STEPS IN REFUND APPLICATION

**SECTION I: CLAIMANT AND EMPLOYER**

**A: HOME PAGE (CLAIMANT)**

1. SIGN UP (to have a simple register for non-beneficiaries).
2. LOGIN.
3. VIEW REFUND STATUS (this will be in the public view. Claimant will not need to login so as to view the refund claim status).

**B: IN THE CLAIMANT ACCOUNT (CLAIMANT)**

1. In the Refund Link:-
   1. There will be the list of types of refund.
      1. The list of steps to be filled will be shown based on the radio button selected.
      2. After attempting and finishing the step, the mark showing the completeness of the step will be shown (default will be “X” of red color).
      3. After completing all steps, claimant will be allowed to submit the claim, Final submission.
      4. Refund request details(attachment)

**C: TYPES OF REFUND AND REQUIRED DETAILS (CLAIMANT)**

1. **NON-BENEFICIARIES**
2. Education Details
   1. O-level
      * 1. Form IV index #
        2. Save the matching found under NECTA API after confirm(First name, middle name and surname and sex)
        3. Completion year
   2. Higher Learning Institution
      1. First name, Middle name and surname, sex
      2. Program studied
      3. Institution
      4. Entry Year
      5. Exit Year
      6. Academic certificate(attachment)
3. Employment Details(latest employer)=if employed
   * 1. Check #/Employee ID
     2. 2 latest salary slips(attachment)
4. Bank Details
   * 1. Bank Account Number
     2. Account Name
     3. Bank Name
     4. Copy of bank card(attachment)
5. Contacts Details
   * 1. Current Email Address
     2. Telephone #
6. Social Fund Details(If retired)
   * 1. Letter from social securities(attachment)
7. **OVER-DEDUCTED**
8. Repayment Details(Liquidation Letter #)
   * 1. Liquidation Letter Reference Number
     2. Liquidation letter (attachment).
9. Employment Details(if employed)
   * 1. Check #/Employee ID
     2. 2 latest salary slips(attachment)
     3. Pay slip(for self beneficiary)(attachment)
10. Bank Details
    * 1. Bank Account Number
      2. Account Name
      3. Bank Name
      4. Copy of bank card(attachment)
11. Contacts Details
    * 1. Current Email Address
      2. Telephone #
12. Social Fund Details(If retired)
    * 1. Letter from social securities(attachment)
13. **DECEASED**
14. Education Details
    1. O-level
       1. Form IV index #
       2. Save the matching found under NECTA API after confirm(First name, middle name and surname)
       3. Completion year
    2. Higher Learning Institution
       1. First name, middle name and surname
       2. Program studied
       3. Institution
       4. Entry Year
       5. Exit Year
       6. Academic certificate(attachment)
15. Death Details
    * 1. Death Certificate Number(Integrate with RITA api)
      2. Death certificate(Attachment)
16. Court Details
    * 1. Letter from court(attachment)
17. Bank Details
    * 1. Bank Account Number
      2. Account Name
      3. Bank Name
      4. Copy of bank card(attachment)
18. Family Session Details
    * 1. Trustee First Name, Middle Name, Surname, sex
      2. Letter of family session(attachment)
19. Contacts Details
    * 1. Trustee Current Email Address
      2. Trustee Telephone #
20. Social Fund Details
    * 1. Letter from social securities(attachment)
      2. Receipt of confirmation that amount is already deposited in HESLB account(attachment)

NOTE: Any of these categories will need the attachment of claimant letter.

**D: GETTING FEEDBACK OF CLAIM APPLICATION (CLAIMANT AND EMPLOYER)**

**A: NOTIFICATION (CLAIMANT):-**

1. Application received (once application is submitted by claimant) both email and sms.
2. Application verification level(to be suggested) sms only

**B: FINAL/PARTIAL CLAIM APPLICATION RESPONSE (CLAIMANT & EMPLOYER):-**

1. Temporary Stop Deduction letter
   * 1. Need details for that letter(to be common in setting)
2. Denial letter
   * 1. Need details for that letter(to be common in setting)
3. Permanent Stop Deduction letter
   * 1. Need details for that letter(to be common in setting)

**SECTION II: SYSTEM MATCH**

**A: MATCHING ITEMS:-**

1. Form IV index #(if provided) and flag the status for match or not
2. Indicate if there are any Refund done before under the same claimant(show the refund #,date refunded, bank account details)
3. Show the matching of other criteria(combination)

**SECTION III: HESLB INTERNAL OPERATION**

1. **Manager Loan Recovery**
2. Assign Refund Application to officers
3. **Loan Refund Data Section**
4. Check and verify refund application assigned by Manager of Loan Recovery
   1. Verifying the validity of the attachments provided. Put comments, verification status as Valid, Invalid, Incomplete or Waiting.
5. Deny the refund application for inconsistences seen during verification i.e with invalid flag.
6. Release the complete Refund application to Validation Section (the complete status is updated by system itself all mandatories are valid).
7. Notify the claimant on denial(i.e forward the denial letter)
8. Notify the claimant and employer on stop deduction letter (forward the permanent or partial stop deduction letter)
9. Receive the stop deduction confirmation from employer and then update the claimant information for payment process.(Expecting to recalculate the new amount because it might be higher than the claimed amount because of the process of verification of application to take time meanwhile the employer proceeding with monthly deductions).
10. Note 1: The updating of claimant information for refund payment process is done after receiving the confirmation from employer for stopping deduction.( **This is for ON-EMPLOYEMENT CLAIMANT**)
11. Note 2: The confirmation will also include the employer system confirm(optional) and system check for the monthly deductions if include that claimant or not, if not means the employer has stopped the deduction of the claimant if yes shall wait until the deduction stop.(**This is for ON-EMPLOYEMENT CLAIMANT**)
12. **Validation Section**
    1. **Supervisor**
       1. Assign the refund application to officers
    2. **Officers**
       1. Validate the claim and mark as valid or not
       2. For valid claim:-
          1. Mark as need permanent stop deduction or not
             1. If no stop deduction needed, forward the claim to Loan Refund Section with mark of ready for payment process.
             2. If permanent stop deduction is need, forward the claim to loan Refund Section with mark of stop deduction letter to be issued to claimant and employer and then ready for updating information after receiving confirmation from employer ready for refund payment process.
       3. For Invalid claim:-
          1. Forward the claim into Audit and Investigation Department with the mark of invalid and comment so as this department to proceed.
13. **Audit and Investigation Department**
    1. **Supervisor**
       1. Assign the refund application to officers
    2. **Officer**
       1. Analyze the claim and mark as need investigation or not
          1. If need investigation:-
             1. If need temporary stop deduction:-

Mark and forward the claim to Loan Refund Data Section to issue temporary stop deduction letter.

Perform investigation (manual).

Issue conclusion by putting status, comments and either permanent stop deduction or denial status so as Loan Refund Data Section to proceed based on the status available.

Forward the claim to Loan Refund Data Section.

* + - * 1. If no temporary stop deduction needed:

Perform investigation (manual).

Issue conclusion by putting status, comments and either permanent stop deduction or denial status so as Loan Refund Data Section to proceed based on the status available.

Forward the claim to Loan Refund Data Section.

* + - 1. If no investigation needed:-

Issue conclusion by putting status, comments and either permanent stop deduction or denial status so as Loan Refund Data Section to proceed based on the status available.

Forward the claim to Loan Refund Data Section.

1. **Director of loan Recovery and Repayment**
   1. Verify and approve the list of claimant for refund by putting verification status as Approved or Not Approved with comments.
   2. Forward the verified list with Approved status to Executive Director
   3. Forward the verified list with Not Approved status to Loan Refund Data Section for corrections.
2. **Executive Director**
   1. Approve the loan Refund and mark it available to Account Section for payment
3. **Account Section**
   1. View a list of Approved loan refund claimant and make payment into claimant account (Manual).

**SECTION IV: CONFIGURATION**

1. Refund Verification Comment(based on the section)
2. Refund Verification Status(Based on the section)
3. Refund attachment definition
4. Refund letter format
5. Refund Type

**SECTION V: TABLES**

1. **refund\_claimant(table changes)==ok**
   * 1. refund\_claimant\_id
     2. applicant\_id(null)
     3. firstname
     4. middlename(null)
     5. surname
     6. sex
     7. email\_address
     8. phone\_number
     9. f4indexno
     10. f4\_completion\_year
     11. necta\_firstname
     12. necta\_middlename
     13. necta\_surname
     14. necta\_sex
     15. necta\_details\_confirmed
     16. created\_at
     17. created\_by
     18. updated\_at
     19. updated\_by

**2. refund\_application(table changes)**

1. refund\_application\_id
2. refund\_claimant\_id
3. application\_number
4. refund\_claimant\_amount
5. financial\_year\_id
6. academic\_year\_id
7. trustee\_firstname
8. trustee\_midlename(null)
9. trustee\_surname
10. trustee\_sex
11. current\_status
12. refund\_verification\_framework\_id(fk)
13. bank\_account\_number
14. bank\_account\_name
15. bank\_name
16. branch
17. refund\_type\_id
18. liquidation\_letter\_number
19. created\_at
20. created\_by
21. updated\_at
22. updated\_by
23. is\_active

**3. attachment\_definition**

**4. refund\_claimant\_attachment**

1. refund\_claimant\_attachment\_id
2. refund\_application\_id
3. attachment\_definition\_id
4. attachment\_path
5. verification\_status
6. refund\_comment\_id
7. other\_description
8. last\_verified\_by
9. last\_verified\_at
10. is\_active

**5. notification(we shall use that table existing)**

**6. refund\_verification\_status(we shall not use it)**

1. refund\_verification\_status\_id
2. name
3. created\_at
4. created\_by
5. updated\_at
6. updated\_by
7. is\_active

**7. refund\_comment**

1. refund\_comment\_id
2. attachment\_definition\_id
3. comment
4. created\_by
5. created\_at
6. updated\_at
7. updated\_by
8. is\_active

**8. refund\_internal\_operational\_setting (To config the level/stage of the flow of the refund claim)(Table Changed)**

1. refund\_internal\_operational\_id
2. name
3. code
4. flow\_order\_list
5. created\_at
6. created\_by
7. updated\_at
8. updated\_by
9. is\_active

**9. refund\_application\_operation(refund\_application\_operation)(Table Changed)**

1. refund\_application\_operation\_id(**refund\_application\_operation\_id**)
2. refund\_application\_id
3. refund\_internal\_operational\_setting\_id
4. access\_role
5. status
6. refund\_status\_reason\_setting\_id
7. narration
8. assignee
9. assigned\_at
10. assigned\_by
11. last\_verified\_by
12. is\_current\_stage
13. date\_verified
14. created\_at
15. created\_by
16. updated\_at
17. updated\_by
18. is\_active

**10. refund\_letter\_format**

1. refund\_letter\_format\_id
2. letter\_name
3. header
4. footer
5. letter\_body
6. created\_at
7. created\_by
8. is\_active

**11. refund\_verification\_framework**

1. refund\_verification\_framework\_id
2. verification\_framework\_title
3. verification\_framework\_desc
4. verification\_framework\_stage
5. support\_document
6. refund\_type\_id
7. created\_at
8. created\_by
9. confirmed\_by
10. confirmed\_at
11. is\_active
12. updated\_at
13. updated\_by

**12. refund\_verification\_framework\_item**

1. refund\_verification\_framework\_item\_id
2. refund\_verification\_framework\_id
3. attachment\_definition\_id
4. verification\_prompt
5. status
6. created\_at
7. created\_by
8. last\_updated\_at
9. last\_updated\_by
10. is\_active

**13. refund\_education\_history(refund\_claimant\_education\_history)**

1. refund\_education\_history\_id
2. refund\_application\_id
3. program\_id
4. institution\_id
5. entry\_year
6. completion\_year
7. created\_at
8. created\_by
9. updated\_at
10. updated\_by
11. is\_active

**14. refund\_type**

1. refund\_type\_id
2. name
3. created\_at
4. created\_by
5. updated\_at
6. updated\_by
7. is\_active

-------------------------------------------------New--------------------------

**15. r**[efund\_claimant\_employment](http://localhost/phpmyadmin/sql.php?db=olams_uat3&table=refund_claimant_employment)

1. **r**[efund\_claimant\_employment](http://localhost/phpmyadmin/sql.php?db=olams_uat3&table=refund_claimant_employment)\_id
2. employer\_name
3. start\_date
4. end\_date
5. refund\_claimant\_id
6. refund\_application\_id
7. employee\_id
8. matching\_status
9. created\_at
10. created\_by
11. updated\_at
12. updated\_by

**16.** refund\_status\_reason\_setting

1. refund\_status\_reason\_setting\_id
2. status
3. reason
4. category
5. created\_at
6. created\_by
7. updated\_at
8. updated\_by

17. refund\_application\_operation\_letter

1. refund\_application\_operation\_letter\_id
2. refund\_application\_operation\_id
3. letter\_number
4. refund\_letter\_format\_id
5. created\_at
6. created\_by
7. updated\_at
8. updated\_by

18. refund\_application\_progress

1. refund\_application\_progress\_id
2. refund\_application\_id
3. refund\_application\_operation\_id
4. refund\_status\_reason\_setting\_id
5. status
6. created\_at
7. created\_by
8. updated\_at
9. updated\_by

**HINT: Attachments List.**

1. **Salary Slip**
2. **Bank Card**
3. **Letter from social security**
4. **Liquidation letter**
5. **Letter from court**
6. **Letter of family session**
7. **Receipt from social security of confirmation that amount is already deposited in HESLB account**
8. **College Education Certificate Document**
9. **Olevel Education Certificate Document**
10. **Pay Slip(Claimant bank pay slip for self employed)**