**Health Total (HTO – Process)**

This document aims to capture the high level understanding of the HTO workflow that needs to be automated by the Planit team.

**High level workflow**:

The high level workflow consists of the below processes:

1. Mandate Registration
2. Presentation process
   1. Presentation
   2. Reverse Presentation
   3. Representation
   4. Reverse Representation
3. Notifications

Note: Mandate registration is a pre-requisite for the Presentation

**1. Mandate Registration:**

Step1:

The mandate registration details which are received from bank to the FG will be downloaded and placed in a local folder by the FG.

Step2:

Upload the data to PASIA through tool. After uploading the data, it gets registered in Policy Asia system.

Step 3:

Export the Mandate Error excel file through Mandate Error tool.

Note: Mandate Registration has no dependency on Presentation Cycle and both are independent processes.

**2.** **Presentation process:**

The presentation cycle comprises of four major steps.

1. Presentation.
2. Reverse Presentation.
3. Representation.
4. Reverse Representation.

The details of each of the steps is elaborated here further:

1. **Presentation:** (FG to Bank)

Step1:

Users query Policy Asia and export relevant records through tool on local drive.

Step2:

Issue logs are checked for presentations. If any presentations are found in the issue logs, then those are held back from Presentation. The other remaining presentation records will be Presented to the bank.

1. **Reverse Presentation:** (Bank to FG)

After sending the presentations to the bank, the bank sends the response for the presented records.

After the response is received from the bank and the amount is confirmed as debited, the below process is followed.

Inward:

Inward is a process where the required fields are filled from a consolidated excel records and few fields are retrieved from the created policy in the system.

Receipt:  
It is the process of creating receipts for the premiums that are paid.

Endorsements:

For the records from presentation process and based on the payments made, policy endorsements will be taken up as per their plans.

1. **Representation:** (FG to Bank)

The issue logs are checked for the un-debited records of presentation which are received from the bank. Only the presentation records which were highlighted by the bank as “un-debited” as a response for the presentation record will be considered for this step.

In the Representation process, the presentation records which were held back due to various reasons and were not processed before or were marked as rejected/un-debited are sent to bank again with predefined format.

1. **Reverse Representation:** (Bank to FG)

In this process, there will be a response received from the bank for the represented records. For the records received having status as debited, same process as reverse presentation (Step b)) will be followed.

**3. Notifications:**

Emails and SMS related notifications are sent in predefined format/template for the following stages of process.

* Presentation
* Representation
* Mandate Registration