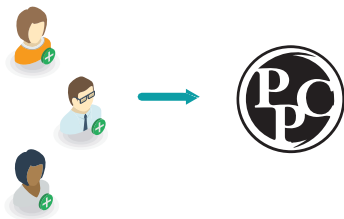


Electronic Funds Transfer (EFT)

1

PIOPAC® receives enrollment and demographic information with participant benefit selections.



2

PIOPAC® drafts participant's checking account or processes card payment.



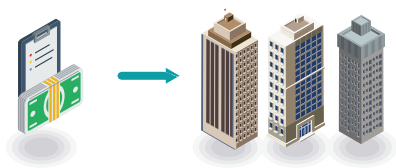
3

Any dishonored drafts will initiate a 3-pronged outreach to keep participant's policies in force.



4

Premium is remitted to the carriers via ACH credit along with a remittance report.



5

Drafts and remittance are perpetual until modified by participant or organization.



6

For added protection, a secondary payment method can be provided to protect participant's policies from lapsing due to non-payment.

