Processing Premium

Account
- **Bank Deposit**
  - payable
    - Discount Scheduler
  - entries
  - Status Flow
    - **Due**
      - PREMIUMPAID — TOBEINVESTED — PREMIUMPROCESSED — INVESTED
      - **PAID**
      - **FULLY_SETTLED**
  - Process
    - Billing Scheduler
    - Discount Scheduler — Collection Scheduler — Fees And Charge Scheduler

Within Mandatory
- Base
  - **each Coverage**
    - Actual Payment
      - paymentTypes
        - BILLPREMIUM — paymentStates
          - DUE
          - FULLY_SETTLED
        - Main Coverage Only
          - FEESANDCHARGESOTHEREXPENSESINCOME — paymentStates — PAID
          - FEESANDCHARGESPOLICYACQUISITIONEXPENSEINCOME — paymentStates — PAID
          - FEESANDCHARGESPOLICYSERVICEEXPENSEINCOME — paymentStates — PAID
          - FEESANDCHARGESMINIMUMDEATHBENEFITGUARANTEEFEE INCOME — paymentStates — PAID
        - Riders Only
          - **PREMIUMINCOMERIDERPREMIUM** — paymentStates — PAID
          - **PREMIUMINCOMERISKPREMIUM** — paymentStates — PAID
        - Discount
          - APPLYGROUPHANDLINGDISCOUNT — paymentStates
            - DUE
            - FULLY_SETTLED
          - APPLYVOLUMEDISCOUNT — paymentStates
            - DUE
            - FULLY_SETTLED
          - APPLYMEDICAIDDISCOUNT — paymentStates
            - DUE
            - FULLY_SETTLED
    - Nominal PaymentDue — paymentTypes — PREMIUMFINANCEDFROMSPECIALACCOUNT — paymentStates
      - TOBEDISINVESTED
      - DISINVESTED
  - Policy — Nominal Payment — paymentTypes
    - BASEPREMIUMPAYMENT
      - paymentStates
        - PREMIUMPAID
        - PREMIUMPROCESSED
      - depositDate — paymentDate(영수일자)
      - paymentDate — paymentDate(영수일자)
      - valueDate — anniversaryDate
    - BASEPREMIUMTRANSFERTOSPECIALACCOUNT — paymentStates
      - TOBEINVESTED
      - INVESTED
- Additional — Payment
  - ADDITIONALPREMIUMPAYMENT
    - paymentStates
      - PREMIUMPAID
      - PREMIUMPROCESSED
    - the versioned agreement of the policy
  - ADDITIONALPREMIUMTRANSFERTOSPECIALA CCOUNT — paymentStates
    - TOBEINVESTED
    - INVESTED

After Mandatory
- payable
  - Discount
- Base
  - Actual Payment — paymentTypes
    - COLLECTION
      - paymentStates — PAID
      - PaymentMethod — JOURNAL
    - BASEPREMIUMPAYMENT
      - paymentStates — PREMIUMPAID — PREMIUMPROCESSED
      - PaymentMethod — JOURNAL
    - FEESANDCHARGESOTHEREXPENSESINCOME
      - paymentStates — CREATED — CLEARED
      - PaymentMethod — JOURNAL
  - Nominal Payment — paymentTypes
    - BASEPREMIUMTRANSFERTOSPECIALACCOUNT
      - paymentStates — TOBEINVESTED
      - PaymentMethod — JOURNAL
    - INTEREST
      - paymentStates — TOBEINVESTED
      - PaymentMethod — JOURNAL
- Additional
- Financing Monthly Premium
  - Status Flow
    - **CREATED**
      - PREMIUMPAID — TOBEDISINVESTED — PREMIUMPROCESSED — DISINVESTED
      - **CLEARED**
  - Nominal Payment — paymentTypes
    - PREMIUMFINANCEDFROMSPECIALACCOUNT
      - paymentStates — TOBEDISINVESTED
      - PaymentMethod — JOURNAL
    - PREMIUMINCOMERISKPREMIUM
      - paymentStates — CREATED — CLEARED
      - PaymentMethod — JOURNAL

/Processing Premium

lastPaymentDueDate.isBefore(inceptionDate.plusMonths(23)) ||
inputPaymentDate.isBefore(inceptionDate.plusMonths(24));

inceptionDate   : 2017-06-15 [inceptionDate.plusMonths(23) = 2019-05-15] 24회차
시점 (최초일자가 1회차이므로)

Case 1)
lastPaymentDueDate : 2019-05-15

  1) CurrentDate : 2019-06-14
  => Within Mandatory

  2) CurrentDate : 2019-06-15
  => After Mandatory

Case 2)
lastPaymentDueDate : 2019-04-15 (23회차까지 납입)

  1) CurrentDate : 2019-06-14
  => Within Mandatory

  2) CurrentDate : 2019-06-15
  => Within Mandatory

  3) CurrentDate : 2019-06-16
  · 9:00 AM
  => Within Mandatory
  · 10:00 AM
  . 1회 분만 납입 (Base Premium Within Mandatory)
  . lastPaymentDueDate : 2019-05-15
  => After Mandatory
  · 11:00 AM
  . Base Premium After Mandatory 납입
  => After Mandatory

/Processing Premium/Within Mandatory/Base/payable

선납은 12회차까지 가능 (미납 제외)

/Processing Premium/Within Mandatory/Base/Process/Billing Scheduler

IMoneyProvision moneyProvision =
financialTransactionUtil.establishParticularMoneyProvision(
applicationContext, logicContext, resultTLA, TypeReference.fromName("Premium"),

/Processing Premium/Within Mandatory/Base/each Coverage/Actual Payment

A MoneyInScheduler always creates a PaymentDue object.
A MoneyOutScheduler always creates a Payment object.
52.79.173.131:3000/issues/297

/Processing Premium/Within Mandatory/Base/Policy/Nominal Payment/paymentTypes/
BASEPREMIUMPAYMENT/depositDate

실입금일자

/Processing Premium/Within Mandatory/Base/Policy/Nominal Payment/paymentTypes/
BASEPREMIUMPAYMENT/depositDate/paymentDate(영수일자)

Online Payment 에서는 실입금일자와 영수일자가 같음

/Processing Premium/After Mandatory/Base/payable

Total * Base Premium - 24 * Total Rider Premium <= Main Premium * 12 * M

Case 2-3) 에서는 당일에 의무납입 기본보험료와 자유납입 기본보험료의 구분을 해놓지 않으면 알 수 가 없음
=> 그렇기 때문에 Rider Premium 을 공제하는 방법을 취함

/Processing Premium/After Mandatory/Financing Monthly Premium

Fees and Charges Other Expenses Income
Fees and Charges Policy Acquisition expense Income
Fees and Charges Policy Service Expense Income
Fees and Charges Minimum Death Benefit Guarantee Fee Income
Premium Income Rider Premium
Premium Income Risk Premium