

## **Terms and Conditions**

AccessOne and John Henry allow web, mobile, and telephone/IVR bill payments and donations directly to participating organizations. Except as directed by Law or Industry Policy, we will not automatically store any sensitive personal financial information after processing your payment unless explicitly directed by you.

You will be completing this transaction through <https://corinthianinsurance.paymentsite.com/>, an ePayment website certified at Level One of the Payment Card Industry Data Security Standard (PCI DSS). Level One is the highest level of certification. All information you exchange with the site is encrypted during transmission.

We do not communicate your sensitive account information, nor is it necessary to do so, to advise the firm that you have paid. If needed in the future, the transaction number on your receipt can be used for reference.

During a web or mobile payment, you will have an option to create a Digital Wallet account to store information after completing your payment, expediting future payments. If you already have an AccessOne account, you can store additional payment methods during a payment or add them through the AccessOne Dashboard. The AccessOne Dashboard is used to update all aspects of your AccessOne account and is available on the consumer dashboard. For telephone/IVR payments, your card or banking information is deleted immediately after submission of your transaction.

All payments made through this site are deposited directly in a bank account held by the organization you wish to pay. No primary proceeds are retained by AccessOne or Jack Henry. Accordingly, questions or requests for refunds must be directed to the organization responsible for the transaction. To assist the organization in crediting or reconciling your payment or donation, information associated with your transaction, excluding sensitive account information, will be transmitted to the organization upon completion of your transaction.

AccessOne and John Henry provide both security and delivery services. As with any such firm, a Site Fee is charged for the use of the site. Where the fee is paid by the visitor (never the case for donations), the Site Fee is shown prior to the entry of your payment information. Establishing and operating a secure Internet payment site comes at a substantial cost, though the public is rarely exposed to it. The Site Fee helps pay for AccessOne and John Henry operation, processing, support, and security. The site fee is in addition to the bill and is separate from the bill you are paying, and it is this fee that allows us to deliver this convenience to you.

Completion of a payment is contingent upon the authorization of the payment by your bank or card company and acceptance of your payment by the designated payee. In the event that your payment was made by electronic check and the transaction is ultimately unable to be processed due to subsequent account closure or other issues which cannot be resolved at the time of payment submission, the processor will attempt to

notify the firm you attempted to pay. Whereas email is not a secure method of communication, the notification email will not contain any information specific to you or any sensitive account information provided with your payment, only that a payment has been rejected and should be reviewed via the processor's secure reporting mechanism.

For bill payments: To ensure accurate processing, the organization you pay will match the information provided at this site to their billing records. In the event your payment is not processed or authorized by your bank or card company, or the payee organization declines to accept your payment, your liability to pay shall remain and you may be subject to penalties and interest charges assessed by the payee organization. In such cases, all such obligations and charges shall remain solely your responsibility.

**For purchases:** The participating organization will use the information you provide to us during the purchase and payment process to initiate, process, and ship your order. In the event your payment is not processed or authorized by your bank or card company, or the applicable organization declines to accept your payment, the participating firm will contact you to attempt to resolve the issue. In such cases, communication pursuant to such remedy will be between you and the participating organization.

#### **For payments by ACH:**

- By clicking the green payment button, you explicitly authorize the payee organization to place a debit transaction (charge) against the designated bank account in satisfaction of the bills you selected for payment.
- You understand that in the event this ACH transaction is returned by your financial institution, you may be subject to a returned item fee.
- You certify that the account indicated on the billing and payment screen is owned by you and that the funds in the designated payment account are sufficient to satisfy the total amount of your payment as indicated on the payment confirmation screen.
- You acknowledge that an ACH transaction will occur as a result, that the transfer will be subsequently indicated on your bank statement, and that no cancelled check will be returned to you by your financial institution.
- You acknowledge that the origination of ACH transactions involving your account must comply with the provisions of United States Law.
- You understand that this authorization will remain in full force and effect unless You notify the payee organization in writing or by telephone that You wish to revoke this authorization. You understand that the above organization requires at least five business days prior notice in order to cancel this authorization, and that such revocation may involve a credit or refund as a remedy.

Your use of this site and the service it provides shall constitute and indicate:

- Your acceptance of these terms and conditions
- Your acceptance of the fees associated with payments made at this site

- Your authorization to charge and agreement to pay the total amount confirmed during checkout, subject to and in accordance with the agreement governing the use of the account you selected for payment

### **Privacy Policy**

We respect your privacy. Accordingly, no information you provide will be sold or otherwise willfully distributed except and only as needed to process any payments you are making, or as required pursuant to a court order, government-sanctioned inquiry or investigation. AccessOne.com incorporates contemporary SSL encryption, server firewalls, and several other methods to protect your sensitive information throughout processing.