**Transmittal Functionality:-**

Transmittals are financial tools used to at making payment in reference to transactions processed. They are in the following transaction points. The changes requested are in red :-

1. On NB or EN transaction – Accrual Business

-The process to which a transmittal can be generated for these businesses is a follows:-

* Do a NB / EN transaction
* Make the transaction ready
* Print the transmittal receipt to get the barcode Number
* If payment is done before the policy is authorized the receipt amount sits at the policy/ client account for allocation once policy is authorized.
* The transmittal payment here does not auto-authorize the transaction even if there are no pending exception for authorization.
* Ensure one may be able to use transmittal even if the policy isn’t made ready. And upon complesion of the policy allocation is done. Incase the draft transaction is deleted the credit is allocated on client account
* Ensure transmittals used for receipting are only for most active EN and one can never use a previous EN transmittal on receipting to avoid the current bug of creating EN of previous UW years

**Note :-** Transaction has to be made ready for it to be visible in Barcode receipting

1. On Contract creation – Cash Business

For a contract creation the following are step in working with transmittals:-

* Generate the NB transaction
* Depending on the Payment Frequency used on the policy once the policy is made ready the installment premium expected to activate the contract is displayed on the transmittal report
* If the full installment amount is paid and the contract does not have pending Exception to be authorized then contract is authorized and an EN(installment) created.
* Else if partial payment is done or contract has pending exceptions the receipted amount sits on the client account /Policy await full payment which intern authorizes the policy/contract and creates and endorsement. Where exception prevented for contract authorization once they are authorized one may also use the premium card to process the receipted amount to create an installment.
* The same applies after authorization of the exceptions then authorization of the contract if full payment had been done .

1. Claims Salvage and excess payment – Not handled Yet
2. On RN transaction – Accrual

* When a policy is due for renewal it has to be transferred to the renewal work area where a Renewal Notice is printed. The renewal Notices carries with it the barcode/transmittal which can be used to make payment while the policy sit in the work Area.
* If full payment of the FAP is done the policy is renewed at transferred to UW and authorized automatically. The user whom prepared the RN into the renewal work are is marked as the person who mad ready while the cashier marked as the person who authorized the policy.
* If partial payment is done on the FAP the policy is transferred to UW and the renewal notice may not be used to make another payment. While the policy is at UW one may only follow the process 1 above to make subsequent payments.
* We should remove auto-authorization of RN transaction in the Renewal work Area to allow the underwriter to complete the transaction and upon which auto-allocate once policy is complete.
* We should be able to do receipting by transmittal for a policy transferred to UW using the renewal Notice or Debit Note. Currently Renewal notice is available when the policy is still in the renewal work area

1. On RN Transaction – Cash

For cash basis RN such as PA based on the payment frequency RN the transmittal may be used differently;-

* For the frequencies Monthly, Semi-annual, and Quarterly basis the transmittal is captured from the most active contract i.e. NB or RN.
* While for the annual frequency the business is treated similar to an Accrual RN process as above.
* Not For the type of transaction a flow to show all Receipting done can be achieved at the Premium card using the Contracts i.e. NB and RN transactions. In turn one also has a listing of all EN (Installments) paid for after receipting
* Ensure the transmittal printed for receipting are for the active contract only for Cash basis(Monthly, Quarterly and Semi-annual contracts) while for Annual the most active EN transmittal can be printed.