage their account notifications and payment preferences. We understand you will have questions. This document will be updated as more details are available.

#### **What is KUBRA**

KUBRA is an online invoice and payment platform. While KUBRA is the system powering the payment platform, all system branding and messaging is Curi providing a seamless online experience.

#### **What enhancements are included with the roll out of KUBRA?**

The enhancements include:

- On-demand electronic payment portal (this will replace Curi's current online payment portal);
- Reoccurring autopayment functionality (this will replace Curi's current Electronic Funds Transfer program);
- E-billing;
- Email and SMS text notifications for when a new invoice is available, an account is overdue, payments is received, etc.;
- Billing and payment history; and
- invoice download

#### **What is AutoPay?**

AutoPay is a feature that automatically schedules and deducts installment payments on your payment due date using the selected payment method.

#### **Will AutoPay be replacing Curi's current Electronic Funds Transfer (EFT) Program?**

Yes, Curi will sunset the EFT Program in 2024. Therefore, if you are currently on EFT and would like to continue to have your premium payments automatically withdrawn from your account, **you will need to complete a one-time registration** for AutoPay. Visit <https://curi.com/pay-premium/> to get started.

#### **Can I set up AutoPay after my renewal date?**

Yes, the AutoPay option will remain available after your renewal date. However, once set-up, AutoPay will only apply to future invoices. Therefore, if you have an installment currently due, you will need to make a one-time payment to satisfy the current installment either via check, electronic payment, or over the phone.

#### **Will there be a change in my draft date under the new AutoPay program?**

Yes, your premium withdrawal will **no longer follow the current draft schedule** i.e. 10th, 16th, 23rd, or 28th of the month. Instead, the automatic premium withdraw will occur on the due date noted on your current invoice.



For example, if your renewal date is January 1, 2024, your first renewal installment is due on January 1, and therefore your premium withdrawal will occur on the first of the month. In addition, any additional installments will also process on the first day of the month in which they are due.

**Can I set up AutoPay using a credit card?**

Yes. There is a \$25,000 limit per credit card transactions, so if your annual policy premium exceeds \$100,000 you will need to set up AutoPay using your bank account and routing information rather than a credit card.

**Will I be notified in advance of any scheduled withdrawal under the new AutoPay program?**

Yes, you will receive a New Bill notification 15 days in advance of the installment due date (also the premium withdrawal date).

In addition, you will receive a second notification 5 days in advance of the installment due date (also the premium withdrawal date).

Finally, during this transition period, Curi will continue to mail a paper copy of your invoice to the billing address on file 15 days in advance of the installment due date.

**Will there be a change in my installment plan under the new AutoPay program?**

No, there will not be a change to your current installment plan.

**What happens if I choose not to and/or forget to set-up AutoPay?**

Current EFT customers who elect not to set-up AutoPay (or forget to do so) will begin receiving paper invoices via mail to the billing address on file. The invoice will note where and how you can remit payment using one of our other payment methods.

**How do I register for AutoPay?**

The process to set up AutoPay is quick and easy. For detailed instructions on how to get started please refer to Curi's User Guide – [Setting up AutoPay](#). **Note** that all user guides and additional resources can be found at <https://curi.com/pay-premium/>.

**Who should I contact if I have additional questions?**

Please contact your assigned Curi Member Services representative. If you are unsure who your representative is, please feel free to reach out via email at [membersupport@curi.com](mailto:membersupport@curi.com) or call 984-884-3777.

For additional information on the features of Curi's new Payment Center, please refer to the [general FAQs](#).