

Completing Returns on Payment

Overview

This procedure assists in processing returned payments via the Lightning Speed Processing (LSP).

Note: In October 2024, we upgraded and enhanced the return automation in LSP. This page contains the **NEW** procedure. The old procedure was moved to the Archived Documentation category.

System Required

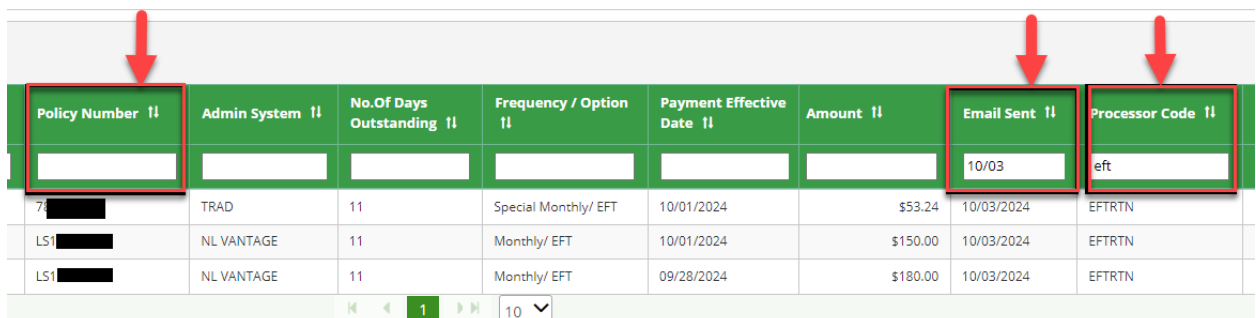
Outlook, OnBase, LSP, Mainframe, Return Payment Action spreadsheet (Sent to Outlook daily and helps with tracking and managing workflows.)

Procedure

2AM Returns from WF Com after they pend

1. Open LSP and select Returned Payments, then filter the following fields.

Fields	Set to
Email Sent	7 Days Prior current date (MM/DD/YYYY)
Processor Code	EFT
Policy Number	Policy Number



Policy Number	Admin System	No. Of Days Outstanding	Frequency / Option	Payment Effective Date	Amount	Email Sent	Processor Code
74	TRAD	11	Special Monthly/ EFT	10/01/2024	\$53.24	10/03/2024	EFTRTN
LS1	NL VANTAGE	11	Monthly/ EFT	10/01/2024	\$150.00	10/03/2024	EFTRTN
LS1	NL VANTAGE	11	Monthly/ EFT	09/28/2024	\$180.00	10/03/2024	EFTRTN

- 2.
3. **Note:** Once all 2AM returns are completed, remove LSP filters and sort oldest to newest. All items should have a note if they are over 8 days old. Any item over 8 days old, with a note date in the past or without a note should be reviewed and cleared.
- 4.

- Open WF COM Workflow in OnBase and select **EFT RETURNED DRAFT** as document type then set Status to **Blanks**.

The screenshot shows the OnBase workflow interface. At the top, there's a header bar with 'Inbox' and a search icon. Below it, a 'group by area' section allows dragging fields for grouping. The main area displays a table with columns: '-Status-', 'Draft Date', 'New Draft Date', 'Assigned Processor', 'Reason Code', and 'Document Type'. The '-Status-' dropdown is set to '(Blanks)'. The 'Document Type' dropdown is set to 'EFT RETURNED DRAFT'. The table shows a single row with 'Draft Date' and 'New Draft Date' both set to '10/16/2024'.

Sort by Policy Number and match the sort with LSP (increase or decrease). The policies listed in LSP should almost match the OnBase list.

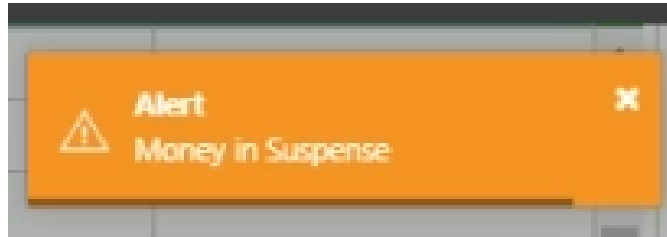
- Click on the **first** OnBase work item and review the related documents, to confirm there isn't a request to redraft (WF COM).
If there is, process as a redraft using the [Completing Redraft Requests](#) procedure.

Tip: When reviewing related docs, you will always have a **Return** and then a **Billing** or a **COM** after it. Any additional newer **Billing, COM** (Could either be our internal communication or a request from the agent, CEC, or customer portal), or **WF Items** are what you should review.

The screenshot shows a list of documents in OnBase. The list includes items like 'ELIAS - AGY- COM', 'ELIAS - COM -', 'ELIAS - COM -', 'ELIAS - EFT RETURNED DRAFT -', 'ELIAS - MISCELLANEOUS -', 'ELIAS - 1420 POLICY RECEIPT', 'ELIAS - 8018 LSW REQUEST TO AMEND NEW ISSUE', 'ELIAS - ILLUSTRATION', 'ELIAS - DOCUSIGN CERTIFICATE -', 'ELIAS - AGY- COM', 'ELIAS - CUSTOMER POLICY PACKAGE', and 'ELIAS - 8018 LSW REQUEST TO AMEND NEW ISSUE'. The item 'ELIAS - COM -' is highlighted with a blue background and a red border. The item 'ELIAS - EFT RETURNED DRAFT -' is highlighted with a black border.

- Select the policy in **LSP**.

- If the Money in Suspense alert generates, refer to [Handling Suspense Returns](#) portion of this procedure to resolve the error.



- Validate if the policy is currently on EFT and whether or not the payment is suspended.

Frequency/Option : Special Monthly / EFT

Draft Date : SUSPENDED

- Go to **EFT Maintenance** and validate if the payment is suspended (transaction will be outlined in red if suspended in EFTM).

EFT PAYMENTS

Policy Number	Insured Name	Payment Type	Frequency	Draft Date	Draft Day	Amount	Due Date	Modified By
76 [REDACTED]		Recurring Premium	Monthly	04/05/2024	05	\$161.48	04/05/2024	HB2843
LS1 [REDACTED]		Recurring Premium	Monthly	05/01/2024	1	\$500.00		DRAFT DATE ROLLOVER

PHONE PAYMENTS

Policy Number	Insured Name	Payment Type	Frequency	Draft Date	Amount	Modified By
76 [REDACTED]		Policy Premium	One Time	04/02/2024	\$161.48	HB2843
76 [REDACTED]		Policy Premium	One Time	04/02/2024	\$161.48	HB2843
76 [REDACTED]		Policy Premium	One Time	04/02/2024	\$161.48	HB2843
76 [REDACTED]		Policy Premium	One Time	04/02/2024	\$161.48	HB2843
76 [REDACTED]		Policy Premium	One Time	04/02/2024	\$161.48	HB2843

Note: Confirm if a newer payment has been made or if the payment is no longer suspended.

- If no replacement, refer to the final action table to determine which button to use.
- If a replacement payment was already made or there are other payments scheduled in EFT Maintenance, use the "Reverse Premium" button.

Payment History:

Date ††	Amount ††	Payment Type ††
10/07/2024	\$36.08	Premium Payment
09/30/2024	\$36.08	Premium Payment

Frequency/Option : Monthly / EFT

Draft Date : 10/27/2024

Notes

Payment History:

Date ††	Amount ††	Payment Type ††
10/07/2024	\$77.60	NA - TOTAL PAYMENT
09/27/2024	\$77.60	NA - TOTAL PAYMENT

9. Confirm if payment is the initial premium on the policy.

Payment History:

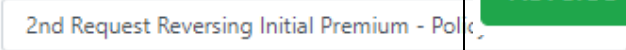

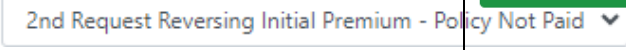




Date ††	Amount ††	Payment Type ††
09/27/2024	\$65.56	Premium Payment

10. Select the payment to reverse from the payment history (this is normally auto selected) that matches the **DESC Date** in the return PDF.

Payment History:

Date ††	Amount ††	Payment Type ††	File Code ††
09/27/2024	\$45.32	Premium Payment	
08/27/2024	\$45.32	Premium Payment	
07/29/2024	\$45.32	Premium Payment	
06/27/2024	\$45.32	Premium Payment	
05/27/2024	\$45.32	Premium Payment	
04/29/2024	\$45.32	Premium Payment	
03/28/2024	\$45.32	Premium Payment	

11. Select final action based on the table below.

Is it the First premium?	Is the policy on EFT?	Send Email?	What Button?	Letter?
Yes	No	Yes 		No
Yes	Yes	Yes 		No
No	No	No		Yes Letter Type 
No	Yes	No		No

12. Reindex Item in OnBase to EFT Returned Payment.



Emailing on Initial and Affiliated

1. In **OnBase**, open the **BD-Pending** workflow.

- Open the **Return Payment Action** spreadsheet. Begin at the top of the list with the “**Send EFT or 1st Year Email**” items. Copy the first policy number.

Action
Send EFT or 1st Year Email
Send EFT or 1st Year Email
Send EFT or 1st Year Email
Send EFT or 1st Year Email
Send EFT or 1st Year Email
Send EFT or 1st Year Email
Send EFT or 1st Year Email

- In **LSP Payment Processing**, paste in the policy number and select the return. If multiple returns are present, choose the return dated 1 day prior to the current date. (i.e. if your current date is 10/11, and you are working 1-day old items, select the return dated 10/10).

Returned Payments					
Account ↑↓	Returned Date ↑↓	Status ↑↓	Policy Number ↑↓	Admin System ↑↓	No.Of Days Outstanding ↑↓
			71■■■■100		
0560■■■■8	10/10/2024		71■■■■100	TRAD	1
0560■■■■8	10/09/2024		71■■■■100	TRAD	2

- In **OnBase** workflow, paste in the policy number and click on the return. Review the reason for the return. If the reason is "**unable to locate account**" or "**invalid account**" or "**check digit error**", then review the related documents to find a recent 1707 or COM item. Confirm that bank information on the return matches the information in OnBase.

Note: If we find a home office error (1707 differs from what is on EFT RETURNED DRAFT WF item) take the following action:

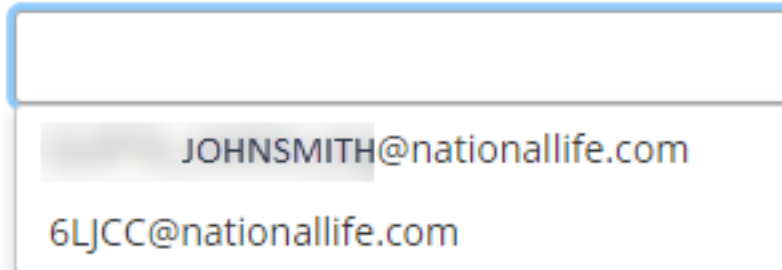
- Unsuspend the draft and schedule the catch-up **immediately** (This is the only time we don't apply a 10-day hold).
- Multi-task item to status “Rev Prem” in the workflow.
- Add a note in LSP formatted “MM/DD Rev Prem” where the date is 1 day after the catch-up will draft.

See [Completing Redraft Requests](#) for more details.

- In **LSP**, scroll to the bottom and select the agent email address in the drop-down selection under Email To, and select the **Electronic Funds Transfer Returned Item** Template. Fill in any Blank fields.

Note: Internal Server Error when sending email: Any agent email that does not have @Nationallife.com use the agency "CC" email (i.e. 3AYCC)

Email To



JOHNSMITH@nationallife.com
6LJCC@nationallife.com

6. If the reason for the returned payment is “OTHER”, a freeform field will appear on the right. Review the OnBase return and type the reason.

The following item has been returned by the bank for the reason indicated below :

Returned Marked : OTHER



Invalid Routing Number

7. Select **Send Email**. A confirmation will pop up that email has sent successfully. This completes the action on this policy.



8. Repeat these steps until you are done with the “Send EFT or 1st Year Email” section of the **Return Payment Action** spreadsheet.

Send Reversing Email and Process Return

1. Filter by "Send Reversing Email & Process Return" in the **Return Payment Action** spreadsheet.
2. In **LSP**, paste in the policy number and select the Returned Payments button.
If multiple returns are present, Select the payment to reverse from the payment history

(this is normally auto selected) but will be the **DESC Date** in the return PDF.

Returned Payments				
Account ↑↓	Returned Date ↑↓	Status ↑↓	Policy Number ↑↓	Admin System ↑↓
			12345600	
0560266318	09/26/2024		12345600	TRAD

3. Confirm the payment is not the initial premium.

Tip: If it is the initial premium complete the Emailed on Initial and Affiliated procedure, and no additional action is needed on that policy. No Reindex needed in OnBase; the case will stay in BD - Pending.

Payment History:

Date ↑↓	Amount ↑↓	Payment Type ↑↓	File Code ↑↓
10/03/2024	\$350.00	NA - TOTAL PAYMENT	00114
09/30/2024	\$350.00	NA - TOTAL PAYMENT	00112
08/13/2024	\$350.00	NA - TOTAL PAYMENT	00054
06/20/2024	\$350.00	NA - TOTAL PAYMENT	00032
05/23/2024	\$350.00	NA - TOTAL PAYMENT	00027

4. In LSP, scroll to the bottom and select the email address to send to and select the **Returned Payment – Reversing** template.

Email Option

Returned Payment - Reversing ▼

5. Select **Send Email**. A confirmation will pop up that email has sent successfully.

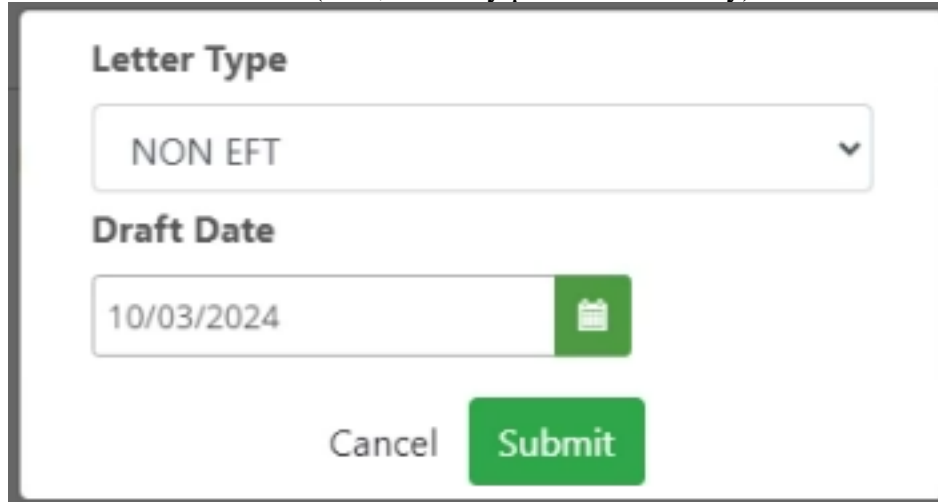


6. Select **Process EFT Return**.

Note: If not on EFT,

- reverse the premium and send the letter separately.
- Do not use **Process EFT Return** or **Premium and Mode Change**.

- Use Letter Type **NON-EFT** letter and use the draft date from the Payment Effective Date Column (note, this may pull automatically).

A screenshot of a web form. At the top, the text "Letter Type" is followed by a dropdown menu containing "NON EFT" and a downward arrow. Below this, the text "Draft Date" is followed by a text input field containing "10/03/2024" and a green calendar icon button. At the bottom, there are two buttons: "Cancel" and a green "Submit" button.

7. In OnBase reindex the work item from BD Pending to **EFT Returned Payment**.



8. Repeat this procedure until the section is completed.

Procedure at a Glance - Billing Returns

To see this procedure in detail, click the steps above.

Step	Action
1	Billing Returns Day 1- Within First Year
2	Billing Returns Day 2- Out of Pending

Related Resources

- [LSP Returned Payments](#)
- [Manual Returned Check Reversals](#)
- [Reversing Adds Rider](#)
- [Reversing PPFT Rider](#)
- [Processing Disability Reversal](#)

Within First Year- Affiliated Policy

1. Send email (Returned Payment Policy in First Year if not on EFT or Electronic Funds Transfer Returned Item if on EFT).
2. Pend for 7 days.

All Others

1. Send email (Returned Payment – Reversing).
2. If on EFT
 - Reverse Premium & Mode Change – button or manual if needed.
 - Send Letter (EFT Letters).
3. If not on EFT
 - Reverse Premium – button or manual if needed.
 - Send Letter (Non-EFT).
4. Reindex return

Out of Pending

1. If initial premium, send 2nd request email.
2. If on EFT.
 - Reverse Premium & Mode Change – button or manual if needed.
 - Send Letter (EFT Letters).
3. If not on EFT.
 - Reverse Premium – button or manual if needed.
 - Send Letter (Non-EFT).
4. Reindex Return

Manually Process Return

1. Filter by “Manually Process Return” in the **Return Payment Action** spreadsheet.
2. In **LSP**, paste in the policy number and select the return. If multiple returns are present, select the payment to reverse from the payment history (this is normally auto selected) but will be the **DESC Date** in the return PDF.

Returned Payments				
Account ↑↓	Returned Date ↑↓	Status ↑↓	Policy Number ↑↓	Admin System ↑↓
			12345600	
0560266318	09/26/2024		12345600	TRAD

3. Research the case in OnBase and Mainframe to determine what action is needed. Most of these will be mismatches that need to be processed in mainframe, however, some may be cases where money is in suspense or that fell out of auto process due to non-auto reversible transactions, lapses etc.
4. Refer to manual reversal procedures for mainframe processing steps.
5. Use the resources below if you need help.
 - [LSP Returned Payments](#)
 - [Manual Returned Check Reversals](#)
 - [Reversing Adds Rider](#)
 - [Reversing PPFT Rider](#)
 - [Processing Disability Reversal](#)

Handling Suspense Returns


If the “money is suspense” message shows up, confirm if the payment that returned has been applied to the policy.

- If it is, reverse it using the normal procedure.
 - If it has not been applied to the policy or only part of it has,
1. Open a new LSP window and access **SMS > Life Suspense**.

2. Search Policy number and click on the suspense item.
3. Confirm that the suspense amount matches the return amount.
 - o If the suspense item has a WHO code assigned send a teams message to that person and let them know we are clearing the suspense to cover a return.
4. Select Suspense ticket, under **Ticket Details**.

Ticket Details:

Ticket#	Suspense Status	Amount	Effective Date	Batch#	Transaction Code/Money Type
0001	NEW	\$223.60	10/04/2024	D910	





Note: If the amount differs, we will need to do a partial suspense refund. If it matches, we will do a full suspense refund.

5. Click the **Suspense Refund** button and select **Clearing** from the drop-down menu under Refund type.

Amount: \$ 223.60 Effective Date: 10/04/2024

Refund: **Clearing** (selected) Move Money: 002601 - 266318 (selected)

Refund Amount: \$ 211.80


6. Select the **appropriate account** from the **Move Money** drop-down menu.

Amount: \$ 223.60 Effective Date: 10/04/2024

Refund: **Clearing** (selected)

Refund Amount: \$ 211.80

Move Money: **EFT Return - 0002601 - 266318** (selected)




Tip: In LSP Returns module, look at the top left corner of the item to view the Lawson account number. Choose the corresponding account in SMS for the suspense refund.

Company Code	Lawson Account	Memo Code	General/Trad Account	Description
500	266320	78		NL VTG EFT Returns
560	266320	78		LSW VTG EFT Returns
500	266318		0002601	NL Trad EFT Returns
560	266318		0002601	LSW Trad EFT Returns
500	266348	77	0002877	NL Billing Returns
560	266348	77	0002877	LSW Billing Returns

7. Edit the **Refund Amount** if the SMS ticket amount is different than the Return amount.

Amount	Effective Date
\$ 223.60	10/04/2024
Refund	Move Money
Clearing	EFT Return - 0002601 - 266318
<div> <div>Refund Amount</div> <div>\$ 211.80</div> </div>	



Submit Go to Home

8. Select Submit.

The screenshot shows a web form for processing a transaction. It includes the following fields:

- Amount:** \$ 223.60
- Effective Date:** 10/04/2024
- Refund:** Clearing (dropdown menu)
- Move Money:** EFT Return - 0002601 - 266318 (dropdown menu)
- Refund Amount:** \$ 211.80

At the bottom right, there are two buttons: "Submit" and "Go to Home". A large red arrow points directly to the "Submit" button, which is also highlighted with a black rectangular border.

Common Error Messages

Non-Auto Reversible Transaction Error - This error cannot be overridden.

Trx Eff Prior To Non-Auto Rev Tr		A transaction is posted after the transaction you are trying to process that will not allow your transaction to process. These typically are TC (loan) or TW (withdrawal) transactions. Verify details on DISQ screen and contact a Disbursements rep or ops accountant to assist with temporary reversal so you can process your transaction.
Non-Auto Reversible Transaction Error	Can NOT be overridden	Using DISQ Screen in Mainframe - After Issue Solutions - National Life Group
Money in Suspense	Can be overridden	There is money in suspense. View SI Screen in Mainframe and select the sequence to get more details on the money and who is responsible for it. If the money in suspense is the money that was returned, process a suspense refund to clear the return. If the money in suspense is not the money that was returned, proceed with the return as normal.
Transaction Pending	Can be overridden	There is a transaction pending. View the DC screen in Mainframe and select the sequence letter to get more details on the transaction and who is processing it. It could be someone else has already processed the return you are working, or it could be an unrelated transaction.
String Error: Policy is not on EFT		Cannot use "process EFT Return" button. Must use "reverse premium" or "reverse premium and mode change".

RTBR Policy Currently Not Available		Cannot use "reverse premium and mode change" button. Must use "reverse premium".
Error No Description		Review the DC screen to see if your reversal was successful. There should be two transactions, 1 NA reversal transaction and 1 LBI transaction. If the NA reversal is present, but the LBI is missing, go into EFTM and manually remove any scheduled payments. If the LBI is present, but the NA reversal is missing, use Mainframe to manually reverse the payment. If neither transaction is present, reprocess your reversal in LSP.

Related Resources

- [Manual Returned Check Reversals](#)
- [Reversing Adds Rider](#)
- [Reversing PPFT Rider](#)
- [Processing Disability Reversal](#)

Article Details

Last Reviewed	10/16/2024	Intended Audience	Life Inbound EFT and Billing
Reviewed by	Heather Dickinson	Business Block	Payment Center

PUBLISHED

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