

Processing Initial Premiums

Overview

This document will provide the steps to set up an initial premium on a newly issued policy.

Systems Required: Mainframe, OnBase Workflow, OnBase Application File General, EFT Maintenance, and Salesforce (Occasionally)

Workflow Routing: Status DIP in OnBase Workflow "WF COM"

Procedure

DIPs for Vantage

1. In OnBase workflow, select Status **DIP**. Sort oldest to newest and select the top work item. Review what is being requested and check related docs to ensure there are no competing requests.

The screenshot displays the OnBase Workflow interface. The main table lists work items with columns for Entry Date, Policy No., Last Name, A, Who Cod, -Status-, Draft Date, and Nr. The status 'DIP' is highlighted in a red box. The right pane shows a list of related documents, including 'PADILLA - WF COM -', 'PADILLA - COM -', 'PADILLA - POLICY PACKAGE QA CHECK', 'PADILLA - POLICY PACKAGE', 'PADILLA - 8084 LSW POLICY RECEIPT', 'PADILLA - 1784 POLICY TRANSMITTAL', and 'PADILLA - POLICY CERTIFICATE'. The bottom status bar indicates '3/21/2022 - 00LS - PADILLA - WF COM -' and '1 / 1 Page'.

I	Entry Date	Policy No.	Last Name	A	Who Cod	-Status-	Draft Date	Nr
	3/21/2022 11:36:00	00LS	ALANIS	4D		DIP	3/22/2022	3/2
	3/21/2022 11:35:00	00LS	PADILLA	4D		DIP	3/22/2022	3/2
	3/21/2022 11:35:00	00LS	YEUNG	3IF		DIP	3/22/2022	3/2
	3/21/2022 11:34:00	00LS	NOEL	6N		DIP	3/22/2022	3/2
	3/21/2022 11:34:00	0075	GREEN	4D		DIP	3/22/2022	3/2
	3/21/2022 11:33:00	0075	PENALOZA	4L		DIP	3/22/2022	3/2
	3/21/2022 11:33:00	0074	RODRIGUEZ	4C		DIP	3/22/2022	3/2

WF - COM | WF - COM - Display | 233 Items

Primary Viewer

3/21/2022 - 00LS - PADILLA - WF COM -

1 / 1 Page

2. Pull up a SUPR screen. Confirm the policy effective date (**EFFDT** field) is not in the future. If it is, schedule the initial premium for that date. We cannot draft before then.

```

COMMAND
CO LS POLICY NUM LS [REDACTED] STAT A TYPE V PLAN LS FLEXLIFE (19) DATE 04/29/2022
EFFDT 03/23/2022 ISSUE AGE 41 PEN IND NON LOB LDX LOAN DIS N RTG RSTR
AGENCY 4DX AGENT 0119D SERV AGENT ONE LAST FIN EFF DT 04/23/2022
GRP/TRUST LAST NON-FIN DT 03/23/2022

INS NAME: PADILLA
LAW SOC SEC [REDACTED] DOB [REDACTED] ISS ST [REDACTED] RES ST [REDACTED] ATND AGE 041
OWN NAME: PADILLA
(CORP)
ADDR-1 1047 E 24TH ST
ADDR-2
CITY [REDACTED] ST [REDACTED] ZIP [REDACTED] CNTRY US
FACE AMT 200,000.00 DD 23 FREQ 12 LD OPT P PREM CL N REINS MED N
ADB N APB N CCR N UR N OIR N EB N MODAL PRM 300.00
GIO N DB2 H EDB N DI2 N COL N NXT PYMT DUE DT 06/23/2022
PW N ABR A EPR N DI5 N OPR A ACR N LST PREM: DT 04/23/2022
SPR N PSO N LTC N CTR N LIB 5 CCP N SAR I AMT 300.00
MMP 83.82 MGP 108.38 NXT RISK PURCH DT 05/23/2022
CTP 2,336.00 N 7PP 11,912.00 NXT BILL EXT DT 05/23/2022
GDLN LEV 8,815.87 GPT MEC N SP ETI N ANN COMM IND
GDLN SGL 56,090.00 FUT N PEN SP RPU N PDA I BSB% N TTC 0.00
GRS PYMT 600.00 ILLUM CR OPT COMM IND 1
S/A IS JOSE L GARCIA SR
NXT TRX SUPR VER PROD U1 CL/POL LS [REDACTED] SEC ID CO NL OVRD N

```

3. Pull up a CI3 screen.
 - Confirm the acceptance date (**PLACEMENT PERIOD EXP DATE** field) is not in the past. If it is, refer to the acceptance date section of this procedure.
 - Review the auto-redate indicator setting (**REDATE IND** field).

Tip: Refer to [Auto Redating](#) and [Nearest Age Chart](#) for more assistance handling the redate indicator. You can also refer to [Processing Real-Time BI and CI Changes](#) for a detailed explanation of how to change the Acceptance Date and the Auto-Redate Indicator on the CI screen.

```

COMMAND -
CO CD NL POL LST SEC ID PROD U1 PLAN 101218 LOB LDX STAT A 2
RSTR SPND PDF IND N CONTR S ANN DT 03/23/2023 LST FIN DT 04/23/2022 LN ID N
*** CONTRACT INFO (CI3) ***
ISS ST CA CNTY RES ST CA POLICY EFFECTIVE DATE 03/23/2022
STATUTORY COMPANY CODE LS LAST FINANCIAL PROCESS DATE 04/25/2022
POLICY ISSUE DATE 03/23/2022 LAST TYPE CHANGE DATE 1
LAST NON-FINANCIAL DATE 03/23/2022 LAPSE GRACE END DATE
MATURITY DATE 03/23/2101 LAPSE PENDING INIT DATE
LAST STATUS CHANGE DATE 03/23/2022 LAST PREM EFFECTIVE DATE 04/23/2022
INITIAL PREM TRX DATE 03/23/2022 PLACEMENT PERIOD EXP DATE 05/02/2022
INITIAL PREM EFFECTIVE DT 03/23/2022 LOAN INT BILL DATE
LAST PREM TRX DATE 03/23/2022 NEXT COL INT CREDIT DATE N
ADDED TO FILE DATE 03/23/2022 NON CURRENT LIMIT DATE 03/23/2022 0
BILL/PAC EXTRACT DATE 05/23/2022 NEXT RISK PURCHASE DATE 05/23/2022 2
INITIAL BILL DATE NEXT COLA DATE 2
ADVANCE NOTIFY EFF DATE ANNUAL STATEMENT DATE 03/23/2023 0
NEW SECONDARY ID TMF COPY DATE 2
ANNUAL STMT TRX EXTRACT CODE E SCHEDULED DELETION DATE 2
REG+ROLL+DI 600.00 PART A PART B DATE 03/14/2022
PRODUCT IND RELATED NUM REDATE IND N 0


NXT TRX CI3A VER PROD U1 CL/POL LST SEC ID CO NL OVRD N

```

4. Open EFT Maintenance and type in the policy number.
5. Look in OnBase for a 1707. If there is no 1707, use the format of the related docs in OnBase to determine if the policy is in Ascend or NBA.
 - o If the policy is in Ascend, go to the Ascend program. Search for the policy>click on Application>click on Premium and review the instructions.
 - o If the policy is in NBA, proceed with this step.

Use the LDQS screen on mainframe or part F of the Application to get the banking information. If an updated 1707 exists, follow those instructions instead.

Copy and paste that information into EFT Maintenance. Use the "Same as owner" check box if the payor is the owner. If not, input the depositor information using the info from the 1707, Ascend, the application, or the LDQS screen. If there is no banking information or no authorization to draft, email the agent/agency and request a 1707 form.

BANK INFORMATION | 


Bank Name
BANK OF AMERICA, N.A.

Routing Number

Account Number 000

Account Type CHECKING SAVINGS

☐ Payment Grouping

DEPOSITOR INFORMATION | 

☒ Same As Owner

Name1 AddressLine1 1047 E 24TH ST

ZipCode City State Country US

Home Phone 213-587-3779

PAYMENT INFORMATION →

6. Select '**Add EFT Payment**', select the '**Policy Number**', select '**Recurring Premium**' as the type.

Select the '**Frequency**' and '**Draft Date**' based on the 1707, Ascend, the application, or the LDQS screen. If no draft date is specified, use the policy effective date (1-31). Keep in mind the redate setting from Step 3- if the policy will redate, schedule the recurring payment exactly one month after the initial payment if the frequency is monthly, or exactly one year after the initial payment if the frequency is annual.

Verify the **amount** that populates is accurate based on the SUPR and the request. Save the payment.

PAYMENT INFORMATION Edit All + Add EFT Payment + Add Phone Payment

EFT PAYMENTS

Policy Number	Insured Name	Payment Type	Frequency	Draft Date	Draft Day	Amount	Modified By
LS [REDACTED]		Recurring Premium	Monthly	04/22/2022	22	\$480.00	DRAFT DATE ROLLOVER
LS [REDACTED]	TRAN	Draft Initial Premium	One Time	03/24/2022	24	\$480.00	HA2028

PHONE PAYMENTS

Policy Number	Insured Name	Payment Type	Frequency	Draft Date	Amount	Modified By
No records found						

WEB PAYMENTS

Policy Number	Insured Name	Payment Type	Frequency	Draft Date	Amount	Modified By
No records found						

SUMMARY →

7. Select **'Add EFT Payment'**. Select the **'Policy Number'**, select **'Draft Initial Premium'** as the type. Select the **'Draft Date'** based on the 1707, Ascend, the application, or the LDQS screen. Click **'Save'**.

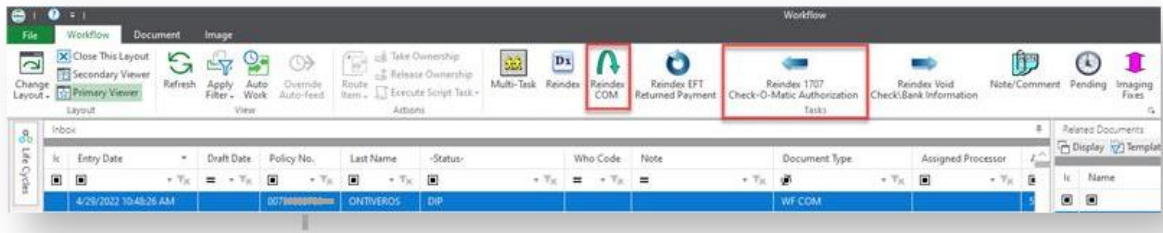
Understanding the 10-day hold

The 10-day hold must be applied when the customer has authorized drafts, but at a lower amount than what is now being requested. Examples include:

- Customer signed application to draft \$100 monthly next available, but agent sent email asking to draft \$1200 today for annual instead
- Application authorizes to draft \$50 monthly delayed bank draft, but agent sent email asking to draft \$100 today
- 1707 authorizes initial and recurring drafts of \$75, but agent sent email asking to set up EFT and draft a one-time payment of \$500
- Application authorizes recurring EFT premiums, but does not authorize initial premium draft

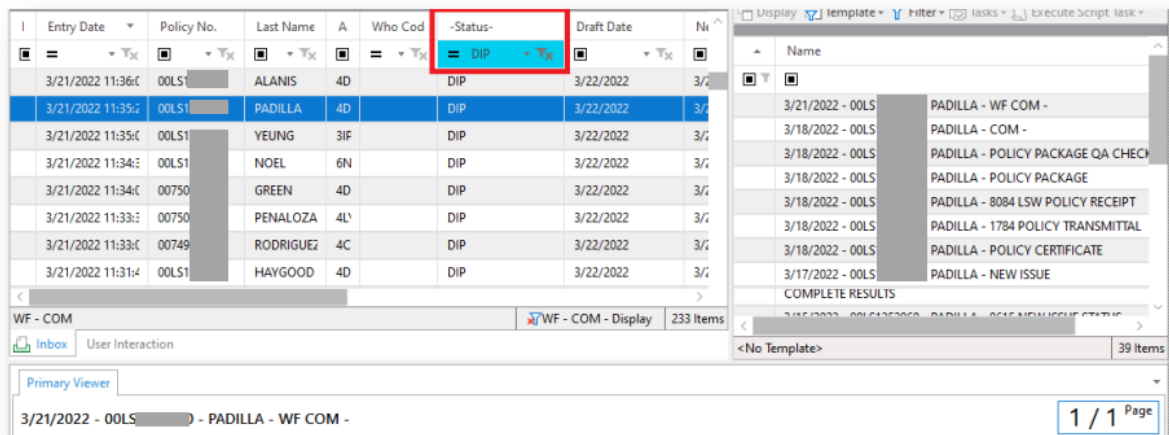
8. Click **'Summary'** and verify that the information is correct. When you are satisfied with your review, click **'Submit'**. Always send a **'New'** Letter for DIPs.

9. In OnBase, Reindex Request to COM or 1707, respectively.



DIPs for TRAD

1. In OnBase workflow, select Status **DIP**. Sort oldest to newest and select the top work item. Review what is being requested and check related docs to ensure there are no competing requests.



2. Open Mainframe and pull up a RNVI Screen.
 - o Confirm the policy effective date (**ISSUED** field) is not in the future. If it is, schedule the initial premium for that date. We cannot draft before then.

- Confirm the acceptance date (**ACCEPT DATE** field) is not in the past. If it is, refer to the acceptance date section of this procedure.

```

RNVI 75 00
INS: (OWNER)
OWN:  FERNANDEZ
      801 OATMEAL DR
      SSN:  ZIP:
      BENEFITS      AMOUNT
      LSW20G/M 18 RN (37) 100000
      ABR 1 - TERMINAL
      ABR 2 - CHRONIC
      ABR 9 - CRITICAL ILLNESS
      ABR A - CRITICAL INJURY
              EFT SP MO PREM      21.56
      DATES ARE YYYY-MM-DD
      STATUS: ISS PAID TO: 22-03
      ISSUED: 022-03-16 AGE: 26
      MALE BORN
      ANIV YR: 22
      AGENCY: 6KR
      NOTICE TO: OWN DIV: CASH-
      SIGNATURE: OWNER
      CS PREMS:
      245.00 91 A 245.00
      S 124.95
      Q 63.70
      M 22.05
      6 21.56
      CAP AGENT: ANNLD
      0.0 8757G-22
      0633M-02
      NONFOR: ACCEPT DATE: 22-05-01
  
```

3. Open EFT Maintenance and type in the policy number.
4. Look in OnBase for a 1707. If there is no 1707, use the format of the related docs in OnBase to determine if the policy is in Ascend or NBA.
 - If the policy is in Ascend, go to the Ascend program. Search for the policy>click on Application>click on Premium and review the instructions.
 - If the policy is in NBA, proceed with this step.

Use the LDQS screen on mainframe or part F of the Application to get the banking information. If an updated 1707 exists, follow those instructions instead.

Copy and paste that information into EFT Maintenance. Use the "Same as owner" check box if the payor is the owner. If not, input the depositor information using the info from the 1707, Ascend, the application, or the LDQS screen. If there is no banking information or no authorization to draft, email the agent/agency and request a 1707 form.

BANK INFORMATION

Bank Name

BANK OF AMERICA, N.A.

Routing Number

Account Number

Account Type

☐ Payment Grouping

DEPOSITOR INFORMATION

☒ Same As Owner

Name1

AddressLine1

ZipCode

City

State

Country

Home Phone

PAYMENT INFORMATION

5. Select 'Add EFT Payment', select the 'Policy Number', select 'Recurring Premium' as the type. Select the 'Frequency' and 'Draft Date' based on the 1707, Ascend, the application, or the LDQS screen. If no draft date is specified, use the policy effective date (1-31). Verify the **amount** that populates is accurate based on the RNVI and the request. Put the **due date** as the effective date of the policy. Save the payment.

PAYMENT INFORMATION

Edit All

Add EFT Payment

Add Phone Payment

EFT PAYMENTS

Policy Number	Insured Name	Payment Type	Frequency	Draft Date	Draft Day	Amount	Due Date	Skip Begin	Skip Resume	Loan Code	Modified By
75		Draft Initial Premium	Monthly	05/07/2022	7	\$ 224.18	05/06/2022				NEW BUSINESS SETUP
75		Recurring Premium	Monthly	06/07/2022	07	\$224.18	06/06/2022				NEW BUSINESS SETUP
75		Recurring Premium	Monthly	05/18/2022	18	\$174.46	05/11/2022				MAINFRAME UPDATES

PHONE PAYMENTS

Policy Number	Insured Name	Payment Type	Frequency	Draft Date	Amount	Modified By
No records found						

WEB PAYMENTS

Policy Number	Insured Name	Payment Type	Frequency	Draft Date	Amount	Modified By
No records found						

SUMMARY

6. Select **'Add EFT Payment'**. Select the **'Policy Number'**, select **'Draft Initial Premium'** as the type. Select the **'Draft Date'** based on the 1707, Ascend, the application, or the LDQS screen. Put the **due date** as the effective date of the policy. Click **'Save'**.

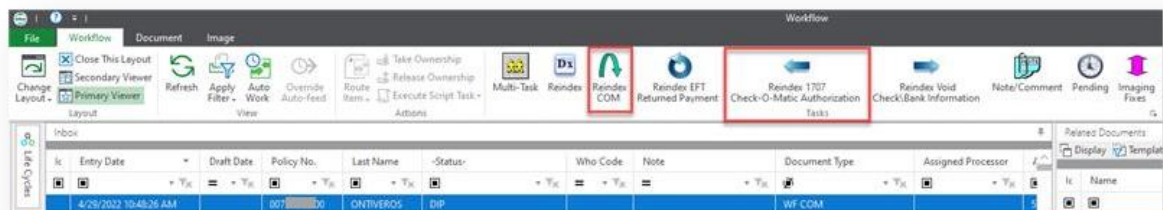
Understanding the 10-day hold

The 10-day hold must be applied when the customer has authorized drafts, but at a lower amount than what is now being requested. Examples include:

- Customer signed application to draft \$100 monthly next available, but agent sent email asking to draft \$1200 today for annual instead
- Application authorizes to draft \$50 monthly delayed bank draft, but agent sent email asking to draft \$100 today
- 1707 authorizes initial and recurring drafts of \$75, but agent sent email asking to set up EFT and draft a one-time payment of \$500
- Application authorizes recurring EFT premiums, but does not authorize initial premium draft

7. Click **'Summary'** and verify that the information is correct. When you are satisfied with your review, click **'Submit'**. Always send a **'New'** Letter for DIPs.

8. In OnBase, reindex to **COM** or **1707**, respectively.



Acceptance Date, Redate Indicator Changes and Rules

The acceptance date is the deadline for the initial premium. It can be found on the RNVI for Trad or the CI3 screen on Vantage. If this date has passed and a successful premium has not yet been received, we need to confirm if payment can be accepted.

1. Access the policy application in OnBase or pull up the policy in Ascend. Locate the application signature date.
 - If we are more than 90 Days past that date, we cannot draft without a 5230 Statement of health. Proceed to Step 2.
 - If we are within 90 days of that date, skip to Step 3 for Trad or Step 4 for Vtg.

2. In OnBase, click into the field below **Document Types and Groups** and type **5230**. Input the policy number using the wild card search format (EX: *LS1234567* or *123456700*).
- If a 5230 pulls up, verify that it has been completed and signed by both the insured and the applicant/owner.
 - If there is no 5230, or if it is not completed, request one using the [Need 5230 Statement of Health](#) canned email.

The screenshot shows the OnBase 'Document Types and Groups' search interface. The 'Document Types and Groups' section is expanded, showing a list of document types. The '5230 STATEMENT OF HEALTH' option is highlighted with a red box. Below this, the 'Keywords and Date Range' section is visible, with 'From' and 'To' dropdown menus. At the bottom, the 'Policy No.' field is highlighted with a red box.

3. For Trad, open a new Mainframe session.
- Type XADI Policy#,YYMMDD. The YYMMDD is the new acceptance date, which should be 4-5 days after your DIP is scheduled to draft.
 - Press Enter. You should see the words **Transaction Accepted** appear on the screen.
4. For Vantage, go to the CI1 screen.
- Hit F4 two times to bring you to an editable CI3 screen.
 - Update the **Placement Date** to 4-5 days after the date of the scheduled DIP.
 - Hit F5 two times and confirm you see the words **Database Updated** appear on the screen.

```

COMMAND —
CO CD NL POL LS SEC ID PROD U1 PLAN 101619 LOB LDX STAT A
RSTR SPND PDF IND N CONTR S ANN DT 04/06/2023 LST FIN DT 04/14/2022 LN ID N
*** CONTRACT INFO (CI3) ***
ISS ST NC CNTY RES ST NC POLICY EFFECTIVE DATE 04/06/2022
STATUTORY COMPANY CODE LS LAST FINANCIAL PROCESS DATE 04/14/2022
POLICY ISSUE DATE 04/06/2022 LAST TYPE CHANGE DATE
LAST NON-FINANCIAL DATE 05/03/2022 LAPSE GRACE END DATE
MATURITY DATE 04/06/2135 LAPSE PENDING INIT DATE
LAST STATUS CHANGE DATE 04/13/2022 LAST PREM EFFECTIVE DATE 04/12/2022
INITIAL PREM TRX DATE 04/13/2022 PLACEMENT PERIOD EXP DATE 05/18/2022
INITIAL PREM EFFECTIVE DT 04/12/2022 LOAN INT BILL DATE
LAST PREM TRX DATE NEXT COL INT CREDIT DATE
ADDED TO FILE DATE 04/06/2022 NON CURRENT LIMIT DATE 04/06/2022
BILL/PAC EXTRACT DATE 05/05/2022 NEXT RISK PURCHASE DATE 05/06/2022
INITIAL BILL DATE NEXT COLA DATE
ADVANCE NOTIFY EFF DATE ANNUAL STATEMENT DATE 04/06/2023
NEW SECONDARY ID TMF COPY DATE
ANNUAL STMT TRX EXTRACT CODE E SCHEDULED DELETION DATE
REG+ROLL+DI 200.00 PART A PART B DATE 03/20/2022
PRODUCT IND RELATED NUM REDATE IND N

NXT TRX CI3A VER PROD U1 CL/POL LS SEC ID CO NL OVRD N

```

Tip: Refer to [Auto Redating](#) and [Nearest Age Chart](#) for more assistance handling the redate indicator. You can also refer to [Processing Real-Time BI and CI Changes](#) for a detailed explanation of how to change both the acceptance date and the auto-redate indicator on the CI screen.

Confirming a Policy has been Issued

Ascend Procedure

The below chart explains every status name in Ascend. The only status names which can be set up for initial draft are: Ready Issue, QC Review, QC ReReview, Issued, Mailed, Delivered.

Tip

There are some differences between "current state" (that is, before Ascend) and "future state" (Ascend) status names. See the *Related Resources* section below for a comparison between the old and new systems.

Status Name in Ascend	Full Name of Status	Meaning	Status Name in Agent Portal	Case Revision
New	New	Case data is not complete or an underwriter has not been assigned to the case		Changes can be made without editing

Wait Reqs	Waiting Requirements	Case is in CM or UW initial review; some (or all) requirements have not been received	Pending	
Reqs Recvd	Requirements Received	New requirements have recently been received on the case		
Wait Decision	Waiting Decision	All requirements necessary to make an underwriting decision have been received		
Wait CoSign	Waiting CoSign	Materials requiring a cosign are awaiting signature		
CoSigned	CoSigned	Signatures on materials requiring a cosign have recently been received		
Approved	Approved	Case has been approved as applied or better	Approved	
Approved OTA	Approved (Other Than Applied)	Case has been approved worse than applied	Modified Approved	
Ready Issue	Ready For Issue	Case has been issued, but a QC review is needed	Issued	
QC Review	Pending QC Review	Case is being reviewed by QC; quality associate has begun documenting the results of their review		
CM Review	Pending Case Manager Review	Case has been reviewed by a quality associate and sent to a case manager for clarification		
Pending UW Review	Pending UW Review	Case has been reviewed by a quality associate and sent to an underwriter for clarification		

QC ReReview	Pending QC ReReview	Case has been updated following a QC review and is awaiting a final review to ensure updates were made correctly		
Issued	Issued	QC review is complete; policy has been issued		
Mailed	Mailed	Case has been issued and a Customer Policy Package has been mailed to the client	Mailed	
Delivered	Delivered	FODs are completed		
Cancelled	Cancelled	Issued policy has been closed as not taken by the Disbursements team (cannot be reopened)	Incomplete - Closed	
Withdrawn	Withdrawn	Case has been closed without resolution due to missing or NIGO underwriting requirements		
Declined	Declined	Case has been closed after Underwriting elected not to offer the policy	Closed	
Not Taken	Not Taken	Case has been closed after client chose not to accept the offer (before issue only)	Closed	
Informal	Informal			

Mainframe Procedure

1. Open the STRN screen using the policy in New Business Format (LS or NL policy number followed by 00). Confirm if the policy is in an issued or mailed status. If any other status, either forward the request to the case manager or if the request is a 1707, reindex to 1707 in New Business format. If the policy is issuing and the agent is requesting a change to the draft the same day as the case manager issued, we may be able to make those changes using the LDCS screen. If the policy is Vantage, move to step 2 to review if the policy is set to redate. If the policy is Trad jump to Step 3 because redating

does not apply.

STRN LS [REDACTED]

INS'D: [REDACTED] PADILLA

DATES ARE MM-DD-YY & MM-DD

ACTION: INQUIRY

STATUS: POLICY MAILED

BENEFITS AMOUNT

FLX(19) (B) NT 200000

ABR TERMINAL

ABR CHRONIC

ABR CRITICAL ILLNESS

ABR CRITICAL INJURY

DBP 2

SEE SCREEN 2 FOR FUNDS

7PPL: 11,911.00 MORE

PREM - PP: 300.00

MMP PREM: 108.38 CT: 2336.00

SORS\$: 0.00 SUSP\$: 0.00

PREMIUM: COM 108.38 LPOA:

COMP OPTION: R

AGTS: GARCIA, JOSE L SR

AGY: 4DX UND: AUW 03-15

AS APPLIED FOR DBD

OPENED: 03-15-22 WL CLS: 06-12-22

APRV'D: 03-16-22 MAILED: 03-18-22

ISSUE AGE: 41

REQUIREMENTS REQ RECVD SAT'D

NEED 20401 ABR FORM 03-15 03-16 03-17

NEED ABR FORM 20220 03-15 03-16 03-17

NEED 20274 ABR FORM 03-15 03-16 03-17

NEED 8613 STRAT FORM 03-15 03-16 03-16

- For a Vantage policy before making changes to LDCS pull up the MOQN screen to confirm if the policy issued with the Redate set to Y. If it did, we cannot make changes to LDCS. The request should be pended out to the next day for processing.

MOQN LS [REDACTED] MONEY SCREEN

INSURED [REDACTED] PADILLA

MONEY F

SUSPEND DATE WHO

REDATE IND Y

YYMMDD

MONEY	SOURCE	AMOUNT	POLICY	POLICY	FACE	INT	EFF	DATE
1	\$	<		\$		<	YYMMDD	
2	\$	<		\$		<	YYMMDD	
3	\$	<		\$		<	YYMMDD	
4	\$	<		\$		<	YYMMDD	
5	\$	<		\$		<	YYMMDD	

ISSUE DATE 220317

LAST ACCTING DATE YYYYMMDD

CWA SUSPENSE \$

GUIDELINE SGLE PREM 56089.00 MIP 325.14

If the policy is issuing the day you are working the request, and MOQN does not show redate set to Y, then we can use LDCS to update the scheduled drafting.

- Go to LDCS [Policy #NB Format]. In LDCS update the requested information, most frequently this will be changing the field "Draft Initial Premium" from N to Y, but could also include recurring date, initial draft date, account info, or premium amount.

4. Hit enter when complete. Changes show in Mainframe immediately. Changes can be verified by pulling up LDQS after pressing enter.

```
LDDS LS [REDACTED],I      DEPOSITOR INFORMATION SCREEN
INSURED: CLAIRE NGUYEN VU

DRAFT 1ST PREMIUM: N      BANKING INFORMATION
BANK TRANSIT ROUTING NUMBER: [REDACTED] DRAFT 1ST PREMIUM DRAFT DAY: DD
BANK ACCOUNT NUMBER: [REDACTED]
BANK ACCOUNT TYPE: C WITHIN LIMIT INDICATOR: N REC DRAFT DAY: DD
RECURRING DRAFT INDICATOR: Y AMOUNT: 50.00
```

Related Resources

- [DIP Flowchart](#)
- [Re-Establish Procedure](#)
- [Redraft Procedure](#)
- [Auto Redating](#)

Article Details

Last Reviewed	02 Jul 2024	Intended Audience	Life Inbound
Reviewed by	Evan Kleypas	Business Block	Payment Center

PUBLISHED

Table of Contents

- 1 [Overview](#)
- 2 [Procedure](#)
 - 2.1 [DIPs for Vantage](#)
 - 2.2 [DIPs for TRAD](#)
 - 2.3 [Acceptance Date, Redate Indicator Changes and Rules](#)
 - 2.4 [Confirming a Policy has been Issued](#)
- 3 [Related Resources](#)
- 4 [Article Details](#)