

India Post
Postal Life Insurance
Application Training Program
Billing, Collection and Disbursement Operating Manual





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Executive Summary

About the Manual

The Billing, Collection and Disbursement operating manual is designed to support India Post in the Surrender process for its Postal Life Insurance and Rural Postal Life Insurance products. It is used to manage customer queries and policy request, subject to pre-defined conditions. It also helps India Post to perform their daily transactions.

This manual contains the following sections:

- 1 • Introduction to Billing , Collection and Disbursement
- 2 • Getting Started with PSWD
- 3 • Roles and Processes
- 4 • Billing Process
- 5 • Collection Process
- 6 • Disbursement Process

Scope of the Document

This document will teach India Post Users to process the Billing, Collection and Disbursement requests in the PO and the CPC. Users should know the following:

- Basic concepts of Postal/Rural Postal Life Insurance
- Basic knowledge of computers
- Basic knowledge of moving through computer screens

Audience

This document will be used by the following roles at IP:



Indexer: Postal Officer who takes a service request from the customer and registers/indexes it in the system.



Data Entry Operator: Postal Officer who records details of the requests already registered/indexed in the system.



Quality Checker: Postal Officer who verifies entered information and supporting documents.



Approver: Postal Officer who has the authority to approve the requests as per regulation.



Administrator: Postal Officer who has the authority to manage the system changes.



Call Center Operator: Postal Officer who deals with customer queries and resolves customer issues over the phone.

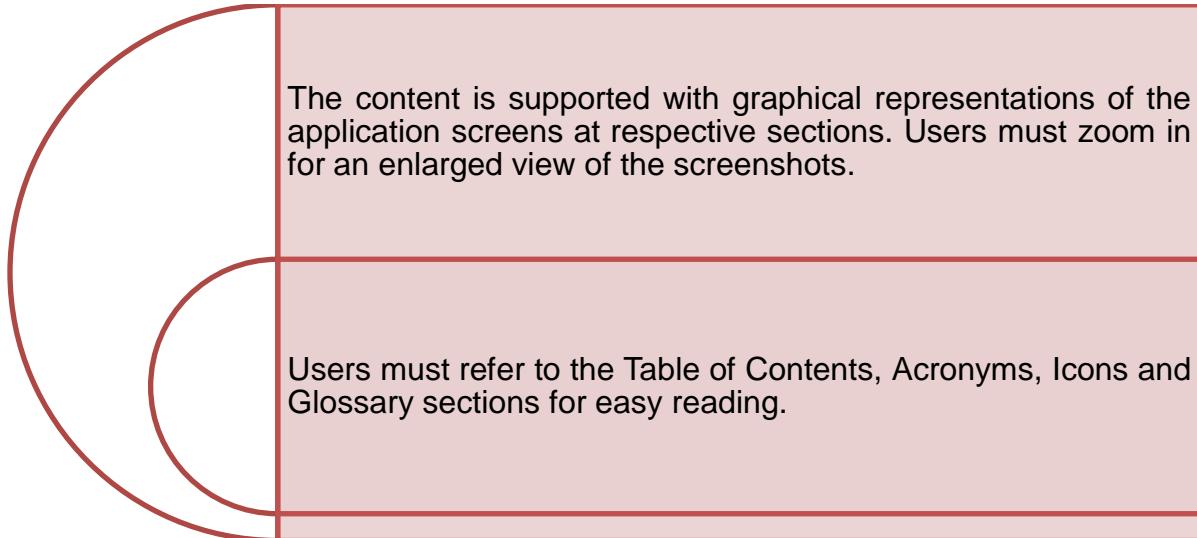


Dispatch Clerk: Postal Officer who dispatches and archives legal and other IP documents.



It is assumed that the people using this guide will have adequate understanding of the business processes of India Post.

Guidelines to Read the Document



Typographical Conventions

Bold

- **User Interface Elements**
- **Clickable Items**
- **Process Names**

Blue

- [Cross References](#)
- [Table Name](#)
- [Screenshot Label](#)

Italic

- *Emphasis*
- *Book Titles*
- *Variables*



The ‘blue’ Cross Reference text changes its color to purple when it is clicked. This indicates that the user has clicked on the link once before. However, user can still click on the link text and will again be navigated to the cross reference text.

Icons



It is suggested that the readers familiarize themselves with these icons as they are used extensively in this document



Notes



Critical Information



Error Messages



Zoom



Process



Data Entry Operator



Agent



Dispatch Clerk



Scanner



Indexer



Screenshot



Quality Checker



Approver



Business Rules



Administrator



Acronyms

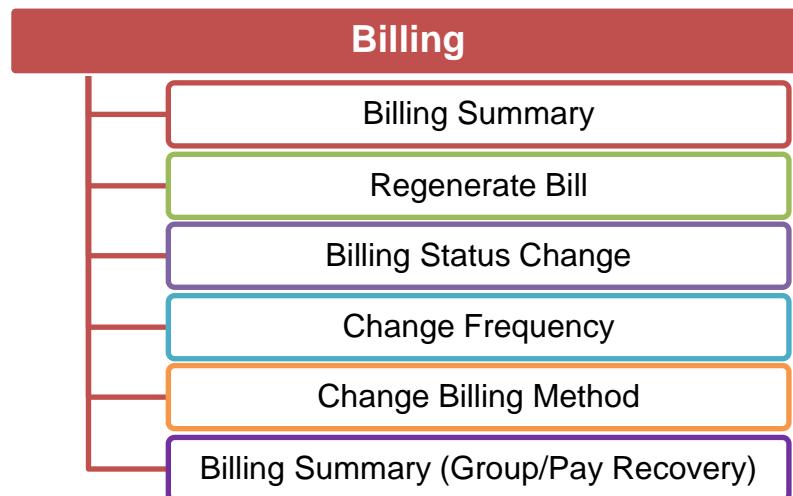
HO	• Head Office
CPC	• Central Processing Center
PLI	• Postal Life Insurance
IP	• India Post
RPLI	• Rural Postal Life Insurance
HoD	• Head of Department
PMG	• Post Master General
PO	• Post Office
OCR	• Optical Character Reader
ECMS	• Enterprise Content Management System
UI	• User Interface
PSWD	• Policy Servicing Work Desk
DOC	• Disbursing Officer's Certificate

Section 1: Introduction to Billing, Collection and Disbursement

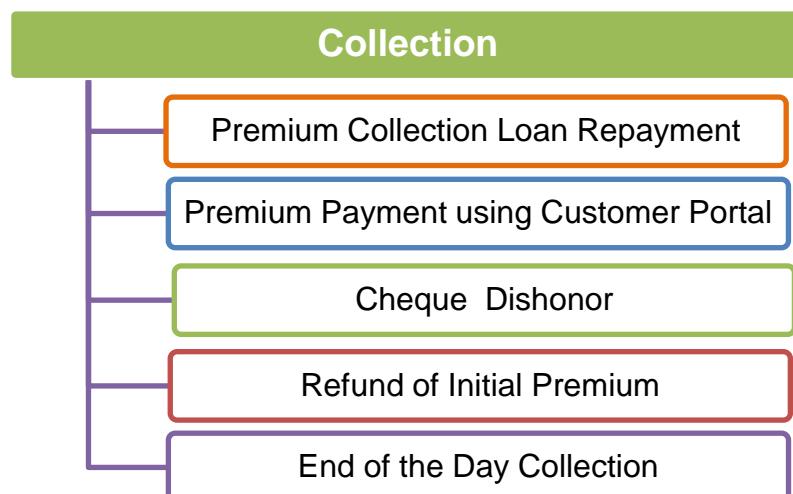
Billing policies, collection of premiums and disbursement of policy dues are the critical and important functions of Postal Life Insurance (PLI)/ Rural Postal Life Insurance (RPLI). [Refer to Rule of POLI RULES – 2011](#)

The following lists of work items signify the tasks of the Billing, Collection and Disbursement process.

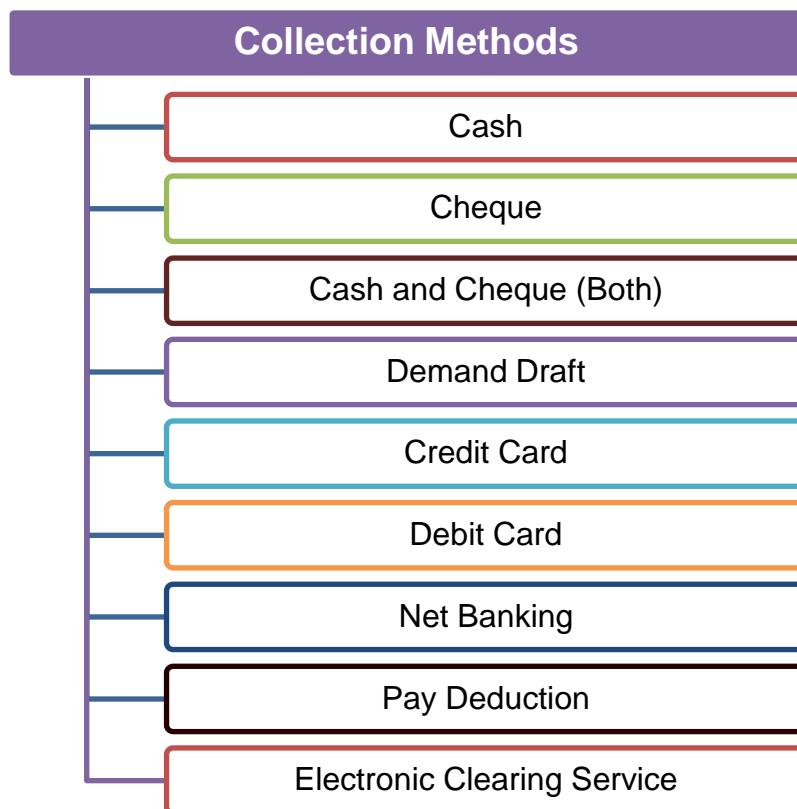
1.1 Billing Work Items



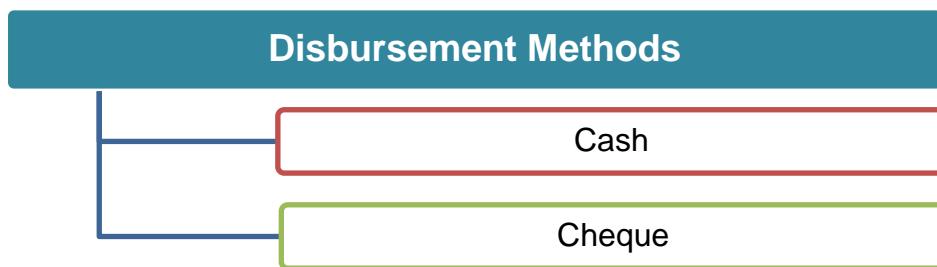
1.2 Collection Work Items



1.3 Collection Methods



1.4 Disbursement



1.5 Notices Generated

Product	Premium Notice	Loan Interest due Notice
Suraksha	Yes	Yes
Santosh	Yes	Yes
Sumangal	Yes	No
Suvidha	Yes	Yes
Yugal Suraksha	Yes	Yes
Children Policy	Yes	No
Gram Suraksha	Yes	Yes
Gram Santosh	Yes	Yes
Gram Sumangal	Yes	No
Gram Suvidha	Yes	Yes
Gram Priya	Yes	No
Children Policy	Yes	No
ULIP	Yes	No
Group	Configurable	No

Section 2: Getting Started with PSWD

2.1 Introduction

The McCamish application can be accessed from any India Post (IP) workplace. All users must login using their credentials. These credentials consist of a user name and a password.

2.2 Login



Users must login to the application in the following manner.

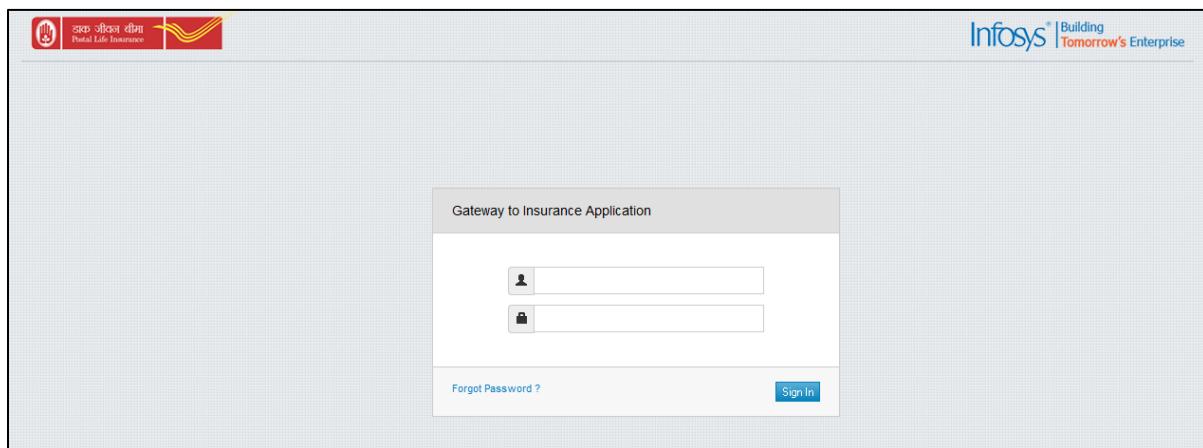
Step 1:  Enter the user name.

Step 2:  Enter the password.

Step 3:  Click the **Sign In** button.



The screenshot below shows the Login screen.



The screenshot displays the 'Gateway to Insurance Application' login interface. At the top, there are three logos: the Indian Post logo, the 'Postal Life Insurance' logo, and the Infosys logo with the tagline 'Building Tomorrow's Enterprise'. Below the logos is a large, light-gray rectangular area containing the login form. The form has a title bar that reads 'Gateway to Insurance Application'. Inside the form, there are two horizontal input fields: the top one for the 'User Name' (indicated by a small user icon) and the bottom one for the 'Password' (indicated by a small lock icon). At the bottom of the form, there are two buttons: 'Forgot Password?' on the left and 'Sign In' on the right. The entire screenshot is framed by a thin black border.

Login Screen





Any user who logs in for the first time would be able to change the Password. The user name and the passwords are case sensitive. Never disclose your user name and password to anyone.

2.3 The Dashboard



The screenshot below shows the Dashboard.

PRODUCT INFORMATION 	POLICY SEARCH 	SERVICE REQUEST INDEXING 	QUOTE 	COLLECTION
Allows user to request, generate and view reports related to business 	PENDING DISBURSEMENT 	CUSTOMER SEARCH 		

The Dashboard



The **Service Request Indexing** icon will be used by the Indexers whereas the Data Entry Operators, the Quality Checkers and the Approvers will use the **Inbox**.

Given below is a detailed and graphic representation and explanation of the Dashboard elements.



Product Information

- Users must click on the **Product Information** button to find the complete listing of PLI and RPLI products of India Post.



Policy Search

- Users must click the **Policy Search** button to search for any existing or newly indexed policy of India Post.



Service Request Indexing

- Users must click the **Service Request Indexing** icon to log a new customer request.



Quote

- Users must click the **Quote** icon to generate a quote for any customer request.



Collection

- Users must click the **Collection** icon to access the Collection, Billing and Disbursement activities of India Post.



Reports

- Users must click the **Reports** icon to access the reports generated by the system.



Pricing Disbursement

- Users must click the **Pending Disbursement** button to access the pending disbursement activities screen.



Customer Search

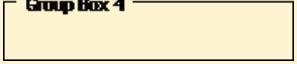
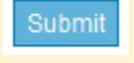
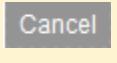
- Users must click the **Customer Search** button to search for any existing or newly indexed customer of India Post.

2.4 User Interface (UI) Elements



The users must enter required information in the application through the available elements on the screen. The table below lists the most common screen elements.

Frequently Used Screen Elements

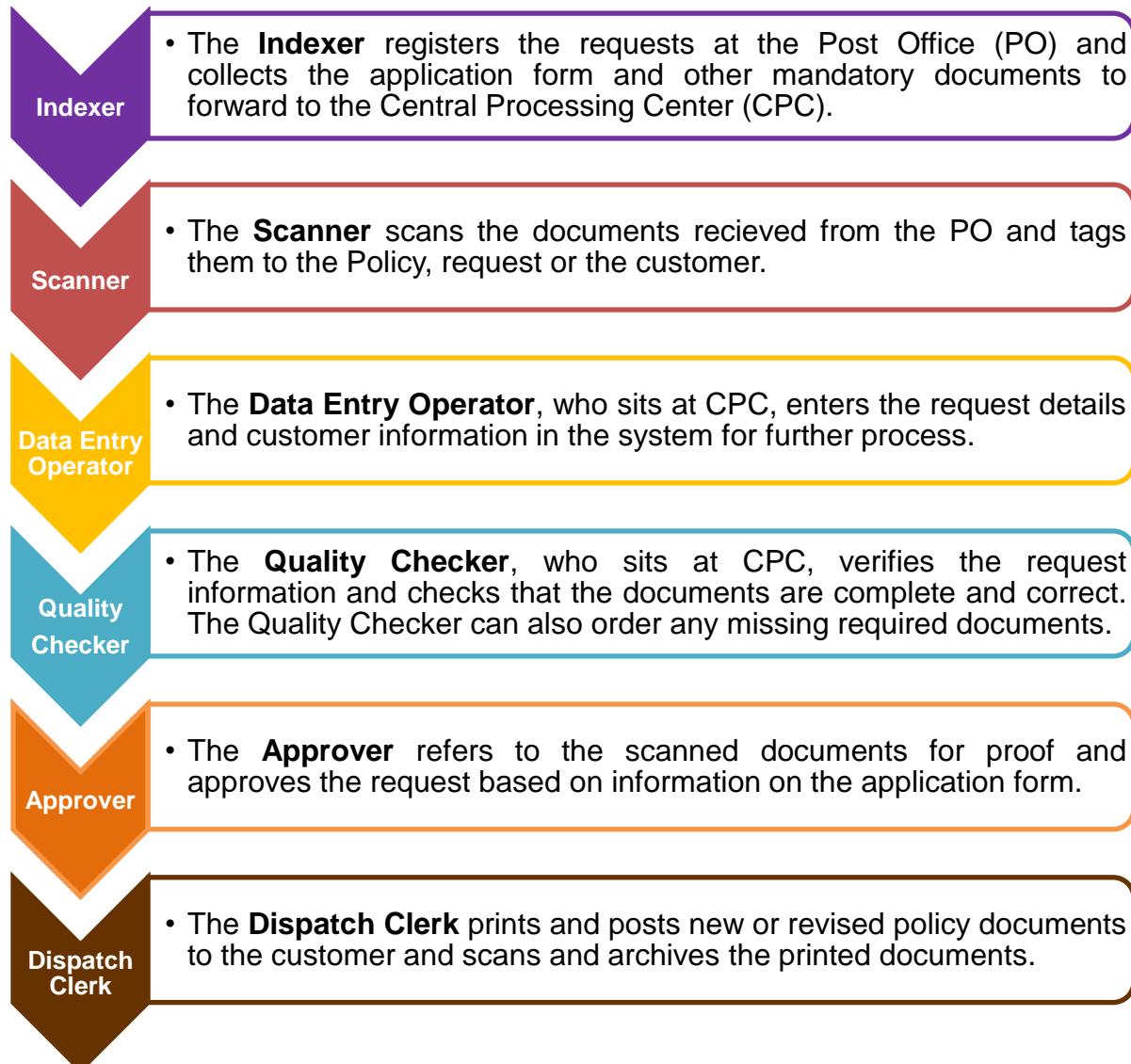
Element	Description
	The drop-down box has a number of values in the list. Users must click the arrow to open the drop-down and select the required value.
	The user must enter the required value in the text entry field box.
	The user must click the Calendar icon to enter the required date for any month or year. A separate pop-up is displayed when the icon is clicked.
	The user must select the Checkbox icon to select a value. On click, the icon changes to  .
	The user must select the Radio button to select a value. On click, the icon changes to  .
	The Search button is an action button whose name signifies its function. The user must enter the search value in the field and click the button to complete the process.
	The View Documents button is an action button and the user can view the scanned documents.
	The user must click the Submit button to submit details that are entered.
	The user must click the Add Comments button to add comments.
	The user must click the Cancel button to cancel the changes.

Section 3: PSWD User Roles and Request Process



The Policy Servicing requests and new proposals are processed in a linear way. The PSWD application has assigned access levels and role specific work in order to ensure a smooth end-to-end process.

The roles presented below are arranged in the order of appearance during the process flow.



3.1 PSWD User Roles Access Levels

The PO and CPC staff are assigned different levels of access and authority to perform their role in the whole Policy Servicing process.

3.1.1 Data Indexers at Post Office



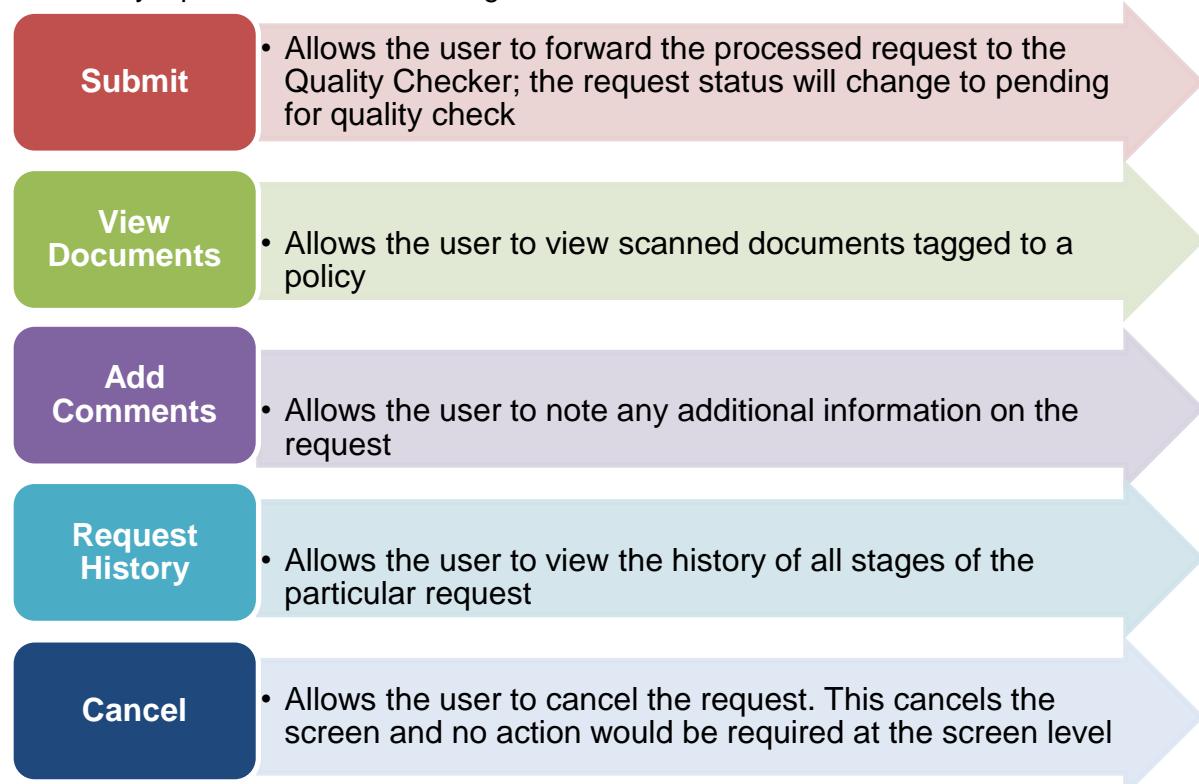
The Data Indexers job is to make a record of customer policy service requests and new business proposals. They also collect the documents submitted by customers that are required to process the request.

3.1.2 Data Entry Operators at CPC



The Data Entry operator must click on his Inbox on the Dashboard ribbon to access their inbox. The inbox will have a list of the service requests awaiting data entry.

Data Entry Operator has the following access and decision levels:

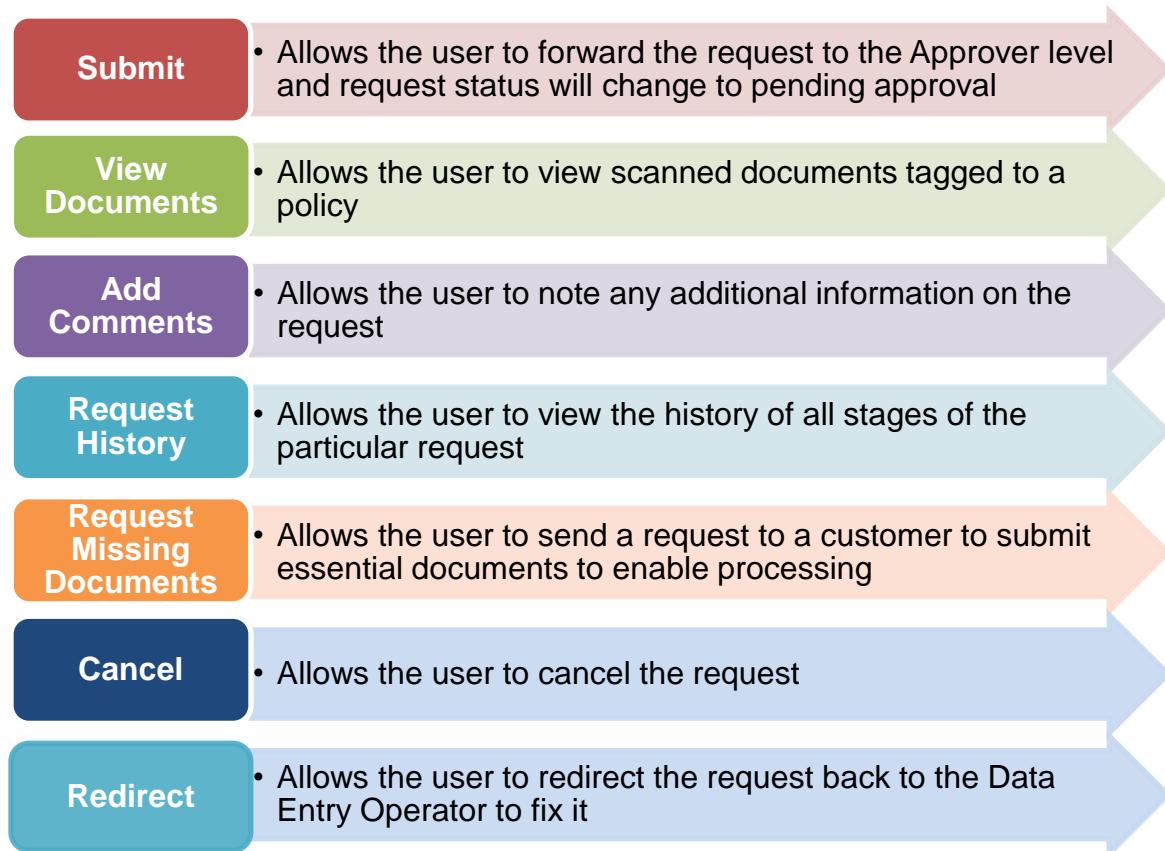


3.1.3 Quality Checker at CPC



The Quality Checker must verify the information for correctness and completeness. Requests with missing or pending information, missing or additional documents, will be sent back to the Data Entry Operator.

The Quality Checker has the following access and decision levels:



3.1.4 Request Approver at CPC



The Request Approver must verify the information for correctness and completeness and then approve the request. The request result will reflect in the Dispatch clerk's **Inbox**. The Request Approver also picks up the daily task from the Inbox on the Dashboard.



Requests with missing or pending information, missing or additional documents, will be sent back to Data Entry Operator.

The Request Approver has the following access and decision levels:

Redirect

- Allows the Approver to redirect the case to the Data Entry Operator for Missing Requirements

Approve

- Allows only the Approver to approve the Loan request. Loan event will be generated and disbursement flow is initiated by the system. The Customer will be informed of this decision

Reject

- Allows the Approver to reject the request either if the customer has withdrawn the request or any other reason. The customer will be informed of the decision

View Documents

- Allows the user to view the scanned documents tagged to a policy

Request Missing Documents

- Allows the user to send a request to a customer to submit essential document to enable processing

Add Comments

- Allows the user to note any additional information on the request

Request History

- Allows the user to view the history of all stages of the particular request

Cancel

- Allows the user to cancel the request

3.2 PSWD Processes

Every stage of the request processing is handled by an IP entity. These have specific processes that are to be followed that hinges neatly into the smooth flow of work.

3.2.1 Indexer Process

The Indexer records the request in the application and generates a Request ID and a document cover sheet.

The Indexer gives the customer the Acknowledgement slip with the Request ID and collects mandatory documents from the customer.

The Indexer forwards the request to Data Entry Operator and also dispatches the hard copies of documents to CPC.

3.2.2 ECMS Process

The Indexer at PO lists the request documents and bundles them with proper dates and the PO code to send to CPC for scanning.

The clerk at CPC inserts separators in the bundles to identify each document, then scans and saves them as images on the local desktop.

The scanner uploads the documents on the DataCap server using the Electronic Content Management System (ECMS).

The Data Entry Operator corrects the extracted data and tags the documents to the respective policy or request ID.

3.2.3 Data Entry Process

The Data Entry Operator reserves the tasks for the day by picking the tasks from the Inbox on the Dashboard.

Using the real documents as reference, the Data Entry Operator verifies the information picked up from scanned documents.

Using the scanned documents as source, the Data Entry Operator enters the request information in to the system.

After confirming that all the required information has been entered correctly, the Data Entry Operator submits the request to the Quality Checker.

3.2.4 Quality Checker Process

The Quality Checker also reserves his tasks for the day from the Inbox on the Dashboard.

Using the scanned documents and the request, the Quality Checker confirms existing and new details.

If any information is found to be missing, the Quality Checker must request for submitting the documents from the PO.

After verifying that all the required information has been added correctly, the Quality Checker submits the request to the Approver.

3.2.5 Approver Process

The Request Approvers also reserve the tasks for the day from the Inbox on the Dashboard.

The Approver views the scanned documents, guidelines, customer and policy history and then, verifies every aspect of the request.

If any information is found to be missing, the Approver must request for a submission of the missing documents from the PO.

After verification, if all the required information has been added correctly, the Request Approver approves the request.

3.2.6 Dispatch Process

The Dispatch Clerk also reserves the daily tasks from the Inbox on the Dashboard.

All rejected requests and proposals generate an automatic trigger, notices and letters, which are duly signed and dispatched to the customer.

A similar trigger is generated when the request has been approved. The Dispatch Clerk will dispatch the duly signed printed letters and archive a copy.

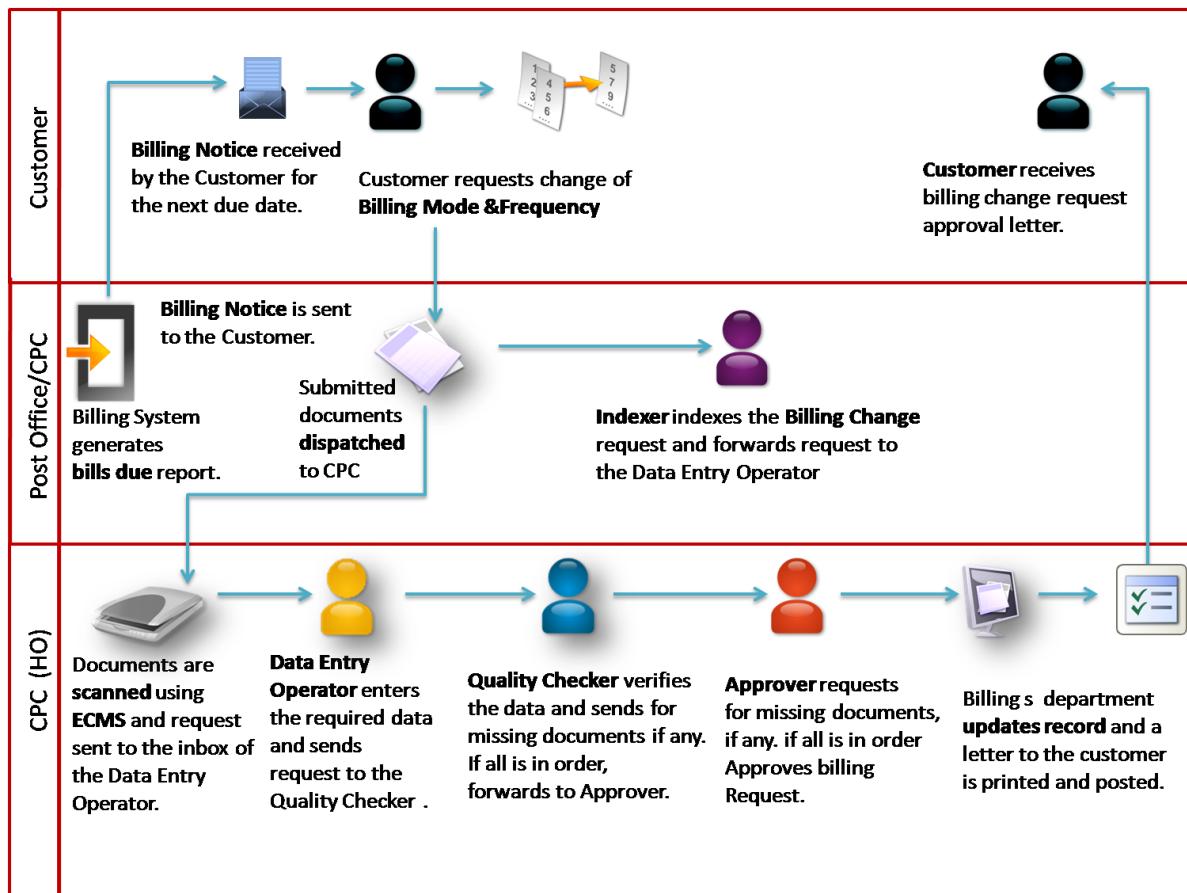
The policy documents are sent to ECMS for scanning, and storing without a signature and are archived into a permanent policy folder and tagged to the Customer ID.

Section 4: Billing

4.1 Billing Process Flow

The process flow diagram presented below illustrates the Policy Assignment process steps in detail.

It is recommended that users zoom in the document for better readability.



For processing a Billing request, you can either change the Billing method or the Billing frequency used for the policy.

4.2 Change Billing Frequency



The Change Billing Frequency option allows the user to change the frequency of premium payment in the premium notice.

4.2.1 Billing Frequency Change Indexing Process



The Indexer at the Post Office will register the customer's request to change the Billing frequency.



To access Billing Frequency Request, perform the following steps:

Click the **Service Request Indexing** icon on the Dashboard.

Click **Billing Frequency Change** from the **Request Type** drop-down list.

Enter policy number and date in the respective fields.

Click **Next**.



From the Request Type drop-down list, users can either selected as 'Billing Method Request or Billing Frequency Change for performing change in Billing method or frequency.



The screenshot below shows the Service Request Indexing screen.

Service Request Indexing Screen



If the policy number is not available, then the user can search for the policy number using the magnifying glass icon for search in the **Policy Number** field.



The screenshot below shows the Policy Search screen.

Policy Search Screen



The Policy Summary and Pending Request sections are displayed in the Service Request Indexing screen.



The screenshot below shows the Billing Frequency Change screen.



Policy Search Customer Search Suspense Maintenance Product Information ▾ FAQ

Service Request Indexing

Request Type: Billing Frequency Change Policy Number: 0000000015142 Date: 23/07/2013

Policy Summary -0000000015142

Installment Amount	5619.0	Policy Status	AP	Insured	Test D Policy	Product Name	Santosh
Issue Date	23/07/2005	Last Premium Paid:		Customer ID	12942	Duplicate Policy Bond Issued:	No

Pending Request

Request ID	Policy Number:	Request Type:	Request Status	Request Date & Time	Request Owner	Action
N-EAP0000018312	0000000015142	Proposal	Pending	22/07/2013	Indexer1	

Submit **Cancel**

Billing Frequency Change Indexing Screen



After indexing all details for Billing frequency change, click the **Submit** button. The Request ID or Ticket Number is generated. This will be given to the customer for future reference.



The screenshot below shows the Request ID Generated screen.

Policy Search Customer Search Suspense Maintenance Income Tax Certificate Pending Disbursement Product Information ▾ FAQ

Inbox Help Srikanth Gurunathan | Signout Infosys[®] POWERED BY INTELLECT DRIVEN BY VALUES

You are here: Service Request Indexing > Inbox

Service Request Indexing

Request Type: Loan Date: 07/02/2013

Success Transaction submitted successfully for Ticket Number: A12344998

Policy Summary - P1234567890

Installment Premium	10000	Policy Status		Product Name	Suvisha
Issue Date:	10/5/2008	Last Premium Paid:		Duplicate Policy Bond Issued	Yes

Pending Request

Request ID	Policy Number	Request Type	Request Status	Request Date & Time	Request Owner	Action
R12345	1126451	Loan	Active	13/05/1982	Suvisha	

OK **Reset** **Submit**

Request ID Generated Screen



4.2.2 Scanning Documents Using ECMS



The scanning process begins at PO where all documents collected for the day are bundled and sent to CPC. This process is common for all types of requests and proposals sent to the CPC.

The bundles are marked with with the Office Code + Date + Packet Number.

A list of all types of service requests is attached to the bundle.

The status of the proposal is updated as Pending for Scanning by the McCamish system.

The documents are physically dispatched to the respective CPC.

 The Counter clerk prints two copies of the Acknowledgment Receipt on the receipt stationery. One copy is given to the customer and the other copy is affixed on the blank A4 size paper.



The documents are scanned at the CPC by performing the steps below.

The clerk at CPC ticks the serial list of service requests received with bundle to check missing set of documents, if any.

Adds appropriate separator sheets between and within the set of documents.

Scans documents and saves images labeled as per the scanners naming convention on to the local desktop.

Checks images for clarity and confirms that all documents are scanned.



Separator sheets allow the ECMS system to separate each page based on request type and supporting document category. These sheets are reusable, as are the barcodes printed on them.



The scanned documents to the policy or the request by performing the steps below.

Logs in to ECMS and provides same bundle number as received from branch on to the system.

Virtual scans (vScan) the document images to DataCap (ECMS scanning software) server.

Data Entry Operators identify the pages as per the separator sheets.



DataCap web service must be pre-installed on each Desktop.



The Desktop operator will also be allowed to perform operations such as page identification and verification on the other batches while documents get uploaded in the background.

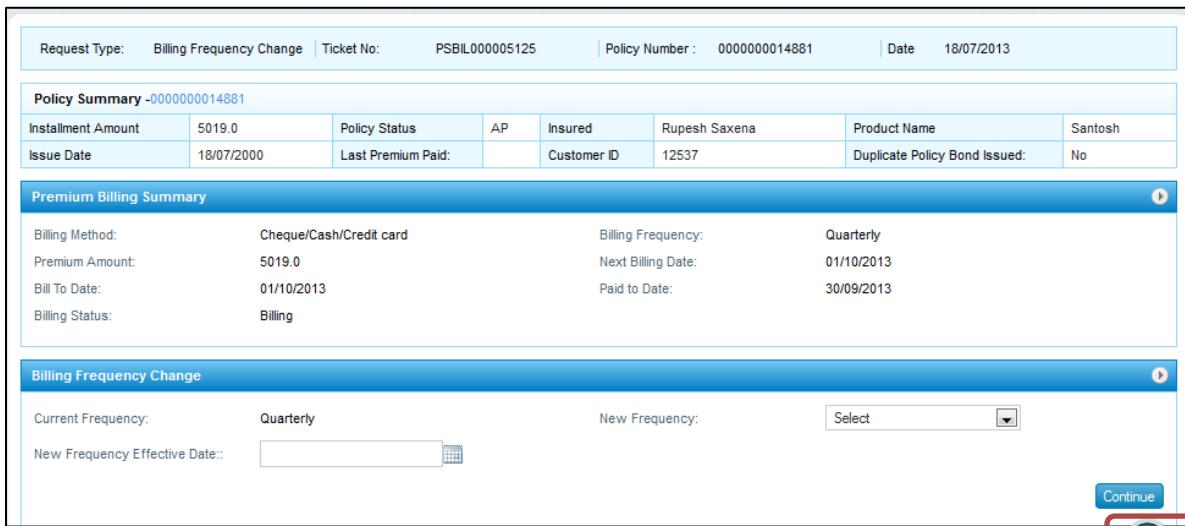
4.2.3 Billing Frequency Data Entry Process



The Data Entry Operator at CPC will enter all the information about the customer's request to change the Billing frequency.



The screenshot below shows the Billing Frequency Process screen for Data entry Operator.



The screenshot displays the 'Billing Frequency Change' screen. At the top, it shows a 'Policy Summary' table with details like Request Type (Billing Frequency Change), Ticket No (PSBIL000005125), Policy Number (000000014881), Date (18/07/2013), Installment Amount (5019.0), Policy Status (AP), Insured (Rupesh Saxena), Product Name (Santosh), Issue Date (18/07/2000), Last Premium Paid (Customer ID 12537), and Duplicate Policy Bond Issued (No). Below this is a 'Premium Billing Summary' section with fields for Billing Method (Cheque/Cash/Credit card), Premium Amount (5019.0), Bill To Date (01/10/2013), Billing Status (Billing), Billing Frequency (Quarterly), Next Billing Date (01/10/2013), and Paid to Date (30/09/2013). The main form area has 'Current Frequency' set to 'Quarterly' and 'New Frequency' as a dropdown menu labeled 'Select'. A 'New Frequency Effective Date' field with a calendar icon is also present. A 'Continue' button is located at the bottom right.

Billing Frequency Process Screen for Data Entry Operator



In the Data Entry screen for Billing frequency change, perform the following steps:

Select the new billing frequency from the **New Frequency** drop-down list.

Enter the new frequency effective date using the **Calender** menu.

Click **Continue**.



This action opens the List of Documents and Request Missing Documents sections.



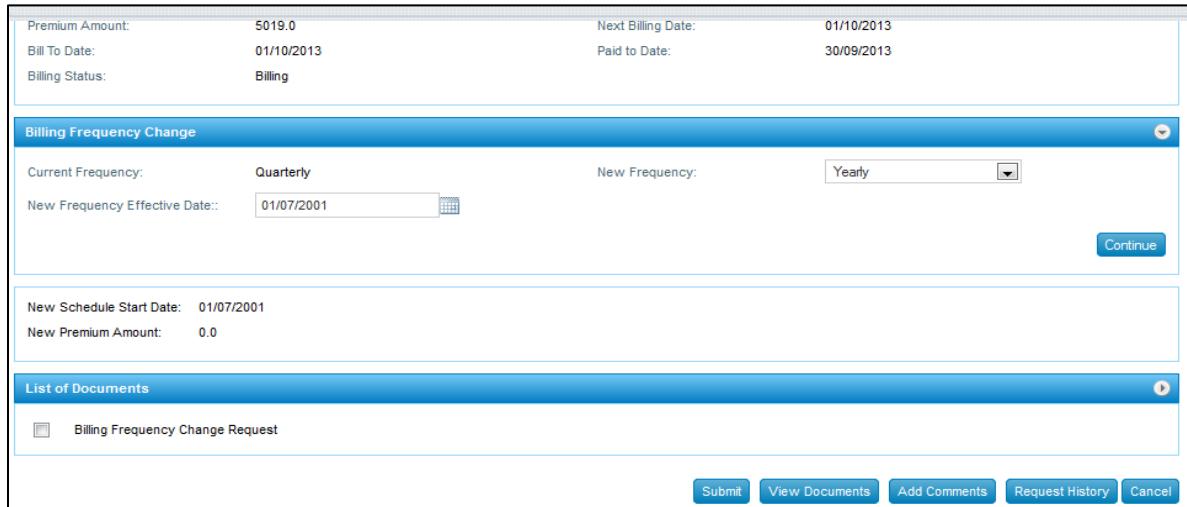
The Data Entry Operator must select and check the submitted documents from the List of Documents section.



The Data Entry Operator must check only those check boxes for which the documents have been received from the customer.



The screenshot below shows the Billing Frequency Process screen.



Premium Amount: 5019.0 Next Billing Date: 01/10/2013
Bill To Date: 01/10/2013 Paid to Date: 30/09/2013
Billing Status: Billing

Billing Frequency Change

Current Frequency: Quarterly New Frequency: Yearly
New Frequency Effective Date: 01/07/2001

Continue

New Schedule Start Date: 01/07/2001
New Premium Amount: 0.0

List of Documents

Billing Frequency Change Request

Submit View Documents Add Comments Request History Cancel

Billing Frequency List of Documents Process screen



The Data Entry Operator must refer to the old history of the request and also confirm available supporting document status, if any.



The Data Entry Operator must submit the request by clicking the **Submit** button. The request will now go to the Quality Checker's Inbox.



The status of the work request is now 'Pending Quality Check'.

4.2.4 Billing Frequency Change Quality Checking Process



The Quality Checker at CPC will verify and check for quality all information about the customer's request to change the Billing Frequency.



The Quality Checker must access the Billing Frequency Change request submitted by the Data Entry Operator from the Inbox.



This will open the Billing Frequency Process screen. In this screen, the List of Documents section will be read-only for the Quality Checker.



The Quality Checker must check every document for its accuracy by perusing the scanned documents.



The screenshot below shows the Billing Frequency Process screen.

This screenshot shows the 'Billing Frequency Process' screen. At the top, there is a header with the India Post logo, the text 'Postal Life Insurance', and navigation links for 'Home', 'Inbox', 'User Profile', 'FAQ', 'Qualitychecker', and 'Signout'. The Infosys logo is also present. Below the header, there are fields for 'New Frequency Effective Date:' (set to 01/07/2001) and a 'Continue' button. A message box displays 'New Schedule Start Date: 01/07/2001' and 'New Premium Amount: 0.0'. Under the heading 'List of Documents', there is a checkbox next to 'Billing Frequency Change Request' which is checked. Below this, under 'Request Missing Documents', there is a table with one row showing 'Document Name: Billing Frequency Change Request', 'Document Request Date: [empty]', 'Status: Received', 'Received Date: 17/07/2013', and a trash bin icon. At the bottom, there are buttons for 'Submit', 'Redirect', 'View Documents', 'Request Missing Documents', 'Add Comments', 'Request History', and 'Cancel'.

Billing Frequency Change Quality Checker Screen



The Quality Checker must order any missing documents. If there are major requirements missing, the Quality Checker can redirect the request to the Data Entry Operator. If everything is OK, the Quality Checker must submit the request to the Request Approver. The request will now be pending for approval and will be in the Request Approver's Inbox.



Request Missing Document Field Error Messages

Field Name	Validation/Business Rule	Message (if any)
Document Name	System will display only the list of documents that are mentioned in the List of Documents section. By default, the value of this field will be 'Select'. This is a mandatory field.	Missing Document Name
Document Request Date	This document request date should be greater than the request raised/indexed date. This document request date should not be future date. This document request received date should not be	If entered date is not in correct format, message 'Document Request Date should be in DDMMYYYY format' is displayed. If the Date field is filled with non-date value, special characters other than '/', message 'Document Request Date should be in Date



Field Name	Validation/Business Rule	Message (if any)
	future date.	<p>format' is displayed.</p> <p>If the Date has been entered as future date, message 'Document Request Date should not future date' is displayed.</p> <p>If the Date has been entered as greater than the request raised/indexed date, message 'Document Request Date should not be less than request Indexed date' is displayed.</p> <p>If the date is blank, message 'Missing Document Request Date' is displayed.</p>
Status	If the status drop-down value is 'Pending', then received date should be blank and read only. If the status drop down value is 'Received', then received date should be editable and by default the date should be show as system date. By default the value of the drop down is 'Select'	If the value of the drop down is 'select' and user clicks on 'Request Missing Document' button, message 'Missing Status' is displayed.
Received Date	This field to be editable only when the status drop-down value is 'Received' otherwise this should be non-editable.	<p>If entered date is not in correct format, message 'New mode effective date should be in DDMMYYYY format' is displayed.</p> <p>If the Date field is filled with non-date value, special characters other than '/', message 'New Method Effective date should be in Date format' is displayed.</p> <p>If the date is blank and editable, message 'Missing Document Received Date' is displayed.</p>

4.2.5 Billing Frequency Change Approval Process



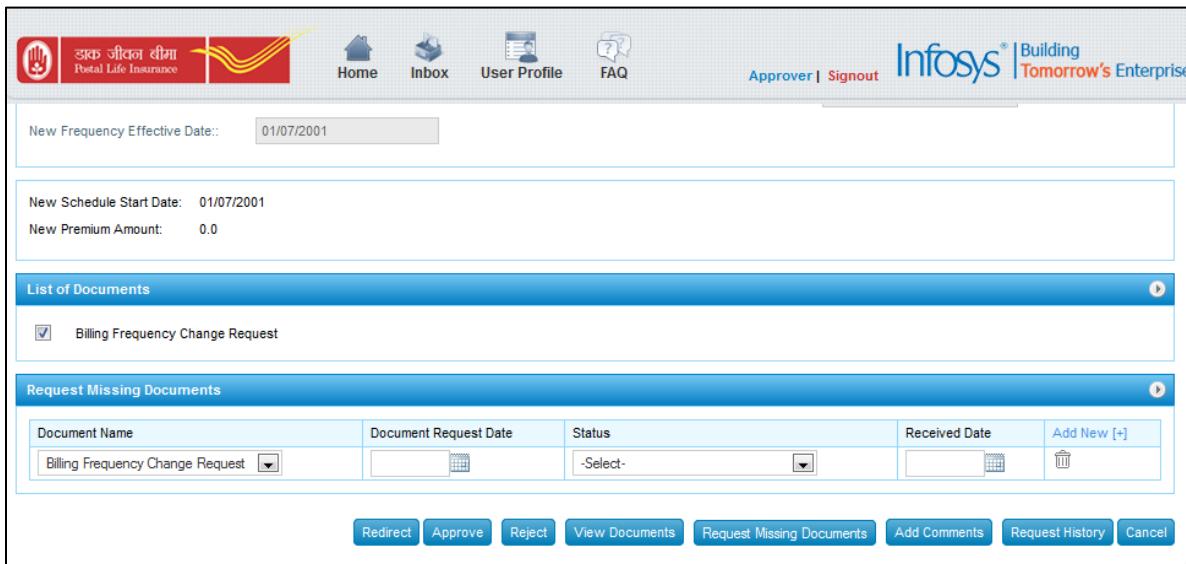
The Request Approver must verify the information for correctness and completeness and then, approve the request.



The Approver also picks the tasks for the day from the Inbox, just as the Quality Checker. The Request Approver must check every document for its authenticity by perusing the scanned documents.



The screenshot below shows the Billing Frequency Process screen.



The screenshot shows the 'Billing Frequency Process' screen. At the top, there is a header with the India Post logo, the text 'उपकरण विभाग' and 'Postal Life Insurance', and navigation links for 'Home', 'Inbox', 'User Profile', and 'FAQ'. On the right, there are links for 'Approver | Signout' and the Infosys logo. Below the header, there are input fields for 'New Frequency Effective Date' (set to 01/07/2001) and 'New Schedule Start Date' (set to 01/07/2001). A field for 'New Premium Amount' is shown as 0.0. A section titled 'List of Documents' contains a checkbox for 'Billing Frequency Change Request' which is checked. A section titled 'Request Missing Documents' shows a table with columns for 'Document Name', 'Document Request Date', 'Status', 'Received Date', and 'Add New [+]' button. The table row for the document has a dropdown menu set to 'Billing Frequency Change Request', a date input field, a status dropdown set to '-Select-', and a received date input field. Below the table are several buttons: 'Redirect', 'Approve', 'Reject', 'View Documents', 'Request Missing Documents', 'Add Comments', 'Request History', and 'Cancel'.

Billing Frequency Change Approver screen



To approve the request, the Approver must click the **Approve** button. The status of the work request will now be 'Approved'.

4.3 Change Billing Method



The Change Billing Method option allows the user to change the method of payment in the premium notice.

4.3.1 Billing Method Change Indexing Process



To access the Billing Method Change Indexing request, perform the following steps:

Click the **Service Request Indexing** icon on the Dashboard.

Click **Billing Method Change** from the Request Type drop-down list.

Enter policy number and date.

Click **Next**.

4.3.2 Billing Method Change Data Entry Process



To access Change Billing Method, perform the following steps:

Select the new billing method from the drop-down list.

Enter the **request** date in the **New Mode Effective Date** field.

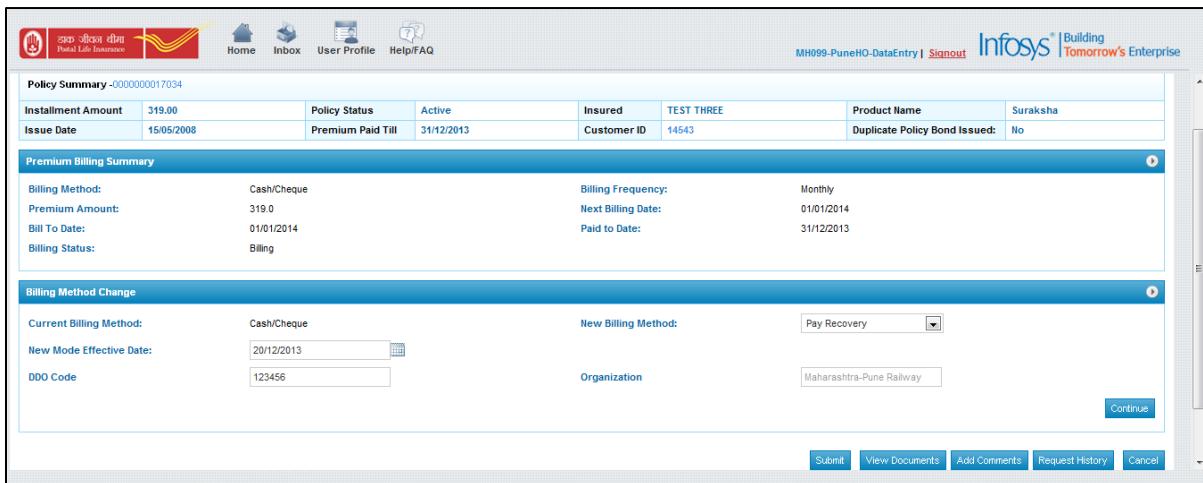
Enter the required details such as DDO code and organization.

Click **Continue**.

Click **Submit**.



The screenshot below shows the Billing Method Change screen.



The screenshot displays the 'Billing Method Change' screen. At the top, there's a navigation bar with links for Home, Inbox, User Profile, Help/FAQ, and a signout link. The main area has two sections: 'Premium Billing Summary' and 'Billing Method Change'. In the 'Premium Billing Summary' section, it shows the current billing method as 'Cash/Cheque', premium amount as 319.0, and next billing date as 01/01/2014. In the 'Billing Method Change' section, the 'Current Billing Method' is set to 'Cash/Cheque', and the 'New Billing Method' dropdown is set to 'Pay Recovery'. The 'New Mode Effective Date' is set to 20/12/2013, and the 'Organization' is listed as 'Maharashtra-Pune Railway'. There are also fields for 'DDO Code' (123456) and 'Customer ID' (14543). At the bottom, there are buttons for 'Submit', 'View Documents', 'Add Comments', 'Request History', and 'Cancel'.

Billing Method Change Screen





The process for Quality checking and approval is same as mention in the Billing Frequency section. The Quality Checker will see the information filled by the Data Entry Operator and the Approver can only see the information in read-only mode.



To reject the change and go back to the previous page, click the **Cancel** button.

Page Elements: Billing Method Change Screen

Field	Data Type	Description	Default State
New Mode Effective Date	Editable	<p>The date on which method change request to be effective.</p> <p>If the date format is wrong, then validation message to be shown as 'New Method Effective date should be in the DDMMYYYY format'</p> <p>If the Date field is filled with non-date value, special characters other than '/', then validation message to be shown as 'New Method Effective date should be in Date format'</p> <p>Effective date should be as per business rules of Billing Method. This should be a premium due date of the policy.</p> <p>Validation message- New Method effective date should be any premium due date'</p>	This should be the next premium due date of the policy.
New Billing Method	Drop-Down	<p>The system does not accept any value other than drop-down values, which include:</p> <ul style="list-style-type: none"> • Cash/Cheque • Pay Recovery <p>This field should not show the current billing method in the drop-down list.</p>	'Select' should be the default value.
DDO Code	Alpha Numeric	The User can enter the DDO code. If correct DDO code is entered, the organization name and branch name will appear	This field should be visible only when the new



Field	Data Type	Description	Default State
		automatically. No special characters are allowed in DDO Code. If special characters are provided, then below mentioned error message is displayed. Validation Message - 'Invalid DDO Code'	method is selected as 'Pay Recovery'.
Organization	Read-Only field	Based on the DDO code entered, the organization name will be populated.	This field should be visible only when the new method is selected as 'Pay Recovery'.
Continue	Button	All validations on the above fields to be executed and the next section (List of Documents) should be shown only this button is clicked.	

List of Documents Required for Billing Method Change Request

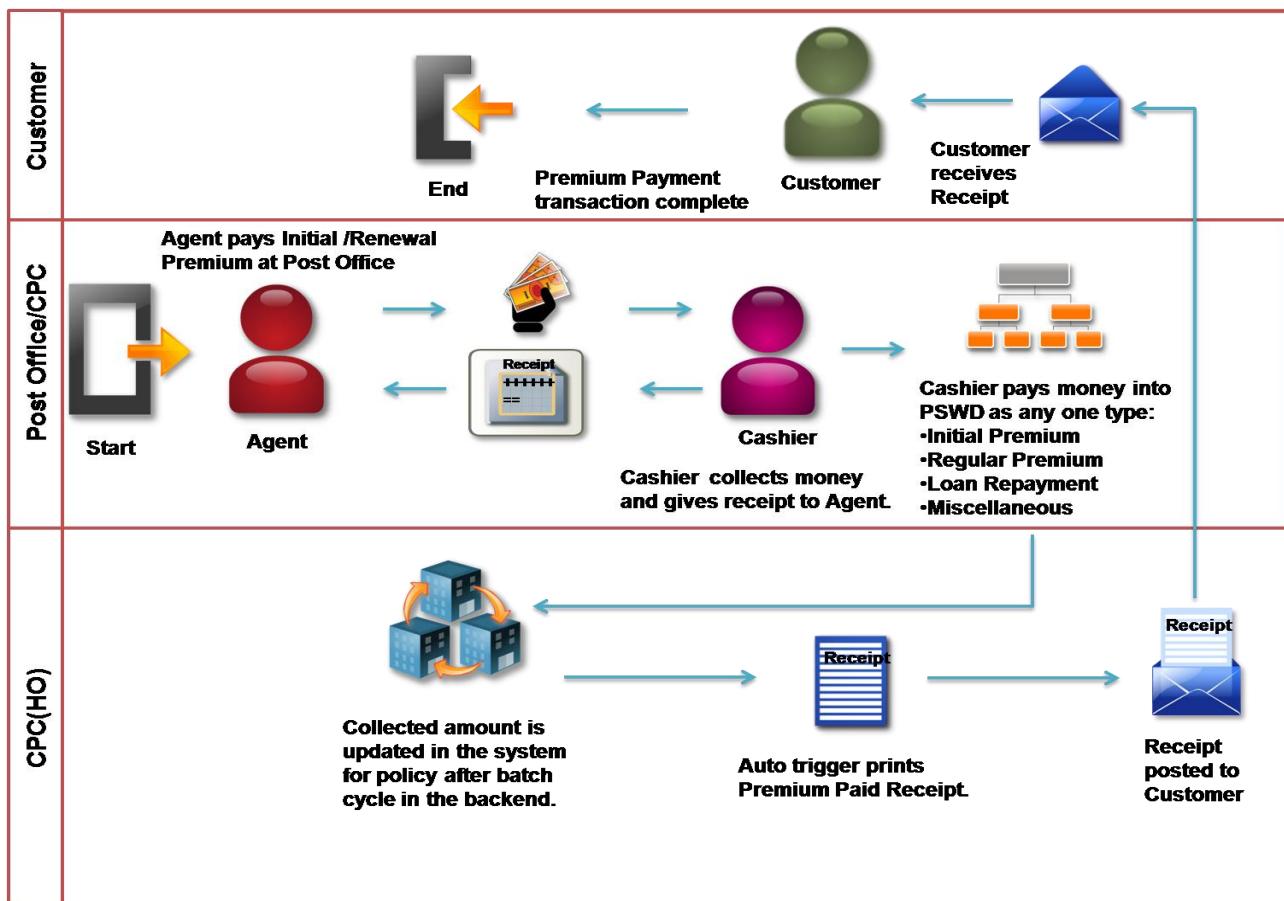
Document Name	Validation
Billing Method Change Request	This document is mandatory if the new billing Method is not blank or not 'select' in drop down.
Pay Recovery Request	This document is mandatory if the new billing method is 'Pay recovery'
Pay Deduction Authorization Letter/Employer Certificate	This document is mandatory if the new billing method is 'Pay recovery'.
Cancelled Cheque	This document is mandatory if the new billing method is 'EFT'.

Section 5: Collection

5.1 Collection Process Flow

The process flow diagram presented below illustrates the Collection process steps in detail.

It is recommended that users zoom in the document for better readability.



Collection Process Flow

5.2 Accepted Payment Methods

Initial Premium at PO

- Cash
- Cheque
- Demand Draft

Renewal Premium at PO

- Cash
- Cheque
- Demand Draft

Loan Repayment at PO

- Cash
- Cheque
- Demand Draft

Miscellaneous at PO

- Cash
- Cheque
- Demand Draft

5.3 Collection by Cash

When premium is to be paid in cash, the insured person must pay the premium at any Post Office in India.

Payment can be made on the first day of the month for which the premium is due.

Payment can be made during the period of grace, up to the last day of the premium due calendar month.

Payment can be made on the day before the last day if the last day of the month falls on Sunday or postal holiday.

Payer should obtain the Postmaster's receipt for payment in his Premium Receipt Book.



[Refer to Rule 44 of POLI RULES – 2011](#) for information on Collection by Cash.



Here are some additional facts for Collection by cash:

Short payment for premium shall not be accepted. There is zero tolerance for premium payment.

A premium receipt is generated on premium payment by cash mode.

A Premium Receipt Book in which entries relating to the payment of each premium has to be made.

The Postmaster receiving the monthly premiums will issue a receipt for the amount in this book.

When this book is filled up and has no further space for entries, a new book in which records will be noted is issued.

5.4 Collection by Cheque or Demand Draft

Cheque can be sent via mail, post or in person.

Short payment cheque shall not be accepted when brought along with policyholder.

Short payment cheques when sent via mail or post shall be accepted, suspense entry shall be passed and a suspense receipt will be generated and sent.

If a cheque is sent via mail or post against a terminated policy, it is returned back with a letter mentioning its status.

On cheque dishonor, penalty is applicable. It will be recovered from the policyholder.

On cheque dishonor, the system reverses the collection entry made against this cheque.

On cheque dishonor, the system should restrict the next immediate collection by cheque mode for all future premium collection.

5.5 Refund of Initial Premium

The amount of premium(s) shall be refunded to the proponent after deducting the medical examination fee, if the proposal is not accepted by the accepting authority.

The first premium paid on any date shall represent the premium for that calendar month.

The first premium must always be paid in cash or cheque by the proposer.

Where the proposer has authorized the officer responsible for the maintenance of his pay and accounts to recover the first premium by deduction from his pay and allowances, this should not be left over to be made in the beginning of a month.

5.6 Collection Dashboard

For collection the Cashier will log in with the Collection ID and access the below Dashboard.



The screenshot below shows the **Collection Dashboard** screen.



The screenshot displays the Collection Dashboard interface. At the top, there is a header with the India Post logo, the text "Postal Life Insurance", and navigation links for "Home", "User Profile", and "Help/FAQ". On the right side of the header, there are links for "MH160-AundhCamp-Collection", "Signout", and the Infosys logo with the tagline "Building Tomorrow's Enterprise". Below the header, there are five main menu items arranged horizontally:

- PRODUCT INFORMATION**: Includes a "Product Information" icon and a link to "Product Information".
- NEW BUSINESS QUOTES**: Includes a "Request a Quote" icon and a link to "Allows users to index proposals, missing requirements and search proposals".
- COLLECTION**: Includes a "Collection" icon and a link to "Allows user to collect premiums, loan or any miscellaneous charges for Proposals and Policy".
- SUSPENSE MAINTENANCE**: Includes a "Suspense Maintenance" icon and a link to "Suspense Maintenance".
- PAY DEDUCTION**: Includes a "Pay Deduction" icon and a link to "Pay Deduction".

Collection Dashboard Screen



5.7 Renewal Premium

To process Renewal Premium follow the steps.

Click the **Collection** icon on Dashboard.

Select the **Individual or Special Group** option from the Collection Type section.

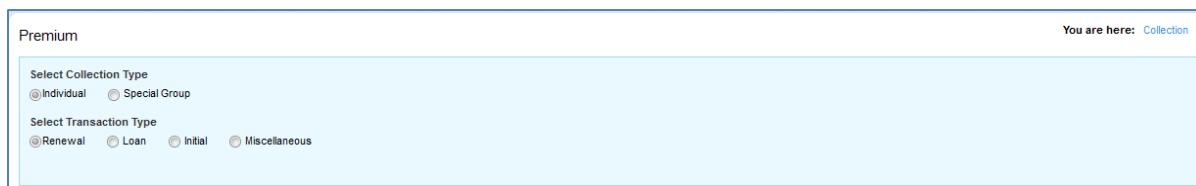
Select the transaction type as **Renewal**.

Click **Search**.

Enter policy number to search.



The screenshot below shows the Renewal Premium screen.



Renewal Premium Screen



The user can select Individual or Special Group based on the customer type from the 'Select Collection Type' section. On selecting the Individual option, the following fields get enabled in the Select Transaction Type section:

- Renewal
- Loan
- Initial
- Miscellaneous



On selecting the Special Group option, only the Renewal policy option will be enabled in the Select Transaction Type section. To perform Renewal premium, search for the required policy. In case you want to add multiple policies, click **Add**.



The screenshot below shows the Premium Details section in the Renewal Premium screen.

Renewal Premium											
Policy Number:		<input type="text"/>		<input type="button" value="Search"/>		<input type="button" value="Add"/>					
Premium Details											
Policy Number	Insured Name	Agent ID	From	To	Premium Due Amount	Premium Interest	Premium Rebate	Premium Received	Total Amount	Actual Amount Paid	Action
000000015975	PANKURI	DA00036198	01/09/2013	30/09/2013 <input type="button" value="Calendar"/>	351.00	0.00	0.00	20,437.00	351.00	<input type="text"/>	<input type="button" value="Delete"/>
Grand Total 0.00											
Payment Details											
Payment Mode: <input checked="" type="checkbox"/> Cash <input type="checkbox"/> Cheque / Demand Draft											
<input type="button" value="Submit"/> <input type="button" value="Reset"/>											

Premium Details Section



Perform the following steps to pay Renewal Premium:

Enter Agent ID.

Enter To Date.

Select the payment mode either as **Cash** or **Cheque/Demand Draft**.

Click **Submit**.

The Agent ID shall be fetched from existing data in the system.



The future date can only be the month anniversary date. Future date cannot extend the Policy termination date. The future date can only be the month anniversary date.-Future date cannot extend the Policy termination date.



The Actual Amount Paid field will be auto-populated and should be same as the Total Amount. The Actual Amount paid cannot be lesser than 'Total Amount'.



If selecting cash as the mode of payment, then enter the premium amount. The Amount entered will be same as the Grand Total if the mode selected is only cash.



If selecting Cheque, the user is required to fill the details including Instrument number, Instrument date, cheque/DD type, MICR/Non MICR, MICR Code, Amount and Drawee bank.

5.8 Loan Repayment

To process Loan Repayment follow the steps.

Click the **Collection** icon on Dashboard.

Select **Individual** from the Select Collection Type section and **Loan** from the Transaction Type section.

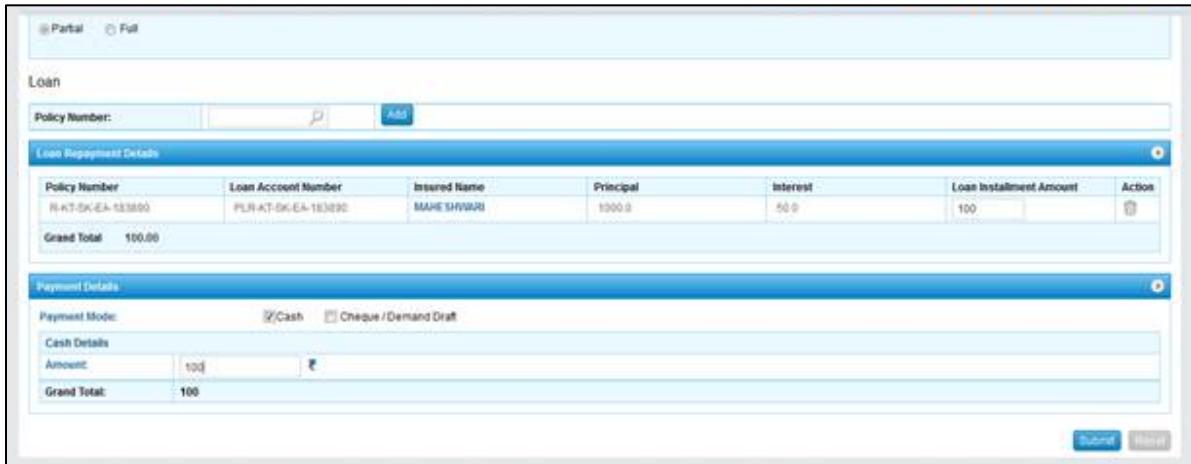
Enter the policy number.

Enter **Loan Installment** amount.

Select the payment mode and click **Submit**.



The screenshot below shows the Loan screen.



Loan Section



Loan Installment amount cannot be less than 100. Loan Installment amount will be applied towards loan interest, if Loan Installment amount exceeds loan interest amount it is applied against Loan Principal Amount.

The Grand Total field is a read-only field that shows the addition of ‘Loan Installment’ of all the entries.

Here are some facts for payment details.

There are three options of cash and cheque or Demand Draft for payment.

If selecting cash, enter the premium amount. The amount entered will be same as the Grand Total.

If selecting cheque, fill details such as Instrument Number, Date, Cheque/DDType, MICR/NonMICR, MICR code, Amount and Drawee Bank.

The system will not accept a code of more than 9 digits. If incorrect code is add, then an error message ‘Incorrect MICR Code’ will be displayed.

5.9 Initial Premium

To process Initial Premium follow the steps.

Click the **Collection** icon on Dashboard.

Select the collection type as **Individual**.

Click the transaction type as **Initial**.

Enter the Proposal Number to search.

Next, perform the following steps in the Initial Premium screen:

Enter **Agent ID**.

Enter the **Initial Premium Deposit amount**.

Select the payment mode either as **Cash** or **Cheque/Demand Draft**.

Click **Submit**.



The Agent ID shall be fetched from existing data in the system. The future date can only be the month anniversary date. Future date cannot extend the Policy termination date.



The screenshot below shows the Initial Premium screen.

Proposal Number	Proposer Name	Agent ID	Initial Premium Deposit	Action
N-WLA0000022833	UAT trail	F000043865	304.00	
Grand Total 304				

Initial Premium Screen



The Amount field will be auto-populated and should be same as the Grand Total. The Actual Amount paid cannot be lesser than 'Grand Total'.



If selecting cash ,enter the premium amount. The amount entered will be same as the Grand Total if the mode selected is only cash.



If selecting cheque, the user is required to fill the details including:

- Instrument number
- Instrument date
- Cheque/DD type
- MICR/Non MICR
- MICR Code
- Amount
- Drawee bank

5.10 Miscellaneous Payment



The screenshot below shows the Miscellaneous Payment Screen.

Premium

Select Collection Type
 Individual Special Group

Select Transaction Type
 Renewal Loan Initial Miscellaneous

Miscellaneous

Policy Number:

Premium Details

Policy Number	Policy Name	Charge Type	Amount	Action
000000017027		-Select-	0.0	<input type="button" value="Delete"/>
Grand Total 0.00				

Payment Details

Payment Mode: Cash Cheque / Demand Draft

Miscellaneous Payment Screen



To process **Miscellaneous Payment**, perform the following steps:

Select the Collection type as **Individual**.

Select the transaction type as **Miscellaneous Payment**.

Enter policy number and select the Charge Type from the Charge Type drop-down list.

Enter **Amount** based on the Charge Type selected.

Select the payment mode either as **Cash** or **Cheque/Demand Draft** and then, click **Submit**.



The Action icon enables deleting of any entry made in error. The Grand Total is the addition of all 'Actual Amount Paid' entries.



If selecting cash ,enter the premium amount. The amount entered will be same as the Grand Total if the mode selected is only cash.



If selecting cheque, the user is required to fill the details including:

- Instrument number
- Instrument date
- Cheque/DD type
- MICR/Non MICR
- MICR Code
- Amount
- Drawee bank

5.11 Suspense Maintenance



Only the administrator is allowed to perform Suspense Maintenance transactions. The Suspense Maintenance work screens can be accessed from the Dashboard.



Users must follow the below instructions to access the Suspense Maintenance screen.

Click the **Suspense Maintenance** icon on the Collection Dashboard.

Enter the policy number.

Select the **Reversal** option.

Enter the effective date and reason to transfer.

Click **Submit**.



The screenshot below shows the Suspense Report screen.

Suspense Report

Policy Number Plan Code

Show Unapplied Items Only Show Reversed Items

Select	Policy Number	Transaction ID	Transaction Date	Suspense Type	Status	Payment Mode	Amount Received	Amount in Suspense
<input checked="" type="radio"/>	000000017027	00346326	09/12/2013	Premium	Pending	Cash	14,800.00	38.00

Reversal Transfer

Effective Date: Reason:

Suspense Report Screen



Page Elements: Suspense Report Screen

Serial Number	Field	Important Notes
1.	Show Unapplied Items Only	On selecting this check box, all the unapplied items for the search criteria will be displayed.
2.	Show Reserved Items	On selecting this check box, all the Reserved Items for the search criteria will be displayed.
3.	Reason	<p>This drop-down list displays the following values:</p> <ul style="list-style-type: none"> • Cheque Dishonor • Invalid Data Entry • System Error <p>By default, the value in this list should be 'Invalid Data Entry'.</p>
4.	Reverse	<p>This option allows the user to reverse the suspense entry. Reversal of suspense can be enabled if the suspense entry status is either Applied or New.</p> <p>Reversal of suspense entry is required for certain reasons such as Invalid Data Entry, Cheque dishonor and System Error, if any.</p> <p>On successful submission of Reversal of suspense</p>

Serial Number	Field	Important Notes
		entries, the system will first identify the suspense entry status. If the status is 'New', the entry is reversed and if the entry status is applied system shall reverse all the events that were triggered due to the applied entry.
5.	Transfer	<p>This option allows the user to transfer or allocate the fund into another policy. In case of transfer amount to an existing, the user will be redirected to the Renewal Premium collection screen.</p> <p>The suspense entry from which the amount is transferred is changed after successful transfer, If entire amount is transferred, the original suspense entry value for 'Amount in suspense' shall change to zero. If partial amount is transferred, the retained amount shall be updated in the Amount in Suspense field.</p>



For Suspense Maintenance requests, keep in mind the following:

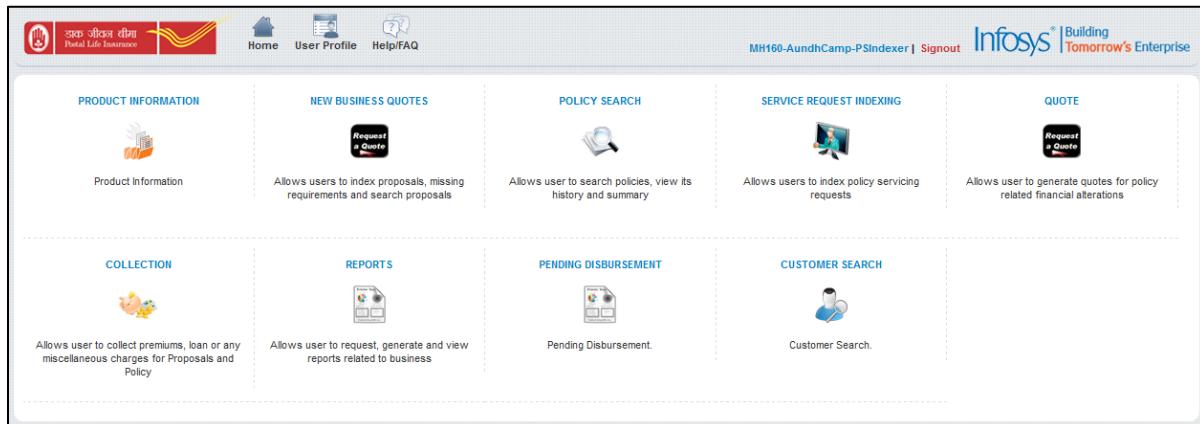
- Every collection is first entered into suspense and then remitted against respective account.
- The Suspense account keeps a log of unidentified, unearned and unapplied amount for the policy.
- The Suspense amount can be refunded, reversed, applied or transferred into another account.
- Refund of Initial Premium shall happen automatically on rejection of the Proposal in the system.
- Automatic reversal of entries shall happen only on Cheque dishonor. The system will automatically trigger pending event for reversal.

Section 6: Disbursement

Disbursement Voucher is sent to all the recipients of the disbursement amount when the request is approved. The customer or payee has to bring the Disbursement Voucher to the branch if the disbursement for the benefits is done as Cash or Cheque.



The screenshot below shows the Disbursement Dashboard.



The screenshot displays the Disbursement Dashboard with the following sections:

- PRODUCT INFORMATION:** Allows users to view product information.
- NEW BUSINESS QUOTES:** Allows users to index proposals, missing requirements and search proposals.
- POLICY SEARCH:** Allows user to search policies, view its history and summary.
- SERVICE REQUEST INDEXING:** Allows users to index policy servicing requests.
- QUOTE:** Allows user to generate quotes for policy related financial alterations.
- COLLECTION:** Allows user to collect premiums, loan or any miscellaneous charges for Proposals and Policy.
- REPORTS:** Allows user to request, generate and view reports related to business.
- PENDING DISBURSEMENT:** Pending Disbursement.
- CUSTOMER SEARCH:** Customer Search.

Disbursement Dashboard



The Disbursement Officer will perform the disbursement requests. The disbursement request will be first indexed and approved from the same office with the same office code.

To perform Disbursement Indexing, follow the given steps.

Login with **Disbursement Indexer User ID**.

Click the **Pending Disbursement** icon.

Enter the Disbursement Voucher number, policy number or request ID and click **Search**.



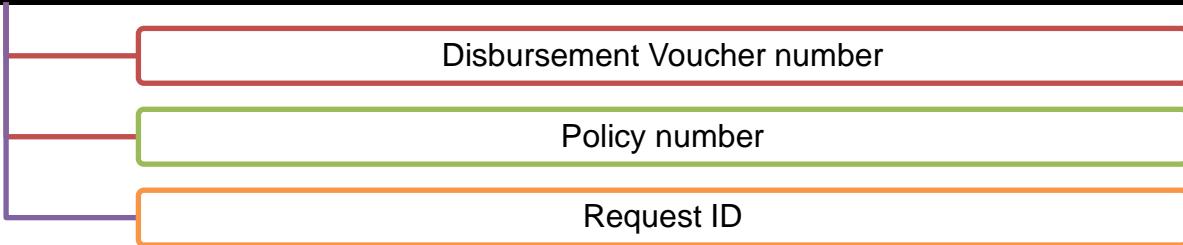
The screenshot below shows the Pending Disbursement Search screen.

Pending Disbursement					
Disbursement Voucher No	123	Policy Number		Request ID	
Search Result					
Disbursement Voucher No	Disbursement Method	Disbursement Status	Request Approved Date	Policy Number	Request ID
123	Cash	Pending Approval	17/08/2013	0000000015017	PSSUC000005220

Pending Disbursement Search Screen



The user can search for details of a policy through any of the options:



The Pending Disbursement screen is displayed when the user clicks the Disbursement Voucher hyperlink on the Pending Disbursement Search screen.



In the Pending Disbursement screen, the Data Entry Operator searches the Disbursement Voucher on the screen and the voucher is shown if the status of the disbursement is 'Pending'.



Below are the Pending Disbursement screens for different payment methods.



If the payment method is 'Cheque' and the Disbursement Voucher status is 'Pending', the below shown screen is displayed.

Screenshot of the 'Pending Disbursement' screen for Cheque payment method:

Event Details			
Transaction Name	Request ID	Transaction Status	Amount Due
Surrender	MUM145	Completed	5000

Payee Details			
Payee Name	Payee Address	City	Country
Faroq	Address line1, Address line2, Village, Taluk	Mumbai	India

Payment Details					
Payment Method:	Cheque	Disbursement Voucher Number	D12345	IFSC Code:	
IFSC Code:		MICR Code:		Cheque Number:	
Cheque Date:		Cheque Amount:	100000	Issuing Bank:	
Cheque in Favour of:		Payment Status:	Pending		

Buttons at the bottom: Submit, Add Comments, Cancel.

Cheque Pending Disbursement Screen



If the payment method is 'Cash' and the Disbursement Voucher status is 'Pending', the screen shown below is displayed.

Screenshot of the 'Pending Disbursement' screen for Cash payment method:

Event Details			
Transaction Name	Request ID	Transaction Status	Amount Due
Surrender	MUM145	Completed	5000

Payee Details			
Payee Name	Payee Address	City	Country
Faroq	Address line1, Address line2, Village, Taluk	Mumbai	India

Payment Details					
Payment Method:	Cash	Disbursement Voucher Number	D12345	Amount Paid:	04/04/2013
Branch:	Hinjawadi	Paid Date:	04/04/2013		Payment Status:

Buttons at the bottom: Reverse, Cancel.

Cash Pending Disbursement Screen





Glossary

Term	Definition
Logging in	Logging in is the process through which the user of an application is identified and authenticated.
User Profile	User profile is a collection of personal data associated to a specific user.
Inbox	Inbox refers to the section of the application where tasks are listed and users view the assigned tasks.
Policy Bond	Original Policy bond issued to the customer
Premium Receipt Book	Premium receipt book is considered as proof of premiums paid on the policy.
ID Proof	Valid ID proof of the customer.
EFT	Electronic Fund Transfer is a type of claim settlement option in which the amount will be credited to the customer's account.