

ELECTRONIC PAYMENTS (MYPOLICY PORTAL)



NCGM IT DEPARTMENT © 2025 N.C. GRANGE MUTUAL INSURANCE COMPANY

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DISCLAIMER & SAMPLES

To ensure error-free processing of your online payment, please read the following carefully before entering your payment information.

<u>WARNING</u>: Do not use a Credit Card Balance Transfer Check to pay your premium online. Credit Card Balance Transfer Checks <u>DO NOT</u> provide accurate information and will not create an accurate check, resulting in a returned check and its associated charges as described below.

Please make sure that all information entered into the online payment form is as it appears on the physical check or credit card. If any of the information is keyed incorrectly or digits are left out, the following will happen:

- The bank returns the payment to NCGM and charges NCGM a \$30 return fee
- NCGM records the payment as a returned payment in our Billing system
- Our Billing System applies a \$30 returned check fee to the policy
- The policy is put into Cancellation Pending (CP) status due to non-payment of premium and a \$10 late fee is applied to the policy

To avoid these charges, please be sure your information is correct before submitting your online payment.



Νοτε

Please see sample check and credit card images for information needed for the online payment form entry. For credit cards, details may be visible on the back of the card instead of the front as depicted.





Credit Card Sample

ACCESSING ELECTRONIC PAYMENTS

We offer ELECTRONIC PAYMENT methods as a convenience to the agents and policyholders of N.C. Grange Mutual (NCGM). We accept both Online Check and Credit Card payments via NCGM's insured portal, MyPolicy. If you have not yet registered for MyPolicy access, then you may enroll via NCGM's website.

A. To access Electronic Payments from NCGM's MyPolicy portal, follow the steps below:

Νοτε

In order to submit Electronic Payments in this manner, you must have valid login credentials to access the MyPolicy Portal of NCGM's website.

- 1. Access NCGM's website by going to: <u>http://www.ncgm.com</u>.
- 2. Navigate to MyPolicy by clicking the LOGIN button towards the top right of the home page.



NCGM Website's Top Menu

3. Click the MyPolicy button to launch the Login screen.



MyPolicy Access

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Cogin - NC Grange Mutual × +		-		×
\leftrightarrow \rightarrow C \sim ncgmpolicy.com/login.php \Rightarrow	А	Ď	🚯	:
🔡 📔 🙆 Spiceworks 😒 National Hurricane	»		All Bookr	narks
NC Grange Mutual				Î
Email Address:				
Enter Email Address				
Password:			_	
Enter Password				
Forgot your password?				
Login				
Register for an account				
Contact Support			Ĉ	
			Privacy -	Terms

MyPolicy Login Screen

4. Enter your email address and password, then click Login. If you have entered your login information correctly, you should now be at the MyPolicy - Policy Overview screen.



MyPolicy Menu – Policy Overview (top of section)

5. Click the MAKE A PAYMENT link in the menu below the Policy Overview:



MyPolicy Menu – Make a Payment (middle of section)

Νοτε

Clicking on the Make a Payment button will redirect you to our third-party vendor's Payment Portal allowing you to enroll in Online Bill Pay. Once enrolled, you can add payment methods, set-up auto pay, or sign-up for notifications, etc.

- 6. Proceed to the <u>Enrolling in Online Bill Pay</u> section of this user guide.
- B. To access Electronic Payments from NCGM's main webpage, follow the steps below:
 - 1. Access NCGM's website by going to: http://www.ncgm.com.
 - 2. Navigate to the Billing Page by clicking the **BILLING** link in the top-right menu of the home page.

INC GRANGE MUTUAL INSURANCE COMPANY - Together we can!	Products	Billing	Claims	About	Contact	Login
			100	1.1.1.1		

NCGM Website's Top Menu

- 3. The Billing Page contains information on a multitude of billing-related items.
 - Ways to Pay Your Bill
 - Make a Payment.
 - Enrolled Web User Guide.
 - NCGM's Privacy Policy
 - NCGM's Refund Policy





4. Click the **MAKE A PAYMENT** button toward the bottom of the page to access the Online Bill Pay web portal.

Reminders:

- Failure to pay your bill in a timely manner can result in a \$10 late fee if your policy cancels.
- Checks returned for Insufficient Funds will incur a \$25 service charge fee. Multiple NSF checks in the same policy term will result in your policy being cancelled.

Make a Payment

NCGM Billing Page – Make a Payment Button Location

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Νοτε

Clicking on the Make a Payment button will redirect you to our third-party vendor's Payment Portal allowing you to enroll in Online Bill Pay. Once enrolled, you can add payment methods, set-up auto pay, or sign-up for notifications, etc.

5. Proceed to the <u>Enrolling in Online Bill Pay</u> section of this user guide.

ENROLLING IN ONLINE BILL PAY

Enrolling in Online Bill Pay will allow you to submit an electronic credit card or bank account payment to NCGM in order to satisfy your insurance policy premium. Please follow the steps below to complete the enrollment process for Online Bill Pay.

1. Click the **ENROLL Now** button to start the enrollment process for Online Bill Pay.

ome to Online Bill Pay	
ome to our new online bill presentment and pa were previously enrolled for online payments	ayment service. Please note that all customers will need to enroll for this new service,
Existing Users - Login Here Login ID : Please enter your Login ID Password: I'm not a robot Login Forgot Login Forgot Password	New Users - Get Started Here Not already enrolled? No problem, enrollment takes only a few minutes. To enroll, you will need: • Your account number from your bill • The billing zip code from your bill • Details of the payment method you want to use for your payments Enroll Now

Online Bill Pay Login & Enrollment Screen

Not already enrolled? No problem, enrollment takes only a few minut	ies.
To enroll, you will need:	
- Your account number from your bill	
- The billing zip code from your bill	
- Details of the payment method you want to use for your payments	

New User Enrollment

- 2. Click the **CONTINUE** button on the Welcome screen.
- 3. The Welcome displays as shown below:

	COMPANY - Together we can!
Welcome to Online Bill Pa	y .
Please enter the details re	quested below so we can locate your billing account.
Welcome to Online Bi	Il Pay Account Lookup Account Setup Review
	Welcome to Online Bill Pay!
	Enroll today to enjoy features including:
	- Schedule and manage payments and view payment history - Manage payment methods - Manage your notification preferences - Manage your billing preferences
	You are only a few steps away! Start today by clicking the Continue button.
	Continue

Online Bill Pay Enrollment – Welcome Screen

4. The Account Lookup form displays as shown below:

NC GRANGE MUTUAL INSURANCE COMPANY - Together we can
Account Lookup
Please enter the details requested below so we can locate your billing account.
Welcome to Online Bill Pay Account Lookup Account Setup Review
Lookup Account Details Policy Number:
Continue

Online Bill Pay Enrollment – Account Lookup

Lo	okup Account Details	
	Policy Number:	
	5-6 digits in upper right of billing statement or dec page. Example: HO-0-00232585-07 - Policy = 232585	

Online Bill Pay Enrollment – Account Lookup – Policy Number Entry

5. In order to lookup your policy account, enter your Policy Number and Zip Code.

ill Pay	Account Lookup	Ad
Lool	cup Account Details	
F	Policy Number:	
	123456	
ž	ZIP:	_
	27407	
	l'm not a robot	APTCHA cy - Terms
Co	ntinue Cancel	

Account Lookup Entry Form

Νοτε

If you have multiple policies, you will need to complete the enrollment process for each policy.

6. You must check the **I'M NOT A ROBOT** security checkbox before you can proceed through the enrollment process.

	NGE MUTUAL PANY - Together was can!				
Account Lookup					
Please enter the details request	ed below so we can locate your billing a	account.			
Welcome to Online Bill Pay	Account Lookup		Account Setup	\geq	Review
Loc	okup Account Details				
	Policy Number:				
	123456				
	ZIP:				
	27407				
	V I'm not a robot	APTCHA ny - Tema			
c	Cancel				

Online Bill Pay Enrollment – Account Lookup (complete)

- 7. Click the **CONTINUE** button to proceed with the Terms of Service Agreement.
- 8. The Terms of Service Agreement displays as a pop-up screen prompting you to accept NC Grange Mutual's Terms and Conditions (*as shown below*). Please read NCGM's Terms and Conditions before continuing.



NCGM's Terms and Conditions (pop-up screen)

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customer Name:	JOHN HOMEOWNER
This is your bill pa (the "Service"), to indicates assent to Provider set forth	yment agreement with BofA Professional Main ("Billpay Provider"). You may use this bill payment service make payments to your account with us. "You" or "your" means each person who signs or otherwise) this Agreement or is otherwise authorized to use the Service. "We","us" or "our" means the Billpay above.
By registering for t	his Service you authorize Billpay Provider to process the transactions permitted under this Agreement as
requested by you	and for Rillnav Provider or its designee, to nost nending and completed transactions to your account. You

NCGM's Terms and Conditions (closeup of pop-up screen)

 You must agree to NC Grange Mutual's Terms and Conditions by checking the I AGREE TO THE NC GRANGE MUTUAL INSURANCE COMPANY'S TERMS AND CONDITIONS checkbox before proceeding with the enrollment process.

Customer Name:	JOHN HOMEOWNER
This is your bill pa "Service"), to mak assent to this Agre above.	yment agreement with BofA Professional Main ("Billpay Provider"). You may use this bill payment service (the e payments to your account with us. "You" or "your" means each person who signs or otherwise indicates ement or is otherwise authorized to use the Service. "We","us" or "our" means the Billpay Provider set forth
By registering for t requested by your I agree to the NC Grang Service and Privacy Pol	his Service you authorize Billpay Provider to process the transactions permitted under this Agreement as and for Billpay Provider, or its designee, to nost neoding and completed transactions to your account. You re Mutual Insurance Company's Terms and Conditions for use of this service. I also agree to the platform Terms o licy.
Continue Cancel	Print

NCGM's Terms and Conditions (complete)

10. Click the **CONTINUE** button to proceed to Account Setup.

11. The Account Setup form displays as shown below:

ease enter the details requested below.		
ote: The security question and answer will be used if	you forget your password.]	
Welcome to Online Bill Pay Account L	ookup Account Setup	Review
Account Details		
Account Number:	123456	
Name On Account:	JOHN HOMEOWNER	
Account Address:	123 Abc Street,	
	Anywhere, NC 27407, USA.	
Access Details		
Login ID:		
Decements		
Password:		
Confirm Password:		
Paument Setun		
Payment Method:		
[- 1	

Account Setup Entry Form

- 12. Complete the Access Details section of the Account Setup entry form:
 - $\alpha.\;\;$ Enter a Login ID. Login ID selection criteria will appear to guide you.
 - b. Enter a Password. Password selection criteria will appear to guide you.
 - c. Re-enter your password in the Confirm Password field.

Access Details	
Login ID:	
test123]
Password:	
•••••]
Confirm Password:	
•••••	
Please re-enter your password.	

Account Setup – Access Details

Acc	ess Details	
	Login ID:	
	test123	
	Login ID must be 6 to 100 letters and/or numbers. Use underscore to represent spaces.	
	Password:	

Access Details – Login ID Creation Guidelines

Access	Details
Log	in ID:
te	est123
Pas	sword:
Pass ID. I in le upp spec 9!@	sword cannot be the same as the Login t must be between 12 and 32 characters ingth. It also must contain at least one ercase letter, one number and one cial character from a-zA-ZO - #\$%^&*,./?+=];:'()
Con	nfirm Password:

Access Details – Password Creation Guidelines

13. Select your preferred Payment Method in the Payment Setup section of the Account Setup entry form. A pop-up entry screen will display based on the selected payment method.

	- Select -
Payment Setup	Pay 🟦 New Bank Account
Payment Method:	New Card Account
- Select - 👻	- Select -
Continue	Continue

Account Setup – Payment Setup

Νοτε

Please see sample check and credit card images for information needed for the payment method form entry in the **DISCLAIMER & SAMPLES** section of this manual.

- New Bank Account
 - 1. Name on Account pre-fills from Account Lookup name information.

Name on Account:	
JOHN HOMEOWNER	
Account Type:	
- Select -	÷
Personal or Commercial? :	
- Select -	÷
Routing Number:	What is th
Account Number:	What is th
Re-Enter Account Number:	
Save Cancel	

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2. Select Account Type.

dd New Bank Account	2
Name on Account:	
JOHN HOMEOWNER	
Account Type:	
Checking	Ŧ
- Select -	
Savings	
Checking	
Routing Number:	What is thi
Account Number:	What is thi
Re-Enter Account Number:	
Save Cancel	

Account Type Selection

3. Select whether the previously selected account is a Personal or Commercial account.

dd New Bank Account	
Name on Account:	
JOHN HOMEOWNER	
Account Type:	
Checking	•
Personal or Commercial? :	
- Select -	*
Personal Account Commercial Account	
Account Number:	What is this
Re-Enter Account Number:	
Save Cancel	

Personal or Commercial Account Selection

- 4. Enter the Routing Number.
- 5. Enter the Account Number (masks after entry).

6. Re-enter the Account Number (masks after entry).

Name on Account:	
JOHN HOMEOWNER	
Account Type:	
Checking	-
Personal or Commercial? :	
Personal Account	-
Routing Number:	What is th
053100300	
Account Number:	What is th
•••••	
Re-Enter Account Number:	
••••••	

New Bank Account Entry (complete)

7. Click the **SAVE** button.

- New Card Account
 - 1. Name on Account pre-fills from Account Lookup name information.

Add New Card Account	\times
Name on Card:	
JOHN HOMEOWNER	
Card Number:	
	AXEX (1) 1154
Expiration Date :	
Card Security Code :	What is this?
Address Details Card address is different from customer address. 123 ABC St, Greensboro, NC 27407, USA	
Save changes Cancel	

New Card Account Entry

- 2. Enter Credit Card or Debit Card Number (masks after entry).
- 3. Enter Expiration Date.
- 4. Enter Card Security Code (masks after entry).

Name on Card:	
JOHN HOMEOWNER	
Card Number:	
	VIL
Expiration Date :	
02/28	
Card Security Code :	What is th

New Card Account Entry (completed card details)

5. Confirm address. The address pre-fills from the Account Lookup information.

Line 2 (Optional):				
sboro				
Carolina				•
,				
	nsboro	nsboro	nsboro n Carolina	nsboro

New Card Account Entry (different address)

Νοτε

If the address on file for the credit/debit card differs from the online bill pay account address, please check the 'Card address is different from customer address' checkbox, and complete the card address form.

6. Click the SAVE CHANGES button.

14. Click the **CONTINUE** but to proceed to the Review.

ise enter the details requested below.		
te: The security question and answer will be used if you for	get your password.]	
Welcome to Online Bill Pay Account Lookup	Account Setup	Review
Account Details		
Account Number:	123456	
Name On Account:	JOHN HOMEOWNER	
Account Address:	123 Abc Street,	
	Anywhere, NC 27407, OSA.	
Access Details		
Login ID:		
test123		
Password:		
••••••		
Confirm Password:		

Payment Setup		
Payment Method: C	hecking ending in 9319 dit Change	

Account Setup Entry (complete)

15. The Review page displays as shown below:

cw			
so worify the dat	ails of your account setup		
se verny the det	ans or your account setup.		
Welcome to Onl	ine Bill Pay Account L	ookup Account Setup	Review
	Account Details		
	Account Number:	123456	
	Name On Account:		
	Account Address:	123 Abc Street	
		Anywhere, NC 27407, USA.	
	Access Details		
	Login ID:	test123	
	Payment Setup		
	Payment Method:	BANK OF AMERICA, N.A., Checking ending in 1234	
	Routing Number:	053000196	
	Continue Edit	Cancel	

Review

- 16. Click the Continue button to complete Online Bill Pay Enrollment.
- 17. The Account Summary page displays as shown below:

account Summary Alerts Profile			
ormation about your account and any recent payment i	s shown below	l.	
ect an option below to schedule payments or view deta	ils of recent pa	yments & your payment methods.	
Details for Account: JOHN HOMEOWNER 1234	56		
Current Due Date:	09/24/2024	Last Payment Date:	N/A
Amount Owed:	\$0	Last Payment Amount:	N/A
Amount Past Due:	\$0	Confirmation Number:	N/A
Set Up Autopay Payments		Payment Actions •	
I would like to	7		_
view Payment Methods			5.M.

Account Summary

Νοτε

Congratulations! You've completed enrollment in Online Bill Pay.

SETTING UP AUTOPAY

Any policyholder that is enrolled in Online Bill Pay can set their account up for automatic payment, referred to as AutoPay. This section will guide you through setting up AutoPay for your policy's Online Bill Pay account.

- 1. If you haven't already logged into your Online Bill Pay account, do so now:
 - a. Enter your Login ID.
 - b. Enter your Password.
 - c. Check the I'M NOT A ROBOT security checkbox.
 - d. Click the LOGIN button.

Velcome to Online Bill Pay Velcome to our new online bill presentment and payment service. Please note that all customers will need to enroll for this new service, event you were previously enrolled for online payments. Existing Users - Login Here Login ID: Please enter your Login ID Please enter your Login ID Password: Im not a robot RCAPTCHA Login I Forgot Login I Forgot Password	INSURANCE COMPANY - Together and Co	AL
Lectome to our new online bill presentment and payment service. Please note that all customers will need to enroll for this new service, even you were previously enrolled for online payments. Existing Users - Login Here Login ID: Please enter your Login ID Please enter your Login ID Password: Im not a robot Progot Login Forgot Password New Users - Get Started Here Not already enrolled? No problem, enrollment takes only a few minutes. To enroll, you will need: • Your account number from your bill • Details of the payment method you want to use for your payments Enroll Now	elcome to Online Bill Pay	
Existing Users - Login Here Login ID: Please enter your Login ID Pessword: Immod a robot Cogin Login Login Forgot Login J Forgot Password	elcome to our new online bill presentment and payn you were previously enrolled for online payments.	nent service. Please note that all customers will need to enroll for this new service, ev
	Existing Users - Login Here Login ID : Plase enter your Login ID Password: mn ot a robot mn ot a robot Login Login Forgot Login Forgot Password	New Users - Get Started Here Not already enrolled? No problem, enrollment takes only a few minutes. To enroll, you will need: • Your account number from your bill • The billing zip code from your bill • Details of the payment method you want to use for your payments Enroll Now

Online Bill Pay Login Screen

2. Once logged in, you will see your Account Summary page. This serves as the user dashboard, allowing you to perform several actions including setting up AutoPay.

Account Summary Alerts Profile			
formation about your account and any recen	at payment is shown belo	w.	
elect an option below to schedule payments	or view details of recent p	payments & your payment methods.	
Details for Account: JOHN HOMEOWN	NER 123456		
Current Due Date:	05/01/2025	Last Payment Date:	N/A
Amount Owed:	\$100.00	Last Payment Amount:	N/A
Amount Past Due:	\$0	Confirmation Number:	N/A
Set Up Autopay Paymer	nts	Payment Actions -	
Set Un Autonav Paymente View Prov	nent Methode		
Set Up Autopay Payments, View Payr	nent Methods		•

Account Summary

3. Click the SET UP AUTOPAY PAYMENTS button.



Account Summary – Set Up Autopay

4. The Set Up AutoPay pop-up screen displays.

Set Up Autopay		\times
Please enter details of the Au from your last billing statem	utopay Setup you want to put in place below. Any amounts show ent.	m are
Account Number:	123456	
Payment Method:		
- Select -		•
Amount Type:	Current Balance	
Continue Cancel		

Set Up AutoPay

5. Select your Payment Method.

Νοτε

You will be able to choose from a previously entered payment method or you may add a new payment method. If you choose to add a new payment method, please refer to the instructions for New Bank Account or New Card Account in the Enrolling in Online Bill Pay section of this user guide.

et Up Autopay	×
Please enter details of the Autopay Setup you want to put in place below. Any amounts s from your last billing statement.	hown are
Account Number: 123456	
Payment Method:	
- Select -	-
- Select -	
Visa Card ending in 0662	
🟦 New Bank Account	
New Card Account	

Set Up AutoPay – Payment Method Selection

6. Supply any additional required information. Existing Card accounts requires the Card Security Code (*masks after entry*).

Set Up Autopay		×
Please enter details of the from your last billing state	Autopay Setup you want to put in place below. A ment.	ny amounts shown are
Account Number:	123456	
Payment Method:	Visa Card ending in 0662 Change	
Card Security Code :		What is this?
Please enter your card CVV nu	mber.	
Amount Type.	Current batance	
Continue		
	Set Up AutoPay – Existing Payment Meth 29	nod

7. Click the **CONTINUE** button to continue to the Review page AutoPay Setup Details screen.

Review Autopay Setup	Details	\times
Please verify the details of	your Autopay Setup.	
By clicking Confirm to cor your Payment Method to	nfirm your payment, you authorize us to initiate automatic debits fro make a payment to your Billing Account , as detailed below.	m
Payments to your account statement, and will be for Payment Method will occ dates. You authorize your account.	will be made on the Payment Due Date detailed in your billing the Payment Amount shown on that statement. The debits from you ur within two business days of those dates, but no earlier than those bank (and its successors or assigns), to process these debits to your	Jr
The dates and amounts of notified to you via email o payment at any time before	these payments (or any alterations to the dates and amounts) will b r text before a payment is processed. You will be able to cancel a re the Payment Due Date by cancelling your AutoPay Setup.	e
Account Number: Payment Method:	123456 Visa Card ending in 0662	
Expiration Date :	05/25	
Card Address: Amount Type:	123 Abc Street, Anywhere, NC 27407, USA. Current Balance	
Page Msg Note		
Confirm Edit (Cancel	

Set Up AutoPay – Review

8. Click the **CONFIRM** button to complete the AutoPay set up.

9. The AutoPay Confirmation screen displays the details of your AutoPay, including its confirmation number. You will receive a confirmation email as well.

utopay Setup Confirm	ed ×
Your Autopay Setup) is confirmed.
Confirmation Number : Account Number: Payment Method:	X123ABC456 123456 Visa Card ending in 0662
Card Address: Amount Type:	123 Abc Street, Anywhere, NC 27407, USA. Current Balance
Note: Your payment will be p will not be reflected on the A	posted to your account on the payment date that you selected, but it ccount Summary page immediately
Print Close	
	Set Up AutoPay – Confirmation Screen

	RANGE MU		⊘Autopay Enrollment Successful!
Confirmation Number:	Setup Date:	Payment A	mount:
X123ABC456	05/08/2025	Current Ba	lance
Dear JOHN HOMEOWN This email is to confirm you cessed automatically for you due date until your enrollme Details of the payment meth	ER r AutoPay enrollment ma r NC Grange Mutual Insur nt is canceled. nod and amount for paym	de on 05/08/2025. Pay rance Company accour ent are as below.	ments will be pro- at on or before your
Confirmation Number			X123ABC456
Account Number			123456
Payment Method		Visa Card Acc	ount XXXX0662
Payment Amount		(Current Balance
Setup Date			05/08/2025
If you did not set this AutoP 394-1236. We appreciate your busines NC Grange Mutual Insuranc	ay up, please contact yo s. e Company Customer Se	ur customer service in ervice	nmediately at 800-
About This Message This email because you are a No Account Related Question If you have a question, plea contact Customer Service a NC Grange Mutual Insuran States of America	email was sent to <u>youre</u> C Grange Mutual Insuran ns Do not reply to this m ase visit our secure webs tt <u>accounting@ncqm.con</u> ace Company 2751 Patter	email@domain.com ice Company Custome essage with account r site at <u>https://NCGM.co</u> or write to us at: rson Street Greensbord	You received this r. related questions. om. You may also NC 27407 United

Set Up AutoPay – Confirmation Email

10. Your AutoPay transaction is visible on your Account Summary page as well.

ccount Summary Alerts	Profile			
mation about your account a	and any recent payment is shown belo	w.		
ct an option below to schedu	le payments or view details of recent p	payments & your payment	methods.	
Details for Account: JOHN H	HOMEOWNER 123456			
Current Due Date:	05/01/2025	Last Payment Date:		N/A
Amount Owed:	\$100.00	Last Payment Amount:		N/A
Amount Past Due:	\$0	Confirmation Number:		N/A
View P	ayment Setups		Payment Actions+	
View Payment Setups				•

Account Summary

Automated Payment Setups					
Confirmation Number	Payment Method	Amount Type	Total Amount		
X123ABC456	Visa Card ending in 0662	AutoPay	Current Balance	×	~

Account Summary – Automated Payment Setups

Νοτε

Congratulations! You've completed AutoPay set up.

TECHNICAL SUPPORT CONTACT

If you have any issues submitting an electronic payment, feel free to contact the NCGM Accounting Department. The recommended contact method is by sending an email so that we can research the issue and respond with the resolution.

E-Mail: accounting@ncgm.com

Please provide details on the problem you're experiencing when you send your email as well as a phone number if you need us to contact you. Upon receiving your email, you will receive a reply as soon as we have a solution.