

Re-establishing a Request

Overview

A Re-Establish is a request to set a policy back up on EFT after it has been removed. For policies where drafting is suspended due to a return, refer to the [Completing Redraft Requests](#) procedure.

This procedure explains how to place policies into automatic draft, using the EFT Maintenance website, often called the Bank UI.

Warning: Pay special attention to re-establish requests on NL policies within the first year. In some cases, the agent's commission will need to be re-annualized. Refer to [Re-Annualizing Commissions](#) for more information.

System Required

EFT Maintenance, OnBase, Mainframe

Workflow Routing

Status Re-Establish in OnBase Workflow "WF COM"

Procedure

Re-Establish Requests for Vantage

1. In OnBase, set the Status column to **RE-ESTABLISH**, then sort oldest to newest for **Entry Date**.

- Select the top work item in the list and review the request under your **Primary Viewer**.
Open any attachments included in the request.

| ic | Entry Date | Policy No. | Last Name | Age | Who Cod | -Status- | D |
|----|-----------------------|------------|-----------|-----|---------|--------------|----|
| | 4/25/2022 9:28:05 AM | 00LS | MARSHALL | 3AY | | RE-ESTABLISH | 4/ |
| | 4/25/2022 2:00:28 AM | 00LS | RAWLINS | 3MU | | RE-ESTABLISH | 4/ |
| | 4/25/2022 10:00:36 AM | 00LS | HARRIS | 6AC | | RE-ESTABLISH | 4/ |

WF - COM

WF - COM - Display 40 Items

<No Template>

Primary Viewer

4/21/2022 - 00LS - WF COM -

Policy Info:

Policy Number: LS

Policy Owner Name: RAWLINS

Policy Owner Home Phone:

Policy Owner Email Address: @gmail.com

Case Info:

Call Date & Time: 04/21/2022 09:18:37 AM EDT

Case Number: 02827762

Case Owner: Chad Copeland

Case Created By: Chad Copeland

Call Reason: EFT Re-Establish - Owner request

- Review the Request thoroughly. Things you will want to take note of are:
 - Who made the request (For example, owner or agent)?
 - When do they want the RGP to be and what Frequency?
 - Do we need to update bank information?

- What amount do they want us to be drafting?

Case Created By: Anthony Golden

Call Reason: EFT Re-Establish - Owner request

Patience (payor)

Effective Start Date: 04/30/22

We received a request to resume EFT deductions:

Frequency:

[xxx] Monthly

Amount: \$210.00

[xxx] One Time Payment to be scheduled to cover the ___ March ___ missed premiums.

Please schedule catch up premium 04/30, along with recurring premium. 2 drafts for \$210.00 each, total of \$420.00.

[xxx] Update Bank Information

Bank Routing Number: [REDACTED]

Bank Name:

Account Number: [REDACTED]

[xxx] Checking

Depositor Names: [REDACTED] Annan

Depositor Address:

22714 BEACON CREST TER, [REDACTED]

4. Pull up the policy in EFT Maintenance and Mainframe. Use a SUPR screen to verify the amount on the request satisfies the MGP (if the policy has riders) or MMP (if no Rider).

```

COMMAND
CO LS POLICY NUM LS [REDACTED] STAT A TYPE L PLAN LIVING LIFE BD DATE 04/26/2022
EFFDT 01/01/2021 ISSUE AGE 24 PEN IND NON LOB LDX LOAN DIS N RTG RSTR
AGENCY 3IP AGENT 3560G SERV AGENT MORE LAST FIN EFF DT 04/14/2022
GRP/TRUST LAST NON-FIN DT 04/04/2022
INS NAME: NARTEY BRIDGET [REDACTED] SEX F
LAW SOC SEC [REDACTED] DOB [REDACTED] ISS ST [REDACTED] RES ST VA ATND AGE 025
OWN NAME: NARTEY BRIDGET [REDACTED]
(CORP)
ADDR-1 22714 BEACON CREST TER OWNCN 0 ORIG FACE 515,338.00
ADDR-2 SOC SEC/TAX ID [REDACTED]
CITY [REDACTED] ST [REDACTED] ZIP [REDACTED] CNTRY US
FACE AMT 515,338.00 DD FREQ 04 LD OPT I PREM CL E REINS MED N
ADB N APB N CCR N UR N OIR N EB N MODAL PRM 630.00
GIO N GFR H 10 EDB N DI2 N GPR N NXT PYMT DUE DT 06/01/2022
PW N ABR A EPR N DI5 N OPR A ACR N LST PREM: DT 02/01/2022
SPR N PSO N LTC N CTR N LIB 5 CCP N SAR A AMT 630.00
MMP 74.99 MGP 93.70 NXT RISK PURCH DT 05/01/2022
CTP 2,520.00 N 7PP 9,415.23 NXT BILL EXT DT 05/01/2022
GDLN LEV 6,262.18 GPT MEC N SP ETI N ANNL COMM IND
GDLN SGL 34,448.95 FUT Y PEN SP RPU N PDA I BSB% N TTC 0.00
GRS PYMT 2,940.00 ILLUM CR OPT COMM IND 1
S/A IS KADIATOU BARRY
NXT TRX SUPR VER PROD U1 CL/POL LS [REDACTED] SEC ID CO NL OVRD N

```

- Review the related documents in OnBase. Look for any previous "EFT Returned Draft", "Returned Payment", or "WF-Billing" documents. If you locate a previous return, check the reason for the return. If the reason was anything other than insufficient funds (unable to locate account, invalid account, non-transaction account, check digit error, account closed, authorization revoked, stop payment, customer advised unauthorized, rdfi not qualified), compare the bank info to ensure we have received new instructions since the returned payment. If the bank information has not changed, do not set up the payment.

Warning: If a policy has never been on EFT before, a 1707 EFT Authorization form is required.

Warning: If a policy has had more 6 or more returned payments within a rolling 12-month period, they are no longer eligible for EFT. Email the agent using [this template](#).

- Review the effective date, gross payments, and the payment history to determine if catch-up payments are needed. Catch-up payments are often needed for policies within the first year or for policies paying an amount very close to the minimum payment.

Warning: It is very important that policies within the first year are paid to date, otherwise it may affect the agent's commission. If you have any doubt, confirm with a member of your team or your team lead to see if additional catch-up payments are needed.

If the policy is not within the first year, verify if catch-up payments are required by going to the PT Screen.

- If Excess shown is greater than MGP/MMP then catch-ups are not required.
- If no excess shown, or if a Deficit is shown, refer to [Skipping EFT Payment](#) procedure.

| | | | |
|-----------------------------------|----------|----------------|------------------------|
| CUMULATIVE MIN MO PAYMENT TARGET | 1,199.84 | | |
| CUMULATIVE PAYMENT LOAD TARGET | | | |
| CUMULATIVE PAYMENT COMM LOAD TRGT | 2,520.00 | | |
| CUMULATIVE MIN GUAR PAYMENT TRGT | 1,499.20 | MGP +INTEREST | 1,539.88 |
| LAST MMP | 74.99 | LAST MGP | 93.70 |
| | | EXCESS | 1,503.91 |
| TRANS EFF DATE | | ORIG CODE BEB | |
| NXT TRX PT | VER | PROD U1 CL/POL | LS SEC ID CO NL OVRD N |

If the request asks for Catch ups, verify that the CEC rep did not already process those as a phone payment

Once you've determined if catch up payments are needed, proceed to Step 6.

- Pull up EFT Maintenance. Make any necessary changes to banking information. If the policy was removed from EFT due to a return, check the return reason. If payment

returned came back for a reason involving the account (unable to locate account, check digit error, invalid account, etc.) we will need new bank information to continue. To process new banking information, click the **Bank Information Tab**. Click here for [Changing Banking Information in EFT](#).

8. Select **Add EFT payment**.

- Select the correct Policy number from the drop-down.
- Select the **Payment Type** (Recurring premium).
- Select the **Frequency**. The **Amount** should auto-populate but can be edited if needed.
- Choose the **Draft Date**.
- Click **Save**.

9. If the customer asked for catch-ups, repeat step 7 but use '**catch-up**' instead of **recurring premium** payment type. In this example, the request was to schedule a catch up on 4/30 in addition to the recurring premium.

Note: Since the owner made the request, we do not need to wait 10 days for the CUP. If the request is from the agent, and the requested 'Effective Start Date { * }' is less than 10 days from today's date, push the RGP to the requested day of the next month and schedule a catch-up with a 10-day notice for the current month.

PAYMENT INFORMATION

[Edit All](#)
[+ Add EFT Payment](#)

EFT PAYMENTS

| Policy Number | Insured Name | Payment Type | Frequency | Draft Date | Draft Day | Amount | Modified By | |
|----------------|--------------------|-------------------|-----------|------------|-----------|----------|-------------|--|
| LS [REDACTED] | BRIDGET [REDACTED] | Recurring Premium | Monthly | 04/30/2022 | 30 | \$210.00 | HA2668 | |
| LS1 [REDACTED] | BRIDGET [REDACTED] | Catch-Up Premium | One Time | 04/30/2022 | 30 | \$210.00 | HA2668 | |

10. Once everything looks correct, click **Summary**.

PAYMENT INFORMATION

[Edit All](#)
[+ Add EFT Payment](#)

EFT PAYMENTS

| Policy Number | Insured Name | Payment Type | Frequency | Draft Date | Draft Day | Amount | Modified By | |
|---------------|--------------------|-------------------|-----------|------------|-----------|----------|-------------|--|
| LS [REDACTED] | BRIDGET [REDACTED] | Recurring Premium | Monthly | 04/30/2022 | 30 | \$210.00 | HA2668 | |
| LS [REDACTED] | BRIDGET [REDACTED] | Catch-Up Premium | One Time | 04/30/2022 | 30 | \$210.00 | HA2668 | |

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 →](#)

11. Verify on the Summary Screen that the information is correct. Click **Submit**. You will always send a change letter for re-establishes.

SUMMARY

PAYMENT INFORMATION

NEW PAYMENTS

| Policy Number | Insured Name | Payment Type | Frequency | Draft Date | Draft Day | Amount | Modified By |
|---------------|------------------|------------------|-----------|------------|-----------|---------|-------------|
| LS [REDACTED] | KEITH [REDACTED] | Catch-Up Premium | One Time | 03/26/2022 | 26 | \$90.00 | HA2028 |

UN SUSPEND PAYMENTS

| Policy Number | Insured Name | Payment Type | Frequency | Draft Date | Amount | Modified By |
|---------------|--------------|-------------------|-----------|------------|---------|----------------|
| LS [REDACTED] | | Recurring Premium | Monthly | 04/07/2022 | \$90.00 | SUSPENDPROCESS |

Letter Type

☐ NO LETTER

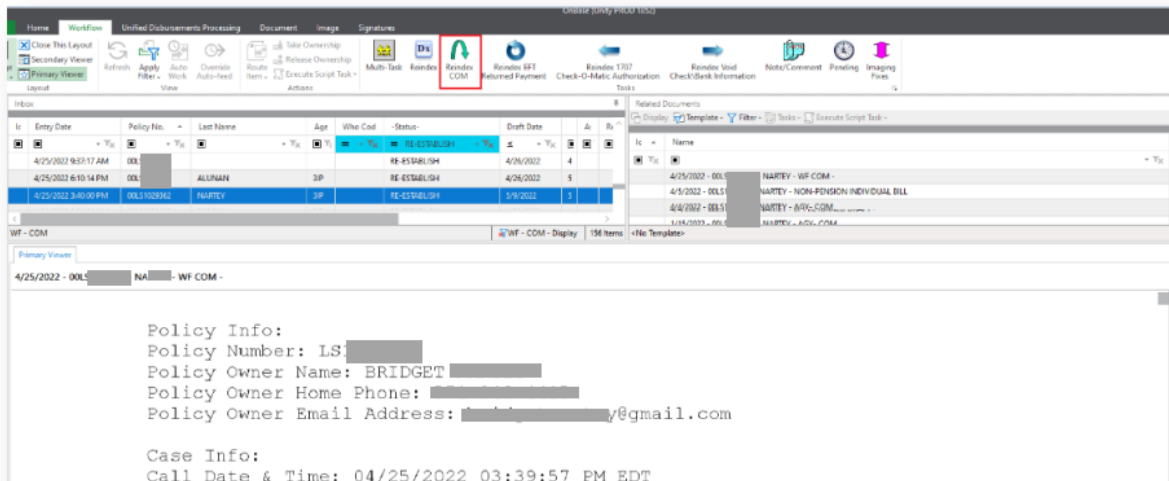
☐ NEW

☒ CHANGE

☐ FREE FORM

[SUBMIT](#)

12. In the workflow, re-index work item to COM.



Re-Establish Requests for Trad

Important - READ THIS FIRST!

Traditional, commonly abbreviated Trad, life insurance products include whole life insurance and term life insurance. In addition to using different Mainframe screens than other types of life insurance, these products have their own rules around payments that must be adhered to.

Below is a list of rules that must be considered when establishing payments for Trad policies.

- All payments being collected must be for same amount. Do not combine multiple payments into one.
 - EX: \$10 RGP, \$10 CUP, \$10 CUP, \$10 CUP. This is correct.
 - EX: \$10 RGP, \$30 CUP. This is wrong.
- All months must have a premium paid. They cannot skip months, but they can postpone a draft within 30 days of its due date.
 - Exception: A customer may request for a missed premium to be paid using Loan or Dividend value. This should be sent to WF-Billing for processing.
- The “due date” in EFTM for each payment the Month and Year that the premium will cover, with a Day that matches the policy issue date. Each payment's due date will have the same "DAY" but a different Month and Year.
- All Catch-up payments must draft BEFORE the recurring payment.
 - EX: 10/15 CUP, 10/20 CUP, 11/15 RGP. This is correct.
 - EX: 10/15 RGP, 10/20 CUP, 11/15 CUP. This is wrong.

- If not on monthly (if annual/semiannual/quarterly) then the billing cycle must match the anniversary month of the policy.
 - EX: Policy issued in March. If annual EFT is requested, draft **MUST** be in March.
 - EX: Policy issued in May. If semi-annual EFT is requested, drafts **MUST** be in May and November.
- If adding more than 3 payments total, you must add the **F B3V** code in Mainframe.
 - **Important:** If you forget to do this, the policy will lapse before the catch-ups draft!
- If product “**TotalSecure**” or “**LifeBuilder**”, first review the request to see if it matches the Planned Premium shown in Mainframe.
 - If it matches, process the request.
 - If it doesn't match, use the ADVC screen to change the planned premium. Then process the request.
 - If the request doesn't specify the amount, research the policy history and re-establish for the previous amount before the returned payment.
- If there is a **Y979** in Mainframe, **STOP**. Policy cannot be set up on EFT until the Y979 is removed.
- If the **dividend option** is APP, A-VAN, or D-VAN, **STOP**. Policy cannot be set up on EFT unless the dividend option is changed.
- If the **status** begins with T, **STOP**. Policy cannot be set up on EFT.
- If there is money in **suspense**, **STOP**. Locate the person who is handling the money in suspense and ask them to review the request.
- If a **returned payment** has been received the same day, **STOP**. Wait until tomorrow to re-establish the EFT.

Procedure:

1. In OnBase, filter to status '**RE-ESTABLISH**' then sort oldest to newest for '**Entry Date**'.

The screenshot displays the OnBase interface. At the top, there's a navigation bar with 'Inbox' and 'Related Documents' tabs. Below this is a list of work items. The list has columns for 'Entry Date', 'Policy No.', 'Last Name', 'Age', 'Who Cod', '-Status-', 'Draft Date', 'Al', and 'Re'. The status 'RE-ESTABLISH' is highlighted in blue. The list is sorted by 'Entry Date' from oldest to newest. The first item is dated 4/25/2022 9:53:16 AM, with Policy No. 00721792900, Last Name BAEZ, Age 4YX, and Status RE-ESTABLISH. The second item is dated 4/25/2022 5:56:06 PM, with Policy No. 00, Last Name TROIANOWSKI, Age 4CY, and Status RE-ESTABLISH. The third item is dated 4/25/2022 5:44:45 PM, with Policy No. 00, Last Name ESCOBEDO, Age 4DX, and Status RE-ESTABLISH. Below the list, there's a 'Primary Viewer' section. It shows details for the selected work item (4/25/2022 - 00 - WF COM -). The details include 'Policy Info' and 'Case Info'. The 'Policy Info' section lists: Policy Number: 72, Policy Owner Name: ALEXEI, Policy Owner Home Phone: , and Policy Owner Email Address: @gmail.com. The 'Case Info' section lists: Call Date & Time: 04/25/2022 08:53:14 AM CDT, Case Number: 02837186, Case Owner: Maribel Lopez, Case Created By: Maribel Lopez, and Call Reason: FET Re-Establish - Owner request.

| Entry Date | Policy No. | Last Name | Age | Who Cod | -Status- | Draft Date | Al | Re |
|----------------------|-------------|-------------|-----|---------|--------------|------------|----|----|
| 4/25/2022 9:53:16 AM | 00721792900 | BAEZ | 4YX | | RE-ESTABLISH | 4/25/2022 | 5 | |
| 4/25/2022 5:56:06 PM | 00 | TROIANOWSKI | 4CY | | RE-ESTABLISH | 4/26/2022 | 5 | |
| 4/25/2022 5:44:45 PM | 00 | ESCOBEDO | 4DX | | RE-ESTABLISH | 4/26/2022 | 5 | |

WF - COM

Primary Viewer

4/25/2022 - 00 - WF COM -

Policy Info:

Policy Number: 72

Policy Owner Name: ALEXEI

Policy Owner Home Phone:

Policy Owner Email Address: @gmail.com

Case Info:

Call Date & Time: 04/25/2022 08:53:14 AM CDT

Case Number: 02837186

Case Owner: Maribel Lopez

Case Created By: Maribel Lopez

Call Reason: FET Re-Establish - Owner request

2. Select the top work item in the list and review the request under your '**Primary Viewer**'. Open any attachments included in the request.
3. Review the Request thoroughly. Things you will want to take note of are:
 - o Who made the request (For example, owner or agent)?
 - o When do they want the RGP to be? What Frequency?
 - o Do we need to update bank information?

- What amount do they want us to be drafting? Is it the amount currently displayed in Mainframe?

```

Case Created By: Maribel Lopez
Call Reason: EFT Re-Establish - Owner request
Effective Start Date: 26
We received a request to resume EFT deductions:
Frequency:
[xx] Monthly
Amount: $ 44.42
[xx] One Time Payment to be scheduled to cover the __03/22 & 04/22 __
missed premiums.
[xx ] Update Bank Information
Bank Routing Number: 
Bank Name: JPMorgan Chase
Account Number: 
[xx ]Checking
Depositor Names: All Service INC. Depositor: Alexei Baez
Depositor Address:
[xx ]Address Same as Owner
[xx ] Phone payment was taken to cover _03/22 & 04/22 _ draft(s)
Comments: *****
Caller: ALEXEI Pol: 
Ph: Email: @gmail.com
Reason: to make payments 03/22 & 04/22 & set bank on EFT with DD26 from his
Business acct. effective with 05/26/22 draft IAO $44.42
New Bank info :
JPMorgan Chase
Baez All Service
Depositor: Alexei 
RT: 
Acc: 

```

4. Pull up RNVI/RECI. Confirm number of payments needed and that no Y pending is on the policy (can see it in the top right corner). Confirm there is no money in Suspense (there would be a date and dollar amount in the middle right-hand section of the RNVI).

Review the paid to date and amount. We should always use the **EFT SP MO PREM** amount. (Unless it is a Total Secure or Life Builder product, in which case we can change the amount as requested. Please refer to the Trad amount change procedure for these policies).

Once you've verified that all is okay, you can proceed with re-establishing.

RNVI 7 **4**
INS: (OWNER)
OWN: **STEPHENS**
2413 WESSELS AVE
SSN: **ZIP:**
BENEFITS **AMOUNT**
LSW20G/M 18 NS (34) 130000
ABR 1 - TERMINAL
ABR 2 - CHRONIC
ABR 9 - CRITICAL ILLNESS
ABR A - CRITICAL INJURY
MTHLY PREM 39.86
DATES ARE YYYY-MM-DD
STATUS: I/F PAID TO: 22-05
ISSUED: 019-03-19 AGE: 46
MALE BORN 973-08-02
ANIV YR: 22
AGENCY: 4YX
NOTICE TO: OWN DIV: CASH-
SIGNATURE: OWNER
CS PREMS:
A 442.90
S 225.88
Q 115.15
M 39.86
6 38.98
LAST ACTION
CHG: 22-04-22 A: 0000
ACT: 22-04-21 B:
DIV: 00-00-00 O: 1903
PL: 00-00-00 APL 0000
LNRTE: 8.0%
CAP AGENT: ANNLD COM
0.0 02127-02
1786A-01
NONFOR:
SVC AGT JOHN H LOVE
DOL: N DD LD
PDR: I ABR: ABR GENR: 1 2 3 3 MED: N 1225HA2668 BEB04272214565300

5. Review the related documents in OnBase. Look for any previous "EFT Returned Draft", "Returned Payment", or "WF-Billing" documents. If you locate a previous return, check the reason for the return. If the reason was anything other than insufficient funds (unable to locate account, invalid account, non-transaction account, check digit error, account closed, authorization revoked, stop payment, customer advised unauthorized, rdfi not qualified), compare the bank info to ensure we have received new instructions since the returned payment. If the bank information has not changed, do not set up the payment.

Warning: If a policy has never been on EFT before, a 1707 EFT Authorization form is required.

Warning: If a policy has had more 6 or more returned payments within a rolling 12-month period, they are no longer eligible for EFT. Email the agent using **this template.**

6. Pull up EFT Maintenance. Make any necessary changes to banking information under the **Bank Information Tab**. If the policy was removed from EFT due to a returned check, please review why the payment returned. If for a reason in relation to the account (unable to locate account, check digit error, invalid account, etc.) please obtain new banking information before you proceed. See procedure for [Changing Banking Information in EFT](#) here.

- Under Payment Information tab, select **Add EFT Payment**.

- Select the correct Policy number from the drop down.
- Select the **Payment Type** (Recurring premium).
- Select the **Frequency**.
- Choose the **Draft Date**.

- Click the **Save** icon.

Warning: The due date should always match the month the RGP is for and should align with the monthiversary (i.e the issue date for this policy) which can be found on RNVI. In this case the issue date is 01/26/2022, therefore the due date will need to be MM/26/YYYY. IF THE DUE DATE DOES NOT MATCH THE SAME MONTH AS THE RGP, CATCH-UP(S) ARE NEEDED

Warning: You cannot establish for Quarterly/Semi Annual/Annual mode if policy is not on the anniversary cycle. If requesting a mode other than monthly and the policy is not on cycle, refer to Trad frequency change procedure.

- Schedule as many CUPS as needed by repeating Step 6, but with payment type as '**catch-up**' instead of **Recurring Premium**. In this example, the paid to date is ahead (we are in the month of April, policy is paid to May) since the CEC collected a phone payment, so no catch ups are needed.

Warning: If you are scheduling more than 2 catch-up payments, you must add the F B3V change pending to the policy in Mainframe to prevent the policy from lapsing before the catch-ups draft. Refer to [Trad policies code to prevent lapse](#) for more instructions.

10. Once everything looks correct, click **Summary**.

PAYMENT INFORMATION Edit All + Add EFT Payment

EFT PAYMENTS

| Policy Number | Insured Name | Payment Type | Frequency | Draft Date | Draft Day | Amount | Due Date | Modified By |
|---------------|--------------|-------------------|-----------|------------|-----------|---------|------------|-------------|
| 72 00 | ALEXI | Recurring Premium | Monthly | 05/26/2022 | 26 | \$44.42 | 05/26/2022 | HA2668 |

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 →

11. Verify on the Summary Screen that the information is correct. Click **Submit**. You will always send a change letter for re-establishes.

SUMMARY

PAYMENT INFORMATION | Edit

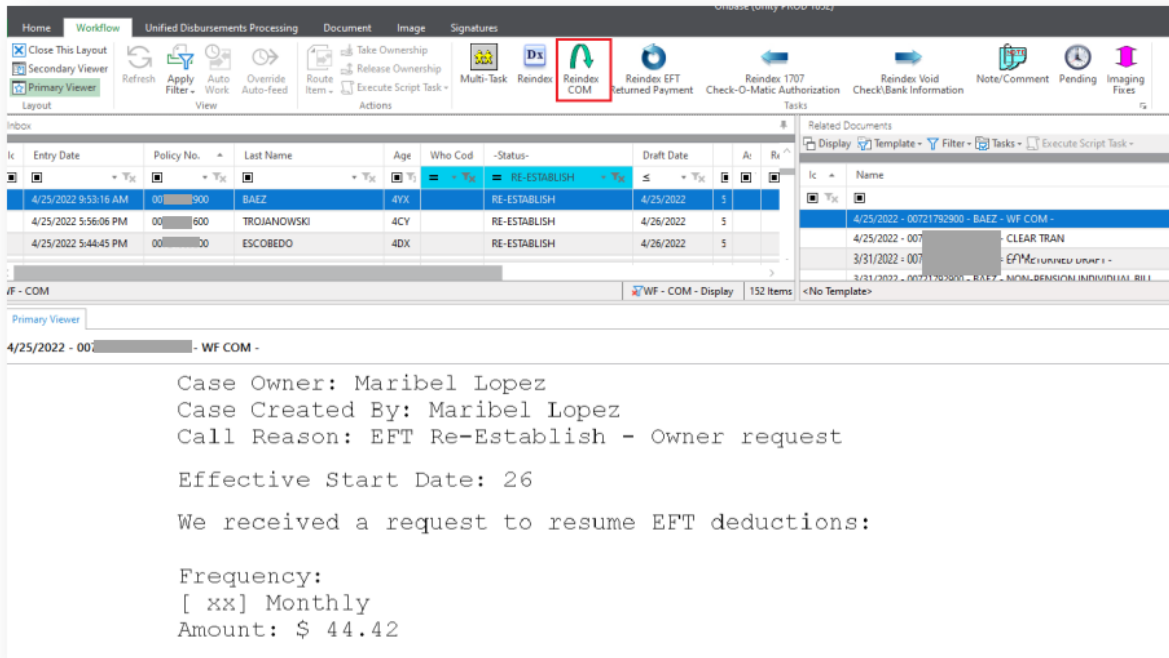
NEW PAYMENTS

| Policy Number | Insured Name | Payment Type | Frequency | Draft Date | Draft Day | Amount | Due Date | Modified By |
|---------------|--------------|-------------------|-----------|------------|-----------|---------|------------|-------------|
| 72 00 | ALEXI | Recurring Premium | Monthly | 05/26/2022 | 26 | \$44.42 | 05/26/2022 | HA2668 |

Letter Type

SUBMIT →

12. In the workflow, re-index work item to COM.



Related Resources

- [Changing Banking Information in EFT](#)
- [Completing Redraft Requests](#)
- [Frequency Change Procedure](#)
- [Re-Establish Flow Chart](#)

Article Details

| | | | |
|---------------|----------------|-------------------|----------------|
| Last Reviewed | 05/22/2024 | Intended Audience | Life Inbound |
| Reviewed by | Emily Boisvert | Business Block | Payment Center |

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