

fintech 

Service Insurance 22.R3

User Guide

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Overview

Service Insurance is a collection of capabilities designed to manage policy details, claims processing, servicing and managing quotes, billing and collection operations. The primary goal of these applications is to streamline and automate many of the tasks involved in managing insurance policies and claims, allowing service representatives to efficiently assist customers and provide high-quality service.

The **Policy Administration, Claims Management, Billing & Collection,** and **Reinsurance Admin** modules collectively form an integrated insurance service applications suite that enables comprehensive policy management, efficient claims processing, and financial operations and while also leveraging product configuration capabilities like rating engines, automated underwriting rules for an effective risk management.



The **Service Insurance** solution rests on a set of embedded rules, configurations, processors and a comprehensive API suite to provide all of these modules working together seamlessly.

Policy Administration manages the policy lifecycle from creation to termination. This solution is responsible for handling various policy-related functionalities, including: creating policies, updating policies, renewing policies, terminating policies. **Policy Administration** is linked with **Insurance Product Factory**, **Billing & Collection** and **Claims Management**.

Billing & Collection refers to the processes involved in invoicing and collecting payments from policyholders for their insurance premiums. This solution is linked with all the service components.

Claims Management is responsible for managing the claims process from initial reporting to final settlement. Claims are dictated by the scope of cover as it is defined in the insurance contract captured in Policy Administration. The insurance contract is the result of an accepted quote (**Quote Admin**) and is valid only the premium is paid in time and in the correct amount (**Billing & Collection**).

Reinsurance Admin manages the portfolio reinsurance contracts to keep up with the amount of contract related details that insurers need to manage.

The **Insurance Master** solution rests on a set of embedded rules, configurations, processors and a comprehensive API suite to provide all of these modules working together seamlessly.

Install Insurance Solutions

Follow the instructions below to install and configure the **Service Insurance22.R3** solutions.

Insurance Master 2.5.0 and 2.4.0

Follow the below instructions to install and configure **Service Insurance** versions **2.5.0** and **2.4.0**.

Insurance Master 2.5.0

Prerequisites

Before installing **Insurance Master 2.5.0**, make sure to install the following:

- **FintechOS Platform v22.1.4**
- **SySDigitalSolutionPackages v22.1.4001.zip**
- **Insurance Launch 4.6.0**

Installation Steps

1. Download the **Insurance Master 2.5.0** solution package from Release Hub.
2. Unzip your solution package .zip archive file. Identify the **01 DeploymentPackages** folder.

3. Locate the **FtosSysPkgDeployer** folder in the FintechOS installation kit (the path is <unzipped_install_archive>\Tools\FtosSysPkgDeployer). You need it to install the SySDigitalSolutionPackages.
4. Select and copy the **FtosSysPkgDeployer** folder next to the **01 DeploymentPackages** folder.
5. Create the .bat file needed for installation and save it next to the FtosSysPkgDeployer folder. Add the following script in the .bat file.

```

CD /D %~dp0
"%~dp0\FtosSysPkgDeployer\FtosSysPkgDeployer.exe" -i -a -s "StudioLink" -u AdminStudioUser -
p user_password -z DataBaseServer -v DB_user -
k DB_user_password -d "TheNameOfTheDataBase" -
r "%~dp0\01 DeploymentPackages\*.zip"
Pause

```

6. Execute the .bat file to start the installation.

.bat file script parameters

- <StudioLink> - The web URL of the Innovation Studio installation, for example http://localhost/ftos_studio.
- <AdminStudioUser> - The username of the Innovation Studio user under which this import is executed. The user has to exist in Innovation Studio prior to this operation.<user_password> - The password for the Innovation Studio user.
- <DataBaseServer> - The name of the database server where the FintechOS installation database was created.

- <DB_user> - The username of the SQL Server user with administration rights on the FintechOS installation database.
- <TheNameOfTheDataBase> - The name of the database.
- <syspack_path>- The physical path to the unzipped Core Policy Admin v3.4.0 previously downloaded.
- <DB_user_password>- The password for the above mentioned SQL user.

Post-Installation Setup

1. After installing the package, add the following vault keys for Portal App Settings:

```

1 | {
2 |   "FTOS_IntegrationClientId":
   |   "yourClientId",
3 |   "FTOS_IntegrationUserName":
   |   "yourUserName",
4 |   "FTOS_IntegrationUserPassword":
   |   "yourUserPass",
5 |   "FTOS_Portal_BaseUrl": "OPENAPI_URL *",
6 | }
7 | /* URL of the OPEN API component

```

2. In **FintechOS Studio** go to **Main Menu > Admin > Settings**.
3. Upload the portal company logo and the portal login background image. Find these files Inside the solution package .zip archive, in the **Other Config** folder: **FintechOS_Primary_Logo.png** and **bg.png**.
4. Check that the **Use Custom Styles** field is set to True.

5. Go to the portal custom folder and include the **css** subfolder. This can also be found in the **Other Config** folder of the solution package .zip file.

Install Insurance Master 2.4.0

Prerequisites

Before installing **Insurance Master 2.4.0**, make sure the following are already installed:

- **FintechOS Platform v22.1.1.0**
- **SySDigitalSolutionPackages v22.1.0003.zip**
- **Proposal Configurator v1.3.0**

Installation Steps

1. Unzip your Insurance Master v2.4.0.zip archive file.
2. Create a folder and name it **01 DeploymentPackages**.
3. Copy the **DigitalAsset** folder (if it exists) and **DigitalSolution M.N.U.P.RC.zip** file (extracted at step 1) inside the **01 DeploymentPackages** folder.
4. Locate the **FtosSysPkgDeployer** folder in the FintechOS installation kit (the path is <unzipped_install_archive>\Tools\FtosSysPkgDeployer). You need it to install the SySDigitalSolutionPackages.
5. Select and copy the **FtosSysPkgDeployer** folder.
6. Create the **install_Syspack.bat** file needed for installation.

7. Add the following script in the file and save it next to the *FtosSysPkgDeployer* folder.

```
CD /D %~dp0
"%~dp0\FtosSysPkgDeployer\FtosSysPkgDeployer.exe" -i -a -s "StudioLink" -u AdminStudioUser -
p user_password -z DataBaseServer -v DB_user -
k DB_user_password -d "TheNameOfTheDataBase" -
r "%~dp0\01 DeploymentPackages\*.zip"
Pause
```

8. Run the **async install_SyspackDA.bat** script by double clicking on it.
9. Follow the steps above to import and install the **Core Insutance Master Import v2.4.0**.
10. After installing the **Core Insurance Master v2.4.0** digital solution, run the SQL scripts from the **Core Insurance Master Import** folder.

.bat file script parameters

- <StudioLink> - The web URL of the Innovation Studio installation, for example http://localhost/ftos_studio.
- <AdminStudioUser> - The username of the Innovation Studio user under which this import is executed. The user has to exist in Innovation Studio prior to this operation.<user_password> - The password for the Innovation Studio user.
- <DataBaseServer> - The name of the database server where the FintechOS installation database was created.
- <DB_user> - The username of the SQL Server user with administration rights on the FintechOS installation database.

- <TheNameOfTheDataBase> - The name of the database.
- <syspack_path>- The physical path to the unzipped previously downloaded.
- <DB_user_password>- The password for the above mentioned SQL user.

Upgrade

If you already have the **Insurance Master 2.3.0** package installed, upgrade to **2.4.0** by performing the below steps:

1. Check if near the **01 Deployment Packages** folder the **Upgrade** folder exists.
2. Run the SQL scripts located in the **Upgrade** folder.
3. Perform the installation steps above, steps 1-8, to install **Core Insurance Master v2.4.0**.
4. Perform the same to install **Insurance Master Import v2.4.0**.
5. After installing the **Insurance Master Import v2.4.0** digital solution, perform the post-installation setup listed below.

Post-Installation Setup

After installing, add or modify the Vault key **app-settings Portal**:

- Identify the following keys and add their values:

```
{
  "FTOS_IntegrationClientId": "yourClientId",
  "FTOS_IntegrationUserName": "yourUserName",
  "FTOS_IntegrationUserPassword":
  "yourUserPass",
  "FTOS_Portal_BaseUrl": "PORTALAPI_URL *", /**
  URL of the portal site using
  EBSDefaultAuthentication = EBS
}
```

Policy Administration 3.5.0

Follow the guidelines below to install and configure **Policy Administration 22.R3**.

Prerequisites

Before installing **Policy Administration 22.R3**, make sure to install the following:

- **FintechOS Platform v22.1.4**
- **SySDigitalSolutionPackages v22.1.4000.zip**
- **Core Insurance Master v2.5.0**

Installation Steps

1. Download the solution package from Release Hub.
2. Unzip your solution package .zip archive file. Identify the **01 DeploymentPackages** folder.
3. Locate the **FtosSysPkgDeployer** folder in the FintechOS installation kit (the path is <unzipped_install_archive>\Tools\FtosSysPkgDeployer). You need it to install the SySDigitalSolutionPackages.
4. Select and copy the **FtosSysPkgDeployer** folder next to the **01 DeploymentPackages** folder.
5. Create the .bat file needed for installation and save it next to the FtosSysPkgDeployer folder. Add the following script in the .bat file.

```

CD /D %~dp0
"%~dp0\FtosSysPkgDeployer\FtosSysPkgDeployer.exe" -i
-a -s "StudioLink" -u AdminStudioUser -p user_
password -z DataBaseServer -v DB_user -k DB_user_
password -d "TheNameOfTheDataBase" -r "%~dp0\01
DeploymentPackages\*.zip"
Pause

```

6. Execute the .bat file to start the installation.

.bat file script parameters

- <StudioLink> - The web URL of the Innovation Studio installation, for example http://localhost/ftos_studio.
- <AdminStudioUser> - The username of the Innovation Studio user under which this import is executed. The user has to exist in Innovation Studio prior to this operation.<user_password> - The password for the Innovation Studio user.

- <DataBaseServer> - The name of the database server where the FintechOS installation database was created.
- <DB_user> - The username of the SQL Server user with administration rights on the FintechOS installation database.
- <TheNameOfTheDataBase> - The name of the database.
- <syspack_path>- The physical path to the unzipped Core Policy Admin v3.4.0 previously downloaded.
- <DB_user_password>- The password for the above mentioned SQL user.

Post-Installation Setup

After installing, perform the following configurations:

1. Check the system parameter by logging in to **Innovation Studio** and setting the context to **Core Insurance Master Settings Digital Asset** as described [here](#).
2. Go to **Main Menu > Admin > System Parameters**, search PolicyAdminUsed parameter and open it for edit. Set the value to 1.
3. Click Save, and close the icon to enable the use of **Policy Administration**.

IMPORTANT!

Enable the PolicyAdminUsed parameter to be able to enable Policy admin automatic transitions.

4. Add Vault keys:
For Portal app-settings:

```
{
```

```

"baseUrlApi": "OPENAPI_URL "> //URL of the OPEN API
component
"clientApi": "yourClient",
"userApi": "yourUserName",
"passwordApi": "youUserPass",
"SMTP:Port": "****",> //Your SMTP port<
"SMTP:Host": "****",> //Your SMTP host<
"SMTP:EnableSSL": "0",
"SMTP:User": "",> //Your SMTP user<
"SMTP>Password": "",> //Your SMTP password<
"DefaultFromEmail": ""> //Your SMTP default from
email address<
}

```

For **Innovation Studio** app-settings:

```

{
"SMTP:Port": "****",
"SMTP:Host": "****",
"SMTP:EnableSSL": "0",
"SMTP:User": "****",
"SMTP>Password": "****",
"DefaultFromEmail": "****"
}
//*** = your SMTP information

```

For **Job Server** app-settings:

```

{
"UploadFolder": "yourPath:\Sites\UploadEBS",
"AttachmentPath": "yourPath:\Sites\UploadEBS",
"FileUploadWhiteList":
".pdf,.doc,.docx,.xls,.jpg,.jpeg,.xlsx,.dll,.ppt,.ppt
x,.txt,.png,.ttf,.xml",
"baseUrlApi": "PORTALAPI_URL *",
"clientApi": "yourClient",
"userApi": "yourUserName",
"passwordApi": "youUserPass",
"SMTP:Port": "****",
"SMTP:Host": "****",
"SMTP:EnableSSL": "0",

```

```
"SMTP:User": "****",  
"SMTP>Password": "****",  
"DefaultFromEmail": "****",  
}  
// * URL of the OPEN API component  
// *** = your SMTP information
```

IMPORTANT! The **UploadFolder** and **AttachmentPath** keys are not needed for a job server installed as a web app. Instead, use the standard configuration steps to allow the job server access to the blob storage used by the other sites (to the same UploadEBS folder).

Billing & Collection 2.5.0 and 2.4.0

Follow the instructions below to install and configure **Service Insurance v2.5.0** and **v2.4.0**.

Install Billing & Collection 2.5.0

Before installing **Billing & Collection 2.5.0**, make sure the following are already installed:

- **FintechOS Platform v22.1.4**
- **SySDigitalSolutionPackages v22.1.4000.zip**
- **Policy Admin v3.5.0**

Installation Steps

1. Download the solution package from Release Hub.
2. Unzip your solution package .zip archive file. Identify the **01 DeploymentPackages** folder.

3. Locate the **FtosSysPkgDeployer** folder in the FintechOS installation kit (the path is <unzipped_install_archive>\Tools\FtosSysPkgDeployer). You need it to install the SySDigitalSolutionPackages.
4. Select and copy the **FtosSysPkgDeployer** folder next to the **01 DeploymentPackages** folder.
5. Create the .bat file needed for installation and save it next to the FtosSysPkgDeployer folder. Add the following script in the .bat file.

```
CD /D %~dp0
"%~dp0\FtosSysPkgDeployer\FtosSysPkgDeployer.exe" -i -a -s "StudioLink" -u AdminStudioUser -p user_password -z DataBaseServer -v DB_user -k DB_user_password -d "TheNameOfTheDataBase" -r "%~dp0\01 DeploymentPackages\*.zip"
Pause
```

6. Execute the .bat file to start the installation.

.bat file script parameters

- <StudioLink> - The web URL of the Innovation Studio installation, for example http://localhost/ftos_studio.
- <AdminStudioUser> - The username of the Innovation Studio user under which this import is executed. The user has to exist in Innovation Studio prior to this operation.<user_password> - The password for the Innovation Studio user.
- <DataBaseServer> - The name of the database server where the FintechOS installation database was created.

- <DB_user> - The username of the SQL Server user with administration rights on the FintechOS installation database.
- <TheNameOfTheDataBase> - The name of the database.
- <syspack_path>- The physical path to the unzipped Core Policy Admin v3.4.0 previously downloaded.
- <DB_user_password>- The password for the above mentioned SQL user.

Post-Installation Setup

After installing the **Billing & Collection v2.5.0** digital solution, perform the following configurations:

1. Check System Parameter value:
 1. In **FintechOS Studio**, set your context to **Core Insurance Master Settings** digital asset as described in the [Editing Digital Assets](#) page.
 2. Go to **Main Menu > Admin > System Parameters**.
 3. Search **BillingUsed** parameter and open it for edit.
 4. Set the value to 1. Next, click **Save and close** to enable the use of **Billing & Collection** solution.
2. Add Vault keys:

For **Portal** app-settings:

```
{
```

```

"baseUrlApi": "OPENAPI_URL *",
"clientApi": "yourClient",
"userApi": "yourUserName",
"passwordApi": "youUserPass",
"FileUploadWhiteList":
".pdf,.doc,.docx,.els,.jpg,.jpeg,.xlsx,.dll,.ppt,.pp
tx,.txt,.png,.ttf,.xml,.csv",
"SMTP:Port": "****",
"SMTP:Host": "****",
"SMTP:EnableSSL": "0",
"SMTP:User": "****",
"SMTP:Password": "****",
"DefaultFromEmail": "****"
}
/* URL of the OPEN API component
/** = your SMTP information

```

For **FintechOS Studio** app-settings:

```

{
"SMTP:Port": "****",
"SMTP:Host": "****",
"SMTP:EnableSSL": "0",
"SMTP:User": "****",
"SMTP:Password": "****",
"DefaultFromEmail": "****"
}

/** = your SMTP information

```

For **Job Server** app-settings:

```

{
"UploadFolder": "yourPath:\Sites\UploadEBS",
"AttachmentPath": "yourPath:\Sites\UploadEBS",
"FileUploadWhiteList":
".pdf,.doc,.docx,.els,.jpg,.jpeg,.xlsx,.dll,.ppt,.pp
tx,.txt,.png,.ttf,.xml",
"baseUrlApi": "OPENAPI_URL *",
"clientApi": "yourClient",
"userApi": "yourUserName",
"passwordApi": "youUserPass",

```

```
"SMTP:Port": "****",
"SMTP:Host": "****",
"SMTP:EnableSSL": "0",
"SMTP:User": "****",
"SMTP:Password": "****",
"DefaultFromEmail": "****",
}
/* URL of the OPEN API component
/** = your SMTP information
```

IMPORTANT!

The **UploadFolder** and **AttachmentPath** keys are not needed for a job server installed as a web app. Instead, use the standard configuration steps to allow the job server access to the blob storage used by the other sites (to the same UploadEBS folder).

Install Billing & Collection 2.4.0

Prerequisites

Before installing **Billing & Collection v2.4.0**, make sure the following are already installed:

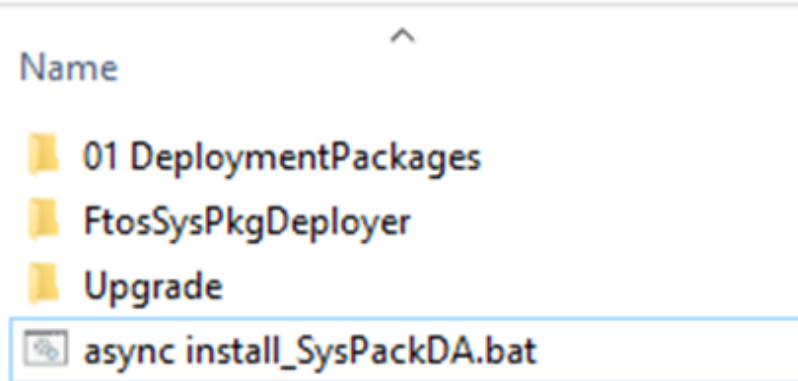
- **FintechOS Platform v22.1.1.0**
- **SySDigitalSolutionPackages v22.1.0003**
- **Core Insurance Master V2.4.0**

Installation Steps

1. Unzip your **Billing and Collection_V2.4.0.zip** archive file.
2. Create a folder and name it **01 DeploymentPackages**.
3. Copy the **DigitalAsset** folder (if it exists) and **DigitalSolution M.N.U.P.RC.zip** file (extracted at step 1) inside the **01 DeploymentPackages** folder.
4. Locate the **FtosSysPkgDeployer** folder in the FintechOS installation kit (the path is <unzipped_install_archive>\Tools\FtosSysPkgDeployer). You need it to install the SySDigitalSolutionPackages.
5. Select and copy the **FtosSysPkgDeployer** folder.
6. Create the **install_SyspackDA.bat** file needed for installation.
7. Add the following script in the file and save it next to the *FtosSysPkgDeployer* folder.

```
CD /D %~dp0
"%~dp0\FtosSysPkgDeployer\FtosSysPkgDeployer.exe" -i -a -s "StudioLink" -u AdminStudioUser -
p user_password -z DataBaseServer -v DB_user -
k DB_user_password -d "TheNameOfTheDataBase" -
r "%~dp0\01 DeploymentPackages\*.zip"
Pause
```


8. Run the **install_SyspackDA.bat** file by double clicking on it.



9. Follow the steps above to import and install the **Billing & CollectionImport v2.4.0**.
10. After installing the **Billing & CollectionImport v2.4.0** digital solution, run the SQL scripts from the **Billing & CollectionImport** folder.

install_SyspackDA.bat file script parameters

- `<StudioLink>` - The web URL of the Innovation Studio installation, for example `http://localhost/ftos_studio`.
- `<AdminStudioUser>` - The username of the Innovation Studio user under which this import is executed. The user has to exist in Innovation Studio prior to this operation.
- `<user_password>` - The password for the Innovation Studio user.

- <DataBaseServer> - The name of the database server where the FintechOS installation database was created.
- <DB_user> - The username of the SQL Server user with administration rights on the FintechOS installation database.
- <TheNameOfTheDataBase> - The name of the database where the Service Insurancev2.4.0 is deployed.
- <syspack_path>- The physical path to the unzipped Service Insurancev2.4.0 previously downloaded.
- <DB_user_password>- The password for the above mentioned SQL user.

Upgrade

If you already have the **Billing & Collection Import v2.3.0** package installed, upgrade to **v2.4.0** by performing the below steps:

1. Check if near the **01 Deployment Packages** folder the **Upgrade** folder exists.
2. Run the SQL scripts located in the **Upgrade** folder.
3. Perform the [installation steps](#) above, steps 1-9, to install **Billing & Collection v2.4.0.**
4. Perform the same to install **Billing & Collection Import Upgrade v2.4.0.**
5. After installing the **Billing & Collection Import Upgrade v2.4.0** digital solution, perform the [post-installation setup](#) listed below.

Post-Installation Setup

After installing the **Billing & Collection v2.4.0** and **Billing & Collection Import v2.4.0** digital solutions, perform the following configurations:

1. Check System Parameter value:
 1. In **FintechOS Studio**, set your context to **Core Insurance Master** digital asset as described in the [Editing Digital Assets](#) page.
 2. Go to **Main Menu > Admin > System Parameters**.
 3. Search **BillingUsed** parameter and open it for edit.
 4. Set the value to 1. Next, click **Save and close** to enable the use of **Billing & Collection** solution.
2. Add Vault keys:

For **Portal** app-settings:

Attention!
 Add/modify the Vault keys for the Portal app-settings:
 Identify the following keys and add their values with your SMTP information:

```
{
  "baseUrlApi": "<PORTALAPI_URL_the_URL_of_the_portal_site_using_EBSDefaultAuthentication=EBS>",
  "clientApi": "<yourClient>",
  "userApi": "<yourUserName>",
  "passwordApi": "<youUserPass>",
  "SMTP:Port": "<your_SMTP_Port_information>",
  "SMTP:Host": "<your_SMTP_Host_information>",
  "SMTP:EnableSSL": "0",
  "SMTP:User": "<your_SMTP_User_information>",
  "SMTP:Password": "<your_SMTP_Password_information>",
```

```
"DefaultFromEmail": "<your_SMTP_default_from_mail_
information>"
}
```

For **FintechOS Studio** app-settings:

Attention!
Add/modify the Vault keys for the Studio app-
settings:
Identify the following keys and add their values:

```
{
"SMTP:Port": "<your_SMTP_Port_information>",
"SMTP:Host": "<your_SMTP_Host_information>",
"SMTP:EnableSSL": "0",
"SMTP:User": "<your_SMTP_User_information>",
"SMTP:Password": "<your_SMTP_Password_information>",
"DefaultFromEmail": "<your_SMTP_default_from_mail_
information>"
}
```

For **Job Server** app-settings:

Attention!
Add/modify the Vault keys for the Job server app-
settings:
Identify the following keys and add their values with
your SMTP information:

```
{
"UploadFolder": "<your_Path>:\Sites\UploadEBS",
"AttachmentPath": "<your_Path>:\Sites\UploadEBS",
"FileUploadWhiteList":
".pdf,.doc,.docx,.els,.jpg,.jpeg,.xlsx,.dll,.ppt,.pp
tx,.txt,.png,.ttf,.xml",
"baseUrlApi": "<PORTALAPI_URL_the_URL_of_the_portal_
site_using_EBSDefaultAuthentication=EBS>",
"clientApi": "<your_Client>",
"userApi": "<your_UserName>",
"passwordApi": "<yourUserPass>",
"SMTP:Port": "<your_SMTP_Port_information>",
"SMTP:Host": "<your_SMTP_Host_information>",
"SMTP:EnableSSL": "0",
```

```
"SMTP:User": "<your_SMTP_User_information>",  
"SMTP>Password": "<your_SMTP_Password_information>",  
"DefaultFromEmail": "<your_SMTP_default_from_mail_  
information>"  
}
```

IMPORTANT!

The **UploadFolder** and **AttachmentPath** keys are not needed for a job server installed as a web app. Instead, use the standard configuration steps to allow the job server access to the blob storage used by the other sites (to the same UploadEBS folder).

Claims Management 2.5.0 and 2.4.0

Follow the instructions below to install and configure **Claims Management 2.5.0** and **2.4.0**.

Install Claims Management 2.5.0

Prerequisites

Before installing **Claims Management 2.5.0**, make sure to install the following:

- **FintechOS Platform v22.1.4**
- **SySDigitalSolutionPackages v22.1.4000.zip**
- **Policy Admin v3.5.0**

Installation Steps

1. Download the solution package from Release Hub.
2. Unzip your solution package .zip archive file. Identify the **01 DeploymentPackages** folder.
3. Locate the **FtosSysPkgDeployer** folder in the FintechOS installation kit (the path is <unzipped_install_archive>\Tools\FtosSysPkgDeployer). You need it to install the SySDigitalSolutionPackages.
4. Select and copy the **FtosSysPkgDeployer** folder next to the **01 DeploymentPackages** folder.
5. Create the .bat file needed for installation and save it next to the FtosSysPkgDeployer folder. Add the following script in the .bat file.

```
CD /D %~dp0
"%~dp0\FtosSysPkgDeployer\FtosSysPkgDeployer.exe" -i -a -s "StudioLink" -u AdminStudioUser -
p user_password -z DataBaseServer -v DB_user -
k DB_user_password -d "TheNameOfTheDataBase" -
r "%~dp0\01 DeploymentPackages\*.zip"
Pause
```

6. Execute the .bat file to start the installation.

.bat file script parameters

- <StudioLink> - The web URL of the Innovation Studio installation, for example http://localhost/ftos_studio.
- <AdminStudioUser> - The username of the Innovation Studio user under which this import is executed. The user has to exist in Innovation Studio prior to this operation.<user_password> - The password for the

Innovation Studio user.

- <DataBaseServer> - The name of the database server where the FintechOS installation database was created.
- <DB_user> - The username of the SQL Server user with administration rights on the FintechOS installation database.
- <TheNameOfTheDataBase> - The name of the database.
- <syspack_path>- The physical path to the unzipped Core Policy Admin v3.4.0 previously downloaded.
- <DB_user_password>- The password for the above mentioned SQL user.

Post-Installation Setup

After installing Claims Management 2.5.0

After installing the **Claims Admin 2.5.0** digital solutions, perform the following configurations:

1. Add Vault keys for **Portal** app-settings:

```
{
  baseUrlApi": "OPENAPI_URL *",
  "clientApi": "yourClient",
  "userApi": "yourUserName",
  "passwordApi":
  "youUserPass",
  "SMTP:Port": "****",
  "SMTP:Host": "****",
  "SMTP:EnableSSL": "0",
  "SMTP:User": "****",
  "SMTP>Password": "****",
  "DefaultFromEmail": "****"
}/
/* URL of the OPEN API component
//**** = your SMTP information
```

2. Add Vault keys for **FintechOS Studio** app-settings:

```
{
  "SMTP:Port": "****",
  "SMTP:Host": "****",
  "SMTP:EnableSSL": "0",
  "SMTP:User": "****",
  "SMTP>Password": "****",
  "DefaultFromEmail": "****"
}
//**** = your SMTP information
```

3. Add Vault keys for **Job Server** app-settings:

```
{
  "UploadFolder":
  "yourPath:\Sites\UploadEBS",
  "AttachmentPath":
  "yourPath:\Sites\UploadEBS",
```



```

"FileUploadWhiteList":
".pdf,.doc,.docx,.els,.jpg,.jpeg,.xlsx,
.dll,.ppt,.pptx,.txt,.png,.ttf,.xml",
"baseUrlApi": "OPENAPI_URL *",
"clientApi": "yourClient",
"userApi": "yourUserName",
"passwordApi": "youUserPass",
"SMTP:Port": "****",
"SMTP:Host": "****",
"SMTP:EnableSSL": "0",
"SMTP:User": "****",
"SMTP:Password": "****",
"DefaultFromEmail": "**",
}
/* URL of the OPEN API component
/** = your SMTP information

```

IMPORTANT!

The **UploadFolder** and **AttachmentPath** keys are not needed for a job server installed as a web app. Instead, use the standard configuration steps to allow the job server access to the blob storage used by the other sites (to the same UploadEBS folder).

Install Claims Management 2.4.0

Prerequisites

Before installing or upgrading to **Claims Management v2.4.0**, make sure the following are already installed:

- **FintechOS Platform v22.1.1.0**
- **SySDigitalSolutionPackages v22.1.0003**

- **Policy Admin V3.4.0.**

Installation Steps

1. Unzip your **Claims Admin 2.4.0.zip** archive file.
2. Create a folder and name it **01 DeploymentPackages**.
3. Copy the **DigitalAsset** folder (if it exists) and **DigitalSolution M.N.U.P.RC.zip** file (extracted at step 1) inside the **01 DeploymentPackages** folder.
4. Locate the **FtosSysPkgDeployer** folder in the FintechOS installation kit (the path is <unzipped_install_archive>\Tools\FtosSysPkgDeployer). You need it to install the SySDigitalSolutionPackages.
5. Select and copy the **FtosSysPkgDeployer** folder.
6. Create the **install_Syspack.bat** file needed for installation.
7. Add the following script in the file and save it next to the **FtosSysPkgDeployer** folder.

```
CD /D %~dp0
"%~dp0\FtosSysPkgDeployer\FtosSysPkgDeployer.exe" -i -a -s "StudioLink" -u AdminStudioUser -
p user_password -z DataBaseServer -v DB_user -
k DB_user_password -d "TheNameOfTheDataBase" -
r "%~dp0\01 DeploymentPackages\*.zip"
Pause
```

8. Run the **install_Syspack.bat** file by double clicking on it.
9. Follow the steps above to import and install the **Claims Admin Import 2.2.0.zip**, if needed.

IMPORTANT!

The **Claims Admin Import v2.2.0** contains data import configurations for jobs and insurance parameters. If you decide to work with our configurations, install the **Claims Admin Import 2.2.0.zip**, following the standard installation steps **1-8**.

The **Claims Admin Import v2.2.0** solution has the following dependency: **Claims Admin V2.3.0**.

install_Syspack.bat file script parameters

- <StudioLink> - The web URL of the FintechOS Studio installation, for example http://localhost/ftos_studio.
- <AdminStudioUser> - The username of the FintechOS Studio user under which this import is executed. The user has to exist in FintechOS Studio prior to this operation.
- <user_password> - The password for the FintechOS Studio user.
- <DataBaseServer> - The name of the database server where the FintechOS installation database was created.
- <DB_user> - The username of the SQL Server user with administration rights on the FintechOS installation database.

- <TheNameOfTheDataBase> - The name of the database where the Service Insurance **v22.R3** is deployed.
- <syspack_path> - The physical path to the unzipped Service Insurance **v22.R3** previously downloaded.
- <DB_user_password> - The password for the above mentioned SQL user.

Post-Installation Setup

After installing Claims Management v2.4.0

After installing the **Claims Management v2.4.0** digital solutions, perform the following configurations:

1. Add Vault keys for **Portal** app-settings:

Attention!
Add/modify the Vault keys for the Portal app-settings:
Identify the following keys and add their values with your SMTP information:

```
{
  "baseUrlApi": "<PORTALAPI_URL_the_URL_of_the_portal_site_using_EBSDefaultAuthentication=EBS>",
  "clientApi": "<yourClient>",
  "userApi": "<yourUserName>",
  "passwordApi": "<yourUserPass>",
  "SMTP:Port": "<your_SMTP_information>",
  "SMTP:Host": "<your_SMTP_information>",
  "SMTP:EnableSSL": "0",
  "SMTP:User": "<your_SMTP_information>",
  "SMTP:Password": "<your_SMTP_information>",
  "DefaultFromEmail": "<your_SMTP_information>"
}
```

2. Add Vault keys for **FintechOS Studio** app-settings:

Attention!
Add/modify the Vault keys for the Studio app-settings:
Identify the following keys and add their values:

```
{
  "SMTP:Port": "<your_SMTP_information>",
  "SMTP:Host": "<your_SMTP_information>",
  "SMTP:EnableSSL": "0",
  "SMTP:User": "<your_SMTP_information>",
  "SMTP:Password": "<your_SMTP_information>",
}
```

```
"DefaultFromEmail": "<your_SMTP_
information>"
}
```

3. Add Vault keys for **Job Server** app-settings:

Attention!
Add/modify the Vault keys for the Job server app-settings:
Identify the following keys and add their values with your SMTP information:

```
{
  "UploadFolder": "<your_
Path>:\Sites\UploadEBS",
  "AttachmentPath": "<your_
Path>:\Sites\UploadEBS",
  "FileUploadWhiteList":
  ".pdf,.doc,.docx,.els,.jpg,.jpeg,.xlsx,
  .dll,.ppt,.pptx,.txt,.png,.ttf,.xml",
  "baseUrlApi": "<PORTALAPI_URL_the_URL_
of_the_portal_site_using_
EBSDefaultAuthentication=EBS>",
  "clientApi": "<your_Client>",
  "userApi": "<your_UserName>",
  "passwordApi": "<yourUserPass>",
  "SMTP:Port": "<your_SMTP_information>",
  "SMTP:Host": "<your_SMTP_information>",
  "SMTP:EnableSSL": "0",
  "SMTP:User": "<your_SMTP_information>",
  "SMTP>Password": "<your_SMTP_
information>",
  "DefaultFromEmail": "<your_SMTP_
information>",
}
```

IMPORTANT!

The **UploadFolder** and **AttachmentPath** keys are not needed for a job server installed as an web app.

Instead, use the standard configuration steps to allow the job server access to the blob storage used by the other sites (to the same UploadEBS folder).

After installing Claims Management Import v2.2.0

After installing the **Claims Management Import v2.2.0** digital solution, perform the following configurations, approving all the Insurance Parameters as described below:

1. Log into **FintechOS Portal**.
2. Expand the main menu, expand **Settings** , then click **Insurance Parameters**.
3. Double-click a parameter for editing.
4. Change parameter's status from Draft to Approved.
5. Repeat steps from **2-4** for all the Insurance Parameters in Draft status.

Reinsurance Admin 1.3.0 and 1.1.0

Follow the instructions below to install and configure **Service Insurance v.1.3.0** and **v1.1.0**.

Install Reinsurance Admin 1.3.0

Prerequisites

Before installing **Reinsurance Admin 1.3.0**, make sure to install the following:

- **FintechOS Platform v22.1.4**
- **SySDigitalSolutionPackages v22.1.4000.zip**
- **Core Insurance Master v2.5.0**

Installation Steps

1. Download the solution package from Release Hub.
2. Unzip your solution package .zip archive file. Identify the **01 DeploymentPackages** folder.
3. Locate the **FtosSysPkgDeployer** folder in the FintechOS installation kit (the path is <unzipped_install_archive>\Tools\FtosSysPkgDeployer). You need it to install the SySDigitalSolutionPackages.
4. Select and copy the **FtosSysPkgDeployer** folder next to the **01 DeploymentPackages** folder.
5. Create the .bat file needed for installation and save it next to the FtosSysPkgDeployer folder. Add the following script in the

.bat file.

```
CD /D %~dp0
"%~dp0\FtosSysPkgDeployer\FtosSysPkgDeployer.exe" -i -a -s "StudioLink" -u AdminStudioUser -
p user_password -z DataBaseServer -v DB_user -
k DB_user_password -d "TheNameOfTheDataBase" -
r "%~dp0\01 DeploymentPackages\*.zip"
Pause
```

6. Execute the .bat file to start the installation.

.bat file script parameters

- <StudioLink> - The web URL of the Innovation Studio installation, for example http://localhost/ftos_studio.
- <AdminStudioUser> - The username of the Innovation Studio user under which this import is executed. The user has to exist in Innovation Studio prior to this operation.<user_password> - The password for the Innovation Studio user.
- <DataBaseServer> - The name of the database server where the FintechOS installation database was created.
- <DB_user> - The username of the SQL Server user with administration rights on the FintechOS installation database.
- <TheNameOfTheDataBase> - The name of the database.
- <syspack_path>- The physical path to the unzipped Core Policy Admin v3.4.0 previously downloaded.
- <DB_user_password>- The password for the above mentioned SQL user.

Install Reinsurance Admin 1.1.0

Prerequisites

Before installing or upgrading to **Reinsurance Admin v1.1.0**, make sure the following are already installed:

- **FintechOS Platform v22.1.0**
- **SySDigitalSolutionPackages v21.2.2301**
- **Core Insurance Master v2.3.0**

IMPORTANT!

If you already have **Reinsurance Admin Import v1.0.0** installed, then you need to install **Reinsurance Admin Import Upgrade v1.0.0** instead.

Below you can find instructions for clean installing or upgrading to **Service Insurance v1.1.0**.

Reinsurance Admin v1.1.0 Clean Install

Install the following packages, in this exact order:

1. **Reinsurance Admin v1.1.0**
2. **Reinsurance Admin Import v1.1.0**

Follow the steps below:

1. In **Innovation Studio**, import and install the **Reinsurance Admin v1.1.0** digital solution by following the [standard procedure](#).
2. Follow step 1 to import and install the **Reinsurance Admin Import v1.1.0**.

Reinsurance Admin v1.1.0 Upgrade

Upgrade to the following packages, in this exact order:

1. **Reinsurance Admin v1.1.0**
2. **Reinsurance Admin Import Upgrade v1.0.0**

These instructions are applicable when upgrading from the previous version of the packages.

Follow the steps below:

1. In **Innovation Studio**, import and install the **Reinsurance Admin v1.1.0** digital solution by following the [standard procedure](#).
2. Follow step 1 to import and install the **Reinsurance Admin Import Upgrade v1.0.0**.

Security Roles for Service Insurance

FintechOS security architecture is a unified security design aimed at empowering **FintechOS** clients to address the necessities and potential risks involved in a certain scenario or environment. The security roles are an inbuilt part of the **FintechOS Platform** security architecture, designed to help you mitigate cyber crime related risks and keep data secure across all your business flows. Consequently, you use security roles to protect sensitive data and configure various organization layers to allow for better communication, collaboration, or reporting.

NOTE

For more details, see also the [Default Security Roles](#) documentation.

The following roles are available for the **Service Insurance** solutions to restrict access to users only to the actions that they are allowed to do:

Policy Administration

The following security roles are available for **Policy Administration** allowing the users to only perform the actions attributed to them:

Security Role	Description
Policy info	Users with this security role only have view rights for the Policies and Masterpolicies list and form (and the Policies + Masterpolicies menu entry), without having the possibility to edit.
Policy user	Users with this security role have read-only rights for Policies and Masterpolicies. They also have rights for policy versioning process, and rights to insert a cancellation request, without the possibility to approve it.
Policy superUser	Users with this security role have the rights to insert Policy alterations and edit them. Reinitiate and make payment returns (last buttons on the Cancellation form). The Policy superUser has the right to either make a payment return or reinitiate payment return.

Security Role	Description
Policy manager	Users with this security role can make cancellation approvals and returns approvals.

The following are the defined security privileges per every role (view, insert and edit):

Functionality	Policy info	Policy user	Policy superUser	Policy manager
Masterpolicies	View	View	View	View
Policies	View	View Edit	View	View
Installments	View	View	View Edit	View
Installment payment allocation	View	View	View	View
Invoices	View	View	View	View
Policy coverages	View	View	View	View
Alterations			View Insert Edit	View
Cancellations		View Insert Edit	View Edit	View Edit
Request approval cancellation		View	View	View Edit (approval)
Premium Reimbursements		View	View Edit	View Insert
Return approvals		View	View	View Edit

The table below presents which menu items are accessible for every security role:

Menu item	Policy info	Policy user	Policy superUser	Policy manager
Masterpolicies	x	x	x	x
Policies	x	x	x	x

Menu item	Policy info	Policy user	Policy superUser	Policy manager
Alterations			x	x
Cancellations		x	x	x
Premium Reimbursements			x	x
Policy Versioning		x		

Billing & Collection

The following are the defined security roles for the **Billing & Collection** solution:

Security role	Description
Operations user	This is the user role for performing imports in the system. For example, you use this role for uploading bank statements, notification files from online payment processors and direct debit notification or instruction files. Please see the table below for the available access privileges for this user role.
Operations superUser	This is the user role for operating with payment data . For example, you use this role for allocating or deallocating payments, initiating outgoing payment requests, or delete installments. Please see the table below for the available access privileges for this user role.
Operations manager	This is the user role for approving payment requests . Please see the table below for the available access privileges for this user role.

The following are the defined security privileges per every role:

Functionality	Operations User	Operations SuperUser	Operations Manager
Invoices	View	View Edit	View
Installments	View	View Edit (can remove installments)	View
Premiums collected - Payments	View Insert	View Insert Edit	View

Functionality	Operations User	Operations SuperUser	Operations Manager
Bank statements	View Insert	View	View
Payments - Incoming and Outgoing	View Insert	View Insert Edit	View
Payment returns and Unallocated payments	-	View Insert Edit	View
Outgoing Payment Request Approval	-	-	View Insert Edit
Payments Allocation	View	View Insert Edit	View
Outgoing Payment Requests	View	View Insert Edit	View
DIDE Mandates	View Insert Edit	-	View
DIDE Notification file	View Insert	-	View
DIDE Payment Instructions file	View	-	View
DIDE Payment Confirmations	View Edit	-	View
DIDE Payment Denied	View Edit	-	View

For the UK flow:

Security role	Description
Operations user	<p>This user has the rights to see the DIDE files (External Reports) menu, lists and forms, also having the possibility to import new files: ADDACS and ARUDD files.</p> <p>FTOS_PYMT_ADDACSReasonType - read FTOS_PYMT_DIDE_ADDACSDetail - read FTOS_PYMT_DIDE_ADDACS - create, read, update FTOS_PYMT_ARUDD - create, read, update FTOS_PYMT_ARUDDDetail - create, read, update FTOS_PYMT_DIDEMandateInstruction - read FTOS_PYMT_DIDEMandateInstructionDetail - read FTOS_DFP_FlowSettings - read</p>
Operations manager	<p>View rights for all new DIDE entities:</p> <p>FTOS_PYMT_ADDACSReasonType - read FTOS_PYMT_DIDE_ADDACSDetail - read FTOS_PYMT_DIDE_ADDACS - read FTOS_PYMT_ARUDD - read FTOS_PYMT_ARUDDDetail - read FTOS_PYMT_DIDEMandateInstruction - read FTOS_PYMT_DIDEMandateInstructionDetail - read</p>

Claims Management

The security roles for **Claims Management** are described below:

Security Role	Description
FNOL User	This user has the rights to insert in the FNOL list + Claim insert, at user level.
Claim superUser	This user has the rights to insert new Claims and process the entire flow without the possibility to validate the loss values, approve claim payments and approve declining proposals.
Claim manager	This user has the rights to validate loss values, rights to approve claim payments and the rights to approve declining proposals.

The following are the defined security privileges per every role (where V=view, I=insert, E=edit):

Functionality	FNOL user	Claim superUser	Claim manager
FNOL	View Insert Edit	View	View

Functionality	FNOL user	Claim superUser	Claim manager
Claims	Insert	View Edit	View
Loss value validation	-	View Insert	View Edit (approval)
Payments	-	View Insert	View Edit (approval)
Declining proposals	-	View Insert	View Edit (approval)
Claim payments	-	View	View Edit (approval)
Reserves	-	View	View

The table below presents which menu items are accessible for every security role.

Manu item	FNOL user	Claims superUser	Claim manager
FNOL	x		
Claims		x	x
Reserves		x	x
Claims payments		x	x
Declining proposals		x	x

Reinsurance Admin

The following are the defined security roles for the **Reinsurance Admin** solution, and their privileges:

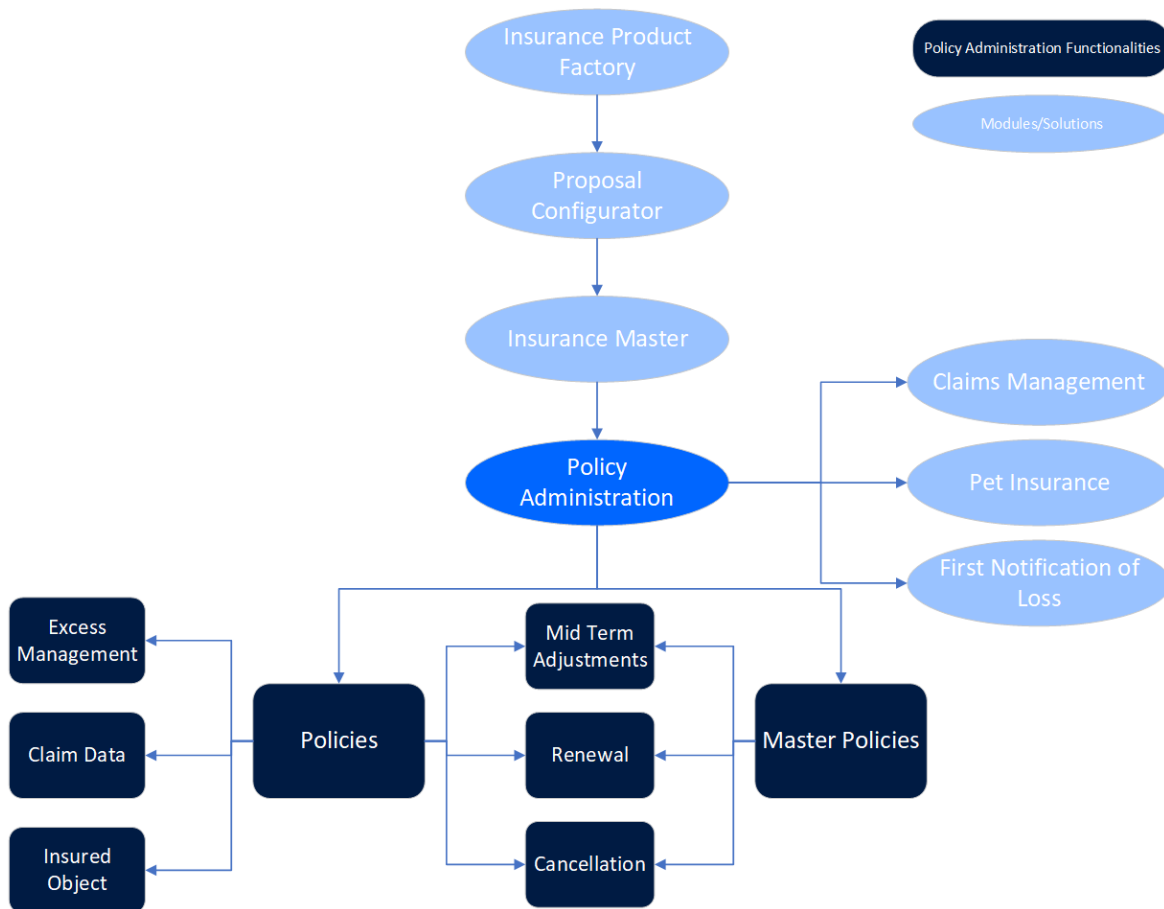
Security role	Description
Reinsurance info	This user has the right to see the reinsurance menu, list and form (in all statuses), without having the possibility to edit.
Reinsurance manager	This user has the right to see the reinsurance menu and list. This user also has the right to perform CRUD operations on a reinsurance contract.

Policy Administration

The **Policy Administration** solution provides capabilities to support your back-office policy administration for the usual life cycle of a contract after its issuance. You can alter a policy in order to adjust the insurance contract to a customer's need, manage renewals and multi-object/person contracts, lapse, and cancel policies.

The module encompasses the registration of permitted policy alterations, such as an upgrade or downgrade in covered benefits. It automatically identifies and communicates the requirements and evidence necessary to recalculate premium and complete the alteration. Evidence and document requirements gathering is orchestrated by **FintechOS Portal** and assisted by [Automation Blocks](#).

The diagram below presents the **Policy Administration** module, along with its functionalities, dependencies, and solutions that use the module.



Use **Policy Administration** along with other **FintechOS Insurance** solutions or accelerators to manage the life cycle of policies, Masterpolicies, and manage the claims made for them. With **Claims Management**, you can create claim requests for existing policies, and create a payment proposal. Use **Policy Administration** with the **Pet Insurance Quote & Buy** and **First Notification of Loss** accelerators to store the policies that are generated through a Quote & Buy journey, and manage the policies that are selected to go through a First Notification of Loss journey.

This guide focuses on the use of **FintechOS Studio** in the configuration of a customer journey that incorporates **FintechOS** Automation Blocks and highlights the existing opportunities to improve the process efficiency, Policy Administration automation, audit and management capabilities, and speed time to completion of administrative tasks.

The key features of the **Policy Administration** module are listed below:

- It enables a central point from which to initiate policy administration tasks that impact on multiple policies;
- It allows the automatic identification of business requirements pertaining to the requested changes;
- It allows the automatic initiation and completion of regular scheduled policy alterations, e.g. annual premium and benefit escalations;
- It offers high levels of automation but with the capability to determine where intervention of experts is required;
- Reverts to manual processing only where necessary for more complex or specialist cases.

Manage Policy Administration

With increasing digitization, the amount of data and the number of data points is growing faster and faster – and their intelligent and fast use can be a pressure for insurers. When you use **Policy Administration** for collecting, storing and processing policy data, you also save time for: acquiring new customer segments, tapping into other customer needs, or creating new products and services.

The **Policy Administration** module keeps a traceability during the lifetime of an insurance contract and its adjustments through time. The module is comprised of the following functionalities:

- The **Policies** repository - for storing and managing your digital insurance policies.
 - The **Policy Mid Term Adjustments** flow - for making various changes on the policy with different impacts such as changes in the existing coverage on the policy, changes in the type of payment, changes in the frequency of payment and more.
 - The **Policy Cancellation** flow - for managing cancellation processes; from registering and validating policy cancellation requests, to calculating the amount to be returned and approving payments.
 - The **Policy Automatic Renewal** flow - for generating renewal offer policies for those which are due to expire.
 - The **Excess Management** flow - for capturing and storing the excess for coverages, sub-coverages and risks.
 - The **Policy Claim Data** flow - for getting claims data from an external source in order to be used in the views for Policy Claims data and other processes.
 - The **Insured Object** flow - for saving relevant data for each object that has a policy issued.
- The **Master Policies** flow - for creating bundled policy offerings, covering general insurance, healthcare and life protection.
 - The **Master Policy Mid Term Adjustments** flow - for making various changes on masterpolicies.
 - The **Master Policy Automatic Renewal** flow - for generating renewal offers for the masterpolicies and the policies related to them.
 - The **Master Policy Cancellation** flow - for managing the cancellation process for masterpolicies.

Automated Flows

When they satisfy some given conditions for changing their business status, policies can automatically be handled by the solution. **Policy Administration** has the capability to meet the following policy administration needs, without

intervention from an operator:

Policy Origination

The Policy issuance process represents the main **Policy Administration** functionality through which the insurance contracts are generated within the Core system, on the basis of which the other **Policy Administration** processes are based.

From a business perspective, this functionality involves an end-to-end process that starts from the generation of the initial policy through a specific endpoint, is updated through an update endpoint and then moves to **InForce** business status, according to the contractual **Start Date**.

Policy origination endpoint

The policy issuance endpoint brings business value to the **Policy Administration** component by creating a connection between various external systems and the core system. Thus, once the integration with another system in order to take over the information is achieved, the policy is generated in the system according to the information received with reference to the policy to be created.

Within this endpoint, a policy generation object is structured to contain all the information that must be taken over within an integration with an external system.

Following the made request, the response body populates the system with the new data specific to the policy, in addition to those obtained during the data collection from an external system.

Policy Lapsing

When they satisfy some given conditions for lapsing, policies can automatically be moved from **InForce** to **Lapsed** status. Lapsing occurs when there is no payment, for an agreed period of time, of the latest installment on the contracted policy. The lapsing process of a policy represents an automatic process performed by means of

configuration items specific to the lapsing process: the DAUDD insurance flow parameter and the FTOS_PA_Policy Lapsed [scheduled job](#).

Policy Maturity

When they satisfy some given conditions for termination, policies can automatically be moved from **InForce** to **Maturity** status. The solution has an automated job in place in order to help with moving the policies to **Maturity** status.

Policy Renewal

When they satisfy some given conditions for renewal, policies can automatically be moved from **Maturity** to **Renewed** status. The solution has an automated job in place in order to help with moving the policies to ready for renewal procedures.

Business Workflows

Workflow stages show the status of a record in the workflow and provide processing that must occur for the record to move to the next phase. The tasks, information or documents are passed from one status to another (from one participant to another for action) either manually or triggered by business rules or actions specified for that specific status.

Policy Workflow

The **Policy Administration** management system allows policy operators to achieve efficiency, gain flexibility and organize their insurance policy data for analysis and operational purposes in an easy way.

Policy Statuses

The **Policy Administration** module accommodates the following business states for a policy:

Status name	Type	Description
Proposal	Initial	The first status for every policy generated into the system. Can be tailored to apply to policies waiting for their first installment to be paid.
Issued	Initial	For policies that passed their first Paid premium.
InForce	Ongoing	For policies passed their Begin Date that also meet all their contract terms - for ex. current date is not the End Date of the policy, payments made on time and so on.

Status name	Type	Description
Withdraw	Final	For policies closed before reaching the Issued status due to the following reasons: first premium not paid in a certain period following the proposal, conflicting parameter configurations between the insurance product and the policy or a system error - for ex. duplicated policy.

Status name	Type	Description
Surrendered	Final	For policies closed by the insurer for reasons other than those exposed in the cancellation reasons. This status is reached through the cancellation flow only.
Suspended	Final	For policies with unpaid installments when the grace period expires. This only applies for policies with unpaid installments, where at the product configuration level, the Suspension field is set as Yes.

Status name	Type	Description
WithdrawClientRequest	Final	For policies closed following the policy holder request. This status is reached through the cancellation flow only.
ClosedByClaim	Final	For policies which exhausted their coverage to claims made by the policy holder. This status is reached through the cancellation flow only.
DeclineScreening	Final	For policies being pursued by a high risk customer. This status is reached through the cancellation flow only.

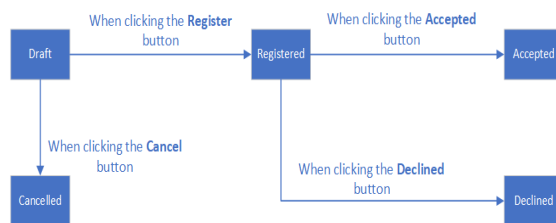
Status name	Type	Description
Lapsed	Final	For policies on which premiums were not paid, after the Payment Grace Period expired when Product configuration for Suspension = No or after the Suspension period ends for policies where Product configuration for Suspension = Yes .
Maturity	Final	For policies passed their End Date .

Change Policy Request Business Workflow

The business statuses for a change policy request are described below:

- **Draft:** This is the initial status when inserting a new change policy request. In this status, all fields are editable, with a few exceptions.

- **Registered:** This is the intermediary status for an MTA request when the user clicks the **Register** button. In this status, all the fields become read-only. In this situation, from a business perspective, is the decision of the MTA user if continues with the MTA request or not.
- **Cancelled:** This is the final status if the user clicks the **Cancel** button in the interface. In this status, all the fields become read-only. In this situation, from a business perspective, is the decision of the MTA user if they continue with the MTA request or not.
- **Accepted:** This is the final status if the user clicks the **Accepted** button. In this status, all the fields become read-only. In this situation, from a business perspective, is the decision of the MTA user if they continue with the MTA request or not.
- **Declined:** This is the final status if the user clicks the **Declined** button. In this status, all the fields become read-only. In this situation, from a business perspective, is the decision of the MTA user if they continue with the MTA request or not.



Policy Status Transitions

Here is a description of the transitions managed through the **Policy Administration** module:

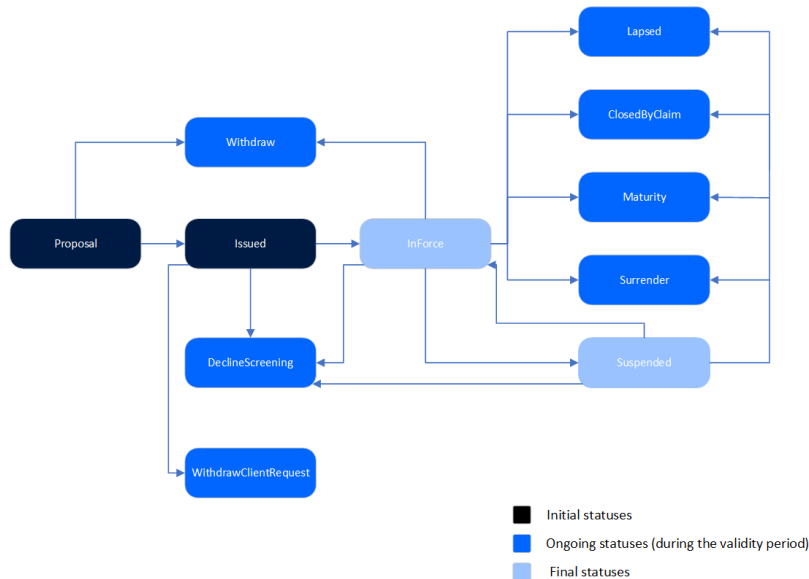
Transition	Description
_Proposal	The first status for every policy generated into the system.
Proposal_Issued	Automatic transition after policy generation in the system. Mention: This transition is properly used in a delivery project where the first paid installment triggers this status change.
Proposal_Withdraw	Automatic transition before reaching the Issued status due to the following reasons: first premium not paid in a certain period following the proposal, conflicting parameter configurations between the insurance product and the policy or a system error - for ex. duplicated policy. This transition is triggered by FTOS_INSPA_Policy_AutomaticallyWithdraw scheduled job using the PWDAY parameter value.

Transition	Description
Issued_InForce	<p>This transition can be triggered in 2 different ways:</p> <p>Automatically - when the policy includes an insurance Product on which Automatic InForce is set to True, at product level, the FTOS_INSPA_Policy_IssuedToEnforced scheduled job moves the policies meeting the conditions for enforcement from Issued to InForce status.</p> <p>Manually - triggered by a specific request - for example Policy related endpoints, on policies that include Products with Automatic InForce set to False, at Product level.</p>
Issued_DeclineScreening	<p>Automatic transition triggered by choosing the Decline By Screening reason type, during the Cancellation flow.</p>
Issued_WithdrawClientRequest	<p>Automatic transition triggered by choosing the Withdrawal reason type, during the Cancellation flow.</p>
InForce_Withdraw	<p>Manual transition that can be made when the insurer decides that the policy needs to be cancelled and a Cancellation flow is not necessary - for example when policy duplication occurs due to operational mistakes.</p>
InForce_WithdrawClientRequest	<p>Automatic transition triggered by choosing the Withdrawal reason type, during the Cancellation flow.</p>

Transition	Description
InForce_Surrender	Automatic transition triggered by choosing the Surrender reason type, during the Cancellation flow.
InForce_Maturity	Automatic transition for policies that reach their contractual Policy End Date . FTOS_PA_PolicyTerminationProcess scheduled job verifies whether the condition Policy End Date is Current Date applies to the policy and triggers the status transition. After transitioning, the Service Insurance keeps the policy status updated.
InForce_Lapsed	Automatic transition for policies on which premiums were not paid for a number of days, after the Payment Grace Period expired, when at configuration level the Suspension = No . FTOS_PA_PolicyLapsed scheduled job verifies each policy having this condition and triggers the status transition.
Suspended_Lapsed	For products that have Product config level Suspension = Yes , the policy status transitions sequence becomes InForce → Suspended → Lapsed , taking into account Suspended duration.
InForce_DeclineScreening	Automatic transition triggered by choosing the Decline By Screening reason type, during the Cancellation flow.

Transition	Description
InForce_ClosedByClaim	Automatic transition triggered by choosing the Closed By Claim reason type, during the Cancellation flow.
InForce_Suspended	This transition is triggered only for policies where at Product configuration level the Suspension = Yes . This is the default configuration.

Here is a diagram with the transitions managed through the **Policy Administration** module:



[Click here to download the Policy Status Transitions workflow diagram in Visio format \(.vsdx\)](#)

Policy Reinstatement Workflow

The policy reinstatement is the process of restoring an insurance policy back in effect, to the **InForce** status, after it has been previously terminated due to various reasons, most often scenario

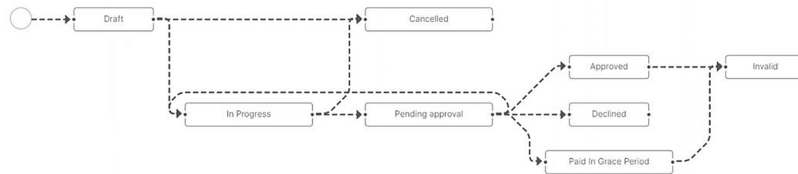
being that the insured has missed the premium payments.

Policy Reinstatement Statuses

When you have requested a reinstatement for a suspended policy, the process follows the statuses below:

Status name	Type	Description
Draft	Initial	The first status after choosing Insert or Choose Option from the form subsequent to searching and selecting the policy that is to be reinstated. The policy remains in Suspended status.
In Progress	Ongoing	Once the reinstatement is registered. The policy remains in Suspended status.
Canceled	Final	Once you select to Cancel a reinstatement request. The policy remains in Suspended status.
Approval	Ongoing	Once you Propose the reinstatement request for approval. The policy remains in Suspended status.
Accepted	Final	Once you have approved the reinstatement request. The policy transitions to the InForce status.
Declined	Final	Once you have declined the reinstatement request. The policy remains in Suspended status.

Here is a diagram with the transitions for the polity reinstatement:



Multipolicies Contract Business Workflow

- The first status of the master policy is **Draft**, after the user clicks the **Insert** button.
- The status moves from **Draft** into **Proposal** automatically when the associated policies are generated.
- From **Proposal**, the status can move to:
 - **Issued**, through a call from the **Quote&Bind** module.
 - **Withdraw**, automatically if the master policy status does not move from **Proposal** into **Issued** within a specific number of days.
- From **Issued**, the status can move to **Inforce**, when the current date is the same as the start date of the master policy.
- From **Inforce**, the status can move to:
 - **Cancelled**, due to different aspects, such as a duplicated policy, or on a client request but after the cooling off period.
 - **Lapsed**, when the installments are not paid until the due date.
 - **Maturity**, when the current date is the same as the end date of the master policy.
 - **WithdrawClientRequest**, on a client request for personal reasons, within the cooling off period.

Master Policy Payment Schedule Business Workflow

The trigger for the Master Policy installments status transitions are the installments statuses of the policies associated with said Master Policy.

There is a specific job, for Master Policies, which runs daily and checks the installments statuses of the policies that are included in a Master Policy and have the same due date.

Master Policy Payment Schedule Status Transitions

Here is a description of the transitions for the master policy payment schedule.

Transition	Description
_on time	When generated, all the Master Policy installments are generated in this status for the entire period. They are available, but without an issued statement.
on time_ statement issued	When the statement is generated, the statement is issued and all the installments are correlated on that statement, if all the installments of the associated policies have the Statement Issued status, then the Master Policy installment status is also Statement Issued .
statement issued_ paid	If all the associated policies are paid before the due date, and they have the Paid status, then the Master Policy installment is also Paid .

Transition	Description
statement issued_unpaid	If at least one associated policy is not paid before the due date and has the Unpaid status, then the Master Policy installment status is also Unpaid .
paid_statement issued	When a payment for at least an associated policy is deallocated, the statement of that policy is not covered anymore, so it becomes generated instead of closed or paid. The result being the Statement Issued status for the Master Policy installment also.
paid_unpaid	When a payment for at least an associated policy is deallocated, so the installment status for that policy becomes Unpaid , the installment status for the Master Policy also becomes Unpaid .

Policies

The Policy Administration module enables you to store and manage a virtually unlimited number of digital policies. Use Policies when you want to see all the policies stored in your environment. It is also here where you see the latest Policies generated into your system. However, for an in depth analysis of your portfolio, use Policies Report to extract the needed data.

Term Life policies are also displayed in the list, once these are generated through the [Policy Generation API](#).

To access the repository and view the registered policies, in **FintechOS Portal**, go to **Main Menu > Policy Admin > Policies**. The list of all existing policies records is displayed as per below.

Policy No	Master Policy	Insurance Type	Quote No	Contractor	Beneficiary	Insured	Begin Date	End Date
<input type="checkbox"/> 80001497		Personal Acci...	1411				05/05/2023	04/05/2024
<input type="checkbox"/> 80001496		Personal Acci...	1401				05/05/2023	04/05/2024
<input type="checkbox"/> 80001495		Home	IM1057981				05/05/2023	04/05/2024
<input type="checkbox"/> 80001494		Home	IM5410614				05/05/2023	04/05/2024
<input type="checkbox"/> 80001493		Home	IM257702				05/05/2023	04/05/2024

Create a Policy

The policy issuance process represents the main **Policy Administration** functionality through which the insurance contracts are generated within the core system, laying the basis for other **Policy Administration** flows. This functionality involves an end-to-end process that starts from the generation of an initial Policy through a specific endpoint, is updated through an update endpoint, and then reaches the **InForce** status, according to the period of validity.

NOTE A **Policy** can be introduced into the system only automatically, by the policy issuance endpoint.

The policy issuance endpoint creates a connection between the core system and various external systems - such as websites, apps and other digital channels that you use in order to reach out to customers. Once the integration with another system that sends in customer data is obtained, **Policy Administration** generates a policy according to the received information.

Within this endpoint, a policy generation object is structured to collect the necessary policy related information through the integration with an external system. Following the request made, the response body issues into the system the new data specific to the policy, in addition to those obtained during the data collection from a given external system.

For more details go to the [Policy Generation API](#) page.

Perform Policy Mid Term Adjustments

The Policy Mid Term Adjustments or Policy Alteration functionality allows you to make changes to the active policies, according to the customer's request. Through this functionality, you can make various changes on the policy with different impacts such as changes in the existing coverage on the policy, changes in the type of payment, changes in the frequency of payment and more. Each change in the policy also generates a new version of the policy so that the information is up to date and correct, according to customer requirements. The Mid Term Adjustments functionality has an impact on the value of the insurance premium, as through changes in coverage, the insurance premium may increase or decrease.

The Premium calculations made in the Policy Alteration processes take into consideration the type of pro rata which is used in the calculations.

The type of pro rata is configured in the prorata type insurance parameter. View the calculations for the premium amounts according to the prorata type [Core Policy Admin Formulas](#) page.

Updating Policies

After you register the Mid Term Adjustment (MTA) request, the new policy version is displayed in a new tab, so you can see the updated information.

1. Click the **Register** button to create a new MTA request.
2. The MTA request tab is displayed next to the first tab. This displays the updated policy after MTA changes, showing the entire policy form, as it is for the **Policy Administration** module, and all the fields are read-only.

The displayed updated policy is the current policy version:

- In Version **Draft** status for versioning before approving or declining the MTA request.
- In Version **Unapproved** when declining the MTA status.
- After approving the MTA request, the **Approved** policy version is displayed.

Alternatively, you can initiate the MTA flow from the policy form. The **Actions** section at the end of the form enables you to trigger this journey directly from the policy.

1. On the policy form, click the **Issue MTA** button to initiate the flow. You have 3 adjustment options:
 - Update Coverage;
 - Change Payment Type;
 - Change Frequency.
2. When you click the **Update Coverage** button, you can edit both the **Amount Insured** and the **Excess Value** fields.

UPDATE COVERAGE

Existing coverage

<input type="checkbox"/>	Coverage Type	Insurance Pro...	Amount Insure...	Currency	Premium	Excess Value	Excess Type	Actions
	Personal Acci...	Medical Expe...	10000	EUR	273.60	10	Flat	Remove
	Personal Acci...	Permanent Di...	25000	EUR	684.00	10	Flat	Remove
	Personal Acci...	Death by acci...	30000	EUR	68.40	10	Flat	Remove
	Personal Acci...	Income Comp...	15000	EUR	410.40	10	Flat	Remove

Additional coverage

	Coverage Type	Insurance Pro...	Amount Insure...	Currency	Premium	Excess Value	Excess Type	Actions
No data								

*Circled fields can be edited

[Validate](#)

Registering and Canceling an MTA Request

After registering an MTA request, you can register or cancel it, either after performing the alterations on it and validating them, or before attempting to work on the request.

1. Click the **Register** button to trigger the following actions:
 - The change policy request transitions from **Draft** to **Registered**.
 - All fields become read-only.
 - The **Updated Policy** tab becomes available displaying the entire form of the updated policy.
 - Core Policy Admin calculates the additional premium. For premium reimbursements, a negative amount is displayed, as per the formula explained below.
 - The policy alteration type is determined. If at least one included alteration requires the issuance of an MTA, the value is MTA needed.
2. After updating a policy alteration request, the coverages on a policy by editing the **Amount Insured**, or removing or adding new coverages, the impact in the premium is calculated sending a `getPrices` API to receive the new annual premium amount calculated for each coverage (item). The request is sent after the validation of each alteration type (**Register** button).

NOTE

In order for the request to be sent, you must create a policy data type mapping on the product.

View the calculations for the premium amounts after a cancellation by accessing the [Core Policy Admin Formulas](#) page.

The adjustments are made according to the new amount, the rest of the installments which are unpaid and having the status **OnTime**. Any rounded amounts are aggregated on the closest unpaid installment that does not have a statement issued.

The premium amount may be updated in case of policy changes done through an MTA, like :

- Removing or adding a coverage;
- Adjusting the insured amounts;
- Changing the payment frequency.

Approving and Declining an MTA Request

You can approve or decline an MTA request according to the customer's decision regarding the modifications on the policy.

Beside the displayed policy information, the **Change Policy Request** tab contains the **Accepted** or **Declined** buttons, which trigger specific status transitions.

- Click **Accepted** to change the policy status from **Registered** to **Accepted**. The **MTA No** is automatically updated from the policy alteration summary. The policy version status automatically changes to **Approved**.
- Click **Declined** button, to change the policy status from **Registered** to **Declined**. The policy version status automatically changes to **Unapproved**.

NOTE The actions and the buttons are displayed only for the change policy requests in **Registered** status having displayed the **Updated Policy** tab, otherwise, the buttons are not visible and the actions not possible.

Changing the Frequency for a Standalone Policy

With Mid Term Adjustments, you can choose an existing policy and change the frequency of the payments for the installments. The frequency can be either full, quarterly or monthly. Once you make the change, you can see the modification of the frequency for the future installments.

1. In the main menu, navigate to **Policy Admin > Policies**, and double click a record of a policy that is not attached to a Masterpolicy.
2. Check the **Payments Schedule** grid, and make sure that at least one of the installments is paid for said policy.

Payments Schedule ^

Export Refresh

Installment No	Installment Amount	Due Date	Status
1	22.42	19/09/2022	Paid
2	22.45	19/10/2022	OnTime
3	22.45	19/11/2022	OnTime
4	22.45	19/12/2022	OnTime
5	22.45	19/01/2023	OnTime

5 10 20 1 2 3

3. Click **Issue MTA**, and the **Change Policy Request** screen is displayed for that policy.
4. Choose the **Notification Date** and the **Requested Effective Date** of the alteration to be made.

Change Policy Request

Change policy request

Request No. 0000105 Request Date 19/09/2022

Notification Date 19/09/2022 Requested Effective Date 19/09/2022

5. Under the **Policy** grid, click **Change Frequency**. The **Change frequency** grid is unfolded.
6. Select a **New Frequency** for the policy, and click **Validate**.

Change frequency

Payment Frequency Monthly New Frequency Select...

Validate

Quarterly Full

7. Click **Register**. The policy record is now updated with the performed alteration.
8. In the **Policy premium amount** grid, view the modified **Payment Frequency**.

Policy premium amount

Currency	<input type="text" value="EUR"/>	Final Premium	<input type="text" value="305.36"/>
Total Premium	<input type="text" value="305.36"/>	Commercial Discount	<input type="text" value="0"/>
Payment Type	<input type="text" value="Direct Debit"/>	Payment Frequency	<input type="text" value="Quarterly"/>
Payment Period Grace (days)	<input type="text" value="15"/>	No of installments	<input type="text" value="5"/>

9. In the **Installments** grid, view the values of the **Installment Amount** and **Due Date** sections, both updated according to the performed alteration.

Updating the Coverage for a Standalone Policy

With Mid Term Adjustments, you can choose an existing policy and change the coverages by modifying the insured sum. You can also add new coverages for the policy, or delete any that are no longer of interest. Once you make the change, you can see the modification of the installment in the updated policy record.

1. In the main menu, navigate to **Policy Admin > Policies**, and double click a record of a policy that is not attached to a Masterpolicy.
2. Check the **Payments Schedule** grid, and make sure that *all* the installments are paid for said policy. This is important so at the end you can see the updated installments in the policy record, after the alteration was made.

Payments Schedule ^

Export Refresh

<input type="checkbox"/>	Installment No	Installment Amount	Due Date	Status
	Q	Q	Q	Q
	1	109.20	19/09/2022	Paid
	2	109.20	19/10/2022	Paid
	3	109.20	19/11/2022	Paid
	4	109.20	19/12/2022	Paid
	5	109.20	19/01/2023	Paid

5 10 20 1 2 3

3. Click **Issue MTA**, and the **Change Policy Request** screen is displayed for that policy.
4. Choose the **Notification Date** and the **Requested Effective Date** of the alteration to be made.

Change Policy Request

Change policy request

Request No.	0000103	Request Date	19/09/2022
Notification Date	19/09/2022	Requested Effective Date	19/09/2022

5. Under the **Policy** grid, click **Update Coverage**. A grid is displayed, listing the existing coverages for the policy.

Update coverage

Existing coverage

<input type="checkbox"/>	Coverage Type	Insurance Pro...	Amount Insur...	Currency	Premium	Excess Value	Excess Type	Actions
<input type="checkbox"/>	Personal Accid...	Death by accid...	<input type="text" value="35000"/>	RON	100.80	<input type="text" value="10"/>	Flat	<input type="button" value="Remove"/>
<input type="checkbox"/>	Personal Accid...	Medical Expens...	<input type="text" value="15000"/>	RON	518.40	<input type="text" value="10"/>	% of Sum Insur...	<input type="button" value="Remove"/>
<input type="checkbox"/>	Personal Accid...	Permanent Dis...	<input type="text" value="20000"/>	RON	691.20	<input type="text" value="10"/>	% of Sum Insur...	<input type="button" value="Remove"/>

Additional coverage

<input type="checkbox"/>	Coverage Type	Insurance Pro...	Amount Insur...	Currency	Premium	Excess Value	Excess Type	Actions
<input type="checkbox"/>	Personal Accid...	Income Compe...	<input type="text"/>	RON		<input type="text"/>		<input type="button" value="Add"/>

*Circled fields can be edited

6. Remove one of the coverages and click **Validate**.
7. Click **Register**. The policy record is now updated with the performed alteration.
8. In the **Policy alteration summary** grid, view the modified **Additional Premium**. The value of this field can be positive or negative, depending on how the coverages before have been modified. In this case, the negative value represents the value of the premium for the removed coverage.

Policy alteration summary

Effective Date	<input type="text" value="19/09/2022"/>	End Date	<input type="text" value="18/09/2023"/>
Additional Premium	<input type="text" value="-518.4"/>	Currency	<input type="text" value="RON"/>
Installment Due Date	<input type="text" value="19/09/2022"/>		
Policy Alteration Type	<input type="text" value="MTA needed"/>	MTA No.	<input type="text"/>
Policy Mentions	<input type="text"/>		
Comments	<input type="text"/>		

9. Click **Accepted**. The policy is now updated with the new coverage, and you can view the alteration in the **Installments** grid.

Instalments					
<input type="checkbox"/>	Installation No	↑	Installation Amount	Due Date	Status
Q	Q	Q	Q	Q	Q
	1		109.20	19/09/2022	Paid
	10		109.20	19/06/2023	Paid
	11		109.20	19/07/2023	Paid
	12		109.20	19/08/2023	Paid
	13		-518.40	19/09/2022	Paid

5 10 20 1 2 3

Underwriting Rules

After an MTA is registered, the system not only checks the pricing, but also the underwriting (UW) rules. If the check for the UW rules has a response that is has not passed, the following pop-up is displayed: “The alterations brought through this MTA(s) did not pass the Underwriting rules check. Please decide if you want to edit the detail of the MTA or cancel the action”. In this pop-up:

- If you click **Decline the MTA(s)**, the MTA is cancelled.
- If you click **Edit MTA**, the system redirects you to the MTA Request view where all the values are reverted to previous policy values.

Manage Policy Versioning

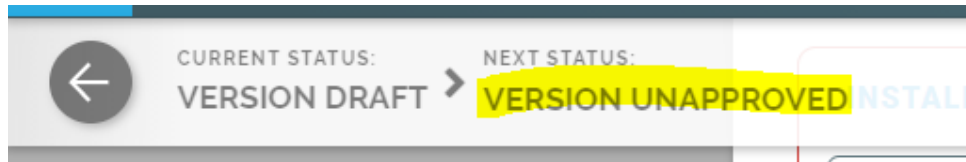
There are cases, like policy renewal when you need to create a new version of a specific policy. To accommodate the versioning functionality, from an insurance business perspective, the **Policy Administration** solution uses a combination of the **FintechOS** standard versioning process mechanism and custom development. Consequently, you use the [FTOS_VersioningHelper](#) client side library and follow the standard procedure when configuring version settings, version settings items and

entity settings. However, for policy versioning, you use the **FTOS_VersioningHelper_Edit** client side library in order to keep some attributes **Read Only**, even when the policy is in **Version Draft** business status, with **isEditable** option enabled.

Policy Versioning Process Description

The versioning functionality is available only for **Issued, In Force** or **Approved** policies.

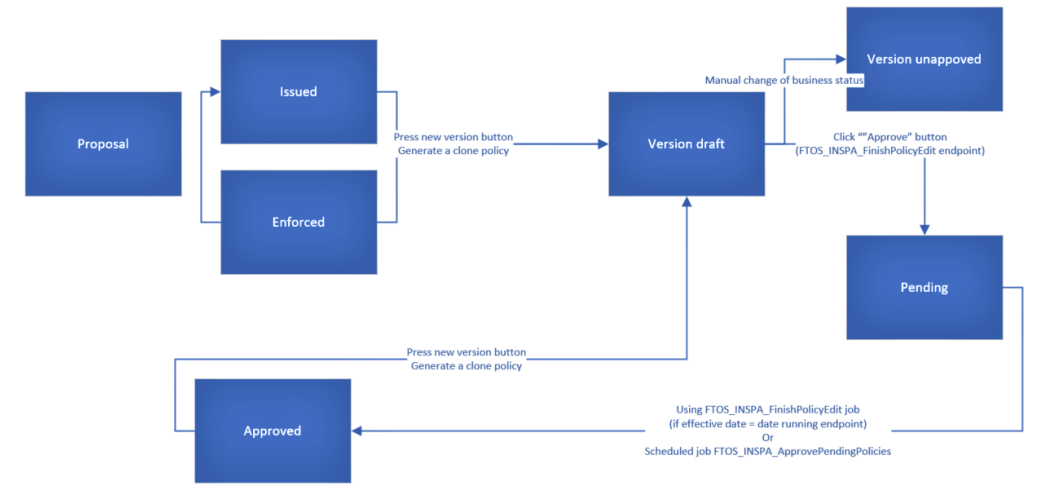
1. Click **New Version** on the initial policy, and a policy clone is registered, in **Version Draft** status.
2. You can change the status of the new policy to **Version Unapproved** by following the standard process (manually change the status of the record).



The standard approval process (changing the status from **Version Draft** to **Approved**) is an automated process, especially implemented for the policy.

3. Fill in the effective date for the change and click **Approve**. The version remains in **Version Draft** status until the effective date is reached and it is automatically transitioned to **Approved** status, on that day.

If the effective date is also the date when you validate the changes by pressing **Approve**, then the request automatically transitions from **Version Draft** to **Pending** and also from **Pending** to **Approved**.



If the Policy Begin Date is greater than the current date, then the policy status is transitioned to the **Issued** status.

If the Policy End Date is lesser than the current date, then the policy status is transitioned to the **Maturity** status.

If the conditions above are not respected, then the policy is transitioned to the previous status of the policy.

The following processes automatically generate newly approved versions of the policies:

- **Cancellation** (Ex-Surrender) - for the updates of end date and premium;
- **Lapsing** - or the updates of end date and premium.
- **Cancellation** without an update of the premium (eg. Cancellation with Claims), the schedule has to be updated with a schedule including just the paid installments in the paid status and the future unpaid installments in Canceled status (new status for PaymentScheduleDetail);
- **Lapsing** - same as above;
- **Cancellation** with premium returned the schedule has to be updated with a schedule including the paid installments, the future unpaid installments in **Canceled** status plus an additional installment which is

equal with :minus: the value of the returned amount. The due date is equal to the approval date of the cancellation and the status of this payment schedule detail is On Time (TBD).

After the automatic version approval process, the status for policy must be changed according to the process which triggered the versioning:

- If the version approval has been made after the **Lapsing** process - the policy status is transitioned from **Approved** to **Lapsed**.
- If the version approval has been made after the **Cancellation** process - the policy status is transitioned from **Approved** to the specific status for **Cancellation**: Closed by claim, Decline by screening etc.

Business Workflow Configuration Actions

Pending - Approved - When you click **Approve**, the script checks the effective approval date. If it is less than or equal to the current date, it moves the policy version record into the **Approved** status. If not, the record remains in **Pending** status until the **FTOS_INSPA_ApprovePendingPolicies** job moves it to **Approved**, according to the effective chosen date.

Version Draft - Pending - If the necessary validations are met, clicking **Approve** changes the status of the cloned policy from **Version Draft** to **Pending**.

A new version of the policy can be made from the **Issued** and **InForce** statuses.

The **Approved** status is not visible in the interface, and the transition is automatically made to the business status of the policy.

Cancel a Policy

When a termination of an insurance policy is initiated either by insured or by you, the insurer, you can check in what way the cancellation request falls under the policy scope, and fulfills the request under the agreed terms of the policy. Once approved, you issue a payment, if the case, to the insured, or to an approved third party on

behalf of the insured. **FintechOS** clients use the **Policy Administration** module to organize and automate routines of this typical scenario, in order to increase the efficiency and accuracy of their operations.

NOTE **Policy Administration** makes sure that the same policy is not available inside two cancellation flows, simultaneously. In turn, a policy can be accessed sequentially, by different operators, inside the same cancellation flow - for example, when a user manages the cancellation processing but a super user must approve the **Returned Premium** payment.

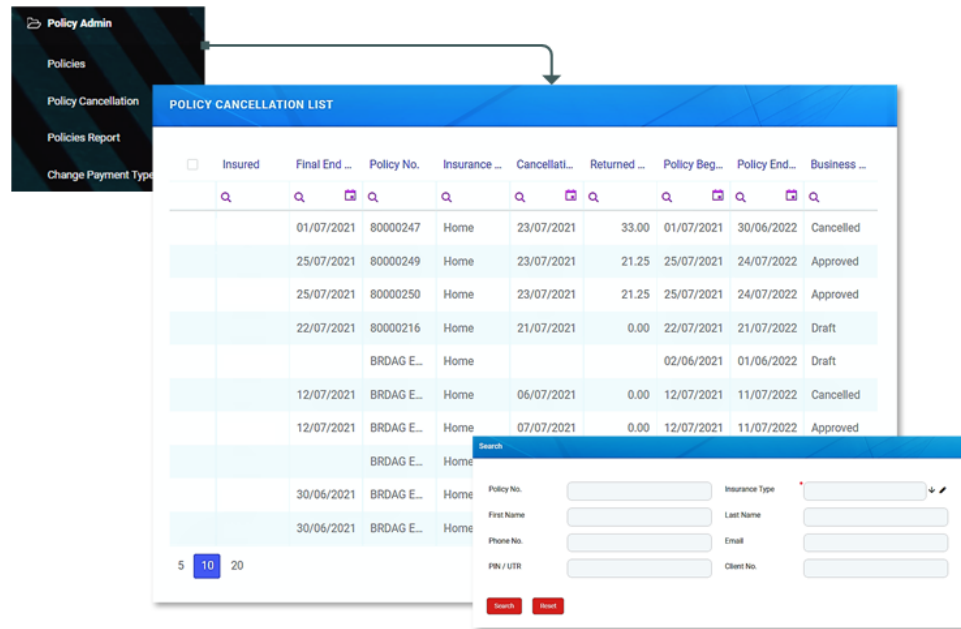
Manage Policy Cancellation Requests

In order to process a policy cancellation request, you must access the **Policy Cancellation List** that displays all the available **Policy Cancellation** records from the database.

In order to do so, follow the instructions from below:

1. In the main menu, navigate to **Policy Admin > Cancellations** . The **Cancellation List** is displayed.
2. In the **Policy Cancellation List** page:
 - **Add** a new **Policy Cancellation** record, by clicking **Insert**.
 - **Edit** a **Policy Cancellation** record from the grid, by double clicking it. When opening an existing **Cancellation request** , the **Edit form** becomes available, with the information previously introduced. Use the form to update the desired fields. Click **Save and Close**.
 - **Delete** a **Policy Cancellation** record from the grid by selecting it and

clicking **Delete**.



Alternatively, you can initiate the cancellation flow explained above from the policy form. The **Actions** section at the end of the form enables you to trigger this journey directly from the policy. Click the **Cancel Policy** button to initiate the flow.

Policy Search

1. To find a specific **Policy Cancellation** record, click **Insert** on the **Cancellation List** page.
2. The **Policy Search** form is displayed. Use it to input data about the policy you need to cancel and hit the **Search** button to find it.

NOTE

The same **Search** form is used for both type of customers: individuals and companies. Only the policies that are in the status of **InForce** are displayed in the list of policies.

The screenshot shows a search interface with the following fields and values:

- Search Type: Policy
- Policy No.: 123
- Insurance Type: Life
- First Name: Jane
- Last Name: Doe
- Phone No.: 0015550123
- Email: jane.doe@mail.com
- PIN: 123456

3. Click **Search**. A new list of policies is displayed. Choose the policy to be closed.
4. Click **Refresh** to reload the existing search results. If needed, reset the search process by clicking **Reset**. All the information displayed in the previous search is erased.
5. From the search results, you can choose only one policy for the **Policy Cancellation**. Click **Choose option** near the policy record. A new form related to the cancellation process is displayed.
6. At this stage, a new cancellation record is registered by default in **Draft** status. This record is later transitioned to other statuses according to the Policy Cancellation process steps. You cannot save a request if there is no owner or no policy.
7. Proceed forward with the change request form.

Change Request and Policy Details

This is where the registration of the request for the policy's cancellation begins. The **Edit** form of a new Policy Cancellation record initially opens with only 2 tabs: **Change Request** and **Policy Details**. The other tabs are displayed after completing the minimum information required. Consequently, completing the **Change Request Summary** fields subsequently triggers the actual calculations for the payment amounts to be returned to the client - if the case and the calculations are displayed inside the Policy section specific fields.

- 1 Change Request
- 2 Policy Details

Change request summary

Cancellation Notification Date

Reason Type

Requested End Date Final End Date

1. Fill in the **Change Request Summary** fields.
2. Choose a **Reason Type**. This triggers the calculation for the **Requested End Date** and the **Final End Date** fields as per the table below:

Reason Type	Requested End Date	Final End Date
Withdrawal	In this case, it is automatically completed with the Policy Begin Date .	In this case, it is automatically completed with the Policy Begin Date .
Property sold	In this case, the Requested End Date is set to any day before or including the day of the request for cancellation.	Final End Date is filled with the value from Requested End Date but with the possibility to edit.

Reason Type	Requested End Date	Final End Date
Cancelled by Client	Here it can be manually completed with any date.	<p>If Notification Date -Policy (Issued) Date <= 15 then this field will be automatically completed with the Policy Begin Date with the possibility to be adjusted.</p> <p>Otherwise this will be automatically completed with the Notification Date + 21days to go</p>
Decline by screening	In this case, it can be manually completed with any date.	It can be filled with the value from Requested End Date but with the possibility to edit.
Cancelled	<p>Here it can be manually completed with any date, by the following rule:</p> <p>If the Notification Date - Policy (Issued) Date <= 15 days, then the Requested End Date is filled with the Policy Begin Date.</p>	<p>Here it is automatically completed with the Notification Date + 21 days to go.</p> <p>If the Requested End Date meets the rule explained above, the Final End Date is filled with the Policy Begin Date.</p>

Reason Type	Requested End Date	Final End Date
Closed by Claim	It is pre-filled with Notification Date + 21 days from the present on.	It is filled with the value from the Requested End Date but with the possibility to edit.

In case of the Pet Passed Away value for insured object Pet, this reason triggers the **Cancelled** status for the policy. The effective date is the final end date for both cancellation reason types, Cancelled by Client and Pet Passed Away.

- Following the input of the above data, on the next section with details regarding the chosen policy, the fields are automatically filled. The pre-filled details are extracted from Policy basic information section and from the results of the calculation made by selecting the information in the **Change Request Summary** section.

Policy

Policy No.	80000030	Policy Date	17/08/2022
Policy Begin Date	18/08/2022	Policy End Date	17/08/2023
Insured		Contractor	
Premium Amount	444	Premium Currency	EUR
Paid Amount	0	Paid Currency	EUR
Earned Premium	32.84	Earned Premium Currency	EUR
Canceled Premium	411.14	Canceled Premium Currency	EUR
Uninsured period type	Daily	Uninsured period	338
		Claims	<input type="checkbox"/>

Field	Description
Policy No.	The number of the policy when issued.
Policy Date	The date when the policy was issued.

Field	Description
Policy Begin Date	The day when the policy becomes enforced.
Policy End Date	The day when the policy is no longer be available, according to the contract.
Insured	First and last name of the insured person on the policy.
Contractor	First and last name of the contractor on the policy.
Premium Amount	The premium amount of the policy.
Premium Currency	The currency of the policy.
Paid Amount	The total amount of the payments made by the customer on a contract.
Paid Currency	The currency in which the amount has been paid.

Field	Description
Earned Premium	<p>The earned premium on the Cancellation process: The amount is calculated after the following formula:</p> <ul style="list-style-type: none"> If there are no paid or opened claims and <ol style="list-style-type: none"> If [Cancellation Date – (Policy Begin Date+1)] <= 15, then the Earned Premium is equal to 0; If [Cancellation Date – (Policy Begin Date+1)] > 15, then the amount is filled in with the following: Premium Amount/ 12 * (12 – No. of uninsured months); If there are no paid or opened claims the Earned Premium is equal with the Premium Amount. <p>The amount calculated should be returned to the client.</p>
Earned Premium Currency	The specific currency of the earned premium is, by default, the premium currency.
Canceled Premium	The cancelled premium.
Canceled Premium Currency	The currency of the cancelled premium.
Uninsured Period Type	The values on a monthly or daily basis according to the Prorata type configured in the system.
Uninsured Period	Calculated as the number of months or number of days from the Policy Begin Date to the Policy End Date according to the uninsured period type set.

Field	Description
Claims	Check the box for existing claims - it should be checked if there are any claims on the policy.

- Fill in the information regarding the customer to whom the payment must be made, in the Payment Beneficiary section. Provide the information for all the fields in this section, in order for the payment to take place. However, leave this section blank when there is no amount to be returned to the customer.

Payment Beneficiary

Payment Beneficiary	Policy Beneficiary	Payment Beneficiary First Name	Alexandru
Payment Beneficiary Last Name	Popescu	Payment Beneficiary PIN	1821216965478
Bank	Select a value...	IBAN Account	ROBANK1234567890123

- Click **Register request**, in order for it order to go for approval.

You can also cancel this request, provided you offer a cancellation reason.

- If you continue with the current cancellation request, click the **Register Request** to open a tab with a new **In Progress** status, while the system calculates the amount to be returned to the beneficiary. Also, the **Comments** field becomes available if there is any observation regarding the request.

Field	Description
Comments	Complete this field with relevant information regarding the cancellation process. This field is optional.

Field	Description
Resolution Reason	When choosing to cancel the registration of the policy termination request, provide relevant information about doing so. This field is mandatory. The values of the option set are: Product reasons, Other reasons, Company reason, Withdraw.

2. Click **Register request** to switch to the next tab, which represents the third step of the process. This is where you find two predefined lists that contain the valid installments and the claims that have been opened on the current policy. On this tab there is no possibility to insert or delete records.
3. Edit a specific record by double-clicking the desired row, which redirects you to the specific **Edit** form of the installment or claim.

Premium Returned

This is a step where all details are automatically filled in as follows:

Field	Description
Policy Start Date	The day when the policy becomes enforced.
Policy End Date	The day when the policy is no longer be available according to the contract.
Last Payment Date	The date when the last installment payment was made.
Interval Until Due Date	The remaining days until the next installment payment.
Interval Type	The type of the interval between the installment payments.
Premium Amount	The premium amount of the insurance policy.
Premium Currency	The currency of the insurance policy.
Paid Amount	The total amount of the payments made by the client on a contract.
Paid Currency	The currency of the paid amount.

Field	Description
Returned Premium Amount	The amount to be returned to the customer. Is equal to the Unearned Premium Amount result, but with the possibility for the user to edit the amount with a desired value if necessary.
Returned Premium Currency	The currency of the returned premium amount.

1 Change Request
2 Policy Details
3 Premium Returned

RETURNED PREMIUM AMOUNT

Policy Start Date	<input type="text" value="29/06/2021"/>	Policy End Date	<input type="text" value="28/06/2022"/>
Interval Until Due Date	<input type="text"/>	Interval Type	<input type="text" value="Month"/>
Premium Amount	<input type="text"/>	Premium Currency	<input type="text" value="EUR"/>
Paid Amount	<input type="text" value="0"/>	Paid Currency	<input type="text" value="EUR"/>
Returned Premium Amount	<input type="text"/>	Returned Premium Currency	<input type="text"/>

Comments

Resolution reason

When the information regarding the value to be returned to the customer is displayed, decide whether the process continues towards the approval phase or towards closing the request.

1. Click **Propose change request** to continue with the cancellation process and send the request to approval or click **Cancel** and complete the **Resolution Reason** field. This field is mandatory.
2. Requesting approval opens a new tab, while automatically triggering the transitioning from **In Progress** status to **In Approval** status. Also, you can use the **Comments** field to transmit any observations regarding the current request.

Request Approval

Approving the request for policy cancellation requires the intervention of a **Policy Admin Super User** who holds the necessary security rights to approve or reject such cases.

Field	Description
Proposal Date	The date when the cancellation request was scheduled for approval. It is completed with the current date.
Approval Date	The date when the request was approved. It is completed with the date the cancellation application is approved.
User	It is automatically completed with the name of the Policy Admin Super User who is logged in at the approval moment.
Comments	It can be filled with relevant information regarding the approval process or the cancellation flow.
Resolution Reason	In case of declining, the Policy Admin Super User must offer information on why the cancellation application was not approved.

The screenshot displays the 'Request Approval' step of a policy administration process. At the top, a breadcrumb trail shows four steps: 1 Change Request, 2 Policy Details, 3 Premium Returned, and 4 Request Approval. The main content area is titled 'RETURNED PREMIUM AMOUNT' and contains several input fields: Policy Start Date (12/07/2021), Policy End Date (11/07/2022), Interval Until Due Date, Interval Type (Month), Premium Amount (435), and Premium Currency (EUR). Below this, a secondary breadcrumb trail shows the same four steps, with '4 Request Approval' highlighted. The 'Request Approval' section includes fields for Proposal Date (07/07/2021), Approval Date (07/07/2021), User, Comments, and Resolution reason ([none]).

When the case is **Approved**, the flow continues on the approved branch as follows:

- If the **Returned Premium Amount** is equal to 0 then the process ends and the status changes from **In Approval** to **Approved**.
- If the **Returned Premium Amount** is not equal to 0 then the process continues with the **Payment Return** flow, explained in the [Billing and Collection](#) user guide. In addition, the status changes from **In Approval** to **Approved**. The system redirects the user to the tab where the date of the scheduled payment is displayed.

When the case is **Declined**, the status changes from **In Approval** to **Declined**. The process reaches the end without the possibility of starting again.

Policy Cancellation Status Transitions

The **Policy Cancellation** statuses are as follows:

Status name	Description
Draft	When you open the policy, the Cancellation record is by default in the draft status.
In Progress	When you input the notification date. You can move forward by pressing Register request .
In Approval	Following the registration of the request, for approval use Propose change request button.
Approved	The cancellation request is approved by the Policy Admin super user.
Declined	The cancellation request is declined by the Policy Admin super user.
Cancelled	The cancellation request is cancelled.

Conditions for Policy Cancellation

A policy is terminated and is not considered active if:

- The first installment wasn't paid. If so, after the prescribing period, the policy becomes **Withdraw**.
- The customer wants to terminate the policy before 14 days from issuance. If so, the policy becomes **Withdraw on Client Request**.
- The policy reached **Maturity**.

- The customer didn't pay the installment. If so, after the grace period, the policy becomes **Lapsed**.
- The customer wants to terminate the policy even the payments are up to date. If so, the policy becomes **Cancelled**.
- The customer's risk class was changed into unacceptable risk. If so, all the customer's active policies are terminated with **Decline by Screening** status.
- The insurer reserves the freedom to decline the policy for any **Other** reason.

The above conditions currently shape the policy termination flows but **Service Insurance** is a highly customizable solution and you are able to change it according to your needs. For doing so read the [Policy Configurations](#) page.

Policy Cancellation Notification

The system automatically informs the client of the Policy Cancellation process for their insurance contract through a specific notification sent to them.

The policies which are included in the notification are those which have the **Policy Status** = Decline by screening/ Closed by Claim/ Withdraw on client's request/ Cancelled, transitioned due to a Cancellation process.

The notification is sent when the policy status is changed to a specific cancellation status, on the effective date.

The following are the tokens used in the notification:

- Contractor name;
- Policy number;
- Insurance type;

- Policy End Date (new End Date) - the Effective date from the Cancellation process which will be updated on the last active version of the policy;
- Email template name : HomeInsurance_ClientPolicyCancelledNotification.

Lapsed Policy Notification

Similarly to the cancellation process, the system informs the client of the Policy Lapsing process for their insurance contract through a specific notification sent to them.

The Policies which included in the notification are those which have the **Policy Status** = Lapsed.

The following are the tokens used in the notification:

- Contractor name
- Policy number
- Insurance type
- Email template: homeInsurance_ClientPolicyStatusLapsed

Manage Policy Excesses

Policy Administration can capture and store the excess (deductibles) for coverages, sub-coverages and risks (perils). The excess represents the part of the loss that is paid by the Insured. The insurer's liability starts after the deductible or is in excess of that, hence the name.

The excess is set at coverage level and is automatically inherited (sub-coverages) and also all the risks that are bound to them. Either the system or an elevated user can modify the excess (the deductible that is set at risk level at a different value than the one that is set at coverage level). The deductibles inherit the policy currency.

On different policies from the same product, the same peril can have different excess types. For example, fire can have a 5% of loss on one policy and 5000 excess on another policy. Deductibles have the same currency as the policy they are bound to.

There are three steps where the system shows if there are any excesses.

- Firstly, in the **Policy Coverage** grid of a policy record, in the **Excess** column.

Policy Coverage		Card Name					PA-Card A
<input type="checkbox"/>	LOB	Coverage	Amount Insured...	Currency	Insurance Type	Premium Amount	Excess
	Q	Q	Q	Q	Q	Q	Q
	Rider	Medical Expenses	10,000.00	RON	Personal Accidents	230.40	10 Flat
	Base	Permanent Disabil...	25,000.00	RON	Personal Accidents	576.00	10 Flat
	Base	Death by accidents	30,000.00	RON	Personal Accidents	57.60	10 Flat

The Excess types can be: Flat amount, Percentage of Sum Insured, and Percentage of Loss.

- Secondly, when you access the policy insurance item, you can edit the **Excess Type** and **Excess Value** fields.

Premium Amount Local Currency	<input type="text"/>
Excess Type	Flat <input type="text"/>
Excess Value	<input type="text" value="10"/>
Waiting Period	<input type="text" value="0"/>

- Thirdly, the actual excess value for each peril as it is saved, is displayed in the **Covered Risk** section, as per below.

Covered Risk	
COVERED RISK	
Count Limit	<input type="text"/>
Covered Risk	Personal Accident <input type="text"/>
Current Count Limit	<input type="text"/>
Current Value Limit	<input type="text"/>
Excess Type	Flat <input type="text"/>
Excess Value	<input type="text" value="10"/>
Insurance Risk	Personal Accident <input type="text"/>

Manage Policy Claim Data

Claim data is used in decision process when writing a new risk or when modifying existing risks during underwriting, adjusting indemnity limits if no automatic reinstatements are in place, or renewing a policy. It can determine a set of KPIs at policy level that can be further aggregated at portfolio levels.

The system is able to get claims data from an external source in order to be used in the views for Policy Claims data and other processes (e.g. Update Sum Insured after a claim is settled).

The Policy Claim Data API is used to log the policy claim data. The API is called each time an update is made at reserve level and/or payment level. Find out more about the API by accessing the [Policy Claim Data API](#) page.

View the Loss Ratio

The loss ratio (LR) is calculated at coverage level, and takes into account the gross written premium (GWP).

In order to view the loss ratio, access a policy and click on the **Claims Data** tab.

The tab displays three sections:

- **Claims Summary:** This section contains a grid with the following fields:
 - **No of Claims:** All claim files opened on the coverage;
 - **Total Loss Ratio:** Calculated as $\text{Incurred Total} / \text{Premium Amount Total} * 100$. It is displayed in percentages.
 - **Total Incurred:** Calculated as the sum of all incurred values for all coverages. The incurred is calculated as: $\text{SUM (all reserves on the coverage)} + \text{SUM (all indemnities paid on that coverage)}$.
 - **Total Premium:** Calculated as the sum of all the premium values for all coverages.

- **Currency.**

1 Policy 2 Insured Object 3 Claims Data 4 History

Claims Summary

No of Claims	1	Total Loss Ratio	48.61%
Total Incurred	350	Total Premium	720

- **Affected Coverage:** Keeps and reflects the tabular view for claims recorded at coverage level.

Affected Coverages

Coverage	Insurance Type	No of claims*	Incurred	Loss Ratio	Premium	Currency
No data						

*No of Claims reflects how many claims are allocated to a certain coverage. Does not reflect the number of claim files recorded under the policy (one claim file can be opened for more than one coverage)

- **Claim Files:** This section displays a list with all the claim files recorded to that policy. The claim file data is updated after each API call for said claim file with the latest data. The values are updated each time the API is received.

Claim Files

Claim No	Coverage	Risk	Incurred D...	Notificatio...	Reserve	Indemnity	Total Incur...	Currency	Claim File ...
No data									

View the Indemnity Limits Updates After a Claim

After a claim, the **Sum Insured** of the policy diminishes with a value corresponding to the amount paid for that loss, when the policy is not subject to an automated reinstatement of Sum Insured. In the Coverage view, the **Available Indemnity Limit** contains the updated **Sum Insured** after a loss is paid partially or final. The **Update Indemnity Limit** field is introduced to state if the indemnity limit needs to be updated

from a policy after each paid claim. The default value is No. The first time a policy is saved, unless otherwise modified by the Formula Engine or an API, the **Available Indemnity Limit** is equal to the **Sum Insured/Indemnity Limit**. The update of the **Available Indemnity Limit** is triggered when at the Policy Claim Data level the following two rules apply at the same time, for a single claim:

- The claim reserve value is 0;
- The claim payment's value is greater than 0.

The source for this data is always FTOS_INSPA_ClaimFiles if the initial rule is validated updateSumInsuredafterClaim = True.

The **Available Indemnity Limit** in **Service Insurance** is equal to the **Indemnity Limit** in **Core Claims Admin**.

The **Indemnity Limit** consumes the recorded value limit and the risk level for the peril that has the claim file attached to it.

Indemnity Limit = MIN (Value Limit, Available Indemnity Limit).

The **Available Indemnity Limit** is calculated as per below:

Available Indemnity limit = Previous value for the Available Indemnity Limit - Current Indemnity Paid for the coverage.

In the remote case in which the result has a negative value, the updated **Available Indemnity Limit** becomes 0. In case the claims settles a total loss, the **Available Indemnity Limit** becomes 0. The values of the claims fees (e.g. legal expenses, handling costs, experts costa) are not included in the process of updating the **Sum Insured**.

Example:

At 01.01. 2021 a policy is issued with the **Sum Insured** for the building being 100.000 EUR, so all the coverages and the perils for the building have a sum insured of 100.000 EUR.

The content is insured at 20.000 EUR, so all the coverages and the perils for the content have a sum insured of 20.000 EUR.

TPL is covered for 10.000 EUR. So the coverages and the perils for TPL have an Indemnity limit of 20.000 EUR.

On the 27th of February a fire ensues that affects both the building and the content. The fire does not spread or affect any neighboring areas and no individuals other than the insured's family is affected.

One month later, the file is settled and a claim of 30.000 EUR is paid, 25.000 EUR for the building and 5.000 EUR for the content.

If an agent searches for this policy on the 28th of March, the system displays the following values :

- **Available Indemnity Limit** for the Building and all subsequent coverages = 75.000 Eur;
- **Available Indemnity limit** for the Content and all subsequent coverages = 15.000 Eur;
- **Available Indemnity Limit** for TPL = 10.000 Eur.

Reinstate a Policy

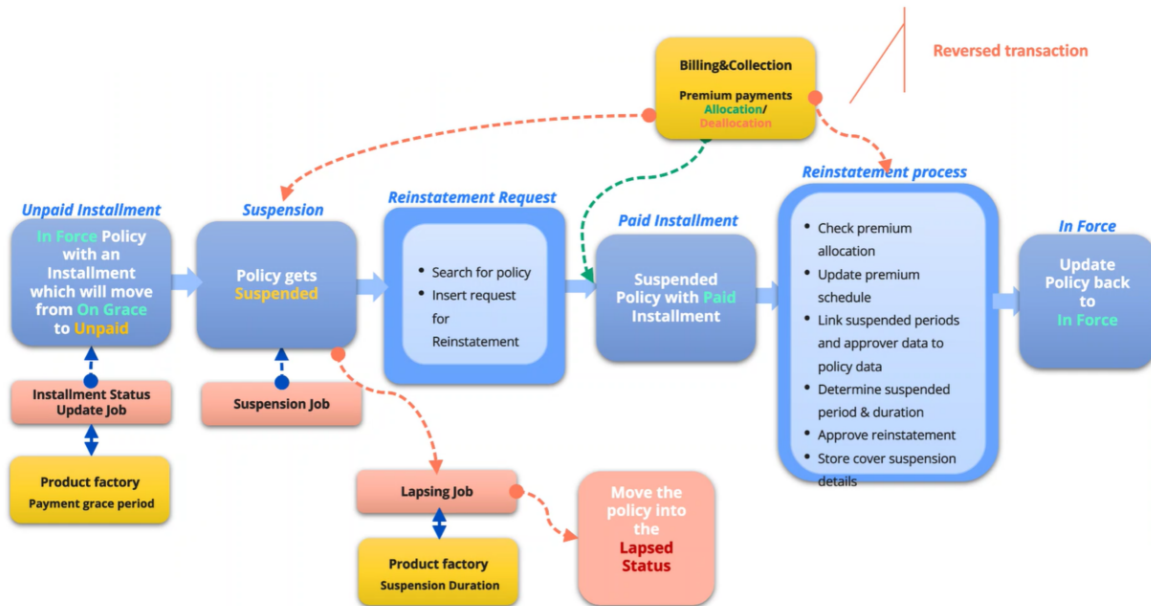
The policy reinstatement is the process of restoring an insurance policy back in effect after it has been previously terminated due to various reasons, most often scenario being that the insured has missed the premium payments. The reinstatement is usually done at the request of the Insured and can be accepted in most cases conditionally by the Insurer. The most encountered conditions could be:

- The cover is not provided from the moment the premium passes it's due date until it's paid by the Insured;
- The back premium is collected for the suspended period;
- The quality of the risk has not changed (it has not degraded);
- The duration of the period in which the cover of the policy is not active does not exceed a certain amount of time.

The **Suspended** status is a policy state between **InForce** and **Lapsed**. This only applies for policies with unpaid installments, where at the product configuration level, the Suspension field is set as Yes. During suspension, the installments are not modified. Payments can be allocated on unpaid installments and the payment schedule is updated with the subsequent status (e.g. Paid) for the installment. You can cancel a policy that is in **Suspended** status. Policies automatically transition to the **Lapsed**

status one day after the **Suspended** period expires. You can configure the duration of the policy suspension. Learn how, by accessing the [Configure the Policy Suspension Duration](#) page.

View the workflow for the policy suspension and reinstatement below.



With **Policy Administration**, the policy reinstatement functionality facilitates a policy transition from **Suspended** back into **InForce**, or from **Suspended** to **Canceled/Declined**.

Reinstate a Policy

A policy can be reinstated if its in the **Suspended** status, but only after the customer has paid the installment that they missed. The reinstatement process goes through multiple statuses. Learn about the reinstatement statuses by accessing the **Business Workflows** section of the [Manage Core Policy Admin](#) page. Follow the steps below to restoring an insurance policy back in effect after it has been previously terminated.

1. In the main menu, navigate to **Policy Admin > Reinstatements**. A grid is displayed, listing the reinstatement request issued within the system, with their statuses
2. Click **Insert** to open the policy search form.

3. Fill in the fields with details of the policy, and click **Search**.
4. Once the policy is found, click **Choose Option**, on the policy record to edit the reinstatement.

Search

Search Type	<input type="text" value="Policy"/>	Insurance Type	<input type="text" value=""/>
Policy No	<input type="text" value="662"/>	PIN	<input type="text" value=""/>
First Name	<input type="text" value=""/>	Last Name	<input type="text" value=""/>
Phone No	<input type="text" value=""/>	Email	<input type="text" value=""/>
<input type="button" value="Reset"/>		<input type="button" value="Search"/>	

Policy results

Policy No	Insurance Type	Insured	Begin Date	End Date	Options
<input type="text" value="80000662"/>	<input type="text" value="Personal Accidents"/>	<input type="text" value="Alexandru Popescu"/>	<input type="text" value="2022-11-16"/>	<input type="text" value="2023-11-15"/>	<input type="button" value="Choose Option"/>

5. On the **Request Details** page, view the policy details, payment schedule, and information about the due premium, the start date and end date of the suspension.

Request Details

Policy No.	<input type="text" value="8000662"/>	Reinstatement Request Date	<input type="text" value="21/11/2022"/>
Begin Date	<input type="text" value="16/11/2022"/>	Issued Date	<input type="text" value="16/11/2022"/>
Renewed Policy	<input type="text" value=""/>	End Date	<input type="text" value="15/11/2023"/>
Insured	<input type="text" value="Alexandru Popescu"/>	Insurance Product	<input type="text" value="Personal Accidents"/>
		Agent	<input type="text" value="null"/>

Payment Schedule

<input type="checkbox"/>	Installment Num...	Installment Amo...	Currency	Due Date	Status	Payment Date	Payment Delay
<input type="checkbox"/>	<input type="text" value="1"/>	<input type="text" value="1,749.60"/>	<input type="text" value="RON"/>	<input type="text" value="16/11/2022"/>	<input type="text" value="Unpaid"/>	<input type="text" value=""/>	<input type="text" value=""/>
<input type="checkbox"/>	<input type="text" value="2"/>	<input type="text" value="1,749.60"/>	<input type="text" value="RON"/>	<input type="text" value="16/05/2023"/>	<input type="text" value="OnTime"/>	<input type="text" value=""/>	<input type="text" value=""/>

Due Premium

Suspended Start Date **Suspended End Date**

Comments

6. Click **Register**. The **Request Type** and **Reinstatement Request Date** fields are now available to edit. You can only move forward and propose the reinstatement request after you have paid the unpaid installment. While the installment is unpaid, the **Propose Request** button remains inactive.

Request Details

Request Type	<input type="text" value="Client request"/>	Reinstatement Request Date	<input type="text" value="21/11/2022"/>
Policy No.	<input type="text" value="80000662"/>	Issued Date	<input type="text" value="16/11/2022"/>
Begin Date	<input type="text" value="16/11/2022"/>	End Date	<input type="text" value="15/11/2023"/>
Renewed Policy	<input type="text"/>	Insurance Product	<input type="text" value="Personal Accidents"/>
Insured	<input type="text" value="Alexandru Popescu"/>	Agent	<input type="text" value="null"/>

Payment Schedule

<input type="checkbox"/>	Installment Num...	Installment Amo...	Currency	Due Date	Status	Payment Date	Payment Delay
<input type="checkbox"/>	<input type="text" value="1"/>	<input type="text" value="1,749.60"/>	<input type="text" value="RON"/>	<input type="text" value="16/11/2022"/>	<input type="text" value="Unpaid"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/>	<input type="text" value="2"/>	<input type="text" value="1,749.60"/>	<input type="text" value="RON"/>	<input type="text" value="16/05/2023"/>	<input type="text" value="OnTime"/>	<input type="text"/>	<input type="text"/>

Due Premium	<input type="text" value="1,749.6"/>	Payment Date	<input type="text"/>
Suspended Start Date	<input type="text" value="17/11/2022"/>	Suspended End Date	<input type="text"/>

The policy can be reinstated only after the due premium is paid and allocated on the policy.

Comments

Cancel

Propose Request

7. To pay the installment, go to **Main Menu > Billing & Collection > Bank Statements**. Here, the list of all the bank statements is displayed.
8. Click **Insert** to add a new record.
9. Input the data and attach the bank statement in the **File** field.

The screenshot shows the 'Import' form with the following details:

- Payment Account:** BRD MT940 RON
- Payment Group Type:** OP
- Import Date:** 21/11/2022
- File:** brd optim 033 1p ron.txt
- Buttons:** Add file, Drop file here, Import Data

10. Click **Import Data**. The record is now registered, and the data from the bank statement file is displayed.

The screenshot shows the 'Bank Statement' and 'Payments' tabs with the following details:

- 1 Bank Statement** (Active tab)
- 2 Payments**
- No. of Payments:** 1
- Import Date:** 21/11/2022
- Bank Statement No.:** 00196
- Payment Account:** BRD MT940 RON
- IBAN:** BRDE0001MT940RON
- Payment Amount:** 1,749.6
- Currency:** RON
- Payment Group Type:** OP
- File:** brd optim 033 1p ron.txt

11. Click the second tab, **Payments**. Here, you can view the details of the incoming and outgoing payments.

1 Bank Statement
2 Payments

Incoming Payments

No. of Payments

Total Amount Currency

Allocated Amount Unallocated Amount

Payments

Export
Refresh

Payment ID	Payment Type	Payment Regist...	Payer Name	Amount	Currency	IBAN	Details 1
<input style="width: 40px;" type="text"/>	<input style="width: 40px;" type="text"/>	<input style="width: 40px;" type="text"/>	<input style="width: 40px;" type="text"/>	<input style="width: 40px;" type="text"/>	<input style="width: 40px;" type="text"/>	<input style="width: 40px;" type="text"/>	<input style="width: 40px;" type="text"/>
1	Payment Order	25/11/2022		1,749.60	RON		800004

Outgoing Payments

No. of Payments

Total Amount Currency

Allocated Amount Unallocated Amount

Payments

Export
Refresh

Payment ID	Payment Type	Payment Regist...	Payer Name	Amount	Currency	IBAN	Details 1
<input style="width: 40px;" type="text"/>	<input style="width: 40px;" type="text"/>	<input style="width: 40px;" type="text"/>	<input style="width: 40px;" type="text"/>	<input style="width: 40px;" type="text"/>	<input style="width: 40px;" type="text"/>	<input style="width: 40px;" type="text"/>	<input style="width: 40px;" type="text"/>
No data							

12. In the **Outgoing Payments** tab, double click the Payment Order record.

Client Payment

Payment ID	<input type="text" value="1"/>	Payer Name	<input type="text"/>
Payment Registration Date	<input type="text" value="25/11/2022"/>	Bank Reference	<input type="text" value="BRDMT940"/>
Payment Date	<input type="text" value="25/11/2022"/>	Business Status	<input style="border-bottom: 1px solid #ccc; border-right: 1px solid #ccc; border-left: 1px solid #ccc; border-top: 1px solid #ccc; text-align: right; font-size: 0.8em; color: #666; padding: 2px 5px;" type="text" value="Unallocated"/> ↓
Amount	<input type="text" value="1,749.6"/>	Currency	<input style="border-bottom: 1px solid #ccc; border-right: 1px solid #ccc; border-left: 1px solid #ccc; border-top: 1px solid #ccc; text-align: right; font-size: 0.8em; color: #666; padding: 2px 5px;" type="text" value="RON"/> ↓
Payment Type	<input style="border-bottom: 1px solid #ccc; border-right: 1px solid #ccc; border-left: 1px solid #ccc; border-top: 1px solid #ccc; text-align: right; font-size: 0.8em; color: #666; padding: 2px 5px;" type="text" value="Payment Order"/> ✎		
Comments	<input style="width: 100%; height: 30px; border: 1px solid #ccc;" type="text"/>		

Allocated Invoices

Invoice No.	Invoice Date	Invoice Amount	Invoice Detail Paid Amou	Expire Date	Remove
<input style="width: 80%; height: 20px; border: 1px solid #ccc;" type="text"/>	<input style="width: 80%; height: 20px; border: 1px solid #ccc;" type="text"/>	<input style="width: 80%; height: 20px; border: 1px solid #ccc;" type="text"/>	<input style="width: 80%; height: 20px; border: 1px solid #ccc;" type="text"/>	<input style="width: 80%; height: 20px; border: 1px solid #ccc;" type="text"/>	<input style="width: 80%; height: 20px; border: 1px solid #ccc;" type="text"/>
No data					

Total Allocated Amount



Remaining Unallocated Amount

Outgoing Payments



Payment No	Outgoing Payment T...	Payment Amount	Currency	Created On	Business Status
<input style="width: 80%; height: 20px; border: 1px solid #ccc;" type="text"/>	<input style="width: 80%; height: 20px; border: 1px solid #ccc;" type="text"/>	<input style="width: 80%; height: 20px; border: 1px solid #ccc;" type="text"/>	<input style="width: 80%; height: 20px; border: 1px solid #ccc;" type="text"/>	<input style="width: 80%; height: 20px; border: 1px solid #ccc;" type="text"/>	<input style="width: 80%; height: 20px; border: 1px solid #ccc;" type="text"/>
No data					

13. Click **Allocate**. The **Search Invoices and Installments** grid is now displayed.
14. Input the policy number and click **Search**. The invoices and installments lists are displayed.

Search invoices and installments

Start Due Date From  Start Due Date To 

Name Amount


Payment Type   Policy No.

Invoices No.

Invoices list

Invoice No	Invoice Date	Contractor	Invoice Amount	Unpaid Amount	Currency	Invoice Refer...	Due Date	Option
<input type="text" value="REF000..."/>	<input type="text" value="16/11/2022"/>	<input type="text" value="Alexandru ..."/>	<input type="text" value="1749.6"/>	<input type="text" value="1749.6"/>	<input type="text" value="RON"/>	<input type="text" value="REF0000424"/>	<input type="text" value="16/11/2022"/>	<input type="button" value="Add"/>

Installments list

Policy No.	Installment No.	Due Date	Amount	Currency	Allocation Amount	Option
<input type="text"/>	<input type="text"/>	<input type="text"/> 	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
No data						

- Click **Add** on the invoice record. The **Allocated Invoices** grid is displayed with the number of the invoice, the invoice amount, and the detailed paid amount.

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Allocated Invoices

Invoice No. Invoice Date Invoice Amount Invoice Detail Paid Amot. Expire Date Remove

Invoice No.	Invoice Date	Invoice Amount	Invoice Detail Paid Amot.	Expire Date	Remove
REF0000424	16/11/2022	1,749.60	1,749.60		Remove

Total Allocated Amount: 1,749.6 Remaining Unallocated Amount: 0

16. Click **Validate**.
17. Go back to the reinstatement request record, and refresh the page. The installment is now paid.

Request Details

Request Type	<input type="text" value="Client request"/>	Reinstatement Request Date	<input type="text" value="21/11/2022"/>
Policy No.	<input type="text" value="80000662"/>	Issued Date	<input type="text" value="16/11/2022"/>
Begin Date	<input type="text" value="16/11/2022"/>	End Date	<input type="text" value="15/11/2023"/>
Renewed Policy	<input type="text"/>	Insurance Product	<input type="text" value="Personal Accidents"/>
Insured	<input type="text" value="Alexandru Popescu"/>	Agent	<input type="text" value="null"/>

Payment Schedule

<input type="radio"/>	Instalment Num...	Instalment Amo...	Currency	Due Date	Status	Payment Date	Payment Delay
	<input type="text" value="Q"/>	<input type="text" value="Q"/>	<input type="text" value="Q"/>	<input type="text" value="Q"/>	<input type="text" value="Q"/>	<input type="text" value="Q"/>	<input type="text" value="Q"/>
	1	1,749.60	RON	16/11/2022	Paid	25/11/2022	9
	2	1,749.60	RON	16/05/2023	OnTime		

Due Premium	<input type="text" value="1,749.6"/>	Payment Date	<input type="text" value="25/11/2022"/>
Suspended Start Date	<input type="text" value="17/11/2022"/>	Suspended End Date	<input type="text"/>

From 2022-11-18 up to 2022-11-25, but no sooner than the date that the due premium for the reinstatement in value of 1749.6 RON is paid by the client, any claims originating during this period, reported or not, will not be covered by the policy.

Comments

18. The **Request Type** and the Reinstatement **Request Date** fields are automatically filled.

19. Click **Propose Request**. The **Request Approval** tab is now available. In order to move forward, you need to approve the reinstatement request.

20. In the **Request Approval** tab, you have the following options:
 - Click **Approve**, and the current status of the reinstatement request is changed to **Approved**. The policy is reinstated to the **In Force** status. In the **Cover Suspension** section of the policy, you can view the time in which it was suspended.

The **Suspension End Date**, in this case, is the date when the **Reinstatement** is approved. The **Duration** is measured in days.

Reinstatement No	Suspension Start Date	Suspension End Date	Duration	Approved By
83	17/11/2022	25/11/2022	8	

- Click **Decline**, and the current status of the reinstatement request is changed to **Declined**. The policy remains in the **Suspended** status.
- Click **Send Back**, and you will be redirected to the **Request Details** page, where you can edit any mistakes you might have in the reinstatement request, and send it back to approval.

After you have approved a reinstatement request, you can also remove the payment made for the installment, and the policy returns to the suspended status. Follow the steps below to remove the payment:

1. Go to **Main Menu > Billing & Collection > Payments**. The list of all payment records is displayed.
2. Double-click the record of the payment you have made. The **Client Payment** page is displayed.
3. In the **Allocated Invoices** grid, click **Remove** on the invoice record for the payment.

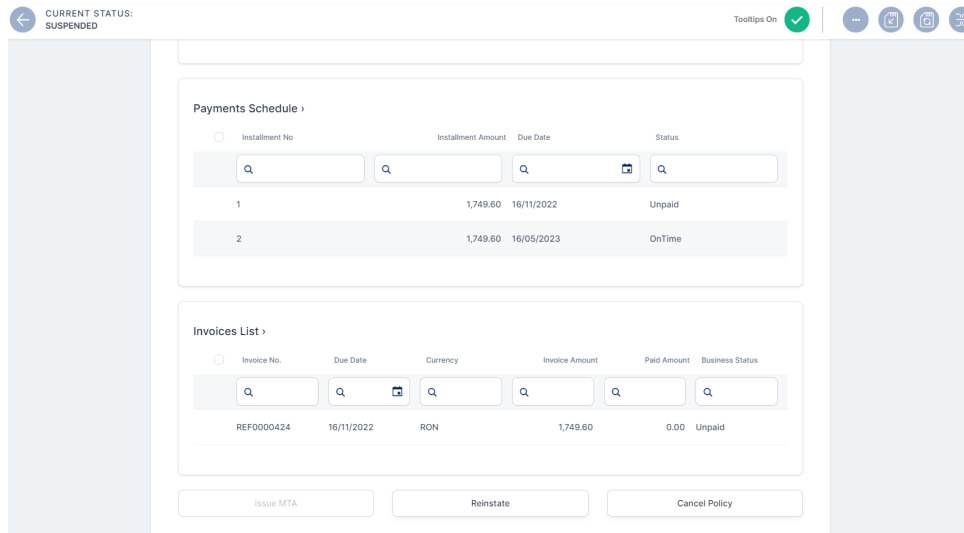
Allocated Invoices

<input type="checkbox"/>	Invoice No.	Invoice Date	Invoice Amount	Invoice Detail Paid Amou	Expire Date	Remove
	REF0000424	16/11/2022	1,749.60	1,749.60		Remove
Total Allocated Amount		1,749.6		Remaining Unallocated Amount		0

Allocated Invoices

<input type="checkbox"/>	Invoice No.	Invoice Date	Invoice Amount	Invoice Detail Paid Amou	Expire Date	Remove
No data						
Total Allocated Amount		1,749.6		Remaining Unallocated Amount		0

- Go to the respective policy record, and you can see that the **Cover Suspension** grid is unavailable, the installment is now set as Unpaid, and the policy is in **Suspended** status.



Cancel a Reinstatement Request

You can cancel a reinstatement request by following the steps below:

- In the main menu, navigate to **Policy Admin > Reinstatements**. The grid listing the reinstatement requests is displayed.
- Double-click the record of the reinstatement request that you want to cancel. The **Request Details** form is displayed.
- Write the reason in the **Comments** section, as per the example below.

Due Premium	489	Payment Date	
Suspended Start Date	03/10/2022	Suspended End Date	
The policy can be reinstated only after the due premium is paid and allocated on the policy.			
Comments	Due premium is not paid.		
Cancel		Propose request	

4. Click **Cancel**. A pop-up message informs you that you are about to cancel the reinstatement request.
5. Click **Proceed**. The current status of the reinstatement request is changed to **Cancelled**, and the policy remains in the **Suspended** status.

View Insured Objects

The system has the ability to save relevant data for each object covered by a policy, linked to a masterpolicy or stand alone.

The relevant data that combined can uniquely identify an object with its specific characteristics used to drive the correct price for the coverages offered for the pet’s protection, represents the Insured Object Insurance Products.

NOTE

The Insured Object saved when a policy will be issued is the same as the insured object structure used in the Q&B journey.

An example of a pet insurance policy is given below. The policy presents the following sections:

- The **Policy Details** section:

POLICY DETAILS

Insurance Type	<input type="text" value="Pet Insurance"/>	↓	Insurance Product	<input type="text" value="Pet Product"/>	↓
Policy No	<input type="text" value="80001456"/>		Issued Date	<input type="text" value="17/05/2022"/>	
Master Policy No.	<input type="text" value="MP000707"/>	↓			
Begin Date	<input type="text" value="18/05/2022"/>		End Date	<input type="text" value="17/05/2023"/>	
Policy Validity	<input type="text" value="365"/>		Validity Type	<input type="text" value="Days"/>	
Agency Code	<input type="text"/>		Agent	<input type="text" value="Agent"/>	
Quote ID	<input type="text" value="MSAM4340028"/>		Renewed Policy	<input type="text"/>	↓
Renewed By	<input type="text"/>	↓	Renew Type	<input type="text" value="Renewal offers"/>	
Mentions	<input type="text"/>				
Effective Date	<input type="text"/>				

- The **Policy Holder** section:

POLICY HOLDER

Name	<input type="text" value="Thomas"/>	Unique ID	<input type="text" value="2940710000000"/>
Phone	<input type="text"/>	Email	<input type="text" value="jane.doe@mail.com"/>

- The **Insured** section:

INSURED

Name	<input type="text" value="Thomas"/>	Unique ID	<input type="text" value="2940710000000"/>
Phone	<input type="text"/>	Email	<input type="text" value="jane.doe@mail.com"/>

- The **Beneficiary** section:

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BENEFICIARY

Name	Thomas	Unique ID	2940710000000
Phone		Email	jane.doe@mail.com

- The **Policy Coverage** section. The **Card Name** field displays what package is covered through the policy:

POLICY COVERAGE Card Name: PET

<input type="checkbox"/>	LOB	Coverage	Amount Insured/ ...	Currency	Insurance Type	Premium Amount	Excess
<input type="checkbox"/>	Q	Q	Q	Q	Q	Q	Q
	Base	Death of Pet by a...	100,000.00	EUR	Pet Insurance	300.00	10 Flat
	Base	Complementary ...	50,000.00	EUR	Pet Insurance	144.00	10 % of Sum Insu...
	Base	Loss by Theft or ...	25,000.00	EUR	Pet Insurance	120.00	10 % of Sum Insu...

- The **Policy Premium Amount** section:

POLICY PREMIUM AMOUNT

Currency	EUR	Final Premium	564
Total Premium	564	Commercial Discount	0
Payment Type	Direct Debit	Payment Frequency	Semi-Annually
Payment Period Grace(days)		No of installments	2

- The **Payments Schedule** section:

PAYMENTS SCHEDULE

<input type="checkbox"/>	Installment No	Installment Amount	Due Date	Status
<input type="checkbox"/>	Q	Q	Q	Q
	1	282.00	17/05/2022	OnTime
	2	282.00	17/11/2022	OnTime

- The **Invoices List** section:

INVOICES LIST						
Invoice No.	Due Date	Currency	Invoice Amount	Paid Amount	Business Status	
🔍	🔍	📅 🔍	🔍	🔍	🔍	🔍
No data						

At the bottom of the policy you can find the **Issue MTA** and **Cancel Policy** buttons. When clicked, the MTA, respectively the policy cancellation journeys are initiated.

Once you save an insurance policy (linked to a Masterpolicy or stand alone), the **Insured Object** tab is displayed, which contains both pet details and the insured's address, as shown below in a pet insurance policy.

1 Policy
2 Insured Object
3 Claims Data
4 History

PET DETAILS

Pet name	<input type="text" value="Athos"/>		
First Breed	<input style="width: 100%;" type="text" value="bulterrier"/>	Second Breed	<input style="width: 100%;" type="text" value="labrador retriever"/>
Gender	<input type="text" value="Male"/>	Cross Breed	<input checked="" type="checkbox"/>
Date Of Birth	<input type="text" value="25/03/2019"/>		
Pet Age Years	<input type="text" value="3"/>	Months	<input type="text" value="36"/>
Weight	<input type="text" value="20 Kg+"/>	Pedigree	<input type="checkbox"/>
Neutered or Spayed	<input checked="" type="checkbox"/>	Chipped	<input checked="" type="checkbox"/>
Has Medical Conditions	<input type="checkbox"/>		
Price	<input type="text" value="68,456"/>	Currency	<input type="text" value="RON"/>
Is Living With Owner	<input checked="" type="checkbox"/>		

ADDRESS

Street number	<input type="text" value="13"/>	Street Name	<input type="text" value="Toamnei"/>
City	<input style="width: 100%;" type="text"/>	Post Town	<input style="width: 100%;" type="text"/>
Postal Code	<input style="width: 100%;" type="text"/>		

Master Policies

This functionality enables insurers to create their bundled policy offerings, covering General Insurance, Life & Health protection, but underlining the fact that the master

policy has the distinct characteristic for being the way through which multi-object, multi-location is managed for Property & Casualty business or for example multi-person (group) contracts for Life & Health.

The master policy and its linked policies have some common details. For example they share the same contractor, intermediary, currency, policy end date, number of installments, installments due dates, payment types.

Master Policy Generation

A Masterpolicy is issued by using the [GenerateMasterpolicyAPI](#):

- When generating a Masterpolicy with no policy attached, it is automatically set in the **Draft** status, with several editable fields described further;
- When generating a Masterpolicy with its attached policy at the same time, it is automatically set in the **Proposal** status, and its fields are read-only.

1. To view the list with all the existing masterpolicies in **FintechOS Portal**, navigate the following menu: **Policy Admin > Masterpolicies**.
2. In the **Masterpolicies** subsection, the **Master Policies List** grid is displayed, which contains all the created master policies.

MASTERPOLICIES				
<input type="checkbox"/> Master Policy No	Start Date	Premium Amount	Currency	Business Status
<input type="checkbox"/> MP000030	23/02/2023	0.00	EUR	Draft
<input type="checkbox"/> MP000029	18/02/2023	2,400.00	EUR	Proposal
<input type="checkbox"/> MP000024	10/02/2023	1,092.00	RON	Inforce
<input type="checkbox"/> MP000028	15/02/2023	0.00	EUR	Suspended
<input type="checkbox"/> MP000027	10/02/2023	1,956.00	RON	Inforce

5 10 20 1 2 3 4 5 6 7 8 9 10

3. Open a Masterpolicy and view the displayed tabs. In case of a Masterpolicy in **Draft** status, you can edit some of the fields, as presented below:

- The **Master Policy** tab contains the following sections:
 - **Contractor:** Choose a **Contractor** from the drop-down to automatically fill in the fields with their details.

The screenshot shows a navigation bar with three tabs: '1 Master Policy' (active), '2 Policies', and '3 History'. Below the tabs is a form titled 'Contractor' with the following fields:

Contractor	Jane Doe		
Name	Jane Doe	Unique ID	1800908965478
Main Email	jane.doe@mail.com	Main Phone	0712345678

- **Intermediary:** Only one of the **Agent** or **Broker** name fields can be filled. If you try to fill both, the following message is displayed: "A Master Policy can have either an Agent or a Broker".

The screenshot shows a form titled 'Intermediary' with the following fields:

Agent	Select a value...	Broker	John Doe
Agent Name		Broker Name	John Doe

- **Master Policy**, containing the following fields:
 - **Master Policy No:** The unique number of the master policy;
 - **Quote Number:** The unique number of the quote. The field is editable in the **Draft** status;

- **Validity Type:** Drop-down field with the following possible values: Days, Months, or Years. The field is editable in the **Draft** status;
- **Validity:** The validity of the master policy expressed in the number of days, months, or years. The field is editable in the **Draft** status;
- **Start Date:** The start date of the policy. The field is editable in the **Draft** status;
- **End Date:** The end date of the policy;
- **Payment Type:** Choose from the following possible values: Bank Transfer or PayU. The field is editable in the **Draft** status;
- **Payment Frequency:** Choose from the following possible values: annually, semiannually, quarterly, monthly. The field is editable in the **Draft** status;
- **Currency:** The currency used for the policy;
- **No of Installments:** The number of installments for the policy;
- **Premium Amount:** The amount of the premium;
- **IPT Amount:** The amount of the insurance premium tax;
- **Master Policy Document:** The master policy file to be uploaded;
- **Renewed Master Policy:** Option set to choose the master policy to be renewed. The field is editable in the **Draft** status;
- **Renew Type Id:** Drop down field to choose the renew type ID, the possible values being None, No, Automatic Renewal and Renewal Offers. The field is editable in the **Draft** status.

Master Policy			
Master Policy No	MP000044	Renewed Master Policy	Select a value...
Quote Number	{{Quote}}	Issued Date	23/02/2023
Start Date	24/02/2023	End Date	23/02/2024
Number of Validity Months	12	Currency	RON
Premium Amount	3,912	IPT Amount	469.44
No of Installments	4	Payment Type	Direct Debit
Payment Period Grace (days)	10		
Renew Type	Automatic renewal	Master Policy Document	
Effective Date			

- **Mentions**, where you can add some free text, with mentions regarding the Master Policy. You cannot edit this field after the offer is made.

Mentions
Mentions

- Fill in the mandatory details and save the record. Two more tabs are displayed in the form:
 - The first tab, first called **Master Policy** and now called **Master Policy Summary**, containing the above fields, plus, below them, 2 new sections called **Premium Payments Schedule** and **Invoices**.
 - These sections are empty at first, and populated with values after the associated policies are generated:
 - The **Premium Payments Schedule** section, the list with the installments:

Premium Payment Schedule

<input type="checkbox"/>	Installment No	Amount	Currency	Due Date	Business Status
	<input type="text" value="Q"/>	<input type="text" value="Q"/>	<input type="text" value="Q"/>	<input type="text" value="Q"/> <input type="text" value="📅"/>	<input type="text" value="Q"/>
	1	978.00	RON	27/02/2023	OnTime
	2	978.00	RON	27/05/2023	OnTime
	3	978.00	RON	27/08/2023	OnTime
	4	978.00	RON	27/11/2023	OnTime

- The **Invoices** section, the list with the statements:

Invoices

<input type="checkbox"/>	Invoice No.	Due Date	Currency	Invoice Amount	Paid Amount	Business Status
	<input type="text" value="Q"/>	<input type="text" value="Q"/> <input type="text" value="📅"/>	<input type="text" value="Q"/>	<input type="text" value="Q"/>	<input type="text" value="Q"/>	<input type="text" value="Q"/>
	REF0000631	24/03/2023	EUR	50.00	50.00	Paid
	REF0000633	24/03/2023	EUR	50.00	50.00	Paid
	REF0000632	24/03/2023	EUR	50.00	50.00	Paid

- The second tab, called **Policies**, is empty at first, and is populated with values after the associated policies are generated through the PolicyGenerationAPI endpoint. This tab contains 2 grids:

- The **Policies** grid, as shown below:

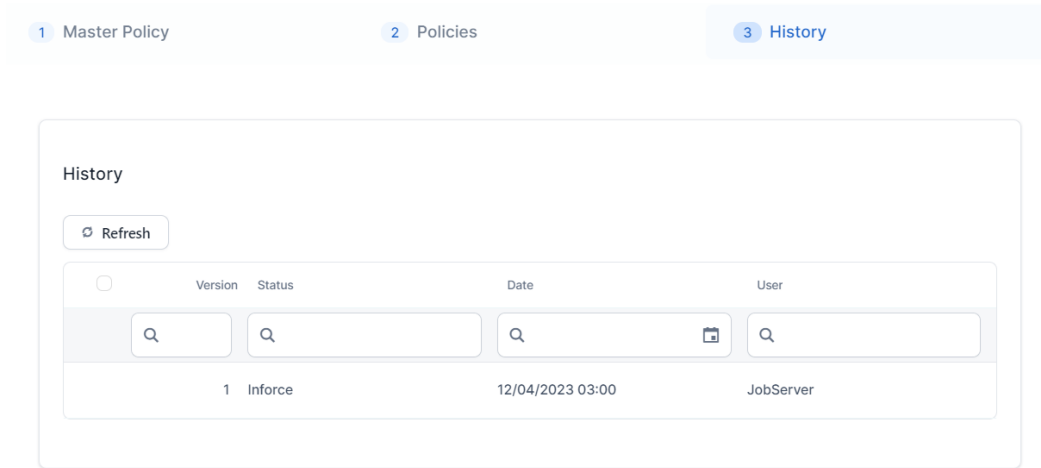
- The **Pet Policies** grid, as shown below:

All the above fields are mandatory, except Renewed Master Policy and the **Mentions** section.

Master Policies Versioning History

A **History** tab is available for each Master Policy with all the versions related to it, in order to keep track of the version number, starting from 1.

The **History** tab is displayed for the first time when the Master Policy is in the **Proposal** status, and the first version status of the Master Policy displayed in the **History** tab is **Proposal**.



After the Master Policy is issued, the version displayed in the **History** tab is **Issued**. The previous version is not displayed anymore. When the Master Policy is in **Inforce** status, this is the version displayed in the **History** tab. The previous versions are not displayed.

When a version is approved, the previous version is closed , having the **Version Closed** status. This automatically starts with the effective date of the approved version. Unapproved versions are also displayed in the **History** tab. There cannot be 2 or more **Draft** or **Pending** versions at the same time. Also, there cannot be a **Pending** and a **Draft** version at the same time.

The **History** tab contains a grid with the following columns: Label, Attribute Version Date, Attribute Version, Modified by User.

Perform Master Policy Mid Term Adjustments

Masterpolicy MTA’s comprise of a collection of alterations that apply in the same way for all the policies that are part of said Masterpolicy. These MTA types are: Change frequency, Change payment type, Change due date.

You can make alterations either to a Masterpolicy or to a single policy that is part of a Masterpolicy.

Search for Masterpolicies

Prior to opening a change policy request, you have to look for the masterpolicy on which the MTA Masterpolicy adjustments needs to made. The Masterpolicy searching form is the first step of opening an MTA.

1. Choose from the **Policy Admin** menu, the **Alterations** menu entry. This displays the list of records of policies and masterpolicies that are going through a mid term adjustment process.
2. Click the Insert button to open the **MTA - Search** form.
3. In the **Search Type** field, you can select to alterate either a Masterpoilcy or a single policy that is part of a Masterpolicy.

MTA - Search

Search Type: Masterpolicy

Masterpolicy No: 12345

PIN: 123

First Name: Jane

Last Name: Doe

Phone No: 0712345678

Email: jane.doe@mail.com

Reset Search

- Click **Search**, and the **Masterpolicies** grid unfolds, as shown below:

Masterpolicies

Master...	Contracto...	Masterpoli...	Masterpoli...	Premium	Currency	Payment F...	Payment T...	Policy Ren...	Options
MPO...		9/27/2022	9/26/2023	8793.2	BMD	Monthly	PayU-on...	No	Choose Option
MPO...		9/30/2022	9/29/2023	2347.2	RON	Monthly	PayU	Automati...	Choose Option
MPO...		10/12/20...	10/11/20...	611.68	RON	Monthly	Bank tra...	Automati...	Choose Option
MPO...		10/12/20...	10/11/20...	2248.6	RON	Monthly	Bank tra...	Automati...	Choose Option
MPO...		10/12/20...	10/11/20...	444	RON	Monthly	Bank tra...	Automati...	Choose Option

Alternaitvely, choose to modify a single policy belonging to a Masterpolicy.

- In the **MTA - Search** form, from the **Search Type** drop down, choose the Policy value.

MTA - Search

Search Type	<input type="text" value="Policy"/>	Insurance Type	<input type="text" value="Home"/>
Policy No	<input type="text" value="1"/>	PIN	<input type="text" value="123"/>
First Name	<input type="text" value="Jane"/>	Last Name	<input type="text" value="Doe"/>
Phone No	<input type="text" value="0712345678"/>	Email	<input type="text" value="jane.doe@mail.com"/>
<input type="button" value="Reset"/>		<input type="button" value="Search"/>	

- Click **Search**, and the **Policies** grid unfolds, containing the policies with

the matching criteria.

Policies

Policy No	Insured N...	Policy Beg...	Policy End...	Premium ...	Currency	Payment F...	Policy Pay...	Renewal T...	Options
8000...		8/25/2022	8/24/2023	1478.97	RON	Quarterly	Direct D...	Automati...	Choose Option
8000...		8/18/2022	8/17/2023	1310.4	RON	Quarterly	Direct D...	Automati...	Choose Option
8000...		9/27/2022	9/26/2023	600	EUR	Monthly	Direct D...	Manual	Choose Option
8000...		8/19/2022	8/18/2023	600	EUR	Monthly	Bank tra...	Manual	Choose Option
8000...		8/18/2022	8/17/2023	600	EUR	Monthly	Direct D...	Manual	Choose Option

Request a Mid Term Adjustment

After searching for a specific Masterpolicy the process of completion for the open change Masterpolicy request can start.

The first two sections on the **Change Masterpolicy Request** tab are related to general information regarding the request:

- **Masterpolicy No.** instead of **Policy No.**;
- Without beneficiary and insured;
- The **Paid Amount** is the total of payments for all policies included in a Masterpolicy.

CHANGE MASTERPOLICY REQUEST

Request No.	0000083	Request Date	23/02/2022
Notification Date	23/02/2022	Requested Effective Date	28/02/2022

Register Alterations

Register Masterpolicy Alterations

After completing the general information regarding the change policy request, you have the possibility to choose from the available policy alternation types, a type of modification.

The **Update Coverage** button is displayed on each policy line from the **Policies** grid in the interface.

POLICIES

Policy No.	Insurance ...	Insured	Start Date	End Date	Premium	Currency	Status	Update Co...	Options
80000196	Personal A...		2/24/2022	2/23/2023	1512	RON	In Force	<input type="checkbox"/>	Update coverage

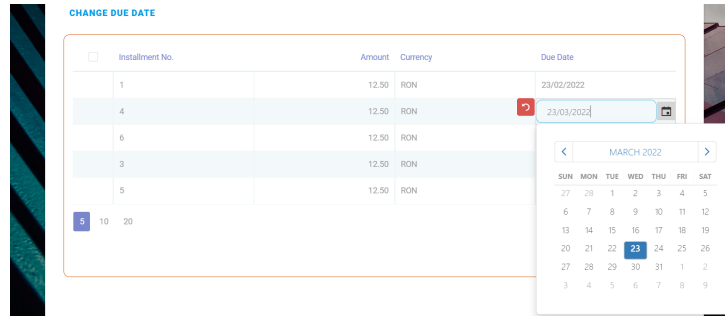
Based on your chosen option, the specific selection is displayed. Multiple alteration types are permitted in the same MTA, so you can expand multiple selections at the same time, complete and validate them in the desired order.

After you have made all the modifications regarding the payment and/or the frequency, and validated them, all the policies related to the Master policy update their **Payment Type** according to the new value selected in the **Master Product**.

Change Due Date

1. Click the **Change Due Date** button. A grid is expanded, that contains the payment schedule associated with the Masterpolicy. The payment schedule for the MTA only contains the columns up to **Due Date**.
2. Update the due dates that you want to change inline, within the schedule. You can modify one or more installments' due dates. Only the **Due Date** can be

edited, the other fields are read only.



3. Click the **Validate** button in order to save and validate the changes.

The due date in the installments grid on the Masterpolicy are updated after you click the **Register** button and reach the **Effective Date** set on the alteration request.

Change Frequency

1. Click the **Change Frequency** button. The **Change Frequency** grid expands, containing the **Payment Frequency** and **New Frequency** fields.
2. Choose the **New Frequency** from the field drop-down. This contains the same values as for new payment frequency existing on the policy alterations.



3. Click the **Validate** button.

The **Payment Frequency** field is retrieved by default from the Masterpolicy and is not editable. The **New Payment Frequency** field is the new payment frequency selected.

Change Payment Type

1. Click the **Change Payment Type** button. The **Change Payment Type** grid expands, containing the **Payment Type** and **New Payment Type** fields.
2. Choose the **New Payment Type** from the field drop-down.

CHANGE PAYMENT TYPE

Payment Type Broker Collection ✎ New Payment Type Bank transfer ▼ ✎

Validate

3. Click the **Validate** button.

The **Payment Type** field is retrieved by default from the Masterpolicy and is not editable.

After you make the modifications, the **Masterpolicy Alteration Summary** section is available with the following details:

Field Name	Description
Effective Date	Defaulted with the Requested Effective Date from the first section. Editable and mandatory. Effective Date >= Policy Begin Date.
End Date	Not editable and mandatory.
Additional Premium	Not editable and mandatory. The additional premium is calculated. For the discounted amount, a negative amount is displayed upon clicking the Register button.
Currency	Not editable and mandatory.
Policy alteration type	Not editable and mandatory. The policy alteration type is determined. If at least one alteration included requires the issuance of an MTA, the value is the MTA needed upon clicking the Register button.
MTA No	Not editable and mandatory. Sequencer automatically generated.
Policy mentions	Editable and not mandatory.

Field Name	Description
Comments	Editable and mandatory only if you cancel the request by clicking the Cancel button form the bottom of the page.

After reviewing the request made, you have the possibility to either **Cancel** or **Register** the request.

Register Policies Alterations

Similarly to registering alterations on a Masterpolicy, after in the **MTA - Search** section you have selected the intended policy, you are redirected to said policy, in the form for the MTA used for a single policy.

1. Choose from the available policy alternation types, a type of modification. The following buttons are available:

POLICY

Policy No	80001006	Issue Date	02/05/2022
Begin Date	03/05/2022	End Date	02/05/2023
Contractor Name		Insured Name	
Beneficiary Name		Status	Enforced ↓
Premium Amount	300	Currency	EUR ↓
Payment frequency	Monthly	Payment type	Direct Debit
Installments No	12	Paid Amount	0

2. Click **Update coverage**, and the **Update coverage** grid expands, where you can edit the **Amount Insured** and **Excess Value**.

Update coverage

Existing coverage

<input type="checkbox"/>	Coverage Type	Insurance Pr...	Amount Insur...	Currency	Premium	Excess Value	Excess Type	Actions
	Personal Accid...	Death by accid...	<input type="text" value="35000"/>	RON	100.80	<input type="text" value="10"/>	Flat	<button>Remove</button>
	Personal Accid...	Income Compe...	<input type="text" value="30000"/>	RON	1,036.80	<input type="text" value="10"/>	% of Sum Insur...	<button>Remove</button>
	Personal Accid...	Permanent Dis...	<input type="text" value="20000"/>	RON	691.20	<input type="text" value="10"/>	% of Sum Insur...	<button>Remove</button>
	Personal Accid...	Medical Expen...	<input type="text" value="15000"/>	RON	518.40	<input type="text" value="10"/>	% of Sum Insur...	<button>Remove</button>

Additional coverage

Coverage Type	Insurance Pr...	Amount Insur...	Currency	Premium	Excess Value	Excess Type	Actions
No data							

*Circled fields can be edited

Validate

3. Click **Validate**, and the policy is now updated with the new Amount Insured And Excess Value.
4. Click **Change payment type**, and the **Change payment type** grid is unfolded, where you can select a new payment type, as per below.

Change payment type

Payment Type New Payment Type

Validate

5. Click **Validate** to save the changes, and the policy is updated with the new payment type.
6. Click **Change Renewal Type**, and the **Change Renewal Type** grid is unfolded, where you can select if you want the policy to be automatically renewed, or not. You can also change the type of renewal.

Change Renewal Type

7. Click **Validate**, and the policy is updated with the new renewal type.
8. Click **Change frequency**, and the **Change frequency** grid is unfolded, where you can select a new payment frequency, as per below.

Change frequency

9. Click **Validate**, and the policy is updated with the new payment frequency type.

Total Premium Adjustments

Each policy has a premium adjustment that can have a positive or a negative value. You can operate multiple coverage adjustments for multiple related policies.

In the **Policy Alteration Summary** section, a grid is displayed that only shows the related policies that had a change in premium for the current master MTA flow that you have initiated. The following fields are displayed: Insured, Policy No, Insurance Product Item, Premium Adjustment Value, Adjustment Type.

The **Master MTA Premium Adjustment** field is also displayed, showing the sum total of the Premium Adjustment Values for all the policies displayed in the grid, and affected by the current master MTA through coverage update.

Update Coverage

Through this MTA, you are able to update coverages for a specific policy included in a masterpolicy. This means that for each policy included in the policies grid, the **Update Coverage** grid is displayed. By clicking this grid, you are redirected to a new Policy MTA request for the selected policy.

The new Policy MTA is opened in **Draft** status. This contains all the information regarding the already completed request with the same information as for the Masterpolicy request, without the possibility to adjust these information. Also, the user is able to already see the **Update Coverage** grids centered.

All the initial fields needed in the normal Policy MTA take over the values already collected and available in the Master policy, such as the **Request Date, Notification Date, and Request Effective Date**. The **Request No** is automatically incremented.

The affected policies take into account the Masterpolicy MTA number.

The workflow for the **Update Coverage** grid is the following:

- This section allows you to **Edit, Remove** or **Add** coverages on the current policy;
- For the first grid, by clicking the **Edit/Remove** button:
 - The **Edit** action makes the **Amount Insured/Indemnity Limit** field available;
 - The **Remove** action removes the item from the existing coverage grid, and it is available in the **Additional Coverage** grid.
- For the second grid, you have the possibility to add a new coverage for the current policy:
 - The **Amount insured/Indemnity Limit** for existing coverages on product level is equal to the value set on product factory, but if a new coverage is added, the **Amount insured/Indemnity Limit** is editable;
 - The **Amount Insured/Indemnity limit** field is mandatory for adding a new coverage;

- When adding the **Amount Insured/Indemnity limit** for new coverages, the **Premium Amount** for each new coverage is auto completed in the grid

NOTE

By updating the **Amount Insured/Indemnity Limit** when **Editing/Removing/Adding** an insurance coverage, the **Premium Amount** and **Premium Percentage** on the policy is also updated according to the modifications. The update is triggered when registering the request.

The **Return to Masterpolicy MTA** button redirects you to the **Master Policy MTA Change Request** view. This button is displayed instead of the **Register** button on the actual Policy MTA request.

Beside it, the **Cancel** button is also displayed in the form.

- Click the **Return to Masterpolicy MTA** button to be redirected back to the Masterpolicy MTA request. The status for the Policy MTA request is changed from **Draft** to **Registered**.
- Click the **Cancel** button, to change the Masterpolicy's status from **Draft** to **Cancelled**. Once cancelled, you can re-initiate the update coverage alteration flow on a Masterpolicy MTA. A validation checks the existing Policy MTA request opened in **Draft** status from a Masterpolicy MTA. If it is already an existing one, then you are redirected to that one, otherwise a new one is registered.

All changes made in the policy MTA, even if not validated, are saved, and when you return to finish the flow or modify, update the changes done, you don't have to input the data again.

In case an coverage update done at policy level is not validated, you cannot validate the overall Master policy MTA. If this case occurs, the system displays the following error message “There is still an MTA pending for policy no. <'policy no of the MTA that is not validated;>”.

The **Update Coverage Open** column marks if for the correlated policy an update coverage alteration request is opened or not:

- If the value is Yes (checked), then an existing update coverage request is already opened by clicking the near **Update Coverage** button, and you are redirected to the existing **Draft, Registered, Accepted Update Coverage** request;
- If the value is No (not checked), then the policy does not have an update coverage request opened on it by clicking the near **Update Coverage** button, and you are redirected to a new update coverage request in **Draft** status.

By clicking the **Update Coverage** button for a policy, the **Update Coverage Open** is marked and remains checked until the update coverage request is **Cancelled** or **Declined**.

- **Update Coverage Open** checked = request in **Draft, Registered** or **Accepted** status;
- **Update Coverage Open** not checked = request in **Cancelled** or **Declined** status.

Accept/Decline a Masterpolicy MTA Request

You are able to approve or decline a MTA request according to the customer's decision regarding the modifications on the policy.

On the **Change Master Policy Request** tab, beside the displayed policy information, you can find the **Accepted** and **Decline** buttons which trigger its specific status transitions. These buttons are displayed only for change policy requests which are in **Registered** status.

1. When you click the **Accepted** button the following actions are triggered:
 - The status transition is made from the **Registered** to the **Accepted** status;
 - The **MTA No** is updated from the first tab in the **Master Policy Alteration Summary**;

- The transition specific for policy versioning is made to the **Approved** policy version.
2. When you click the **Declined** button the following actions are triggered:
 - The status transition is made from the **Registered** to the **Declined** status;
 - The transition specific for policy versioning is made to the **Unapproved** policy version.

Change the Masterpolicy Renewal Type

Policy Administration gives you the ability to change the renewal type that is set for a Masterpolicy, through an MTA.

1. Select an **Alteration Type** and the subsequent **Masterpolicy** to be modified.
2. Click the **Change Renewal Type** button. The section in which you can select the new renewal type is displayed. The **New Renewal Type** option set displays any of the available renewal types within the system.
3. Select the new renewal type for said Masterpolicy.
4. The flow for any MTA is applied (e.g. register, accept/decline, impact in the Masterpolicy's status).
5. The **Renewal Type** recorded on the all the policies related to said Masterpolicy display the newest renewal type option selected through the approved Masterpolicy MTA.

NOTE

When a Change Renewal Type MTA is accepted and the alteration flow is finished, the Masterpolicy Automatic Renewal process takes into account, for said policy, the new renewal type and ignores what is set at product level.

The rest of the configurations for renewal at main product level continue to apply (i.e. Renewal Validity, Renewal Tariff, No of Days Before Renewal, Renewal Validity)

Manage Master Policy Versioning

There are cases, like Master Policy renewal when you need to create a new version of a specific Master Policy. To accommodate the versioning functionality, from an insurance business perspective, the **Policy Administration** solution uses a combination of the **FintechOS standard versioning process mechanism** and custom development. Consequently, you use the **FTOS_VersioningHelper** client side library and follow the standard procedure when configuring version settings, version settings items and entity settings. However, for policy versioning, you use the **FTOS_VersioningHelper_Edit** client side library in order to keep some attributes **Read Only**, even when the policy is in **Version Draft** business status, with **isEditable** option enabled.

Master Policy Versioning Process Description

1. Access an existing Master Policy and click the **Insert** button, called **New Version**.
2. An edit form of that Master Policy opens, with a new version in the **Version Draft** status, so you are able to change and update the information related to that Master Policy.
 - When the Edit form opens, the **Master Policy Summary** tab is automatically selected.
 - Both tabs, **Master Policy Summary** and **Policies List**, are displayed.
3. The status of the newly added version of the Master Policy is **Version Draft** and the next status is also displayed, **Version Unapproved**.

Once the edit form opens, you are able to change the following:

- The values from any field of the **Master Policy** section, except the **Master Policy No** and the **Currency** fields. The **Master Policy No** remains the same like the one before versioning;
- the text from the **Mentions** section;
- the values from the **Premium Payment Schedule** section.
 - You are able to only update the installments in the **On Time** status;
 - Once the values here change and a new version of the Master Policy is added, a new version is added for the **Premium Payment Schedule** section.

NOTE In the manual versioning phase, the changes made to the Master Policy are not subject to validation. Also no changes are triggered for the associated policies. This is done in a later phase and through an MTA process at Master Policy level for example.

After the desired changes are made in the **Version Draft** status, you are able to:

- Unapprove this version, by manually switching the status of the version from the top left corner;
- Approve the new version by filling in the **Effective Date** of the version and clicking the **Approve** button.
 - The effective date is available at the end of the Master Policy form in the **Master Policy Summary** section, and it is mandatory if you want to approve a version;
 - The **Effective Date** cannot be sooner than the beginning date of the Master Policy;

Automatically Renew a Master Policy

A renewal in insurance is the continuation of a coverage for a specified period. For the Masterpolicy a series of successive developments are planned to be made in order to provide the capability to renew all policies that are linked to a Masterpolicy, within

one action. There are several ways to renew a contract, for example, to automatically generate an offer for renewal or generate for example a new policy, prior to the expiry date of the existing one.

As a principle, the Masterpolicy is automatically renewed according to the received renewal configurations in order to continue providing coverage for the insured. A renewal offer for the Masterpolicy and the linked policies is issued, once the insured period for the renewed Masterpolicy has passed.

The **Main Product** (identified through Quote Config ID) + **Renewal Type** (from Gen Master Policy API if available) defines the renewal configurations to be applied for a specific Masterpolicy.

The Masterpolicies are subjected to the automatic renewal process taking into consideration the renewal configurations available at main product level: renewing policy, renewal validity, renewal tariff and number of days before renewal. Depending on the option in the **Renewal Type**, a certain Masterpolicy renewal process is triggered.

As a first step for the Masterpolicy renewal, a method of issuing the data needed for the Renewal Offer (based on existing policy data) has been rolled out.

As such for each policy under a masterpolicy, distinct JSON objects are created containing info about the each renewed policy and tariff calculated adequately (same/actual tariff).

NOTE

After a Mastepolicy renewal each Mastepolicy renewal policy has the Masterpolicy number filled in. The same behavior applies for the related policies, related to renewed policies. Each renewed master policy only contains policies that are renewed.

Automatic Renewal Types

A daily scheduled job is running in order to find all the policies from the system which have to be renewed according to their **End Date** and the parameter set for the number of days before renewal.

The rules for a Masterpolicy are given in the table below.

Renewal Type	Renewal Validity	Renewal Tariff
Automatic Renewal	Same validity	Actual tariff + Same tarif
	Renewal Masterpolicy - ProposalValidity = Renewed policy validity Start Date = Renewed Masterpolicy End date +1 End date = Start Date & Validity Same Contractor as renewed Masterpolicy Same Intermediary data as renewed Masterpolicy Same Quote Same Payment type & Payment Freq Same Currency Reflect Renewed Policy no (previous contract) Same Mentions. The tariff logic does not influence the Masterpolicy. The Masterpolicy premium is the SUM of the related policies premiums.	

The rules for the policies related to a Masterpolicy are given in the table below.

Renewal Type	Renewal Validity	Renewal Tariff
Automatic Renewal	Same validity	Actual tariff
	Renewed policy number Same Product and Insurance Type Validity - Renewed Policy validity Begin Date = Renewed policy End Date + 1 End Date is calculated according to the Start date + Validity Same parties Same insured object Same agent/broker and distribution channel Same payment type and the same payment frequency Same coverages and indemnity limits The total premium has to be calculated based on the currently approved product version	

Renewal Type	Renewal Validity	Renewal Tariff
Automatic Renewal	Same validity	Same tariff
	Renewed policy number Same Product and Insurance Type Validity - Renewed Policy validity Begin Date = Renewed policy End Date + 1 End Date is calculated according to the Start date + Validity Same parties Same insured object Same agent/broker and distribution channel Same payment type and the same payment frequency Same coverages and indemnity limits The total premium has to be calculated based on the product version valid at the issuance date of the renewed policy	

Change the Masterpolicy Renewal Type

Policy Administration gives you the ability to change the renewal type that is set for a Masterpolicy, through an MTA.

1. Select an **Alteration Type** and the subsequent **Masterpolicy** to be modified.
2. Click the **Change Renewal Type** button. The section in which you can select the new renewal type is displayed. The **New Renewal Type** option set displays any of the available renewal types within the system.
3. Select the new renewal type for said Masterpolicy.
4. The flow for any MTA is applied (e.g. register, accept/decline, impact in the Masterpolicy's status).
5. The **Renewal Type** recorded on the all the policies related to said Masterpolicy display the newest renewal type option selected through the approved Masterpolicy MTA.

NOTE

When a Change Renewal Type MTA is accepted and the alteration flow is finished, the Masterpolicy Automatic Renewal process takes into account, for said policy, the new renewal type and ignores what is set at product level.

The rest of the configurations for renewal at main product level continue to apply (i.e. Renewal Validity, Renewal Tariff, No of Days Before Renewal, Renewal Validity).

Master Policy Cancellation

The Masterpolicy cancellation will work in a similar way as the masterpolicy's MTA. This means that cancelling a Masterpolicy will inherently cancel also all the policies with status **In Force** MTA that are linked to it.

Register a Master Policy Cancellation

In order to open a cancellation on a Masterpolicy, you must first search for a specific one. After finding the right masterpolicy, you can request a cancellation.

1. In the main menu, navigate to **Policy Admin > Cancellations**.
2. Click the **Insert** button. The **Masterpolicy Search** form is displayed. Select the Masterpolicy option from the drop down.
3. You can further refine the search by filling at least one of the fields representing search criteria, as per below:

The screenshot shows a search interface with a light blue header containing a 'Search' button. Below the header, there is a 'Search Type' dropdown menu set to 'Masterpolicy'. The form contains several input fields: 'Masterpolicy No.' with the value '12345', 'Policy No.', 'Insurance Type' with a dropdown set to 'Health', 'First Name' with 'Jane', 'Last Name' with 'Doe', 'Phone No.', 'Email', and 'PIN'. At the bottom of the form, there are two blue buttons: 'Search' and 'Reset'.

4. Click the **Search** button. A grid is displayed, showing the Masterpolicies with the matching details inserted in the previous form. The grid contains the following columns:
 - Masterpolicy No;
 - Contractor Name;
 - Masterpolicy Start Date;
 - Masterpolicy End Date;
 - Options.

In this grid, only Masterpolicies having the specific statuses configured in the correlated processor appear. The statuses available for the Masterpolicy cancellation are either in the **Inforce** or **Issued** status.

5. When you've found the right policy, click the **Choose Option** button.
6. The main **Cancellation** form is displayed in order to register a request. If you choose a policy which already has a Cancellation request in the **InProgress** status, the process is not available, and the following warning message is displayed: "This Masterpolicy already has a Cancellation request opened on it!".

7. When starting the registration, two tabs are displayed in the interface: **Change Request** and **Masterpolicy Details**.

- The **Change Request** tab presents the following 3 sections:
 - The **Change Request Summary** section, with the following fields to be filled in:

Field	Description
Cancellation Notification Date	Manually filled in by the user. Masterpolicy Begin Date <= Cancellation Notification Date <= Current Date.
Reason Type	The list composed by the existing cancellation reason types in the system and their configuration. This list is calculated as the intersection of all the cancellation reason types configured in the system having the Masterpolicy attribute checked.
Requested End Date	If manually filled: Masterpolicy Start Date <= Requested End Date <= Masterpolicy End Date This field can also be automatically filled for some specific reason types.
Final End Date	If manually filled: Masterpolicy Start Date <= Final End Date <= Masterpolicy End Date This field can also be automatically filled for some specific reason types

The algorithm for the **Final End Date** and **Requested End Date** fields according to the selected **Reason Type** is the following, taking into consideration the validations stated above:

Reason Type	Requested End Date	Final End Date
Withdrawal	Automatically completed with the Masterpolicy Start Date .	Automatically completed with the Masterpolicy Start Date .
Property sold	The Requested End Date can be set to any day before or including the day of the request for cancellation.	The Final End Date is filled with the value from the Requested End Date but with the possibility to edit.

Reason Type	Requested End Date	Final End Date
Cancelled by Client	It can be manually filled with any date.	<p>If the Notification Date - Policy (Issued) Date \leq X days (free withdrawal limit date), then this field is automatically completed with the Policy Begin Date with the possibility to be adjusted.</p> <p>Otherwise, this is automatically completed with the Notification Date + 21days to go.</p> <div data-bbox="992 1125 1308 1694" style="background-color: #e6f2ff; padding: 10px; border-radius: 5px;"> <p>NOTE If the Final End Date is in the X days (from the free withdrawal limit date), then the policy is transitioned to</p> </div>

Reason Type	Requested End Date	Final End Date
		<p>Withdrawal on client request, and if it is after those X days, then the policy is transitioned to the Cancelled status.</p>
Decline by screening	It can be manually filled with any date.	It can be filled with the value from the Requested End Date , but with the possibility to edit.
Cancelled	It can be manually filed with any date.	It is automatically completed with the Notification Date + 21 days to go.

Reason Type	Requested End Date	Final End Date
Closed by Claim	It is pre-filled with the Notification Date + 21 days from the present on.	It is filled with the value from the Requested End Date , but with the possibility to edit.
Insured Death	It can be manually completed with any date.	It is filled with the value from the Requested End Date , but with the possibility to edit.

- The **Masterpolicy** section, with the following read-only fields.
 - Masterpolicy No;
 - Masterpolicy Start Date;
 - Masterpolicy End Date;
 - Contractor Name;
 - Premium Amount;
 - Premium Currency;
 - Paid Amount;
 - Paid Currency;
 - Earned Premium;
 - Earned Premium Currency;

- Canceled Premium;
- Canceled Premium Currency;
- Uninsured Period Type;
- Uninsured Period;
- Claims.

A specific grid with all the policies included in that Masterpolicy is displayed below the mentioned fields. Double click a record to be redirected to that policy form.

- The **Payment Beneficiary** section, with the following fields to be filled in:
 - Payment Beneficiary;
 - Payment Beneficiary First Name;
 - Payment Beneficiary Last Name;
 - Payment Beneficiary PIN;
 - Bank;
 - IBAN Account.
- The **Masterpolicy Details** tab displays a grid with all the Masterpolicy **Installments** and a grid with all the Masterpolicy **Claims**. The records cannot be adjusted.

The following are the columns of the **Installments** grid:

- Installment No;
- Due Date;
- Installment Amount;

- Currency;
 - Status.
8. After completing all the information, click the **Register** request button, to transition the status for the request to the **In Progress** status.
 9. The **Premium Returned** tab is displayed, containing more information about the reimbursement.
 10. Alternatively, click the **Cancel** button to close the current request. You have to complete the **Resolution Reason** attribute in order to explain the reason of cancelling the current request.
 11. The request status is transitioned to the **Cancelled** status.

Configure Cancellation Reason Types

Policy Administration offers you the ability to configure if a specific cancellation reason type should be included as a reason type for a Masterpolicy beside the policy.

1. In **FintechOS Portal**, navigate to **Settings > Cancellation Reason Types**.
2. The **Cancellation Reason Types** grid is displayed. Insert a new reason type by clicking the **Insert** button.
3. Fill in the **Reason Type** and **Policy Status** fields.
4. Check the **Masterpolicy** option and choose the **Masterpolicy Status** from the drop down field.

The **Masterpolicy** boolean check is present on this form in order to be checked or not:

- If it is checked, then the current cancellation reason type also appears for a Masterpolicy cancellation;
 - If it is not checked, the current cancellation reason type is not displayed as a reason type for a Masterpolicy cancellation.
5. Click **Save and Reload**.

6. The **Insurance Type** grid is unfolded, where you can configure the insurance type for which the reason type applies.
7. Click **Save and Close**.

The screenshot shows a configuration window titled "Reason Type". It is divided into two main sections: "CANCELLATION REASON TYPE" and "INSURANCE TYPE".

CANCELLATION REASON TYPE

- Reason Type: Employee resigned
- Policy Status: Cancelled
- Masterpolicy:
- Masterpolicy Status: Cancelled

INSURANCE TYPE

Buttons: + Insert, X Delete, Export, Refresh

Insurance Type
Personal Accidents

You are also able to configure a business status mapping between the Cancellation reason type and the policy and Masterpolicy statuses. For example, the Decline by Screening reason type triggers the transition of a policy and a Masterpolicy in the **Decline by Screening** business status after reaching the **Cancellation Final End Date**.

Presented below are the Reason Types for the cancellation, and the business statuses for the Policies and Masterpolicies.

Reason Type	Policy Status	Masterpolicy Status
Decline by Screening	Decline by Screening	Cancelled
Property Sold	Cancelled or Surrender	Cancelled
Insured Death	Cancelled or Surrender	Cancelled
Withdrawal	Withdraw on Client's Request	Withdraw on Client's Request
Cancelled by Client	Cancelled or Surrender	Cancelled
Closed by Claim	Closed by Claim	Cancelled
Cancelled	Cancelled or Surrender	Cancelled

Propose a Masterpolicy Cancellation Request

If in the Masterpolicy searching grid you choose a policy which already has a Cancellation request in **InApproval** status, the process is not available and the following warning message is displayed: "This Masterpolicy already has a Cancellation request opened on it!".

After registering a Masterpolicy cancellation, the **Premium Returned** tab is displayed and you either have the possibility to **Propose** the request further to be approved, or to **Cancel** it.

The **Premium Returned** tab contains some static information regarding the premium to be returned. The **Returned Premium Amount** section contains the premium returning details for the Masterpolicy and a specific policy grid with all these details but for each policy.

The following fields are displayed in read-only mode for this section:

Field	Description
Masterpolicy Start Date	The start date of the Masterpolicy.
Masterpolicy End Date	The end date of the Masterpolicy.
Premium Amount	The sum of premium amounts for of all the included policies.
Premium Currency	The currency of the premium.
Paid Amount	The sum of premium amounts for of all the included policies.
Paid Currency	The currency of the paid amount.
Returned Premium Amount	The sum of premium amounts for of all the included policies.
Returned Premium Currency	The currency of the returned premium.

The policies grid includes the following columns:

- Policy No.;
- Policy Begin Date;
- Policy End Date;
- Contractor;
- Premium Amount;

- Premium Currency;
- Paid Amount;
- Returned Premium Amount.

After checking the information, you are able to perform the following actions:

- Further propose the request by clicking the **Propose Change Request** button which changes the status to **InApproval** and triggers the displaying of the **Request Approval** tab.
- Cancel the request, and you have to fill the **Resolution Reason** attribute in order to explain the reason of cancelling the current request. Also, the request status is transitioned to **Cancelled**.

NOTE

By clicking one of the existing buttons, the first tab becomes read-only with no other possibilities for adjustments. The buttons disappear after clicking them.

Policy Configurations

The **Policy Administration** solution keeps a traceability during the life period of an insurance contract and its adjustments through time.

The following endpoints are used with **Policy Administration**:

- For **single policies**:
 - [Add policy](#);
 - [Update policy status](#);
 - [Get policy details](#);

- Update policy payment type;
- Add claim files logs;
- For **master policies**:
 - Add master policy.

Check the following pages to find out more about how this solution works:

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Configure the Policy Suspension Duration	164
Insurance Parameters and Scheduled Jobs	165
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Configure Policy Renewals

Perform the following configurations for policy renewals:

Configuring Policy Automatic Renewal

In order to configure whether the contracts under a specific Insurance Product should be automatically renewed or not, you must set the **Renew Type** on the Insurance Product level.

The screenshot shows the 'PRODUCT CONFIGURATIONS' page for 'Holiday Home Insurance'. The 'POLICY ADMIN' section is active, and the 'Renew Type' dropdown menu is open, showing options: [none], No, Automatic renewal, and Renewal offers. The 'Renew Type' label is highlighted with a red box. Other fields include Grace Period (1), Total Indemnity Limit (56,000), Free Withdrawal Period Limit (14), Suspension (No), Days before Suspended, Max. no. of consecutive suspended months before lapsing (2), Grace Period Type (Months), Type of Suspension (Specific), and Premium Update due to Suspension (Monthly).

You may choose between:

- No - no renewal applied for the current product and subjected insurance policies;
- Automatic renewal - the process of automatic renewal is applied according to some extra configurations triggered by this option (see below);
- Renewal offers - a renewal offer is generated as a JSON object for the policies which have to be renewed under the current product.

If you configure your product to Automatic renewal, then you have to fill out the following fields:

The screenshot shows a web application interface for 'Holiday Home Insurance'. The top navigation bar includes 'CURRENT STATUS: DRAFT', 'NEXT STATUS: CHOOSE STATUS-', 'NAME: Holiday Home Insurance', 'START DATE: 01.05.2022', 'CURRENCY: EUR', and 'TYPE: Home'. Below this, the 'PRODUCT CONFIGURATIONS' section is visible. Under 'POLICY COVERAGE', there are fields for 'Grace Period' (value: 1) and 'Grace Period Type' (value: Months). Under 'POLICY ADMIN', there is a field for 'Free Withdrawal Period Limit' (value: 14). The 'RENEWAL' section is highlighted with a red box and contains the following fields: 'Renew Type' (value: Automatic renewal), 'Renewal Validity' (value: Yearly), 'Renewing Policy' (value: Same policy), and 'Renewal Tariff' (value: Same tariff). There is also a 'No of Days Before Renewal' field with a value of 5.

Renewal Validity - the new validity which is applied for the correlated contracts of current product:

- Yearly - the new validity is set for 12 months (a year) in order to be automatically renewed next year, so that the new End Date of the renewed policy is the Start Date + Policy validity where the value is retrieved according to Renewal validity;
- Monthly - the new validity is set for x month in order to be renewed, so that the new End Date of the renewed policy is the Start Date + Policy validity where the value is retrieved according to Renewal validity;
- Same Validity - the new validity is calculated as for the previous policy to be renewed, so that the new End Date of the renewed policy is the Start Date + Policy validity where the value is retrieved according to Renewal validity; also, for this calculation, the values retrieved from the old policy are kept in the Policy Validity and Validity type attributes.

Example 1

For the previous policy: Policy Validity = 365 and Validity type = days

For the new policy: Start Date = Renewed policy End Date + 1 and
End Date = Start date + 365 days - 1 day

Example 2

For the previous policy: Policy Validity = 13 and Validity type =
months

For the new policy: Start Date = Renewed policy End Date + 1 and
End Date = Start date + 12 months - 1 day

Renewing Policy - throughout the automatic renewal process, policies can be renewed as new policy records in the system, keeping the old policy records with a final status, or they can be renewed by creating a new version of the same old policy records:

- Same policy - policy new version, keeping the same record in the database;
- New policy - brand new policy as new record in the database.

Renewal Tariff - the calculation of renewed policies can be either kept as for the previous policy that have been renewed or it can be calculated according to the current insurance product tariff version

- Same tariff - keeping the same tariff as for the old policy which have been renewed without taking into consideration the current insurance product tariff version;
- Actual tariff - taking into account the current insurance product tariff version and calculate the premium amount with the new values configured on product level.

IMPORTANT!

In order to take into account the new insurance product tariff configuration, the insurance product must be an approved version!

No. of Days Before Renewal - this stores the number of days before renewal, more precisely, with how many days before the policy End Date, a policy should be renewed; the automatic renewal scheduled job looks after this value in order to renew the policies which meet this renewal condition x days before End Date.

Example

If No. of days before renewal = 2, the policies after which the automatic renewal scheduled job looks after are the policies with

Policy End Date (old policy Initial End Date) - No. of days before renewal = Current Date and applies the renewal process to them

15.01.2022 (old policy Initial End Date) - 2 days (No. of days before renewal) = 13.01.2022 (Current Date) → the policies with this End Date is renewed.

NOTE

Policy Initial End Date \leq Current Date + x days before renewal
and Policy Initial End Date $>$ Current Date

Configuring Renewal Offers

If at product level, the **Renewal Type** is set to Renewal offer, then the policies found to be renewed generate a JSON object as an insurance renewal offer containing information about the new policy renewed.

```
1 | {
2 |   "startDate": "2022-12-19",
3 |   "validity": 12.0,
```



```
4  "validityType": "Months",
5  "issuedDate": "2021-12-17",
6  "totalIndemnityLimit": null,
7  "isRenewal": true,
8  "renewedPolicyId": "3bdfb0b6-5a91-48ac-854f-
59e5e1650622",
9  "mentions": "Insert comment here",
10 "quoteNo": "User0063",
11 "noOfRenewals": 1.0,
12 "insuranceTypeName": "Personal Accidents",
13 "productCode": "PA",
14 "agent": {
15   "agentId": null,
16   "agentType": "Individual person"
17 },
18 "broker": {
19   "brokerId": null,
20   "distributionChannel": null
21 },
22 "contractor": {
23   "uniqueIdentifier": "1911110223344",
24   "firstName": "Praslea",
25   "lastName": "NoMail",
26   "type": "Other"
27 },
28 "insured": {
29   "uniqueIdentifier": "1911110223344",
30   "firstName": "Praslea",
31   "lastName": "NoMail",
32   "type": "Other"
33 },
34 "beneficiary": {
35   "uniqueIdentifier": "1911110223344",
36   "firstName": "Praslea",
37   "lastName": "NoMail",
38   "type": "Other"
39 },
40 "currency": "RON",
41 "paymentType": "brokerCollection",
42 "paymentFrequency": "monthly",
43 "renewedPolicyNo": "80001342",
44 "insuranceProductItemList": [
45   {
46     "code": "MEACC",
47     "insuredAmount": 20000.0,
```

```
48  "finalPremiumAmount": 691.2
49  },
50  {
51  "code": "ICPA",
52  "insuredAmount": 25000.0,
53  "finalPremiumAmount": 792.0
54  },
55  {
56  "code": "PDA",
57  "insuredAmount": 35000.0,
58  "finalPremiumAmount": 1209.6
59  },
60  {
61  "code": "DPA",
62  "insuredAmount": 50000.0,
63  "finalPremiumAmount": 144.0
64  }
65  ]
66  }
```

Configure Cancellation Reason Types

Policy Administration offers you the ability to configure if a specific cancellation reason type should be included as a reason type for a master policy beside the policy.

1. In **FintechOS Portal**, navigate to **Settings > Cancellation Reason Types**.
2. The **Cancellation Reason Types** grid is displayed. Insert a new reason type by clicking the **Insert** button.
3. Fill in the **Reason Type** and **Policy Status** fields.
4. Check the **Masterpolicy** option and choose the **Masterpolicy Status** from the drop down field.

The **Masterpolicy** boolean check is present on this form in order to be checked or not:

- If it is checked, then the current cancellation reason type also appears for a Masterpolicy cancellation;

- If it is not checked, the current cancellation reason type is not displayed as a reason type for a Masterpolicy cancellation.
5. Click **Save and Reload**.
 6. The **Insurance Type** grid is unfolded, where you can configure the insurance type for which the reason type applies.
 7. Click **Save and Close**.

The screenshot shows a configuration window titled "Reason Type". It is divided into two main sections: "CANCELLATION REASON TYPE" and "INSURANCE TYPE".

CANCELLATION REASON TYPE

- Reason Type: Employee resigned
- Policy Status: Cancelled
- Masterpolicy:
- Masterpolicy Status: Cancelled

INSURANCE TYPE

Buttons: + Insert, X Delete, Export, Refresh

Insurance Type
Personal Accidents

You are also able to configure a business status mapping between the Cancellation reason type and the policy and Masterpolicy statuses. For example, the Decline by Screening reason type triggers the transition of a policy and a Masterpolicy in the **Decline by Screening** business status after reaching the **Cancellation Final End Date**.

Presented below are the Reason Types for the cancellation, and the business statuses for the Policies and Masterpolicies.

Reason Type	Policy Status	Masterpolicy Status
Decline by Screening	Decline by Screening	Cancelled
Property Sold	Cancelled or Surrender	Cancelled
Insured Death	Cancelled or Surrender	Cancelled
Withdrawal	Withdraw on Client’s Request	Withdraw on Client’s Request
Cancelled by Client	Cancelled or Surrender	Cancelled
Closed by Claim	Closed by Claim	Cancelled

Reason Type	Policy Status	Masterpolicy Status
Cancelled	Cancelled or Surrender	Cancelled

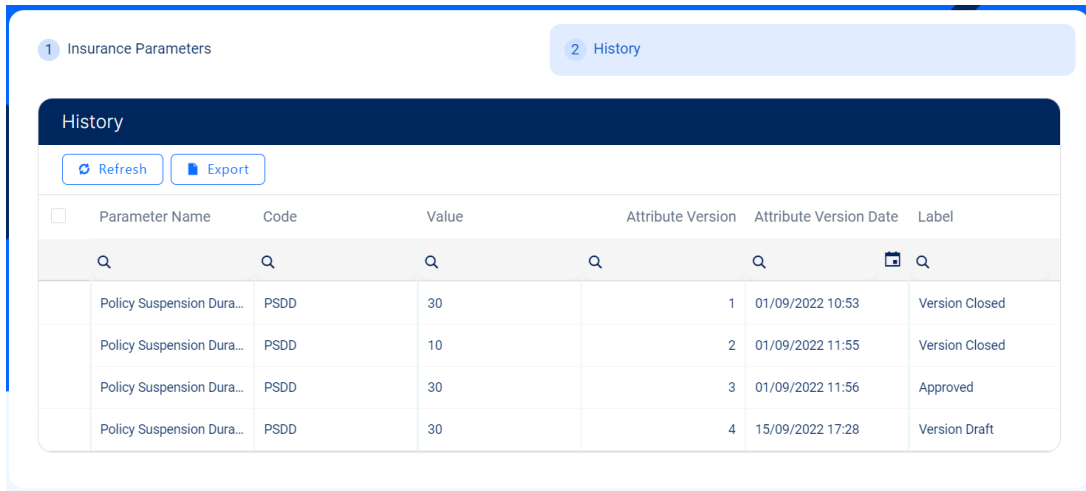
Configure the Policy Suspension Duration

To configure the default duration of a suspension as a value in days, follow the steps below:

1. In the main menu, navigate to **Settings > Insurance Parameters**. The list of existing insurance parameters is displayed.
2. Double click the **Policy Suspension** parameter. The default value of the suspension is set to 30 days.

The screenshot shows a configuration window for 'Insurance Parameters'. At the top, there are two tabs: '1 Insurance Parameters' (selected) and '2 History'. Below the tabs, there are several input fields arranged in two columns. The left column contains: 'Type' with a dropdown menu set to 'Integer'; 'Parameter Name' with a text field containing 'Policy Suspension Duration (days)'; and 'Approval User' with a dropdown menu and a downward arrow. The right column contains: 'Code' with a text field containing 'PSDD'; 'Value' with a text field containing '30'; and 'Approval Date' with a text field containing '01/09/2022 11:56'.

3. Click the **New Version** button. The grid for the new version of the parameter is displayed, with editable fields.
4. Edit the **Value** field with the new desired suspension duration, in days.
5. Click **Save and Close**. The new version is now available for approval in the **History** tab of the parameter record.



- You can view the configured default suspension value when creating your product using **Insurance Product Factory**, when choosing the **Policy Suspension Duration Type**. Read about this configuration on the [Define the Insurance Product's Business Details](#) page.

Insurance Parameters and Scheduled Jobs

The following flow parameters and scheduled jobs are used with the **Policy Administration** solution.

1 Flow Parameters

Parameter Name	Policy Automatically Withdraw
Details	Type: Integer; Code: PWDAY
Component	Policy Admin
Correlated with	FTOS_INSPA_Policy_AutomaticallyWithdraw scheduled job
Description	This parameter sets the Automatically Withdrawal Day of a policy after a number of days since the First Installment on that policy moved to Unpaid status. When the parameter is fulfilled, the policy is transitioned to Withdraw status.

Parameter Name	maturityNotification
Details	Type: Integer; Code: MTN
Component	Policy Admin, Notifications
Correlated with	N/A
Description	This parameter sets the number of days for notifying the policy Maturity status to the policy holder, after the policy reaches that specific status. For example: 5 days after the policy reaches Maturity status, a maturity notification is sent to the contract holder informing that the policy reached its end date.

Parameter Name	Days After Unpaid Due Date
Details	Type: Integer; Code: NDBR
Component	Policy Admin, Billing & Collection
Correlate with	FTOS_PA_PolicyLapsed scheduled job
Description	This parameter sets the number of days after an unpaid installment’s due date, registered on a policy. When the DAUDD parameter is fulfilled, the policy is transitioned to Lapsed status. For example: the Lapsing Day of a policy is triggered after the passing of the chosen number of days since the Last Installment on that policy moved to Unpaid status.

Parameter Name	No of Days Before Renewal
Details	Type: Integer; Code: NDBR
Component	Policy Admin
Correlated with	FTOS_PA_PolicyRenewal scheduled job
Description	This parameter correlates the starting date of the Renewal process with a given number of days before the End Date of a policy. For example: it is required to start the Renewal process within 5 days before policy reaching its End Date . As a result the parameter is set to 5 days.

2 Scheduled Jobs

Scheduled jobs are automated procedures that perform certain tasks, running at a specific time or on a recurring schedule. Read detailed information about scheduling jobs in the Innovation Studio User Guide's [dedicated page](#).

The following scheduled jobs are available with **Policy Administration**:

FTOS_PA_PolicyLapsed

Scheduled for 04:00 AM, daily run.

Used for policies with last installments in **Unpaid** status, this job automatically moves policies from **Enforced** to **Lapsed** status, when the **DAUDD** parameter is fulfilled.

When in **Lapsed**, the policy is modified as follows:

- The **End Date** becomes the **Due Date** of the unpaid installment;
- If there are no claims registered, the **Premium Amount** becomes equal to the **Paid Premium** (sum of paid installments). If there are claims registered on the policy, the **Premium Amount** doesn't change;
- If the **Premium Amount** is changed, the installment schedule is updated including just the paid installments.

The system also checks the Master Policies payment and, if there will be any installments still unpaid, being in the **Unpaid** status) after X days for a Master Policy (X days since the due date of the last unpaid installment of the Master Policy), then that Master Policy changes its status from **Inforce** to **Lapsed**.

After a Master Policy is moved in the **Lapsed** status, that Master Policy is modified as follows:

- The end date becomes the due date of the unpaid installment;
- The new premium amount is equal to the paid premiums (the sum of paid installments);
- Because the premium amount is changed, the payment schedule of the Master Policy is updated and only includes the paid installments.

The number of days is set in the "Days after unpaid due date" existing and generic parameter, set at portfolio/contract level.

The following service runs as part of this job:

1. **FTOS_PA_PolicyLapsed**

This service automatically moves policies from **InForce** to **Lapsed** status, when the **DAUDD** parameter is fulfilled.

FTOS_INSPA_Policy_AutomaticallyWithdraw

Scheduled for 02:00 AM, daily run.

This job moves policies from **Proposal** to **Withdraw** status when they satisfy the following conditions: their first premium is still in **Unpaid** status after a given number of days - **PWDAY** parameter, after their first due date.

FTOS_PA_PolicyRenewal

Scheduled for 03:00 AM, daily run.

This job searches for the **End Date** and the **NDBR** parameter in order to identify the policies in **InForce** status that are suitable for automatic or manual renewal, for renewal offers.

The job returns the policies with **Policy End Date (Initial End Date) - No of days before renewal (parameter set) = Current Date**.

The following service runs as part of this job:

1. **FTOS_PA_PolicyRenewal**

This service searches for the **End Date** and the **NDBR** parameter in order to identify the policies in **InForce** status that are suitable for automatic or manual renewal, for renewal offers.

FTOS_INSPA_Policy_IssuedToEnforced

Scheduled for 01:00 AM, daily run.

For the policies that are in the **Issued** business status, have the same **Begin Date** as the **Current Date** and have the **Automatic InForce** checkbox selected, at Product level.

This job verifies whether the above conditions are fulfilled and moves policies from **Issued** to **InForce** status.

The following service runs as part of this job:

1. **FTOS_INSPA_Policy_IssuedToEnforced**

This service verifies if policies that are in the **Issued** business status, have the same **Begin Date** as the **Current Date** and have the **Automatic InForce** checkbox selected, and moves them from **Issued** to **InForce** status.

FTOS_PA_PolicyMaturity

Scheduled for 11:59 PM, daily run.

This job is set to transition policies' status from **In Force** or **Suspended** to the **Maturity** status when policies Current Date is greater than the End Date. This job also automatically transitions Master Policies' status from **In Force** to **Maturity** when the Master Policies Current Date is greater than the End date.

The following service runs as part of this job:

1. **FTOS_PA_PolicyMaturity**

This service transitions the policies and master policies to the **Maturity** status, when their Current Date is greater than their End Date.

FTOS_INSPA_ApprovePendingPolicies

Scheduled for 03:40 AM, daily run.

This job approves pending policies, when the effective date is reached for MTA and Cancellation requests, and puts the policy in status.

The following service runs as part of this job:

1. **FTOS_INSPA_ApprovePendingPolicies**

This service approves pending policies, when the effective date is reached for MTA and Cancellation requests.

FTOS_PA_PolicySuspended

Scheduled for 04:31 AM, daily run.

This job finds all the policies with unpaid installments, that have also passed the grace period, and transitions them to the **Suspended** status.

The following service runs as part of this job:

1. **FTOS_PA_PolicySuspended**

This service transitions the policies with unpaid installments into the **Suspended** status, after their grace period has ended.

FTOS_INS_MasterPolicy_IssuedToInforce

Scheduled for 01:00 AM, daily run.

For the masterpolicies that are in the **Issued** business status, have the same **Begin Date** as the **Current Date** and have the **Automatic InForce** checkbox selected, at Product level.

This job verifies whether the above conditions are fulfilled and moves masterpolicies from the **Issued** to the **InForce** status.

The following service runs as part of this job:

1. **FTOS_PA_MasterPolicy_IssuedToInforce**

This service verifies if masterpolicies that are in the **Issued** business status, have the same **Begin Date** as the **Current Date** and have the **Automatic InForce** checkbox selected, and moves them from **Issued** to **InForce** status.

FTOS_PA_MasterPolicyLapsed

Scheduled for 05:00, daily run.

This job checks the Master Policies payment and, if there will be any installments still unpaid, being in the **Unpaid** status) after X days for a Master Policy (X days since the due date of the last unpaid installment of the Master Policy), then that Master Policy changes its status from **Inforce** to **Lapsed**.

After a Master Policy is moved in the **Lapsed** status, that Master Policy is modified as follows:

- The **End Date** becomes the **Due Date** of the unpaid installment;
- The new premium amount is equal to the paid premiums (the sum of paid installments);
- Because the premium amount is changed, the payment schedule of the Master Policy is updated and only includes the paid installments.

The number of days is set in the "Days after unpaid due date" existing and generic parameter, set at portfolio/contract level.

The following service runs as part of this job:

1. **FTOS_PA_MasterPolicyLapsed**

This service automatically moves masterpolicies from **InForce** to **Lapsed** status, if there will be any installments still unpaid, being in the **Unpaid** status) after X days for a Master Policy (X days since the due date of the last unpaid installment of the Master Policy).

FTOS_INS_MasterPolicy_Maturity

Scheduled for 11:50 PM, daily run.

This job is set to transition masterpolicies' status from **InForce** or **Suspended** to the **Maturity** status when policies **Current Date** is greater than the **End Date**. This job also automatically transitions masterpolicies' status from **In Force** to **Maturity** when the masterpolicies' **Current Date** is greater than the **End Date**.

The following service runs as part of this job:

1. **FTOS_INS_MasterPolicy_Maturity**

This service transitions the masterpolicies to the **Maturity** status, when their **Current Date** is greater than their **End Date**.

FTOS_PA_MasterpolicyRenewalOffers

Scheduled for 03:00 AM, daily run.

This job is set to find all the policies from the system which have to be renewed according to their **End date** and the parameter set for the **No. of day before renewal**. The job verifies all the policies which have the **Policy End Date** (policy to be renewed Initial End Date) - **No. of days before renewal** (parameter set) = **Current Date**, and applies the renewal process to them.

If there is a **Cancellation** request approved on the policy or masterpolicy, then the **Pending** record is not taken into consideration for automatic renewal.

In case any of the the policies or the Masterpolicy to be renewed are already subject to a **MTA** (Mid-term adjustments) process in progress while the automatic renewal offer process is going on (including the current policy/masterpolicy), then the MTA process can proceed, but a warning message is displayed informing the user that there is already a renewal offer for the Masterpolicy.

In case the Masterpolicy to be renewed is already subjected to a **Cancellation** process in progress while the automatic renewal offer process is going on (including the current masterpolicy), then when the cancellation process is completed (approved), the renewal offers corresponding to the cancelled masterpolicy (masterpolicy offers and policy offers under it) are deleted.

The following service runs as part of this job:

1. **FTOS_PA_MasterpolicyRenewalOffers**

This service finds all the masterpolicies and related policies in the **InForce** status which have to be renewed.

FTOS_INSPA_ApprovePendingMasterpolicies

Scheduled for 4:50 AM, daily run.

This job approves pending masterpolicies, when the effective date is reached for MTA and Cancellation requests, and puts the masterpolicy in status.

The following service runs as part of this job:

1. **FTOS_INSPA_ApprovePendingMasterpolicies**

This service approves pending masterpolicies, when the effective date is reached for MTA and Cancellation requests.

Policy Administration Formulas

The formulas are defined using Business Formulas in **Policy Administration**. The current page reveals the logic behind formulas used in the Life and Health module. For more information on how the Business Formulas works, check out the [Business Formulas](#) chapter in the [Innovation Studio](#) product documentation.

The following formulas and calculations are used in the **Policy Administration** module.

Register/Cancel an MTA Request

- **The additional coverage premium amount** = $(\text{new annual premium} - \text{initial annual premium}) / 12 * \text{No. of uninsured months}$
- **Updated coverage premium amount** = $\text{Initial premium amount} * (12 - \text{No of uninsured months}) / 12 + \text{The additional coverage premium amount}$
- **Additional policy premium amount** = $\text{Sum (The additional coverage premium amounts)}$
- **Updated policy premium amount** = $\text{Sum (Updated coverage premium amount)}$

MTA Refactoring According to Pro Rata Type

Daily prorata = $1/365$ from the premium amount of a contract.

Monthly prorata = 1/12 from the premium amount of a contract.

If Prorata type = daily

- **AdditionalCoveragePremiumAmount** = $(\text{coverageNewPremium} - \text{initialPremiumAmount}) / 365 * \text{uninsuredPeriod}$
- **UpdatedCoveragePremiumAmount** = $\text{initialPremiumAmount} * (365 - \text{uninsuredPeriod}) / 365$
- **FreqAdditionalCoveragePremiumAmount** = $(\text{newPremiumAmount} - \text{initialPremiumAmount}) / 365 * \text{uninsuredPeriod}$
- **FreqUpdatedCoveragePremiumAmount** = $(\text{initialPremiumAmount} * (365 - \text{uninsuredPeriod}) / 365) + (\text{newPremiumAmount} / 365 * \text{uninsuredPeriod})$

If Prorata type = monthly

- **AdditionalCoveragePremiumAmount** = $(\text{coverageNewPremium} - \text{initialPremiumAmount}) / 12 * \text{uninsuredPeriod}$
- **UpdatedCoveragePremiumAmount** = $\text{initialPremiumAmount} * (12 - \text{uninsuredPeriod}) / 12$
- **FreqAdditionalCoveragePremiumAmount** = $(\text{newPremiumAmount} - \text{initialPremiumAmount}) / 12 * \text{uninsuredPeriod}$
- **FreqUpdatedCoveragePremiumAmount** = $(\text{initialPremiumAmount} * (12 - \text{uninsuredPeriod}) / 12) + (\text{newPremiumAmount} / 12 * \text{uninsuredPeriod})$

Calculate Premium Amounts after MTA Cancellation

The following calculations are used for the premium amounts after a policy MTA is cancelled.

- **The additional coverage premium amount** = $(\text{new annual premium} - \text{initial annual premium}) / 12 * \text{No. of uninsured months}$

- **Updated coverage premium amount** = $\text{Initial premium amount} * (12 - \text{No of uninsured months}) / 12 + \text{The additional coverage premium amount}$
- **Additional policy premium amount** = $\text{Sum (The additional coverage premium amounts)}$
- **Updated policy premium amount** = $\text{Sum (Updated coverage premium amount)}$

Calculate Premium Amounts According to the Prorata Type

The parameter contains 2 types of prorata:

- Daily prorata as 1/365 from the premium amount of a contract;
- Monthly prorata as 1/12 from the premium amount of a contract.

Parameter location: Settings - Insurance parameters

Parameter name: Prorata type

Parameter code: PRT

Parameter type and value: Option set: either Daily or Monthly

For the premium adjustments, either the daily pro rata or the monthly pro rata can be chosen.

If Prorata type = daily

- **AdditionalCoveragePremiumAmount** = $(\text{coverageNewPremium} - \text{initialPremiumAmount}) / 365 * \text{uninsuredPeriod}$
- **UpdatedCoveragePremiumAmount** = $\text{initialPremiumAmount} * (365 - \text{uninsuredPeriod}) / 365$
- **FreqAdditionalCoveragePremiumAmount** = $(\text{newPremiumAmount} - \text{initialPremiumAmount}) / 365 * \text{uninsuredPeriod}$

- **FreqUpdatedCoveragePremiumAmount** = $(initialPremiumAmount * (365 - uninsuredPeriod) / 365) + (newPremiumAmount / 365 * uninsuredPeriod)$

If Prorata type = monthly

- **AdditionalCoveragePremiumAmount** = $(coverageNewPremium - initialPremiumAmount) / 12 * uninsuredPeriod$
- **UpdatedCoveragePremiumAmount** = $initialPremiumAmount * (12 - uninsuredPeriod) / 12$
- **FreqAdditionalCoveragePremiumAmount** = $(newPremiumAmount - initialPremiumAmount) / 12 * uninsuredPeriod$
- **FreqUpdatedCoveragePremiumAmount** = $(initialPremiumAmount * (12 - uninsuredPeriod) / 12) + (newPremiumAmount / 12 * uninsuredPeriod)$

Calculate the Duration and Installments of Master Policies

In the Master Policy entity, the noOfValidityMonths attribute represents the number of calendar months between the begin date and the end date of the Master Policy. It is calculated as per below:

No of validity months = Master Policy Begin Date - Master Policy End Date

The number of installments of the Master Policy (noOfInstallments attribute, numeric type) is calculated based on the attributes: number of validity months (calculated above) and payment frequency of the Master Policy.

Payment frequency	No of installments when v>-12 months	6<=v<12 months	v<6 months
annually	roundup(v/12;0)	N/A	N/A
semi-annually	roundup(v/6;0)	roundup(v/6;0)	N/A

Payment frequency	No of installments when $v > 12$ months	$6 \leq v < 12$ months	$v < 6$ months
quarterly	$\text{roundup}(v/3;0)$	$\text{roundup}(v/3;0)$	$\text{roundup}(v/3;0)$
monthly	v	v	v

Where:

- v = The number of validity months of the Master Policy (noOfValidityMonths);
- N/A = The system does not allow this combination.

Billing & Collection

Billing & Collection enables insurance companies to effectively speed up their quote-to-cash journey by automating routines unique to billing and collection processing - including direct debit, along with offering a series of customer journeys that guide users through their manual operations - such as completing payment allocations, importing bank statements files or introducing a new payment request, in a timely and accurate manner.

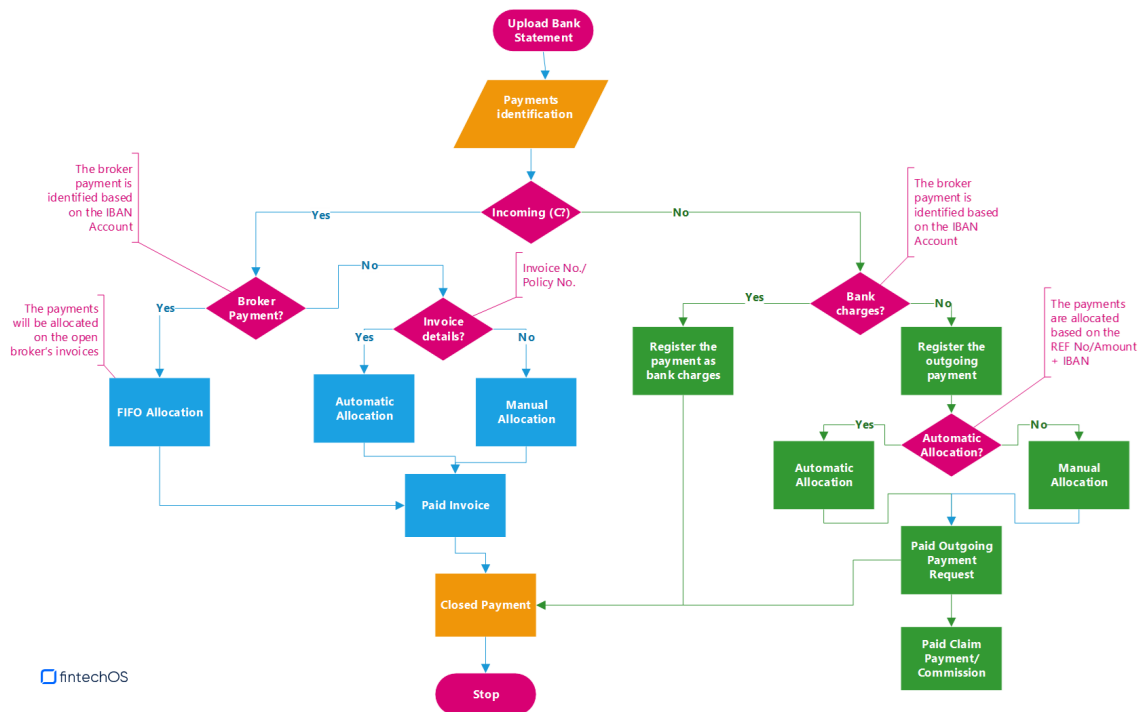
With **Billing & Collection**, **invoicing** is automatic only. **Invoices** are constantly generated into your system for all your insurance products that are in **Active** status. For billing and collection operations, you can use the solution in conjunction with online payment processors as well as bank payment orders. Furthermore, uploading a bank statement file for your bank accounts triggers the automatic parsing, sorting, matching, and performing the reconciliation of the **Payment** data - contained by the file, with the **Invoices** or **Payment Requests** already registered into your system. For payments that respect some rules, such as providing the correct unique identifier for an installment or the number of the policy, the **allocation** flow is also completely automated. As a result, you can understand faster what invoices have been paid, and which haven't.

The **Billing & Collection** solution helps insurers to handle **direct debit** payment operations - starting with the direct debit mandate activation procedure (in order to notify the bank about the payment arrangement between insurer and insured) up to the moment the payment is collected. Additionally, in order to accommodate the differences regarding the direct debit payments, the **Billing & Collection** solution has dedicated direct debit workflows for the **SEPA**¹ and for the **UK** financial area. Both SEPA and UK direct debit collection flows are fully automated.

Billing & Collection is a highly customizable **FintechOS** solution that can be personalized in accordance with specific requirements from insurance companies. Thus, you can make sure that each component fulfills your business needs.

Below, a diagram of the **Billing & Collection** main allocation flows:

¹Single Euro Payments Area allows customers to make cashless euro payments – via credit transfer and direct debit, to anywhere in the European Union.



The solution has the following key features:

- The administration of **different payment requests** received from **different sources or systems** like claim payments, commissions payments, broker balance (credit) payments etc.
- Processing bank statements files in various formats - e.g. the MT940 format, used in SEPA area.
- Identifying the outgoing payments (including bank charges) in a bank statements file.
- The automatic generation of a payment instruction file based on the received payment request.
- The allocation of the confirmed outgoing payments (e.g. from a bank statement) to the specific payment request.
- The possibility to send notifications with the payment confirmation, and more.

For more details about how you can administer payments with **Billing & Collection**, please consult the [Payments Management](#) page.

Payments Management

The **Billing & Collection** solution enables you to automatically handle different types of billing and collection routines, based on the payment data received from different sources or systems. Additionally, you can manage some of the flows manually - for example, for adding bank statement files or registering outgoing payment requests, when needed.

Here are the main **Billing & Collection** functionalities, and how they work:

- The **Invoices** section allows you to see all your invoice records. These are automatically generated in the system for all the policies that include active insurance products, according to the settings you configured for each product. For details about invoice settings at the product level, consult the [Insurance Product Factory](#) documentation and, for scheduling payments, consult the [Policy Administration](#) documentation.
- The **Bank Statements** section allows you to manually add the statements issued by your bank, for your accounts. Uploading these files in the system triggers the automatic parsing, sorting, and matching of the included **Payments** with your **Invoices** or, depending on the case, with your **Payment Requests**. You can integrate **Billing & Collection** with any payment processor in order to complete the collection operations.
- The **Payments** section offers an overview of all your payments, incoming and outgoing, with their current business statuses - such as **Unallocated**, **Partially Allocated**, and **Closed**. This view is automatically and continuously updated with new payment data, as it is progressively fed into the system automatically, or registered manually, and processed by the system.
- In the **Unallocated Payments** section, you can see all incoming payments that the system was unable to allocate automatically. You can either use the **Allocate** or the **Return** manual flow, in order to deal with the selected unallocated payment.

- The [Outgoing Payment Requests](#) section lets you manage payment requests received from different sources, such as when you import bank statement files, when you return an unallocated payment, when you receive a request through an API call. Additionally, you can manually register a request for payment in the system. Once registered, the outgoing payment request can be proposed, approved or declined according to your needs.
- The **Billing & Collection Direct Debit** functionality helps insurers to handle direct debit payment operations. In order to accommodate the differences regarding the direct debit payments, the **Billing & Collection** solution has dedicated workflows for the **Single Euro Payments Area (SEPA)** and for the **UK** financial area. You can read about them on the [Direct Debit SEPA](#) and [Direct Debit UK](#) pages. For configuring either of the flows to be applied to your system, go to the **Setting the solution for DIDE processing** section, on the [Billing and Collection Configurations](#) page.
- **Customer Notifications** is a feature that allows you to automatically notify your customers about the status of their premium payments, according to their policy. The **Billing & Collection** solution allows you to send emails to the policyholder about the following payment events:
 - The generation of the invoice for an installment;
 - Follow up for unpaid invoices;
 - Confirmation of the premium payment.

When generating an invoice that contains multiple policies, the notification template (email or pdf) lists all the policies included in the invoice, and the total amount for that invoice. For more details about this functionality, consult the [Set the Billing Notifications](#) page.

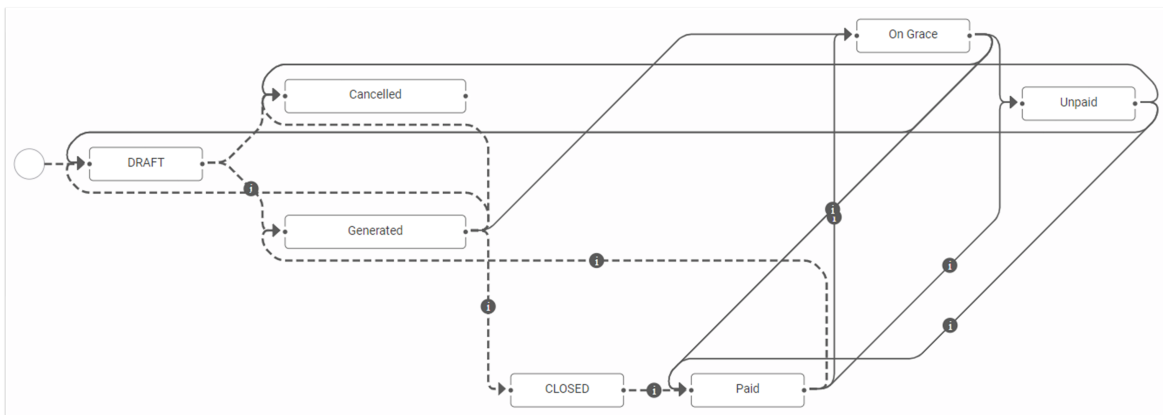
Manage Invoices

Invoices are constantly generated into the system for all of the policies that include insurance products in **Active** status. Once a new policy is issued, installment records are automatically generated for that policy in accordance with the policy's appended installment schedule. Issuing an invoice for every installment on that policy is based on the date parameters set at the product level and the policy settings with regard to premium payments, such as the installment schedule.

For details about invoice settings at the product level, consult the [Insurance Product Factory](#) documentation.

An [invoice generation job](#) runs daily within the system, verifying all the installments on policies and their payment schedules, for all the insurance products that are in **Active** status. This job generates invoices for all the qualifying installments, taking into account specific billing settings, at policy and product level. When you double-click a record from the **Invoices** section, in order to manage an invoice, you launch the **Invoice Form**. This form allows you to remove any installment that was placed there incorrectly. It also allows you to see details about the invoice and the premiums paid, if the case.

The workflow for invoices is given below:



View Invoices

In **FintechOS Portal**, in the **Invoices** section, you have an overview of the invoices generated into the system. This is an all-inclusive view, however, you also can search and sort your payments for easier processing. For example, if you want to view all the invoices in **Unpaid** status, you can use the **Search by Business Status** option and sort all your invoices accordingly.

Follow the steps below to view the invoices:

1. In **FintechOS Portal**, go to **Main Menu > Billing & Collection > Invoices**. The Invoices list is displayed.

<input type="checkbox"/>	Invoice No.	Invoice Date	Policyholder	Invoice Amount	Currency	Due Date	Business Status
<input type="checkbox"/>	REF0000800	04/04/2023		50.00	EUR	04/10/2023	Generated
<input type="checkbox"/>	REF0000799	04/04/2023		50.00	EUR	04/04/2023	Generated
<input type="checkbox"/>	REF0000798	04/04/2023		50.00	EUR	04/04/2023	Paid
<input type="checkbox"/>	REF0000797	04/04/2023		50.00	EUR	14/04/2023	Generated
<input type="checkbox"/>	REF0000796	04/04/2023		50.00	EUR	14/04/2023	Generated

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2. Double-click any record to inspect it. An invoice record contains the following sections:
 - The header section, containing the following details:
 - **Invoice No.:** The invoice number;
 - **Policyholder:** The full name of the policyholder;
 - **Broker ID:** The ID of the broker, if the invoice is issued for a broker;
 - **Broker Name:** The name of the broker, if the invoice is issued for a broker;
 - **Invoice Date:** The date when the invoice is created in the system;
 - **Invoice Reference:** The invoice reference to be used in the payment flow;
 - **Invoice Premium Amount:** The invoice premium amount;
 - **Total Taxes:** The total taxes calculated for that invoice;

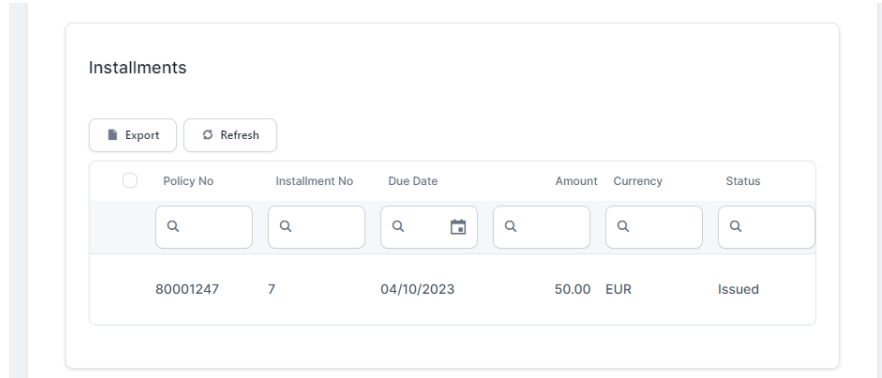
- **Total Commission:** The total commission calculated for that invoice;
- **Invoice Amount:** The total amount registered on the invoice;
- **Currency:** The currency of the installments registered on the invoice;
- **Payment Type:** The type of payment. It can have the following values: **Direct Debit**, **Payment Order** (OP, or Bank Transfer), **PayU**, or **PayUOnTime**. The type of payment is set at the policy level;
- **Due Date:** The due date for paying the current installment;
- **Grace Limit Date:** The grace limit period, if any;
- **Paid Amount:** The paid amount;
- **Unpaid Amount:** The unpaid amount;
- **Scheduled date:** The date scheduled for paying the installment, set at the policy level.

← CURRENT STATUS: GENERATED > NEXT STATUS: ON GRACE

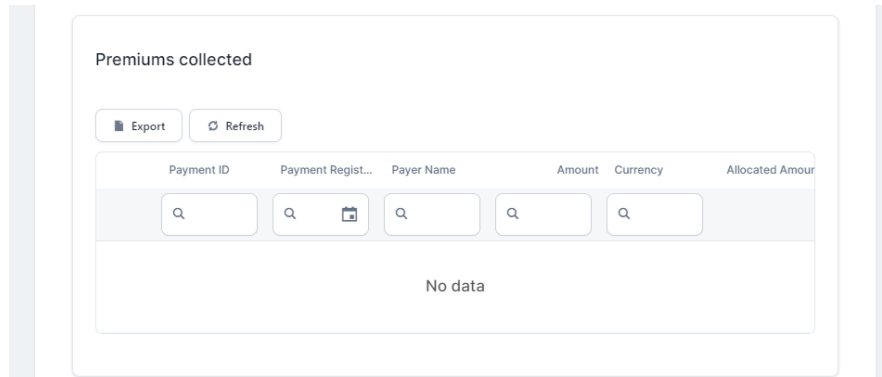
Invoice

Invoice No.	REF0000800	Policyholder	
Broker ID		Broker Name	
Invoice Date	04/04/2023	Invoice Reference	REF0000800
Invoice Premium Amount	50	Total Taxes	1.5
Total Commission	0	Invoice Amount	50
Currency	EUR	Payment Type	Bank transfer
Due Date	04/10/2023	Grace Limit Date	14/10/2023
Paid Amount	0	Unpaid Amount	50
Scheduled date		Edit	

- The **Installments** section. In case there are multiple installments, you can locate a particular one by using the search functionality in the grid, and its different keywords, such as **Installment No**, **Policy No**, **Due Date**, **Amount** or **Status**.



- The **Premiums Collected** section. Similarly to the **Installments** section, you can locate a specific record by using the search functionality.



You cannot edit the payment details on an invoice. The only edit you can perform is to **Remove** an installment from an invoice, details below. The system keeps a history of your updates. All the removed installments remain visible inside the **Installments** grid, highlighted in gray. The information about removal cannot be edited.

Remove Installments From Invoices

There are cases when you need to remove an installment for an invoice. For example, a policy is adjusted and a new installment schedule is agreed with the policyholder. Consequently, you need to remove an installment generated based on the outdated installment schedule. If you remove all the installments from an invoice, it changes its status to **Cancelled**.

NOTE
 You can only remove installments from invoices in **Generated, Unpaid** or **OnGrace** status.

Follow the steps below to remove an installment:

1. On the **Invoices** page, open a record that is in **Generated, Unpaid**, or **OnGrace** status.
2. Click **Edit**, above the **Installments** grid. The **Remove** button of the installment record becomes active, the **Edit** button becomes **Save**, and the invoice transitions to the **Draft** status.

Paid Amount Unpaid Amount
 Scheduled date

Installments

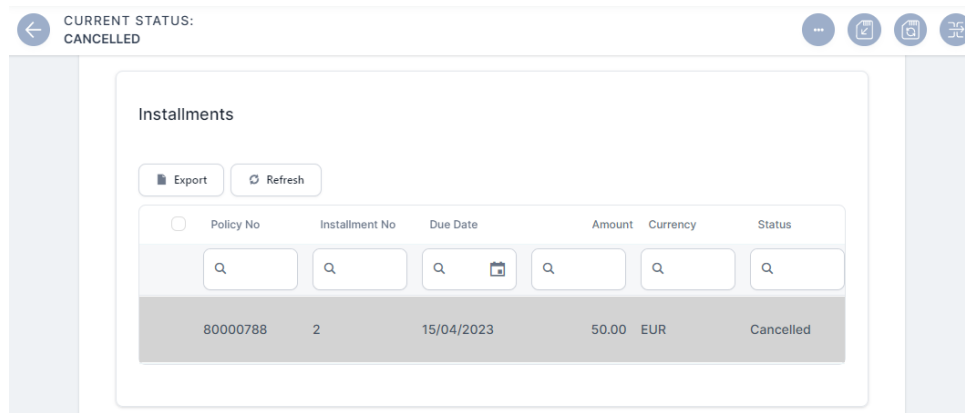
<input type="checkbox"/>	Policy No	Installation No	Due Date	Amount	Currency	Status	Remove
<input type="text" value="Q"/>	<input type="text" value="Q"/>	<input type="text" value="Q"/>	<input type="text" value="Q"/>	<input type="text" value="Q"/>	<input type="text" value="Q"/>	<input type="text" value="Q"/>	<input type="text" value="Q"/>
	80000788	2	15/04/2023	50.00	EUR	Issued	<input type="button" value="Remove"/>

Paid Amount Unpaid Amount
 Scheduled date

Installments

<input type="checkbox"/>	Policy No	Installation No	Due Date	Amount	Currency	Status	Remove
<input type="text" value="Q"/>	<input type="text" value="Q"/>	<input type="text" value="Q"/>	<input type="text" value="Q"/>	<input type="text" value="Q"/>	<input type="text" value="Q"/>	<input type="text" value="Q"/>	<input type="text" value="Q"/>
	80000788	2	15/04/2023	50.00	EUR	Unpaid	<input type="button" value="Remove"/>

- Click **Remove** on the Installment record. In this example, the invoice has only one installment. After you remove it, the invoice becomes **Cancelled**.



- Once you finished removing the desired installments, save your updates by clicking **Save**, inside the form.

The system keeps a history of your updates: all the removed installments remain visible inside the **Installments** grid, highlighted in gray. The information about removal cannot be edited.

Import Bank Statements

The **Bank Statements** feature helps you manually add payment data into the system. Uploading a bank statement file triggers the automatic parsing, sorting, and matching of the **Incoming Payments** data contained by the file, with the **Invoices** already registered into the system. For payments that respect some rules, such as providing the correct unique identifier for an installment or the number of the policy, the [allocation flow](#) is completely automated.

After import, you can find all the new payments into the general list, from the [Payments](#) section. You can recognize the automatically allocated payments by their **Closed** business status. More details about how the system does the sorting of the received payment data, in the [Incoming Payments](#) technical documentation.

You can register **Outgoing Payments** in the system, namely, those requests for payments that your bank sends with the bank statement file. More details about how the system does the sorting of the received payment requests data, in the [Outgoing Payments](#) technical documentation. For some of your recurring outgoing payments scenarios, like paying the electricity bill, you can configure **Billing & Collection** to automatically approve and allocate those types of outgoing payments. For more details about managing Outgoing Payments with the **Billing & Collection** solution, consult the [Outgoing Payment Requests](#) page.

NOTE

You can only delete **Bank Statements** that contain **Unallocated** payments.

Upload Bank Statements

There are cases when you need to upload your bank statement files manually. To import payments, you need to use the standard bank statement file issued by your bank, for your bank accounts. For example, some banks use the **MT940** format file for issuing statements. Also, you use this same functionality to import standardized files from other payment processors - such as **PayU**. The **Billing & Collection** solution can parse through different standardized payment data files.

Follow the below steps to add payment data into your system:

1. Go to Main **Menu > Billing & Collection > Bank Statements**. The **Bank Statements** grid is displayed, containing the list of all statements records.

<input type="checkbox"/>	Payment Account	Payment Group Type	Import Date	Payment Category	Payment Amount	Currency
<input type="checkbox"/>	ING EURO	OP	04/04/2023	Incoming Payment	50.00	EUR
<input type="checkbox"/>	ING EURO	OP	04/04/2023	Incoming Payment	50.00	EUR
<input type="checkbox"/>	ING EURO	OP	28/03/2023	Incoming Payment	150.00	EUR
<input type="checkbox"/>	ING EURO	OP	28/03/2023	Incoming Payment	150.00	EUR
<input type="checkbox"/>	ING EURO	OP	24/03/2023	Incoming Payment	1,000.00	EUR

5 10 20 1 2 3 4 5 ...

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2. Click **Insert**. The Import page is displayed, where you can input the details for the payment.
3. Input the payment details, and add the bank statement file. You need to fill in the following fields:
 - **Payment Account:** From the dropdown, select the bank account **standardized file type** and click **Ok**. The current option set values are: **BRD MT940 EUR, BRD MT940 RON, ING EURO, and ING RON;**
 - **Payment Group Type:** From the option set, select the group type for processing payments. You can choose between **OP** (bank payment) or **PayU** (for online payment processors);
 - **Import Date:** You can either **Add** or **Drop** the file containing the

payment data.

The screenshot shows a web form titled 'Import'. It has four main input areas: 'Payment Account' with a dropdown menu showing 'ING EURO', 'Payment Group Type' with a dropdown menu showing 'OP', 'Import Date' with a date picker showing '28/03/2023', and 'File' with a text input showing 'ING EUR - Reinstatement.txt' and a red error icon. Below the file input are buttons for 'Add file' and 'or Drop file here'. At the bottom right of the form is an 'Import Data' button. The interface includes a back arrow, three utility icons, and footer text: 'Powered by FintechOS' and 'DIGITAL EXPERIENCE PORTAL'.

4. Click **Import Data**. The payment data view appears, and the record is in the **Imported** status.
5. View the record details. The following two tabs are available:
 - The **Bank Statement**, automatically populated with details, either introduced in the previous step or extracted from the file, such as the IBAN.

The screenshot shows the 'Bank Statement' tab of an 'Imported' record. The current status is 'IMPORTED'. The tab is divided into two sections: '1 Bank Statement' and '2 Payments'. The 'Bank Statement' section contains the following details: 'No. of Payments' (1), 'Import Date' (28/03/2023), 'Bank Statement No.' (00254), 'Payment Account' (ING EURO), 'IBAN' (ING0001EURxxxx), 'Payment Amount' (150), 'Currency' (EUR), and 'File' (ING EUR - Reinstatement.txt). The interface includes a back arrow, three utility icons, and footer text: 'Powered by FintechOS' and 'DIGITAL EXPERIENCE PORTAL'.

- The **Payments** tab, displaying the payments from the imported file. The following sections are available in this tab:

- The **Incoming Payments** section, automatically populated with details extracted from the imported file. At the bottom of the section, you can see the **Payments** grid, containing every incoming payment extracted from the imported file.

Incoming Payments

No. of Payments

Total Amount Currency ↓

Allocated Amount Unallocated Amount

Payments

Payment ID	Payment Type	Payment Regist...	Payer Name	Amount	Currency	IBAN	Details
1	Payment Order	31/12/2019		150.00	EUR		REF000

Next to each unallocated incoming payment there is a **Payment Return** button. For details about returning unallocated payments, consult the Returning Payments section of this guide.

- The **Outgoing Payments** tab, automatically populated with details extracted from the imported file. Similarly to the previous section, at the bottom of the section, you can see the **Payments** grid, containing every outgoing payment extracted from the imported file. In case there are many outgoing payments, you can use the search functionality in this grid, to find a certain outgoing payment.

Outgoing Payments

No. of Payments: 0

Total Amount: [input] Currency: EUR

Allocated Amount: [input] Unallocated Amount: [input]

Payments

Export Refresh

Payment ID	Payment Type	Payment Regist...	Payer Name	Amount	Currency	IBAN	Details
[input]	[input]	[input]	[input]	[input]	[input]	[input]	[input]

No data

Next to each unallocated incoming payment there is a **Payment Return** button. For details about returning unallocated payments, consult the [Outgoing Payment Requests](#) section of this guide.

View Payments

Billing & Collection allows you to add payments into the system by importing files received from the payment processors. The solution can be used in conjunction with different types of incoming or outgoing payments - such as bank payment orders, direct debit payments, credit card payments, or payments made through online processors. The bulk of payment processing is done automatically when you upload the statement files. For more details about how **Billing & Collection** handles payments, see the [Incoming Payments](#) or [Outgoing Payments](#) pages.

Follow the steps below to view the payments records:

1. In **FintechOS Portal**, go to **Main Menu > Billing & Collection > Payments**. The **Payments** grid is displayed, offering you an overview of all the payments - incoming and outgoing, in their current business statuses **Unallocated**, **Partially Allocated** and **Closed** (for fully allocated payments).

<input type="checkbox"/>	Payment ID	Payment Category	Payment Type	Payer Name	Payment Registra...	Currency	Amount	Business Status
<input type="checkbox"/>	1	Incoming Pay...	Payment Order		31/12/2019	EUR	50.00	Closed
<input type="checkbox"/>	1	Incoming Pay...	Payment Order		31/12/2019	EUR	50.00	Closed
<input type="checkbox"/>	1	Incoming Pay...	Payment Order		31/12/2019	EUR	150.00	Closed
<input type="checkbox"/>	1	Incoming Pay...	Payment Order		31/12/2019	EUR	150.00	Closed
<input type="checkbox"/>	1	Incoming Pay...	Payment Order		20/02/2023	EUR	1,000.00	Closed

2. Double-click a record to inspect it. If a payment record is in the **Unallocated** or **Partially Allocated** business status, the **Unallocated Payments Form** is displayed, where you can manually allocate, deallocate or return that payment. For step by step instructions, consult also the [Unallocated Payments](#) or [Outgoing Payment Requests](#) pages.

← CURRENT STATUS: CLOSED

Client Payment

Payment ID	<input type="text" value="1"/>	Payer Name	<input type="text"/>
Payment Registration Date	<input type="text" value="31/12/2019"/>	Bank Reference	<input type="text" value="ING"/>
Payment Date	<input type="text" value="28/02/2023"/>	Business Status	<input type="text" value="Closed"/> ↓
Amount	<input type="text" value="150"/>	Currency	<input type="text" value="EUR"/> ↓
Payment Type	<input type="text" value="Payment Order"/> ✎		
Comments	<input style="width: 100%; height: 40px;" type="text"/>		

Return
Allocate
Validate

Allocated Invoices

Invoice No.	Invoice Date	Invoice Amount	Invoice Detail Paid Amou	Expire Date	Remove
<input type="text" value=""/>	<input type="text" value=""/>	<input type="text" value=""/>		<input type="text" value=""/>	<input type="text" value=""/>
No data					
Total Allocated Amount		<input type="text" value="0"/>	Remaining Unallocated Amount		<input type="text" value="0"/>

Outgoing Payments

<input type="checkbox"/>	Payment No	Outgoing Payment T...	Payment Amount	Currency	Created On	Business Status
	<input type="text" value=""/>	<input type="text" value=""/>	<input type="text" value=""/>	<input type="text" value=""/>	<input type="text" value=""/>	<input type="text" value=""/>
	REF0000157	Unallocated Paym...	150.00	EUR	29/03/2023	Draft

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Manage Unallocated Payments

In the **Billing & Collection** menu, **Unallocated Payments** is the section where you can see all the payments, incoming or outgoing, that the system was unable to automatically allocate. For example, a policyholder made a payment without indicating the installment number or the policy number and the system does not have the necessary details in order to link (allocate) that paid amount to any registered installment. You can also find **Partially Allocated** payments in this list.

1. To view the unallocated payments records, in **FintechOS Portal**, go to **Main Menu > Billing & Collection > Unallocated Payments**.

Payment ID	Payer Name	Payment Regist...	Payment Categ...	Payment Type	Currency	Amount	Business Status	Option
1		20/02/2023	Incoming Pay...	Payment Order	EUR	50.00	Unallocated	Return
1		20/02/2023	Incoming Pay...	Payment Order	EUR	50.00	Unallocated	Return
1		20/02/2023	Incoming Pay...	Payment Order	EUR	50.00	Unallocated	Return
1		20/02/2023	Incoming Pay...	Payment Order	EUR	50.00	Unallocated	Return
1		20/02/2023	Incoming Pay...	Payment Order	EUR	50.00	Unallocated	Return

2. Double click a record to inspect it.

NOTE

The details of a payment record are not editable. You can only (partially or entirely) allocate, deallocate or return the payment. When the payment is fully allocated, the record changes its business status to **Closed**.

In this grid, the **Return** button is active for every incoming payment record. Click **Return** to launch the flow for the payment. More details, in the [Outgoing Payment Requests](#) section.

The form types that you can find in this list are described below:

Unallocated Incoming Payment Form

This form allows you to partially or entirely allocate the selected payment, or to propose its return. It also allows you to deallocate amounts previously allocated - for example for the case when you allocated an amount on an invoice in error. The current business status of the record can be either **Unallocated** or **Partially Allocated**.

The **Unallocated Incoming Payment Form** contains the following sections:

- **Client Payment:** The details in this section are not editable. Here, you can decide to either **Allocate** or **Return** this payment.

The screenshot shows a web interface for the 'Unallocated Incoming Payment Form'. At the top left, there is a back arrow and the text 'CURRENT STATUS: UNALLOCATED'. On the top right, there are three circular icons: a document, a camera, and a refresh. The main content area is titled 'Client Payment' and contains several input fields arranged in two columns. The left column includes: 'Payment ID' with the value '1', 'Payment Registration Date' with '31/12/2019', 'Payment Date' with '06/07/2021', 'Amount' with '0', 'Payment Type' with 'Payment Order' (and a small edit icon), and a 'Comments' text area. The right column includes: 'Payer Name', 'Bank Reference', 'Business Status' with a dropdown menu showing 'Unallocated', and 'Currency' with a dropdown menu showing 'EUR'. At the bottom of the form, there are three buttons: 'Return', 'Allocate', and 'Validate'.

- **Allocated Invoices:** This section displays records of any invoice that is currently allocated to the selected payment. In this section you can also check the status of the **Total Allocated Amount** and the **Remaining Unallocated Amount** for the invoices, and you can **Remove** allocated invoices.

Invoice No.	Invoice Date	Invoice Amo...	Invoice Detail Paid Amount	Expire Date	Remove
🔍	🔍	📅 🔍		🔍	📅 🔍
No data					
Total Allocated Amount				Remaining Unallocated Amount	

- **Outgoing Payments:** This section contains any amount, from the selected payment, that is submitted to the outgoing payments flow after pressing the **Return** button, in the first section.

Payment No	Outgoing Payment T...	Payment Amount	Currency	Created On	Business Status
🔍	🔍	🔍	🔍	🔍	📅 🔍
No data					

Unallocated Outgoing Payment Form

This form allows you to partially or entirely allocate the selected payment. It also allows you to deallocate amounts previously allocated, for example for the case when you allocated an amount on an outgoing payment in error. The status of the record can be either **Unallocated** or **Partially Allocated**.

The **Unallocated Outgoing Payment Form** contains the following sections:

- **Outgoing Payment:** The details in this section are not editable. Here, you can either **Allocate** or **Validate** the payment.

- Allocated Payment Request:** This section lists the payment requests that are currently **Allocated** on the selected payment. Check the status of the **Total Allocated Amount** and the **Remaining Unallocated Amount** since their sums update dynamically as a consequence of your using the form to allocate or deallocate amounts from the payment. You can also **Remove** an allocated invoice.

Allocated Payment Requests

<input type="checkbox"/>	Payment No	Payment type	Amount	Currency	Payed amount	Beneficiary Na...	Status	Remove
<input type="checkbox"/>	1	Outgoing Pay...	100.00	EUR	100.00	OutGoing Full...	Paid	Remove
Total Allocated Amount			100	Remaining Unallocated Amount			14,900	

Learn about how to allocate, deallocate and return payments by accessing the pages below:

Manage Outgoing Payments

In order to manually deal with a payment in **Unallocated** or **Partially Allocated** business status, you must go to the **Unallocated Payments List** page and double-click the desired record to launch the allocation flow.

The details of an outgoing payment record **are not editable**. You can only (partially or entirely) allocate, deallocate or return the payment. When the payment is fully allocated, the record changes its business status to **Closed**. See more on the [Unallocated Payments](#) page.

Allocate an Outgoing Payment

Follow the steps below to allocate outgoing payments.

1. In **FintechOS Portal**, go to **Main Menu > Billing & Collection > Unallocated Payments**. The list of records of the unallocated payments is displayed.

Payment ID	Payer Name	Payment Regist...	Payment Categ...	Payment Type	Currency	Amount	Business Status	Option
1		20/02/2023	Incoming Pay...	Payment Order	EUR	50.00	Unallocated	Return
1		20/02/2023	Incoming Pay...	Payment Order	EUR	50.00	Unallocated	Return
1		20/02/2023	Incoming Pay...	Payment Order	EUR	50.00	Unallocated	Return
1		20/02/2023	Incoming Pay...	Payment Order	EUR	50.00	Unallocated	Return
1		20/02/2023	Incoming Pay...	Payment Order	EUR	50.00	Unallocated	Return

2. Double-click a record to launch the **Unallocated Payments** form. The business status of the record can be either **Unallocated** or **Partially Allocated**.

Client Payment

Payment ID	<input type="text" value="1"/>	Payer Name	<input type="text"/>
Payment Registration Date	<input type="text" value="25/11/2022"/>	Bank Reference	<input type="text" value="BRDMT940"/>
Payment Date	<input type="text" value="25/11/2022"/>	Business Status	<input style="border-bottom: 1px solid #ccc;" type="text" value="Unallocated"/> ↓
Amount	<input type="text" value="1,749.6"/>	Currency	<input style="border-bottom: 1px solid #ccc;" type="text" value="RON"/> ↓
Payment Type	<input style="border-bottom: 1px solid #ccc;" type="text" value="Payment Order"/>		
Comments	<div style="border: 1px solid #ccc; height: 30px; width: 100%;"></div>		

Allocated Invoices

Invoice No.	Invoice Date	Invoice Amount	Invoice Detail Paid Amou	Expire Date	Remove
<input type="text" value="Q"/>	<input type="text" value="Q"/>	<input type="text" value="Q"/>		<input type="text" value="Q"/>	<input type="text" value="Q"/>
No data					

Total Allocated Amount	<input type="text"/>	Remaining Unallocated Amount	<input type="text"/>
------------------------	----------------------	------------------------------	----------------------



Outgoing Payments

Payment No	Outgoing Payment T...	Payment Amount	Currency	Created On	Business Status
<input type="text" value="Q"/>	<input type="text" value="Q"/>	<input type="text" value="Q"/>	<input type="text" value="Q"/>	<input type="text" value="Q"/>	<input type="text" value="Q"/>
No data					



3. Click **Allocate**, on the form. The **Search Invoices and Installments** grid is now displayed.

4. Input the policy number for which you want to make the payment, and click **Search**. The invoices and installments lists are displayed.

Search invoices and installments

Start Due Date From  Start Due Date To 

Name Amount


Payment Type   Policy No.

Invoices No.

Invoices list

Invoice No	Invoice Date	Contractor	Invoice Amount	Unpaid Amount	Currency	Invoice Refer...	Due Date	Option
<input type="text" value="REF000..."/>	<input type="text" value="16/11/2022"/>	<input type="text" value="Alexandru ..."/>	<input type="text" value="1749.6"/>	<input type="text" value="1749.6"/>	<input type="text" value="RON"/>	<input type="text" value="REF0000424"/>	<input type="text" value="16/11/2022"/>	<input type="button" value="Add"/>

Installments list

Policy No.	Installment No.	Due Date	Amount	Currency	Allocation Amount	Option
<input type="text"/>	<input type="text"/>	<input type="text"/> 	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
No data						

5. Click **Add** on the invoice record. The **Allocated Invoices** grid is displayed with the number of the invoice, the invoice amount, and the detailed paid amount.

Allocated Invoices

<input type="checkbox"/>	Invoice No.	Invoice Date	Invoice Amount	Invoice Detail Paid Amou	Expire Date	Remove
	<input type="text" value="REF0000424"/>	<input type="text" value="16/11/2022"/>	<input type="text" value="1,749.60"/>	<input type="text" value="1,749.60"/>		<input type="button" value="Remove"/>
Total Allocated Amount		<input type="text" value="1,749.6"/>		Remaining Unallocated Amount		<input type="text" value="0"/>

6. Click **Validate**. The payment is now allocated.

NOTE

Before validation, the form allows you to allocate and remove allocations easily. For fully allocated amounts, the **Return** button is still available after validation.

Deallocate an Outgoing Payment

There are cases when you need to deallocate the amounts previously added to outgoing payments. For example, when an allocation error happens or a customer asks for a correction on a payment made for a future installment, and so on.

By using the **Remove** button, you can easily deallocate any amount when necessary. For doing so, follow the steps below:

1. In **FintechOS Portal**, go to **Main Menu > Billing & Collection > Payments**.
2. Open a payment record, and click **Remove**, on the invoice record in the **Allocated Invoices** grid. The record is now removed from the grid. In case there are multiple invoice records, you can choose to remove one or more records.

Allocated Payment Requests								
<input type="checkbox"/>	Payment No	Payment type	Amount	Currency	Payed amount	Beneficiary Na...	Status	Remove
	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	1	Outgoing Pay...	100.00	EUR	100.00	OutGoing Full...	Paid	<input type="button" value="Remove"/>
Total Allocated Amount		<input type="text" value="100"/>		Remaining Unallocated Amount		<input type="text" value="14,900"/>		

3. Click **Validate** to save your updates on the current payment record. In this case, the status of the payment is now **Unallocated**. In case you have removed one record out of many, the status of the payment becomes **Partially Allocated**.

After removing the paid amount, you can find the payment record in the **Unallocated Payments** section.

Manage Incoming Payments

In order to manually deal with a payment in **Unallocated** or **Partially Allocated** business status, you must go to the **Unallocated Payments List** page and double-click the desired record to launch the allocation flow.

The details of an incoming payment record **are not editable**. You can only (partially or entirely) allocate, deallocate or return the payment. When the payment is fully allocated, the record changes its business status to **Closed**. See more on the [Unallocated Payments](#) page.

Allocate an Incoming Payment

Follow the below steps to allocate incoming payments:

1. In **FintechOS Portal**, go to **Main Menu > Billing & Collection > Unallocated Payments**. The list of records of the unallocated payments is displayed.

Payment ID	Payer Name	Payment Regist...	Payment Categ...	Payment Type	Currency	Amount	Business Status	Option
1		20/02/2023	Incoming Pay...	Payment Order	EUR	50.00	Unallocated	Return
1		20/02/2023	Incoming Pay...	Payment Order	EUR	50.00	Unallocated	Return
1		20/02/2023	Incoming Pay...	Payment Order	EUR	50.00	Unallocated	Return
1		20/02/2023	Incoming Pay...	Payment Order	EUR	50.00	Unallocated	Return
1		20/02/2023	Incoming Pay...	Payment Order	EUR	50.00	Unallocated	Return

2. Double-click a record to launch the **Unallocated Payments** form. The business status of the record can be either **Unallocated** or **Partially Allocated**.

← CURRENT STATUS: UNALLOCATED

Client Payment

Payment ID: 1 Payer Name: John Doe

Payment Registration Date: 20/02/2023 Bank Reference: ING

Payment Date: 01/03/2023 Business Status: Unallocated

Amount: 50 Currency: EUR

Payment Type: Payment Order

Comments:

Return Allocate Validate

Allocated Invoices

Invoice No.	Invoice Date	Invoice Amount	Invoice Detail Paid Amou	Expire Date	Remove
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

No data

Total Allocated Amount: Remaining Unallocated Amount:

Outgoing Payments

Payment No.	Outgoing Payment T...	Payment Amount	Currency	Created On	Business Status
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

No data

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3. Click **Allocate**. The **Search invoices and installments** grid is unfolded.
4. Input the details of the invoices and installments and click **Search**. The invoices and installments are displayed.

Search invoices and installments

Start Due Date From	<input type="text"/>		Start Due Date To	<input type="text"/>
Name	<input type="text"/>		Invoice Amount	<input type="text"/>
Payment Type	<input type="text" value="Select..."/>		Policy No.	<input type="text"/>
Invoices No.	<input type="text" value="887"/>		Masterpolicy No.	<input type="text"/>

Invoices list

Invoice No	Invoice Date	Contractor	Invoice Amount	Unpaid Amount	Currency	Invoice Refere...	Due Date	Option
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
REF000...	06/04/2023	Johnny Deep	50	50	EUR	REF0000887	06/04/2023	<input type="button" value="Add"/>

Installments list

Masterpolicy No.	Policy No.	Installment No.	Due Date	Amount	Currency	Option
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
No data						

5. Click **Add** on the invoice record. Now it is redirected to the **Allocated Invoices** grid.

SERVICE INSURANCE USER GUIDE

Allocated Invoices

<input type="checkbox"/>	Invoice No.	Invoice Date	Invoice Amount	Invoice Detail Paid Amou	Expire Date	Remove
	<input type="text" value="REF0000887"/>	<input type="text" value="06/04/2023"/>	<input type="text" value="50.00"/>		<input type="text" value="50.00"/>	<input type="button" value="Remove"/>
Total Allocated Amount			<input type="text" value="50"/>	Remaining Unallocated Amount	<input type="text" value="0"/>	

6. Click **Validate**. The payment is now allocated, and the record is now in **Closed** status.

← CURRENT STATUS: CLOSED
🔍 📄 🔄

Client Payment

Payment ID	<input type="text" value="1"/>	Payer Name	<input type="text" value="John Doe"/>
Payment Registration Date	<input type="text" value="20/02/2023"/>	Bank Reference	<input type="text" value="ING"/>
Payment Date	<input type="text" value="01/03/2023"/>	Business Status	<input type="text" value="Closed"/> ↓
Amount	<input type="text" value="50"/>	Currency	<input type="text" value="EUR"/> ↓
Payment Type	<input type="text" value="Payment Order"/> ✎		
Comments	<input style="height: 30px;" type="text"/>		

Return
Allocate
Validate

Allocated Invoices

<input type="checkbox"/>	Invoice No.	Invoice Date	Invoice Amount	Invoice Detail Paid Amou	Expire Date	Remove
<input type="checkbox"/>	<input type="text" value="REFD000887"/>	<input type="text" value="06/04/2023"/>	<input type="text" value="50.00"/>	<input type="text" value="50.00"/>	<input type="text"/>	<input type="button" value="Remove"/>
Total Allocated Amount		<input type="text" value="50"/>	Remaining Unallocated Amount		<input type="text" value="0"/>	

Outgoing Payments

Payment No	Outgoing Payment T...	Payment Amount	Currency	Created On	Business Status
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
No data					

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- Click **Save and Close**. The record is no longer found in the **Unallocated Payments** list.

NOTE

Before validation, the form allows you to allocate and remove allocations easily. For fully allocated amounts, the **Return** button becomes unavailable after validation.

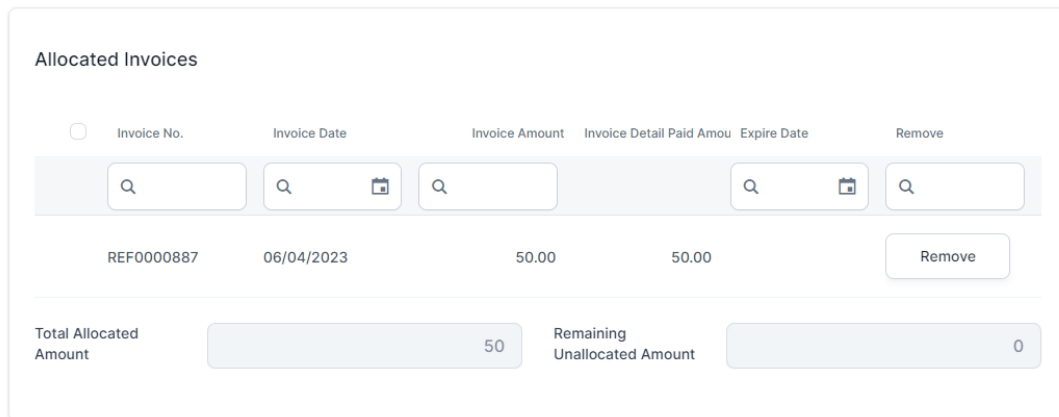
If, by chance, you did not allocate all the amount, you can validate your current allocations and leave the rest of the amount to be sent back to the payer. This is done by pressing the **Return** button to initiate the return flow yourself. For more details, consult the page about Returning Payments.

Deallocate an Incoming Payment

There are cases when you need to deallocate the amounts previously added to incoming payments. For example, when an allocation error happens or a customer asks for a correction on a payment made for a future installment, and so on.

By using the **Remove** button, you can easily deallocate any amount when necessary. For doing so, take the below steps:

1. In **FintechOS Portal**, go to **Main Menu > Billing & Collection> Payments**.
2. Open a payment record, and click **Remove**, on the invoice record in the **Allocated Invoices** grid. The record is now removed from the grid. In case there are multiple invoice records, you can choose to remove one or more records.



3. Click **Validate** to save your updates on the current payment record. In this case, the status of the payment is now **Unallocated**. In case you have removed one record out of many, the status of the payment becomes **Partially Allocated**.

After removing the paid amount, you can find the payment record in the **Unallocated Payments** section.

Return Incoming Payments

There are cases when you need to return the payment back to the payer. For example, when you cannot allocate the amount because the payment details are missing, such as providing the correct unique identifier for the installment or the number of the policy. Another example is when you cannot allocate the whole amount of the incoming payment and need to return the rest.

The return of the **Unallocated Payments** can be handled automatically. The **FTOS_PYMT_Payment_ReturnUnallocatedAmount job** creates payment return instructions for all the payments which are in **Unallocated** status for a number of days, that you can configure. For more details, consult the [Flow Parameters and Scheduled Jobs](#) page. However, **Partially Allocated Payments** can be managed only manually.

You can only return payments that are **Unallocated** or **Partially Allocated** status. You cannot return payments that are **Closed**.

Follow the steps below to return an incoming payment:

1. In **FintechOS Portal**, go to **Main Menu > Billing & Collection > Unallocated Payments**. The **Unallocated Payments List** is displayed.
2. To launch the return flow, you can either click the **Return** button of an unallocated payment record, or open a record and click the **Return** button in the form to generate the outgoing payment request.

The screenshot displays the 'UNALLOCATED PAYMENTS' interface. At the top, there is a table with columns: Payment ID, Payer Name, Payment Regist..., Payment Categ..., Payment Type, Currency, Amount, Business Status, and Option. Below the table, there are search filters for each column. The table contains four rows of payment records. The first row is selected, and its details are shown in a form below. The form includes fields for Amount (50), Currency (EUR), Payment Type (Payment Order), and a Comments field. At the bottom of the form, there are three buttons: Return, Allocate, and Validate.

Payment ID	Payer Name	Payment Regist...	Payment Categ...	Payment Type	Currency	Amount	Business Status	Option
1		31/12/2019	Incoming Pay...	Payment Order	EUR	50.00	Unallocated	Return
1		31/12/2019	Outgoing Pay...	Outgoing Pay...	EUR	15,000.00	Partially Allo...	Return
1		31/12/2019	Incoming Pay...	Payment Order	EUR	0.00	Unallocated	Return
1		31/12/2019	Outgoing Pay...	Outgoing Pay...	EUR	15,000.00	Unallocated	Return

UNALLOCATED PAYMENTS

CURRENT STATUS: UNALLOCATED

Amount: 50 Currency: EUR

Payment Type: Payment Order

Comments:

Return Allocate Validate

3. Fill in the mandatory details of the outgoing payment request:
 - **Payment Due Date:** The payment due date;
 - **Scheduled Date:** The payment scheduled date;
 - **Beneficiary Type:** Set the payment beneficiary type. The option set values are as follows: **Payer, Insured, Contractor , Policy Beneficiary, Broker, Service Provider,** and **Other;**
 - **Beneficiary Category:** Set the beneficiary category. The option set values are as follows: **Other, Individual Person,** and **Legal Person;**
 - **Name:** The full name of the payment beneficiary;
 - **IBAN:** The IBAN of the beneficiary;
 - **Comments:** Insert details relevant for the user that is going to approve

your request for payment.

← CURRENT STATUS: DRAFT

Outgoing Payment Request

Payment request

Payment No: REF0000176 Created On: 13/04/2023

Outgoing Payment Type: Unallocated Payment Reference No: REF0000176

Payment Amount: 50 Currency: EUR

Payment Due Date: 13/04/2023 Scheduled Date: 13/04/2023

Registered By: [User]

Payment Beneficiary

Beneficiary Type: Broker Beneficiary Category: Individual person

Name: Johnny Katalon Global

IBAN: RO28P0RL1697282695123456 Bank: PORSCHE BANK ROMAN...

Payer Details

Name: XY Asiguran Romania

IBAN: RO69ING0001000113410727 Bank: ING BANK BUCURESTI C...

Comments: [Text Area]

Cancel payment return Propose payment return

4. Click **Propose Payment Return** to submit the request to the outgoing payments flow. The record is now in **Proposed** status.
5. Approve the request. Go to **Main Menu > Billing & Collection > Outgoing Payments > Payment Requests**. Here, you find the record of the **Proposed** outgoing payment record, in the **Payment Request** grid.

<input type="checkbox"/>	Payment No	Reference No	Payment type	Amount	Currency	Payment Benefici...	Paid Amount	Status
<input type="checkbox"/>	REF0000176	REF0000176	Unallocated Pa...	50.00	EUR		0.00	Proposed
<input type="checkbox"/>	REF0000175	REF0000175	Unallocated Pa...	50.00	EUR		0.00	Draft
<input type="checkbox"/>	REF0000174	REF0000174	Unallocated Pa...	50.00	EUR		0.00	Draft
<input type="checkbox"/>	KAT9284506	REF0000173	Broker Claim P...	15,000.00	EUR		0.00	Draft
<input type="checkbox"/>	REF0000157	REF0000157	Unallocated Pa...	150.00	EUR		0.00	Draft

6. Open the payment request record and go to tab **2. Approval**.

CURRENT STATUS: PROPOSED

1 Outgoing Payment Request 2 Approval

Proposal Date: 13/04/2023 Approval Date: []

Proposed By: [] Approved By: []

Reason: []

Decline Approve

7. Click **Approve**. The record is now in **Approved** status, and in tab **3. Payment Confirmation**, you can see the details.

CURRENT STATUS: APPROVED

1 Outgoing Payment Request 2 Approval 3 Payment Confirmation

Currency: EUR Payment Amount: 50

Paid Amount: 0 Unpaid Amount: 50

Payment Date: [Empty]

Payment Id	Payment Date	Payment Benefici...	Amount	Currency	Allocated	Status
[Search]	[Search]	[Search]	[Search]	[Search]	[Search]	[Search]
No data						

Manage Outgoing Payment Requests

For some of your recurring outgoing payments scenarios, you can configure **Billing & Collection** to automatically approve and allocate those types of outgoing payments. For other scenarios, you have an outgoing payment request manual approval flow that lets you propose, approve or decline such requests, according to your needs.

With **Billing & Collection** you can effortlessly manage payment requests received from different sources or systems - such as Claim payments, Commission, Broker Balance (Credit), etc. See some examples below.

Payment requests are automatically registered into your system when you use the **Bank Statements** functionality to upload your bank statement files. Your import triggers the automatic parsing, sorting and matching of the **Payment** data - contained by the file, with the **Outgoing Payments** already configured or scheduled by you - such as broker commissions. For payment requests that respect some rules, such as providing the correct unique identifier for a broker or the number of the policy under brokerage, the allocation flow for the outgoing payment is completely automated. After import, you can find all the new outgoing payments into the **Outgoing Payment Requests** section. You can recognize the automatically allocated outgoing payments by their **Paid** business status. If necessary, you can open a record to see the paid amount. More details about how the system does the sorting of the received payment data, in the [Import Bank Statements](#) documentation.

The **Outgoing Payment Requests** section is also the place where you go to manually insert a request for an outgoing payment into the system, when needed.

Register Payment Requests

Payment requests are automatically registered by your system - for example, when you use the **Bank Statements** functionality to upload your bank statement files or when you receive an API call, with some payment request details. The **Outgoing Payment Requests** list view is continuously updated, helping you understand the requests for payment you received, in real time. However, there are cases when you need to manually insert a new payment request. For example, for a one-time payment that goes towards a consultancy company.

Follow the steps below to insert a new payment request:

1. In **FintechOS Portal**, go to **Main Menu > Billing & Collection > Outgoing Payments > Payments Requests**. The **Payments Request** grid is displayed, displaying all the request records.

<input type="checkbox"/> Payment No	Reference No	Payment type	Amount	Currency	Payment Benefici...	Paid Amount	Status
<input type="checkbox"/> REF0000176	REF0000176	Unallocated Pa...	50.00	EUR		0.00	Scheduled
<input type="checkbox"/> REF0000175	REF0000175	Unallocated Pa...	50.00	EUR		0.00	Draft
<input type="checkbox"/> REF0000174	REF0000174	Unallocated Pa...	50.00	EUR		0.00	Draft
<input type="checkbox"/> KAT9284506	REF0000173	Broker Claim P...	15,000.00	EUR		0.00	Draft
<input type="checkbox"/> REF0000157	REF0000157	Unallocated Pa...	150.00	EUR		0.00	Draft

2. Click **Insert**. The **Outgoing Payment Requests** form opens.
3. Input the necessary details in the form, in the following sections:
 - The **Payment Request** section. For returning a payment, the details in this section are already filled in by the system and you only need to use the option sets to select the **Payment Due Date** and the **Scheduled Date** for payment.

Outgoing Payment Request

Payment request

Payment No	REF0000175	Created On	07/04/2023
Outgoing Payment Type	Unallocated Payment	Reference No	REF0000175
Payment Amount	50	Currency	EUR
Payment Due Date	07/04/2023	Scheduled Date	07/04/2023
Registered By	JobServer		

- The **Payment Beneficiary** section, where the **Beneficiary Type** can be: Payer, Insured, Contractor, Policy Beneficiary, Broker, Service Provider, or Other.

The **Beneficiary Category** can have one of the following values: Individual Person, Legal Person or Other.

Payment Beneficiary

Beneficiary Type	Insured	Beneficiary Category	Other
Name	John Doe		
IBAN	RO28PORL1697282695123456	Bank	PORSCHE BANK ROMANL...

- The **Payer Details** section, to input the company's details. Insert any relevant information in the **Comments** field, to be considered when approving the payment request.

Payer Details

Name	XY Asigurari Romania	
IBAN	RO69INGB0001000113410727	Bank ING BANK BUCURESTI ...
Comments		

4. Click **Propose payment return**, so the record transitions from the **Draft** to the **Proposed** status. In this way you can further approve the payment request.
5. Click **Save and Close** to register the payment request. You can now find the record in the **Payments Requests** grid.

Approve an Outgoing Payment Request

You can approve a payment request only when it is in **Proposed** status. Follow the steps below to approve an outgoing payment request:

1. Go to **Main Menu > Billing & Collection > Outgoing Payments > Payment Requests**. In the **Payment Request** grid, find the record of the **Proposed** outgoing payment record.
2. Open the payment request record and go to tab **2. Approval**.

← CURRENT STATUS: PROPOSED

1 Outgoing Payment Request 2 Approval

Proposal Date: 13/04/2023 Approval Date:

Proposed By: ↓ ✎ Approved By: ↓ ✎

Reason:

Decline Approve

3. Click **Approve**. The record is now in **Approved** status, and in tab **3. Payment Confirmation**, you can see the details.

← CURRENT STATUS: APPROVED

1 Outgoing Payment Request 2 Approval 3 Payment Confirmation

Currency: EUR ↓ ✎ Payment Amount: 50

Paid Amount: 0 Unpaid Amount: 50

Payment Date:

Payment Id	Payment Date	Payment Benefici...	Amount	Currency	Allocated	Status
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

No data

Automated Outgoing Payments

The **Billing & Collection** solution automatically allocates an Outgoing Payment Request to an Outgoing Payment, based on the following rules:

- **Reference No** of the payment request.
- **IBAN Account** of the Payment Beneficiary and Payment Amount.
- The allocation is done only if the payment has the same currency and the same IBAN as in the payment request.
- The allocation is done only for the Payments Requests which are the **Approved** Status, with Updated Status as **Scheduled**.

Automatic allocation based on Reference No. - NO FIFO

As the first step of the allocation process, the system checks the details of the outgoing payments for the existence of Reference No.

If the user imports a Payment File (MT940 -D) using only the Reference No., the payment is allocated on that specific Request that matches the Ref No.

In case the Payment File contains a smaller payment amount than in the Outgoing Request, that specific payment amount is allocated on the Outgoing Payment Request, the Payment is **Closed** and the Outgoing request remains in **Scheduled** status, until the total sum is paid.

In case the Payment File contains a bigger payment amount than in the Outgoing Request, the rest of the amount remains in the **Unallocated** status (the payment is **Partially Allocated**).

Automatic allocation based on IBAN Account, Currency and the Payment Amount + FIFO

First, if the Reference No is not identified, the system checks the IBAN Account, the currency, and the Payment Amount and allocates the Payment Request which has the same amount.

If the user imports a Payment File (MT940 -D) using the IBAN, Currency, and the correct Payment amount, then the amount is automatically allocated on the Outgoing Request identified by those criteria exactly.

If any of the criteria are not found/ filled in the MT490File, the automatic allocation does not take place. (E.g.: If the payment amount is different than the OutgoingRequest).

Also, when multiple outgoing requests are found (that have the same IBAN, Currency, and Payment Amount), the automatic allocation chooses the oldest record and allocates the amount on it (FIFO rule).

Note: All the automatic or manual allocation for Outgoing Payment Requests takes place only if the request is in status **Scheduled**.

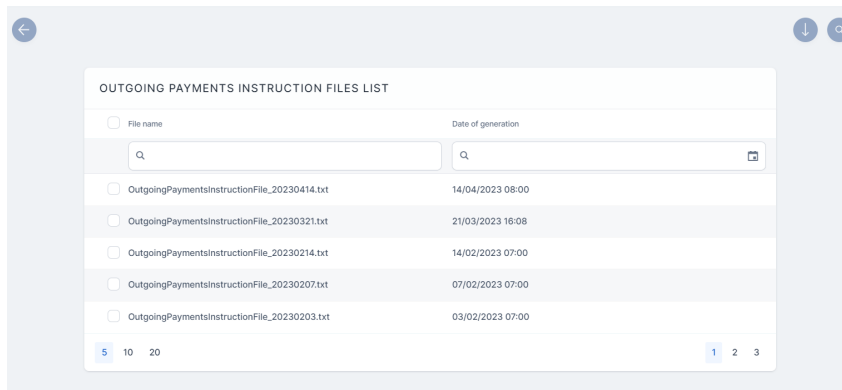
Payment Instructions

The **Payments Instruction File** is an important element of the automatic payment management featured by the **Billing & Collection** solution. This **File** contains instructions that trigger the payments from the insurer's bank account, for a claim payment, for example.

A **daily job** automatically examines the outgoing payments requests registered into the system - irrespective of the source, process, or system it came from. Next, it prepares the **File** containing the payment instructions for the eligible requests - for example, for the outgoing payments in **Scheduled** status. The **File** is then transmitted to the bank and the amounts are disbursed from the insurer's bank account, according to the instructions.

Follow the steps below to view a payment instruction file:

1. In **FintechOS Portal**, go to **Main Menu > Billing & Collection > Outgoing Payments > Payments Instruction Files**. The list of payment instruction files is displayed.



2. Double-click a record to inspect it. Here, you can find the name of the file and the generation date.



Direct Debit

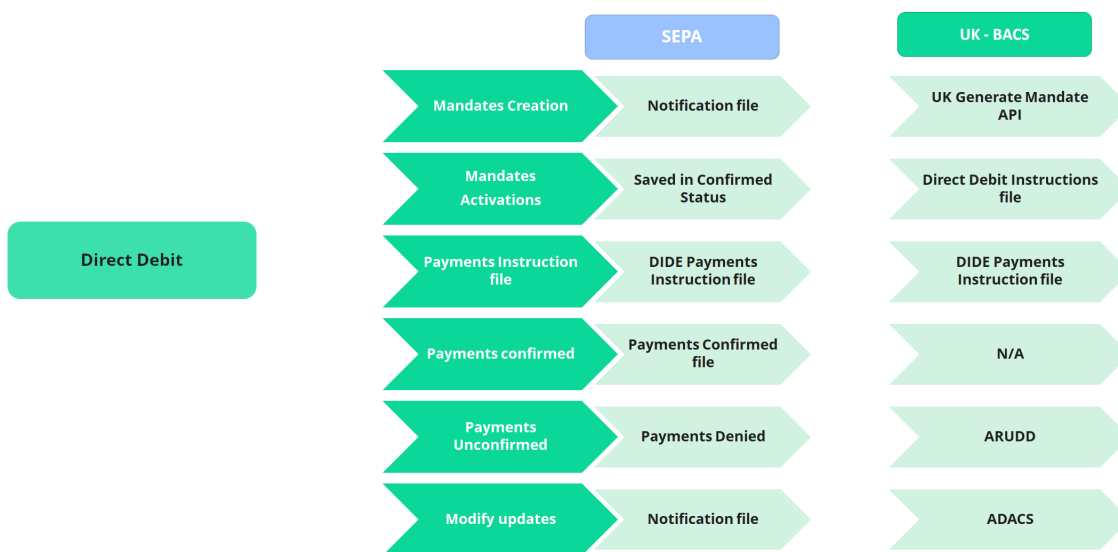
The **Billing & Collection** solution helps **SEPA**¹ and **UK** insurers to handle direct debit payment operations, starting with the direct debit mandate activation procedure, in order to notify the bank about the payment arrangement between insurer and insured, up to the moment the payment is collected.

The **Billing & Collection** direct debit functionalities can be applied to policies that have the payment type set to **Direct Debit**, and their business status is in **InForce** or **Suspended**. For those policies, the solution processes all the invoices that are in

¹Single Euro Payments Area allows customers to make cashless euro payments – via credit transfer and direct debit, to anywhere in the European Union.

Generated business status, with their **due date** less or equal to the current date, added to the value set in the `numberOfDaysInAdvance` parameter. For every valid policy with direct debit payment that has an invoice generated according to its payment schedule, the solution generates a payment instructions file that informs the bank to operate the direct debit payment (charge the premium amount on behalf of the insurer).

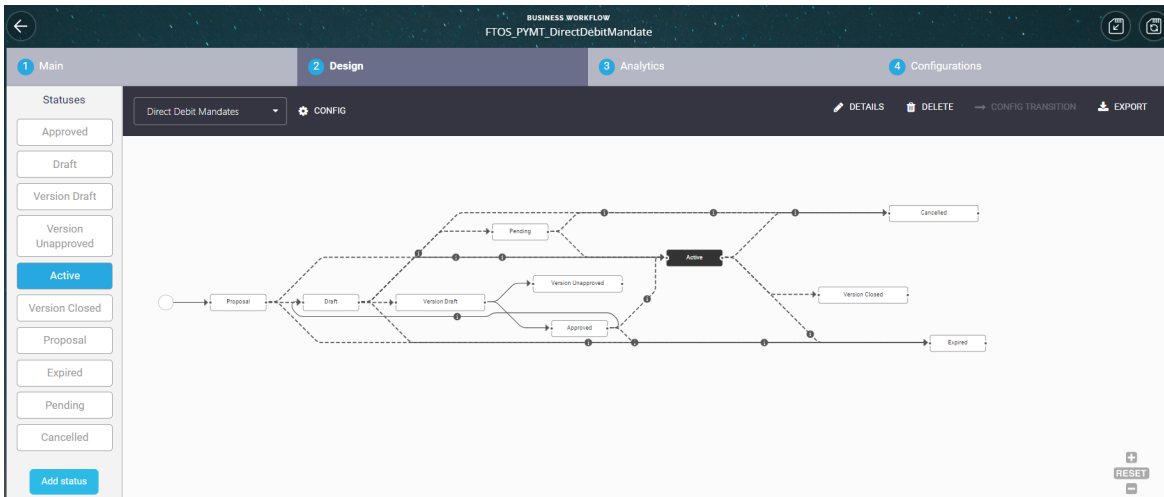
For implementing a certain direct debit flow, you must choose its corresponding **Direct Debit Type**, either **SEPA** or **UK**. Learn how to set the solution for DIDE processing by accessing the [Configure the Direct Debit Type](#) page. The main steps for the SEPA and UK direct debit types are given below.



Direct Debit Business Workflow

FTOS_PYMT_DirectDebitMandate is the master business workflow that handles the different types of changes affecting a direct debit mandate during its lifetime, like transitioning the mandate through different versions and business states (from **Draft** to **Expired**). All the updates are logged in the mandate history tab, for further analytical use.

Below, an example of the **FTOS_PYMT_DirectDebitMandate** business workflow - as it is displayed on **FintechOS Studio**:



Mandate Behavior

A direct debit mandate stage can take one of the following values:

- **N (New),**
- **D (Deleted, Cancelled),** or
- **M (Modified).**

These stages are registered by the solution, following the processing of payment files/ payment data. For example, if a request for payment through an active mandate is denied, this is picked out and sorted by the system, and the mandate is transitioned to the **Deleted** stage. The system also automatically logs this update on the relevant mandate record (done by creating an actualized version of the mandate).

The following are the behaviors - characteristic to any mandate, managed by this business workflow:

- Every mandate (or mandate version) starts in **Draft** status and must go through an approval process before reaching the **Active** status. Approval is automatic, based on bank response.
- Once a mandate is in **Active** status, its settings can no longer be modified.

- If you want to manually update an **Active** mandate, you must create a new mandate version. After editing, you must manually approve the new mandate version; use the **status picker** to pick the **Approved** status.
- When you create a new mandate version, the current version is retired.
- Only one version of a mandate can be live at one time.
- Only one draft version can be active at one time. If the case, you must close the current draft version and then, open another one.
- Mandates in **Cancelled** status cannot be edited (versioned) - by you or the system.
- No mandate can be deleted manually from the system.
- The system also can automatically adjust a mandate, based on mandate data received. All adjustments are automatically integrated into a new version of the mandate, and logged into the mandate history.

Mandate Statuses

Status name	Description
Proposal	Initial state for any mandate registered in the system.
Draft	Initial state for any mandate registered in the system.
Pending	Ongoing state - the mandate is pending approval from the bank.
Active	Ongoing state.
Version Draft	When the selected mandate becomes editable.
Version Unapproved	When a draft version of a mandate is canceled.
Approved	Ongoing state.
Version Closed	When a draft version of a mandate is closed.
Expired	Final state. The mandate is expired. The mandate cannot be moved from this state to any other states.
Cancelled	Final state. The mandate is cancelled. The mandate cannot be edited or moved from this state to any other states.

Mandate Statuses Transitions

Transition	Description
_Proposal	Initial state.
Active_Cancelled	When the system registers a notification about the mandate cancellation.
Active_Expired	When the mandate reaches its end day. The expiration triggers the automatic change of the payment type on the policy, from Direct Debit to Bank Transfer (OP) .
Active_VersionClosed	When a version of the mandate is closed. Used for mandate versioning.
Approved_Active	When the mandate reaches its start day.
Approved_Draft	When a change of the policy payment type from Bank Transfer (OP) into Direct Debit is performed on a policy. Also, when creating a new mandate version, this starts from the Draft version.
Approved_Expired	When the number of days for the activation of a mandate were exhausted.
Cancelled_Active	When a mandate is reactivated. This status is only visible/ available for DIDE UK processing.
Draft_Active	When the mandate reaches its start day. This transition is triggered automatically by a specific job that verifies if the current date is the mandate begin date and changes the status to Active for all eligible mandates.
Draft_Cancelled	When the system registers a notification about the mandate cancellation.

Transition	Description
Draft_Expired	When the number of days for the activation of a mandate were exhausted. The expiration triggers the automatic change of the payment type on the policy, from Direct Debit to Bank Transfer (OP) .
Draft_Pending	After the instruction file for the mandate's activation is generated, and the mandate is pending approval from the bank.
Draft_VersionDraft	When the mandate versioning process starts.
Pending_Active	When the mandate reaches its start day.
Pending_Cancelled	When the system registers a notification (e.g. AUDDIS ¹ file) about canceling the mandate, or a user manually cancels the mandate.
Proposal_Active	When the mandate reaches its start day.
Proposal_Draft	When the mandate is registered in the system but it is not activated yet, or its begin date is yet to come.
Proposal_Expired	When the number of days for the activation of a draft mandate were exhausted.
VersionDraft_Approved	When a version of the mandate is approved. Used for mandate versioning.
VersionDraft_VersionUnapproved	When the opened version is not approved. Used for mandate versioning.

Direct Debit SEPA

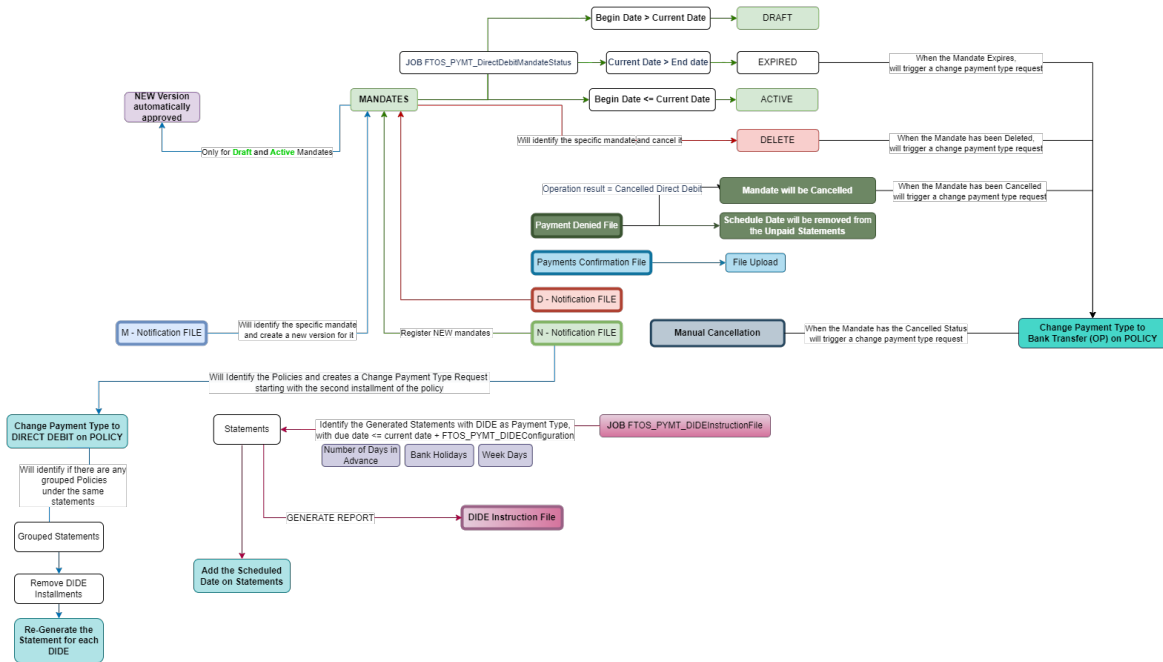
The **Billing & Collection** solution helps **SEPA** insurers to handle direct debit payment operations - starting with the direct debit activation procedure (in order to notify the bank about the payment arrangement between insurer and insured) up to the

¹Automated Direct Debit Instruction Service. AUDDIS automates the transfer of Direct Debit Instructions from collecting organisations to the paying financial institutions via Bacs.

moment the payment is collected.

For direct debit payments that respect some rules, such as providing the correct payment details, the process for billing and collecting is completely automated. You can find details about the automated jobs handling the direct debit payments on the [Flow Parameters And Scheduled Jobs](#) page.

The following is a diagram of how the **Billing & Collection** solution handles the processing of direct debit payments for the European area.



You cannot manually delete a mandate record from the system.

Manage SEPA Debit Mandates

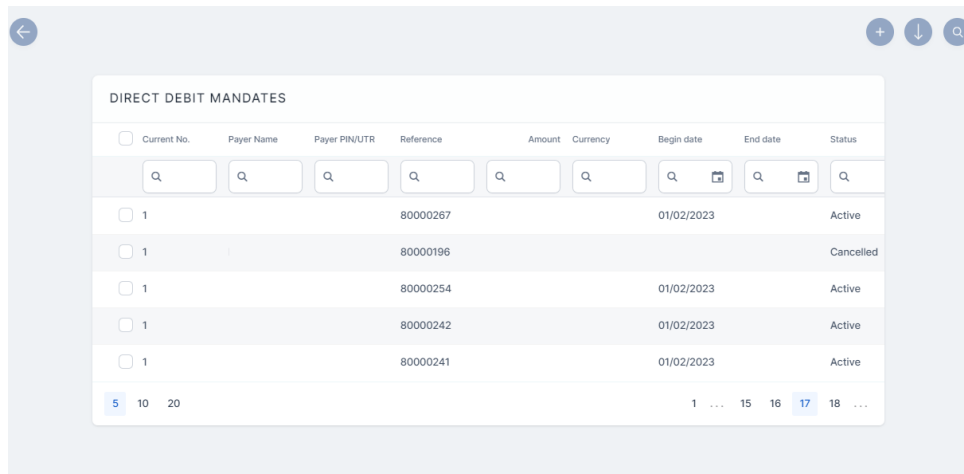
Even if rare, there are cases when you need to manually insert a mandate, on behalf of a customer. All mandates inserted manually are registered in **Draft** status, with **mandateStage = N** (new) and **Begin Date = null**. Next, for all the mandates registered in the system, the **FTOS_PYMT_DirectDebitMandateStatus** scheduled job moves the mandate in **Active** status, based on set rules.

IMPORTANT!
Manually, you can only add mandates with the mandate stage set to **New**.

Additionally, a system validation is in place that prevents you from adding a mandate with the **same reference** (policy or masterpolicy number) as any other mandate already existing in the system.

Follow the below steps to **insert** a mandate:

1. In **FintechOS Portal**, go to **Main Menu > Billing & Collection > DIDE SEPA > Direct Debit Mandates**. The list of all direct debit mandate records is displayed.



2. Click **Insert**. The **Insert Mandate** form is opened.
3. Input the details in the form:
 - **Current No.:** The number of the current mandate;
 - **Payer first name:** The first name of the payer;
 - **Payer last name:** The last name of the payer;
 - **Payer PIN/UTR:** The personal identification number or unique ID of the payer;
 - **Reference:** The reference for the payments, policy or masterpolicy number.
 - **IBAN:** The IBAN code for the payments;
 - **Currency:** The currency for the payments;

- **Bank branch:** The bank branch;
- **Amount type:** The type of the debited amount. It can be F (fixed) or V (variable);
- **Amount:** The amount of the payment;
- **Mandate stage:** The stage of the mandate. This can be: New, Deleted, or Modified;
- **Begin date:** The beginning date of the mandate. It is automatically filled with the current date, the date when the direct debit Instructions File, containing the instructions for the current mandate, is generated in the system;
- **End date:** The end date of the mandate.

The screenshot shows a web form titled "Insert Mandate" within a "DIGITAL EXPERIENCE PORTAL". The form is for "Direct Debit Mandates" and includes the following fields:

- Current No.:** 1
- Payer first name:** John
- Payer last name:** Doe
- Payer PIN/UTR:** 1
- Reference:** 80008
- IBAN:** RO12345678902
- Currency:** EUR
- Bank branch:** Bucharest
- Amount type:** F
- Amount:** 25
- Mandate stage:** New
- Begin date:** 20/04/2023
- End date:** 10/07/2025

At the bottom of the form, it says "Powered by FintechOS" and "DIGITAL EXPERIENCE PORTAL".

4. Click **Save and Reload**. The record is now inserted, and you can find it in the **Direct Debit Mandates** list. In the form, the **History** tab becomes available, where you can see updates of the record's version.

You can edit any mandate record, except the ones in **Cancelled** status. After editing, you need to manually approve the new mandate version, and the updates are logged into the system.

Follow the steps below to **edit** a SEPA direct debit mandate record:

1. Open a record from the **Direct Debit Mandates** list.
2. Click **Edit Mandate**. The following fields become editable: **Account Holder, Bank Sort Code, and Account Number**.
3. Make the necessary changes in the form.
4. After making sure the changes are in order, use the status picker to approve the changes. Click **Approved**.

CURRENT STATUS: VERSION DRAFT NEXT STATUS: CHOOSE STATUS -
 Approved
 Version Unapproved

1 Direct Debit Mandates 2 History

Direct Debit Mandates

Current No.

Payer first name Payer last name

Payer PIN/UTR Reference

IBAN Currency

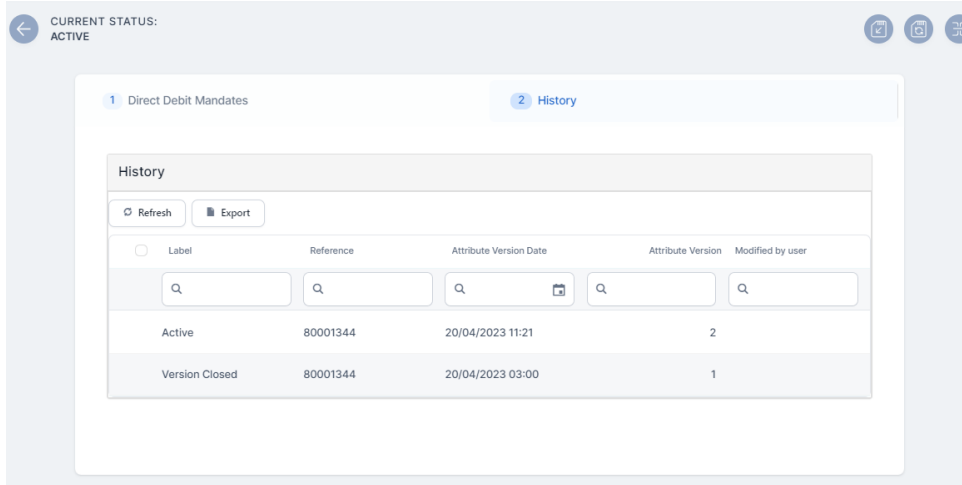
Bank branch Amount type

Amount Mandate stage

Begin date End date

Powered by FintechOS DIGITAL EXPERIENCE PORTAL

5. After approval, check the **History** tab. You can find the logging of the new version that you have just created. The previous version is now in **Version Closed** status.



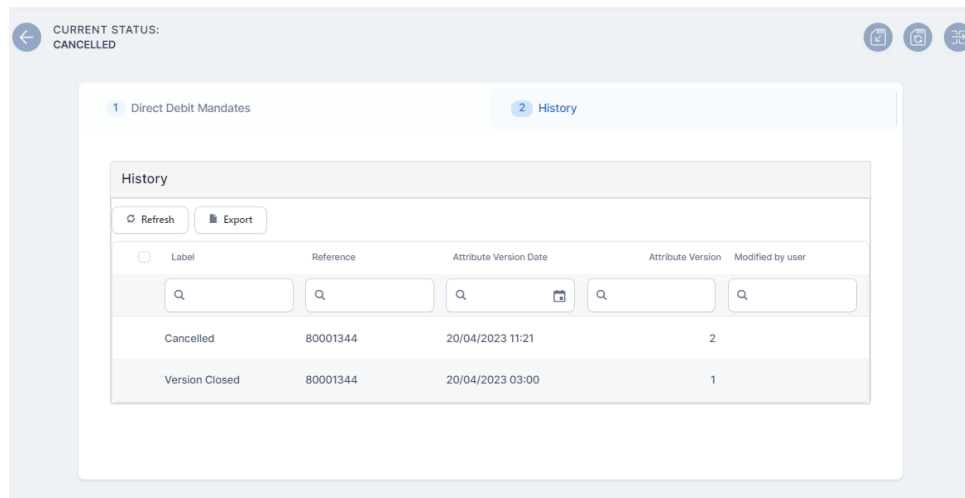
6. Click **Save and Close**.

You can also manually cancel a mandate. The cancellation of a mandate triggers the cancellation of all its correlated invoices, which are in **Generated** status. Once executed, the cancellation is logged into the system.

Follow the steps below to **cancel** a mandate.

1. Open a record from the **Direct Debit Mandates** list.
2. In the form, click **Cancel Mandate**. A message pops up, asking you to confirm the cancellation.
3. Click **Yes** in the pop-up message. The mandate record is now in **Cancelled** status, and it's not editable.
4. Check the **History** tab. The cancellation of the mandate is logged into

the system.



Manage SEPA Direct Debit Reports

In the **FintechOS Portal's** main menu, under **Billing & Collection > DIDE SEPA**, different menu items point you to sections that store different reports regarding the mandates management, such as:

- Notifications sent by the bank regarding the activation of the mandate, or about a status change etc.;
- Instruction files containing the payment requests for the selected installments;
- Details regarding the success or failure of the direct debit transactions, and more.

The bulk of handling of these operations is done through automatic flows. Uploading direct debit data into the system, triggers automatic changes and tracking of those changes. Updates are made and logged for every mandate record through **FintechOS** standard versioning mechanism. You can also insert a file for a particular section.

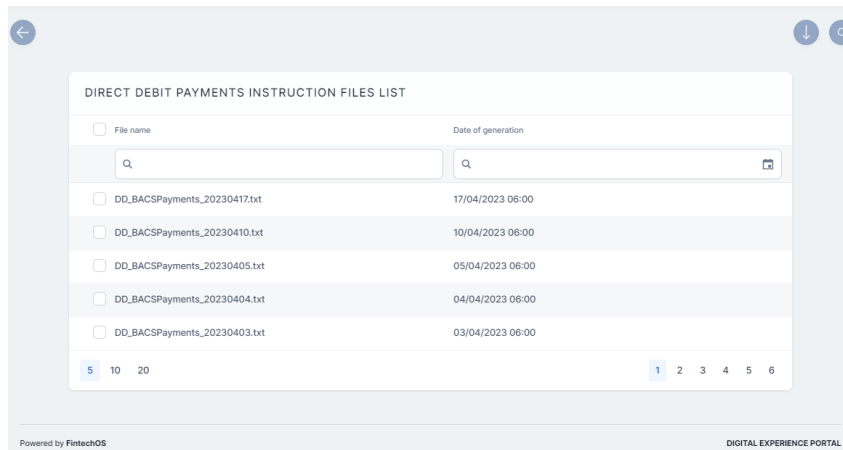
Learn about the report sections below:

View Payment Instruction Files

The **Payment Instruction Files** section contains the **Direct Debit Payments Instruction Files List**, which displays all the files with instructions for direct debit payments generated by the system. All the details from this section are automatically filled in by the system and they are not editable.

Follow the steps below to view a payment instruction file:

1. In FintechOS Portal, go to **Main Menu > Billing & Collection > DIDE SEPA > Payment Instruction Files**. The list of all direct debit payments instruction files records is displayed.



2. Double-click a record to inspect it. Here, you can view the file and the date when it has been generated.



3. Click the .txt file to download and inspect it. You can view all the payment details in the file.

Import Notification Files

The **Notifications Files** section contains the **Direct Debit Notifications List**, which displays all the files with the **notified** SEPA mandates, registered in the system. In this section, you can import notification files for existing mandates. A **Direct Debit Notification** file must have **.csv** or **.txt** format in order to be processed and stored by the system.

Follow the steps below to import a notification file:

1. In **FintechOS Portal**, go to **Main Menu > Billing & Collection > DIDE SEPA > Notifications Files**. The list of all direct debit notification files is displayed.
2. Click **Insert**. The **Import** form is displayed.
3. Click **Add file** or drag and drop your file to the form to upload it. You can add multiple files in a record, one by one.

4. Click **Import Data**.
5. Click **Save and Reload**. The files are now registered in the system, and the **Direct Debit Mandates** tab becomes available.
6. Go to the **Direct Debits** tab. Inside this grid, you can see one or more items listed, depending on how many notifications are contained in the file.
7. Click **View Mandate** in order to inspect a particular mandate.
8. Click **Save and Close**.

Import Confirmed Payments

The **Confirmed Payments** section contains the **Direct Debit Confirmations List**, which displays all the confirmed direct debit payments, registered in the system. You can import a DIDE payment confirmations file in **.txt** format, in order to be processed and stored by the system.

Follow the steps below to import a DIDE payment confirmation file:

1. In **FintechOS Portal**, go to **Main Menu > Billing & Collection > DIDE SEPA > Confirmed Payments**. The list of all payment confirmation files is displayed.
2. Click **Insert**. The **Import** form is displayed.
3. Click **Add file** or drag and drop your file to the form to upload it. You can add multiple files in a record, one by one.
4. Click **Import Data**.
5. Click **Save and Reload**. The files are now registered in the system, and the **Payment Confirmed** tab becomes available.
6. Go to the **Payments Confirmed** tab. This second tab includes the **Payments** list grid. The grid displays every confirmed payment extracted from the imported file. So, you can see one or more items listed, depending on how many confirmed payments you have imported in the imported file.
7. Double-click any payment record to inspect it.
8. Click **Save and Close**.

Import Denied Payments

The **Denied Payments** section contains the **Direct Debit Denied List**. This displays all the denied direct debit payments, registered in the system. You can import a DIDE denied payment file in **.csv** or **.txt** format, in order to be processed and stored by the system.

Follow the steps below to import a denied payment file:

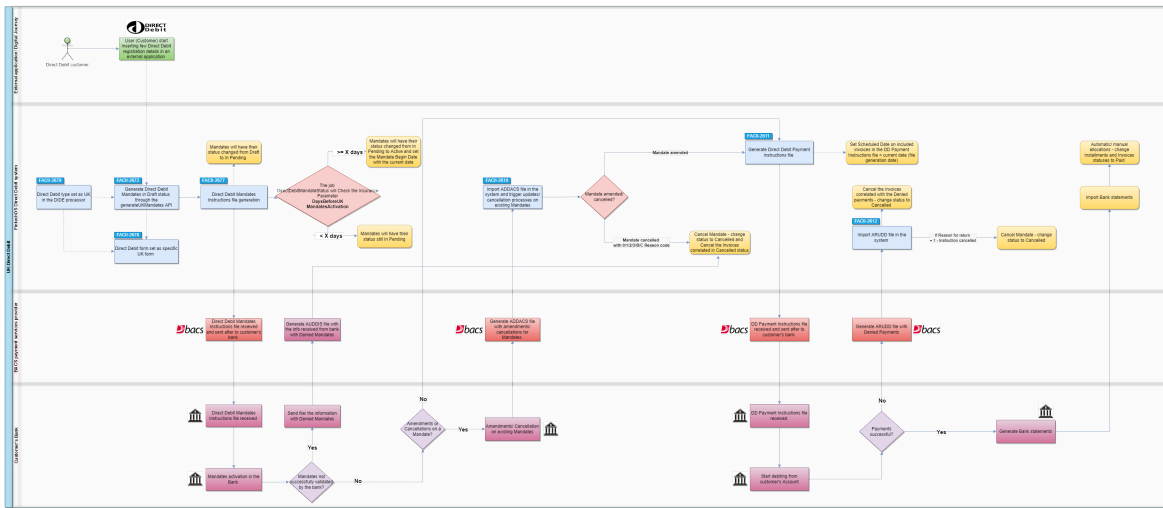
1. In **FintechOS Portal**, go to **Main Menu > Billing & Collection > DIDE SEPA > Denied Payments**. The list of all denied payments files is displayed.
2. Click **Insert**. The **Import** form is displayed.
3. Click **Add file** or drag and drop your file to the form to upload it. You can add multiple files in a record, one by one.
4. Click **Import Data**.
5. Click **Save and Reload**. The files are now registered in the system, and the **Payment Denied** tab becomes available.
6. Go to the **Payments Denied** tab. This second tab includes the **Direct Debit Denied Detail** list grid. The grid displays every denied payment, extracted from the imported file. So, you can see one or more items listed, depending on how many denied payments were in the imported file. Double-click to check any of the list items.
7. Double-click any payment record to inspect it.
8. Click **Save and Close**.

Direct Debit UK

The **Billing & Collection** solution helps **UK** insurers to handle direct debit payment operations - starting with the direct debit mandate activation procedure (in order to notify the bank about the payment arrangement between insurer and insured) up to the moment the payment is collected.

For direct debit payments that respect some rules, such as providing the correct payment details, the process for billing and collecting is completely automated. You can find details about the automated jobs handling the direct debit payments on the [Flow Parameters And Scheduled Jobs](#) page.

The following is a diagram of how the **Billing & Collection** solution handles the processing of direct debit payments for the UK area.



Manage UK Debit Mandates

Even if rare, there are cases when you need to manually insert a mandate, on behalf of a customer. All mandates inserted manually are registered in **Draft** status, with **mandateStage = N** (new) and **Begin Date = null**. Next, for all the mandates registered in the system, the **FTOS_PYMT_DirectDebitMandateStatus** scheduled job moves the mandate in **Active** status, based on set rules.

IMPORTANT!

Manually, you can only add mandates with the mandate stage set to **New**. Additionally, a system validation is in place that prevents you from adding a mandate with the **same reference** (policy or masterpolicy number) as any other mandate already existing in the system.

Follow the below steps to **insert** a mandate:

1. In **FintechOS Portal**, go to **Main Menu > Billing & Collection > DIDE UK > Direct Debit Mandates**. The list of all direct debit mandate records is displayed.

<input type="checkbox"/>	Current No.	Payer Name	Payer PIN/UTR	Reference	Amount	Currency	Begin date	End date	Status
<input type="checkbox"/>	1			80000267			01/02/2023		Active
<input type="checkbox"/>	1			80000196					Cancelled
<input type="checkbox"/>	1			80000254			01/02/2023		Active
<input type="checkbox"/>	1			80000242			01/02/2023		Active
<input type="checkbox"/>	1			80000241			01/02/2023		Active

2. Click **Insert**. The **Insert Mandate** form is opened.
3. Input the details in the form:
 - **Account Holder:** The name of the payer;
 - **Bank Sort Code:** The bank sort code;
 - **Account Number:** The account number used for direct debit payments;
 - **Begin date:** The beginning date of the mandate. It is automatically filled with the current date, the date when the direct debit **Instructions File** containing the instructions for the current mandate is generated in the system;
 - **Reference:** The reference for the payments, policy or

masterpolicy number.

The screenshot shows a mobile application interface for inserting a mandate. At the top, there is a title bar with a back arrow on the left and three icons (print, share, refresh) on the right. Below the title bar is a form titled "Insert Mandate". The form contains a section for "Direct Debit Mandates" with the following fields:

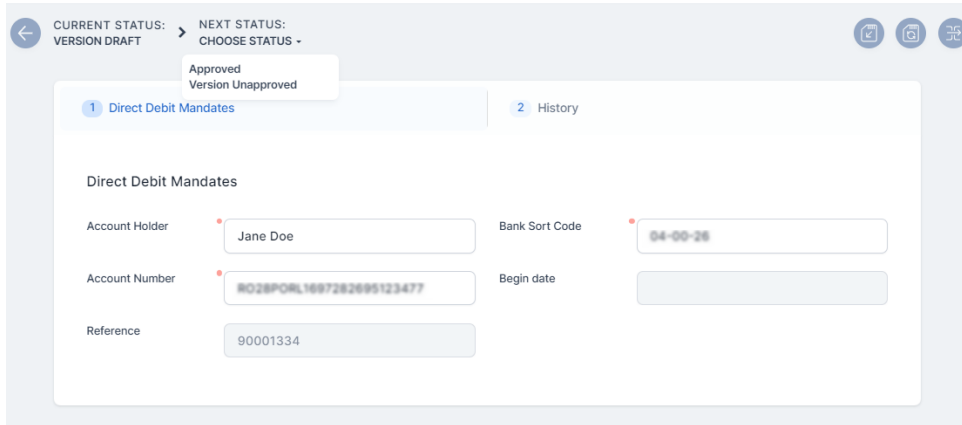
- Account Holder:** Jane Doe
- Account Number:** RO28P0RL1687282695123456
- Reference:** 90001334
- Bank Sort Code:** 04-00-26
- Begin date:** (empty field)

4. Click **Save and Reload**. The record is now inserted, and you can find it in the **Direct Debit Mandates** list. In the form, the **History** tab becomes available, where you can see updates of the record's version.

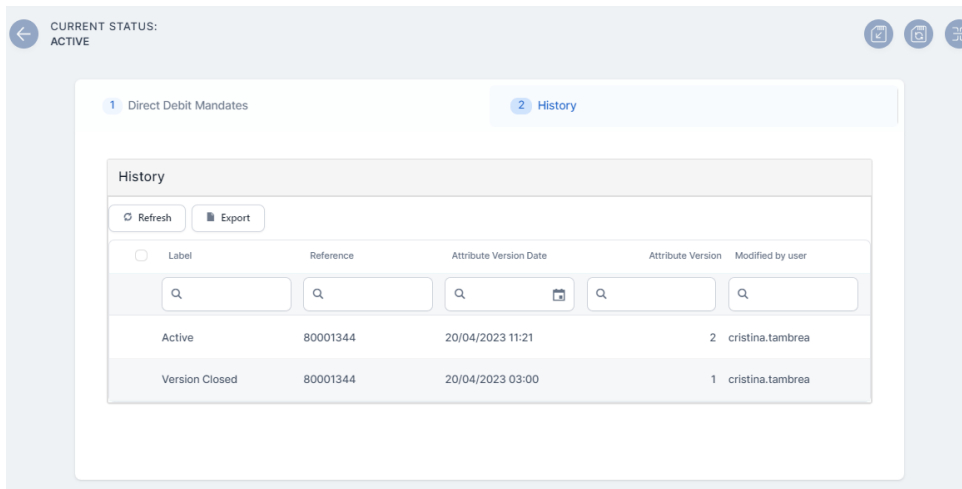
You can edit any mandate record, except the ones in **Cancelled** status. After editing, you need to manually approve the new mandate version, and the updates are logged into the system.

Follow the steps below to **edit** a UK direct debit mandate record:

1. Open a record from the **Direct Debit Mandates** list.
2. Click **Edit Mandate**. The following fields become editable: **Account Holder**, **Bank Sort Code**, and **Account Number**.
3. Make the necessary changes in the form.
4. After making sure the changes are in order, use the status picker to approve the changes. Click **Approved**.



5. After approval, check the **History** tab. You can find the logging of the new version that you have just created. The previous version is now **Closed**.

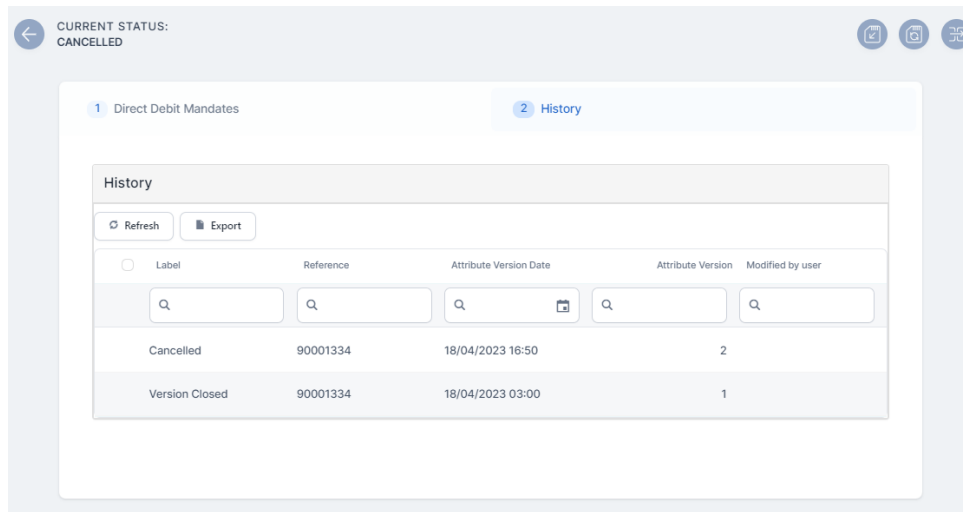


6. Click **Save and Close**.

You can also manually cancel a mandate. The cancellation of a mandate triggers the cancellation of all its correlated invoices, which are in **Generated** status. Once executed, the cancellation is logged into the system.

Follow the steps below to **cancel** a mandate.

1. Open a record from the **Direct Debit Mandates** list.
2. In the form, click **Cancel Mandate**. A message pops up, asking you to confirm the cancellation.
3. Click **Yes** in the pop-up message. The mandate record is now in **Cancelled** status, and it's not editable.
4. Check the **History** tab. The cancellation of the mandate is logged into the system.



Manage UK Direct Debit Reports

Under UK Direct Debit Mandates, different menu items point you to sections that store different reports regarding the mandates management, such as:

- Notifications sent by BACS regarding the activation of the mandate, or about a status change etc.,
- Instruction files containing the payment requests for the selected installments,
- details regarding the success or failure of the direct debit transactions, and more.

In these sections, you can search inside the repositories by **File** or **Date**. You can inspect a record by double-clicking it.

The bulk of handling of these operations is done through automatic flows. Uploading direct debit data into the system, triggers automatic changes and tracking of those changes. Updates are made and logged for every mandate record through **FintechOS** standard versioning mechanism. . You can also insert a file for a particular section.

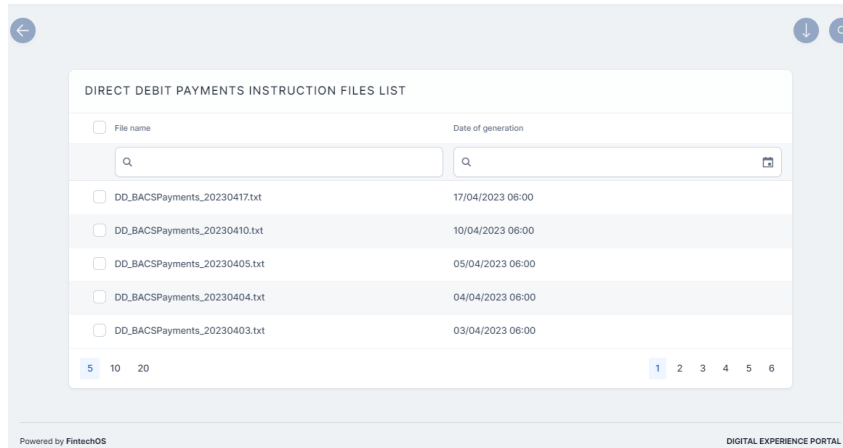
Learn about the report sections below:

View Payment Instruction Files

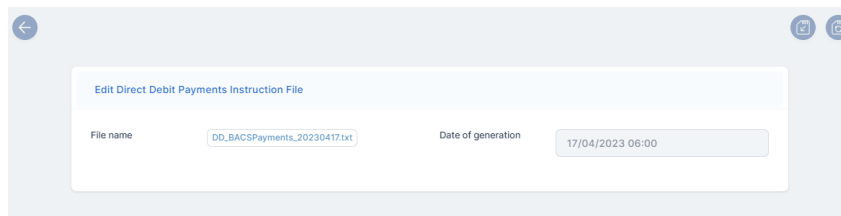
The **Payment Instruction Files** section contains the **Direct Debit Payments Instruction Files List**, which displays all the files with instructions for UK direct debit payments generated by the system. All the details from this section are automatically filled in by the system and they are not editable.

Follow the steps below to view a payment instruction file:

1. In FintechOS Portal, go to **Main Menu > Billing & Collection > DIDE UK > Payment Instruction Files**. The list of all direct debit payments instruction files records is displayed.



2. Double-click a record to inspect it. Here, you can view the file and the date when it has been generated.



3. Click the .txt file to download and inspect it. You can view all the payment details in the file.

View New Mandates Instruction Files

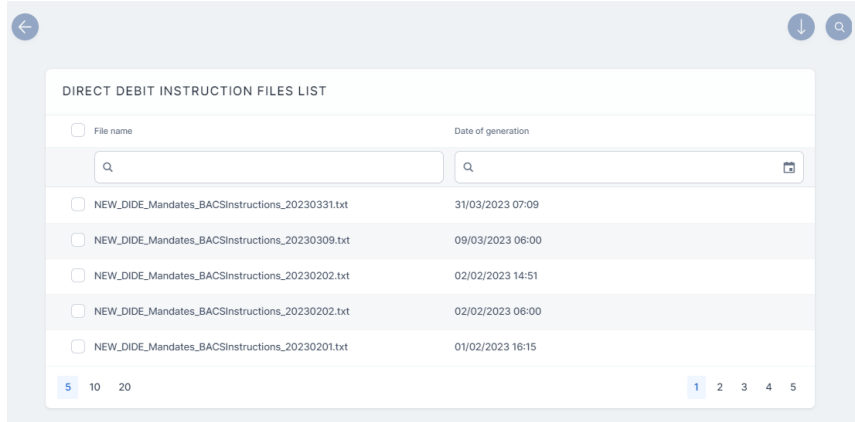
The **New Mandates Instruction Files** section contains the **Direct Debit Instruction Files List**, which displays all the files with instructions for the activation of new direct debit mandates. All the details from this section are automatically filled in by the system and they are not editable.

For the new direct debit mandate calls, received through the [Generate UK Mandate API](#), there is a daily job, DIDEUK_Instructions, that is scheduled to generate mandate activation instructions for the **BACS**¹ system, compliant with the BACS standardized .txt file format. This section holds all the files containing the instructions for the activation of direct debit mandates generated by **Billing & Collection** solution.

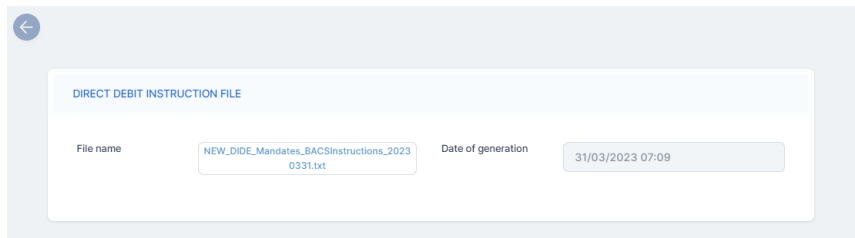
Follow the steps below to view a new mandate instruction file:

1. In **FintechOS Portal**, go to **Main Menu > Billing & Collection > DIDE UK > New Mandates Instruction Files**. The list of all direct debit instruction files records is displayed.

¹BACS Payment Schemes Limited, previously known as Bankers' Automated Clearing System, is responsible for the clearing and settlement of UK automated direct debit and BACS Direct Credit and the provision of third-party services.



2. Double-click a record to inspect it. Here, you can view the file and the date when it has been generated.



3. Click the .txt file to download and inspect it. You can view all the payment details in the file.

Import AUDDIS Files

Once a policyholder agreed to pay the premiums by direct debit, the insurer must regularly send direct debit payment instructions to BACS. These instructions might not be accepted (either by BACS or the Payer’s bank). When this happens, BACS (Bankers Automated Clearing Service) generates an **AUDDIS**¹ (Automated Direct Debit Instruction Service) report about the failed direct debit instruction for payment and sends it to the insurer.

¹Automated Direct Debit Instruction Service. AUDDIS automates the transfer of Direct Debit Instructions from collecting organisations to the paying financial institutions via Bacs.

The following are the **Reasons** which can be received in the **AUDDIS** file:

Reason code	Comments
F	Invalid account type
1	Instruction cancelled by payer
2	Payer deceased
H	Instruction has expired
C	Account transferred
I	Payer Reference is not unique
B	Account closed
L	Incorrect payer's Account Details
5	No account
K	Instruction cancelled by paying bank
6	No Instruction
G	Bank will not accept Direct Debits on account

Upon importing an **AUDDIS report** in the system, the following is the corresponding behavior of the **Billing & Collection** solution:

Field	Description
Record type	No validations, receive the exact value from the file.
Reference	Policy number.
Reason code	See related table from above.
Payer's name	No validations, receive the exact value from the file.
Sort code	Sort code for the initiated mandate. No validations, receive the exact value from the file.
Account number	Account number correlated with the initiated mandate No validations, receive the exact value from the file.
A/C type	No validations, receive the exact value from the file.
Original proc date	No validations, receive the exact value from the file.

Field	Description
Effective date	Date when the mandate validation decision has been made. No validations, receive the exact value from the file.
Tran code	No validations, receive the exact value from the file.
Originator sort code name	No validations, receive the exact value from the file.
Details account no	No validations, receive the exact value from the file.
Note	No validations, receive the exact value from the file.
ADDACS sequence	No validations, receive the exact value from the file.

An AUDDIS report (file) is produced whenever a payment transfer problem appears to an existing **Direct Debit Instruction** (mandate). The AUDDIS report contains data that impact the status of the payment collection for an UK Direct Debit Mandate.

You can import an AUDDIS file in **.csv** or **.txt** format in order for it to be processed and stored in the system. Follow the steps below to import an AUDDIS file:

1. In **FintechOS Portal**, go to **Main Menu > Billing & Collection > DIDE UK > AUDDIS Files**. The list containing all AUDDIS files records is displayed.
2. Click **Insert**. The **Import** form is displayed.
3. Click **Add file** or drag and drop your file to the form to upload it. You can add multiple files in a record, one by one.
4. Click **Import Data**.
5. Click **Save and Reload**. The files are now registered in the system, and the **Denied Mandates** tab becomes available.

6. Go to the **Denied Mandates** tab. This second tab includes the **Mandate Denials** list grid. The grid displays every denied mandate, extracted from the imported file. You can see one or more items listed, depending on how many denied mandates are in the imported file.
7. Click **View Mandate** in order to inspect a particular mandate.
8. Click **Save and Close**.

Import ADDACS Files

When a direct debit instruction changes, the paying bank reports the change to BACS (Bankers Automated Clearing Service). BACS generates an **ADDACS**¹ (Automated Direct Debit Amendment and Cancellation Service) report about the changes that were made and sends it to the insurer.

The following are the **Reasons** which can be received in the **ADDACS** file, and the corresponding behavior of the **Billing & Collection** solution:

Code	Mention
0	Instruction cancelled refer to Payer. If this reason is received, then the mandate status is changed to Cancelled .
1	Instruction cancelled by Payer. If this reason is received, then the mandate status is changed to Cancelled .
2	Payer deceased. If this reason is received, then the mandate status is changed to Cancelled .
3	Account transferred to a new Bank or Building Society If this reason is received, then the mandate status is changed to Cancelled .

¹Automated Direct Debit Amendment and Cancellation Service. ADDACS is used by payment service providers to notify service users if amendments are made to a customer’s Direct Debit Instruction.

Code	Mention
B	Account closed. If this reason is received, then the mandate status is changed to Cancelled .
C	Account/ Instruction transferred to a different branch of Bank/ Building Society. If this reason is received, then the mandate status is changed to Cancelled .
D	Advance notice disputed. If this reason is received, then no action is taken.
E	Instruction amended. If this reason is received, then update the mandate.
R	Instruction re-instated. If this reason is received, then reactivate the mandate.

You can import an ADDACS file in **.csv** or **.txt** format in order for it to be processed and stored in the system. Follow the steps below to import an ADDACS file:

1. In **FintechOS Portal**, go to **Main Menu > Billing & Collection > DIDE UK > ADDACS Files**. The list containing all AUDDIS files records is displayed.
2. Click **Insert**. The **Import** form is displayed.
3. Click **Add file** or drag and drop your file to the form to upload it. You can add multiple files in a record, one by one.
4. Click **Import Data**.
5. Click **Save and Reload**. The files are now registered in the system, and the **Direct Debit Mandates** tab becomes available.
6. Go to the **Direct Debit Mandates** tab. This second tab includes the **Direct Debit Mandates Notified** list grid. The grid displays every notified mandate, extracted from the imported file. You can see one or more items listed, depending on how many notified mandates were in the imported file.

7. Click **View Mandate** in order to inspect a particular mandate.
8. Click **Save and Close**.

Import ARUDD Files

An **ARUDD¹ report** (file) is produced **whenever** a payment failed, for any of your existing direct debit instructions (mandates).

If a direct debit instruction fails to deliver payments, the Paying Bank reports the change to BACS (Bankers Automated Clearing Service). BACS generates an ARUDD (Automated Return of Unpaid Direct Debits) report about the unpaid premiums and sends it to the insurer.

An ARUDD report (file) is triggered after you have submitted a payments collection file in an attempt to collect from your payers. It becomes available to insurers one day after Direct Debits are due to be collected. This report contains information about any of the payments that could not be collected.

You can import an ARUDD file in **.csv** or **.txt** format in order for it to be processed and stored in the system. Follow the steps below to import an ARUDD file:

1. In **FintechOS Portal**, go to **Main Menu > Billing & Collection > DIDE UK > ARUDD Files**. The list containing all ARUDD files records is displayed.
2. Click **Insert**. The **Import** form is displayed.
3. Click **Add file** or drag and drop your file to the form to upload it. You can add multiple files in a record, one by one.
4. Click **Import Data**.

¹Automated Return of Unpaid Direct Debits. ARUDD is the automated system used by banks to return unpaid Direct Debit payments.

5. Click **Save and Reload**. The files are now registered in the system, and the **Unconfirmed Payments** tab becomes available.
6. Go to the **Unconfirmed Payments** tab. This second tab includes the **Payments** list grid. The grid displays every unconfirmed payment, extracted from the imported file. You can see one or more items listed, depending on how many unconfirmed payments were in the imported file.
7. Click **View Mandate** in order to inspect a particular mandate.
8. Click **Save and Close**.

Billing & Collection Configurations

Billing & Collection enables insurers to speed-up and simplify the billing and collection operations:

- **Invoicing** - Invoicing is automatic only. **Invoices** are constantly generated in the system for all the **Enforced** insurance policies, that include products in **Active** status.
- **Payments** - The solution lets insurers process different types of payments, incoming and outgoing, manually or automatically, received from different sources or systems - such as online payment processors, bank statement files, bank payment orders, etc. The solution processes bank statements standardized files of **MT940** type. For payments that respect some rules, the payment allocation flow is completely automated.
- **Direct Debit** - Direct debit processing is also fully automated. In order to accommodate the differences regarding the direct debit payments, the solution has dedicated workflows for the **SEPA** and for the **UK** financial area.

The following endpoints are used with **Billing & Collection**:

- Add outgoing payment request;
- Add direct debit mandate;
- Add invoice.

Some functionalities allow manual interventions - signaled inside the description of the respective feature.

Learn how to configure the **Billing & Collection** functionalities by accessing the pages below:

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Flow Parameters and Scheduled Jobs

The following flow parameters and scheduled jobs are used with the **Billing & Collection** solution.

Flow Parameters

Parameter Name	Days After Unpaid Due Date
Details	Type: Integer; Code: DAUDD
Component	Billing & Collection
Correlated with	FTOS_PA_Policy Lapsed scheduled job
Description	This parameter sets the number of days after an unpaid installment's due date. When the parameter is fulfilled, the policy is automatically moved from InForce to Lapsed status.
Parameter name	PayOnTime Retrial Days
Details	Type: Collection; Code: POTRD
Component	Billing & Collection
Correlated with	GeneratePaymentForInstallments scheduled job
Description	This parameter is used to set the number of days, after the initial due date set for an installment, after which the GeneratePaymentForInstallments scheduled job triggers the PayOnTime retrial process. This being a collection type parameter, you can add or set multiple values for the number of days in which a new payment retrial must be made. Use the parameter form to define a new item in the collection, as needed.
Parameter name	FTOS_PYMT_DIDEConfiguration
Details	Type: JSON; Code: DIDE
Component	Billing & Collection
Correlated with	FTOS_PYMT_DIDEInstructionFile scheduled job
Parameter name	PAID Payment Config
Parameter name	Days Before Expiration Grace Period
Parameter name	No. of Days Before Return
Parameter name	Generating Statement Days in Advance/ No. of Days in Advance
Parameter name	Write Off Limits
Parameter name	Days before UK Mandates activation

Parameter Name	Days After Unpaid Due Date
Parameter name	PayOnTime Retrial Days
Parameter name	FTOS_PYMT_DIDEConfiguration
Description	This parameter sets the DIDE type configuration. In order to set which DIDE type will be applied, a specific key must be set in the Direct Debit processor allowing the user to choose the desired option. If the option configured in the processor is “ Sepa ” - the DIDE process will take in consideration the functionality implemented for DIDE Sepa. Otherwise, if the value is “ UK ”, the DIDE process will take into consideration the flow implemented for DIDE UK.
Parameter name	PAID Payment Config
Details	Type: Collection; Code: PAIDPYMT
Component	Billing & Collection
Correlated with	N/A
Description	This parameter sets the details regarding PAD Payments. The parameter contains details about: <ul style="list-style-type: none"> - The commission set for payments, - The beneficiary for payments, - The IBAN where the payments are made, - The bank correlated with the IBAN.
Parameter name	Days Before Expiration Grace Period
Details	Type: Integer; Code: DBEGP
Component	Billing & Collection, Notifications
Correlated with	FTOS_BC_PaymentUnconfirmedGracePeriod scheduled job
Description	This parameter sets the number of days before the expiration of the grace period for an installment. Also, a Pre-announce lapsing notification is sent to a chosen address, within the number of days set through this parameter.
Parameter name	No. of Days Before Return
Parameter name	Generating Statement Days in Advance/ No. of Days in Advance
Parameter name	Write Off Limits
Parameter name	Days before UK Mandates activation

Parameter Name	Days After Unpaid Due Date
Parameter name	PayOnTime Retrial Days
Parameter name	FTOS_PYMT_DIDEConfiguration
Parameter name	PAID Payment Config
Parameter name	Days Before Expiration Grace Period
Parameter name	No. of Days Before Return
Details	Type: Integer; Code: PRDAY
Component	Billing & Collection
Correlated with	FTOS_PYMT_Payment_ReturnUnallocatedAmount scheduled job
Description	This parameter sets the number of days before automatically generating a Payment Return for a payment which is still in Unallocated status in the system. The value set in this parameter is used by the FTOS_PYMT_Payment_ReturnUnallocatedAmount scheduled job in order to trigger the payment return generation process.
Parameter name	Generating Statement Days in Advance/ No. of Days in Advance
Details	Type: Integer; Code: SGDAY
Component	Billing & Collection
Correlated with	FTOS_PYMT_InsertStatementDueDate scheduled job
Parameter name	Write Off Limits
Parameter name	Days before UK Mandates activation

Parameter Name	Days After Unpaid Due Date
Parameter name	PayOnTime Retrial Days
Parameter name	FTOS_PYMT_DIDEConfiguration
Parameter name	PAID Payment Config
Parameter name	Days Before Expiration Grace Period
Parameter name	No. of Days Before Return
Parameter name	Generating Statement Days in Advance/ No. of Days in Advance
Description	<p>This parameter sets the day for generating the statement (invoice) in advance with a number of days before the payment's due date. This parameter is set for all the invoices to be generated for the installments on a policy. The FTOS_PYMT_InsertStatementDueDate scheduled job that triggers the generation of the invoice is using this parameter.</p> <div style="background-color: #e6f2ff; padding: 10px; border: 1px solid #add8e6;"> <p>NOTE The configuration of this parameter is made at the product level, where the user can select that the current product keeps the default parameter value or can be configured with a specific value, as desired.</p> </div>
Parameter name	Write Off Limits
Details	Type: Collection; Code: WO
Component	Billing & Collection
Correlated with	N/A
Parameter name	Days before UK Mandates activation

Parameter Name	Days After Unpaid Due Date
Parameter name	PayOnTime Retrial Days
Parameter name	FTOS_PYMT_DIDEConfiguration
Parameter name	PAID Payment Config
Parameter name	Days Before Expiration Grace Period
Parameter name	No. of Days Before Return
Parameter name	Generating Statement Days in Advance/ No. of Days in Advance
Parameter name	Write Off Limits
Description	<p>This parameter sets the limit values for a Write-Off payment. This kind of payment is generated automatically by the system during the allocation of payments. This parameter can be set for RON and EUR currencies.</p> <div style="background-color: #e6f2ff; padding: 10px; border-radius: 5px;"> <p>NOTE The configuration of this parameter is made at the product level, where the user can select that the current product keeps the default parameter value or can be configured with a specific value, as desired.</p> </div>
Parameter name	Days before UK Mandates activation
Details	Type: int; Code: DBUKMA
Component	Billing & Collection
Correlated with	N/A
Description	<p>This parameter sets the number of days allowed for receiving notifications (e.g. AUDDIS) about the cancellation of a mandate in Pending status. E.g. If this parameter is set to 5 days, the Draft mandate becomes Active in 5 days time, provided the mandate is not included in any imported AUDDIS file (containing a cancellation notification for it) by the 5th day (respectively by the last day of the period configured in the parameter).</p>

Scheduled Jobs

Job name	GeneratePaymentForInstallments
Scheduled	At 06:32 AM, daily run
Description	<p>This job notifies the system to withdraw a payment amount - through the PayUOnTime process.</p> <p>After the initial due date set for an installment, this job also uses the PayUOnTime retrial days parameter to withdraw the payment amount.</p> <p>For example,:</p> <ul style="list-style-type: none"> - First payment retrial – 0 day after installment’s due date - Second payment retrial – 3 days after installment’s due date - Third payment retrial – 11 days after installment’s due date.
Job name	FTOS_PYMT_Payment_ReturnUnallocatedAmount
Scheduled	At 02:00 AM, daily run
Description	<p>This job creates payment returns for payments which are in Unallocated status for more than the number of days set by the No. of Days Before Return parameter.</p> <p>For example,: If a payment is in Unallocated status for more than 5 days, a payment return is automatically generated for this unallocated payment, in the sixth day.</p>
Job name	FTOS_PYMT_InsertStatementDueDate
Scheduled	At 03:00 AM, daily run
Job name	FTOS_PYMT_PaymentReminder
Job name	FTOS_GetExchangeRate_BNR
Job name	FTOS_PYMT_DirectDebitMandateStatus
Job name	FTOS_PYMT_OutgoingPaymentInstructionFile
Job name	FTOS_PYMT_DIDE_ADDACS
Job name	DIDEUK_Instructions
Job name	FTOS_PYMT_DIDEInstructionFile

Job name	GeneratePaymentForInstallments
Job name	FTOS_PYMT_Payment_ReturnUnallocatedAmount
Job name	FTOS_PYMT_InsertStatementDueDate
Description	<p>This job generates a statement (invoice) for policies in Proposal, Issued or InForce status.</p> <div style="background-color: #e6f2ff; padding: 10px; border: 1px solid #add8e6;"> <p>NOTE Policies in Cancelled status are excluded for new invoice generation. For products on which the Specific SGDAY option is checked, the invoices are generated taking into account the Specific SGDAY chosen value. For products on which the Specific Day of the Month option is checked, and the product becomes active after that specific day of the month, the invoices are generated starting with the next month, on the specified day.</p> </div>
Job name	FTOS_PYMT_PaymentReminder
Scheduled	At 09:00 AM in the working day set by the Payment Reminder parameter
Description	<p>This job sends a payment reminder notification about any installment in Unpaid status to the policyholders. This job runs in the nth working day set in Payment Reminder parameter (number of days after DIDE generation).</p>
Job name	FTOS_GetExchangeRate_BNR
Scheduled	At 03:20 AM, daily run
Description	<p>This job gets the official BNR (National Bank of Romania) Exchange Rate daily values for currencies, in order to be used inside the different Billing & Collection operations.</p>
Job name	FTOS_PYMT_DirectDebitMandateStatus
Scheduled	At 05:00 AM, daily run
Description	<p>For all the mandates registered in the system, the job checks the Begin and End Dates against the current date and it updates the mandate statuses accordingly. For example, if the current date is passed the End Date set for a mandate, the mandate status is changed to Expired.</p>
Job name	FTOS_PYMT_OutgoingPaymentInstructionFile
Scheduled	At 05:00 AM, daily run
Job name	FTOS_PYMT_DIDE_ADDACS
Job name	DIDEUK_Instructions
Job name	FTOS_PYMT_DIDEInstructionFile

Job name	GeneratePaymentForInstallments
Job name	FTOS_PYMT_Payment_ReturnUnallocatedAmount
Job name	FTOS_PYMT_InsertStatementDueDate
Job name	FTOS_PYMT_PaymentReminder
Job name	FTOS_GetExchangeRate_BNR
Job name	FTOS_PYMT_DirectDebitMandateStatus
Job name	FTOS_PYMT_OutgoingPaymentInstructionFile
Description	<p>Job purpose: to generate a payment instruction file with all outgoing payments complying with the following conditions:</p> <ul style="list-style-type: none"> • the outgoing payment is in Scheduled status; • the payment date is scheduled for the current date, or before the current date. <p>File format: .csv with .txt extension; time stamped. File structure: Reference No; Beneficiary's Name; Beneficiary's IBAN; Beneficiary's Bank; Payment Amount; Currency; Scheduled Date; Payer's Name; Payer's IBAN; Payer's Bank.</p>
Job name	FTOS_PYMT_DIDE_ADDACS
Scheduled	At 5:15 AM, daily run
Description	This job is scheduled to perform status changes (canceling, modifying or reactivating) on the existing mandates, based on the unprocessed records from the buffer - the FTOS_PYMT_DIDE_ADDACS entity.
Job name	DIDEUK_Instructions
Scheduled	At 04:00 AM, daily run
Description	The job is scheduled to generate mandate activation instructions for the BACS ¹ system, in a standardized .txt file (DIDEUK_Instructions) - based on which the system starts the mandate activation procedure. This job is dedicated to the UK direct debit processing, only. It is the job that collects all the Draft mandates and sends instructions for their activation to BACS - in a file that complies with the format requested by BACS.
Job name	FTOS_PYMT_DIDEInstructionFile
Scheduled	At 03:00 AM, daily run

¹BACS Payment Schemes Limited, previously known as Bankers' Automated Clearing System, is responsible for the clearing and settlement of UK automated direct debit and BACS Direct Credit and the provision of third-party services.

Job name	GeneratePaymentForInstallments
Job name	FTOS_PYMT_Payment_ReturnUnallocatedAmount
Job name	FTOS_PYMT_InsertStatementDueDate
Job name	FTOS_PYMT_PaymentReminder
Job name	FTOS_GetExchangeRate_BNR
Job name	FTOS_PYMT_DirectDebitMandateStatus
Job name	FTOS_PYMT_OutgoingPaymentInstructionFile
Job name	FTOS_PYMT_DIDE_ADDACS
Job name	DIDEUK_Instructions
Job name	FTOS_PYMT_DIDEInstructionFile
Description	This job uses the FTOS_PYMT_DIDEConfiguration parameter in order to generate the direct debit instruction file in the system. The file is generated in a standardized .txt format, in order to be suitable to the bank that is going to process it. The file contains the instructions for direct debit billings for an active mandate - based on which the bank transfers the installment amount from the insured into insurer's account. Depending on the configuration, this job generates the DIDEPaymentsInstructionFile (for SEPA) and DD_BACSPayments (for UK), also.

IMPORTANT!

When trying to run **FTOS_PYMT_DIDE_ADDACS** and **DIDEUK_Instructions** jobs, while the **FTOS_PYMT_DIDEProcessor** is set to **SEPA type**, the system will log an error and stop running the job.

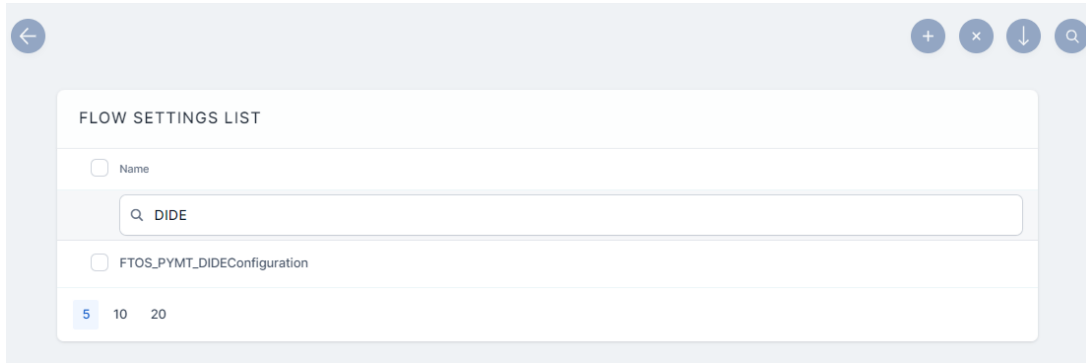
Configure the Direct Debit Type

The **Billing & Collection** solution can be applied to two types of direct debit processing:

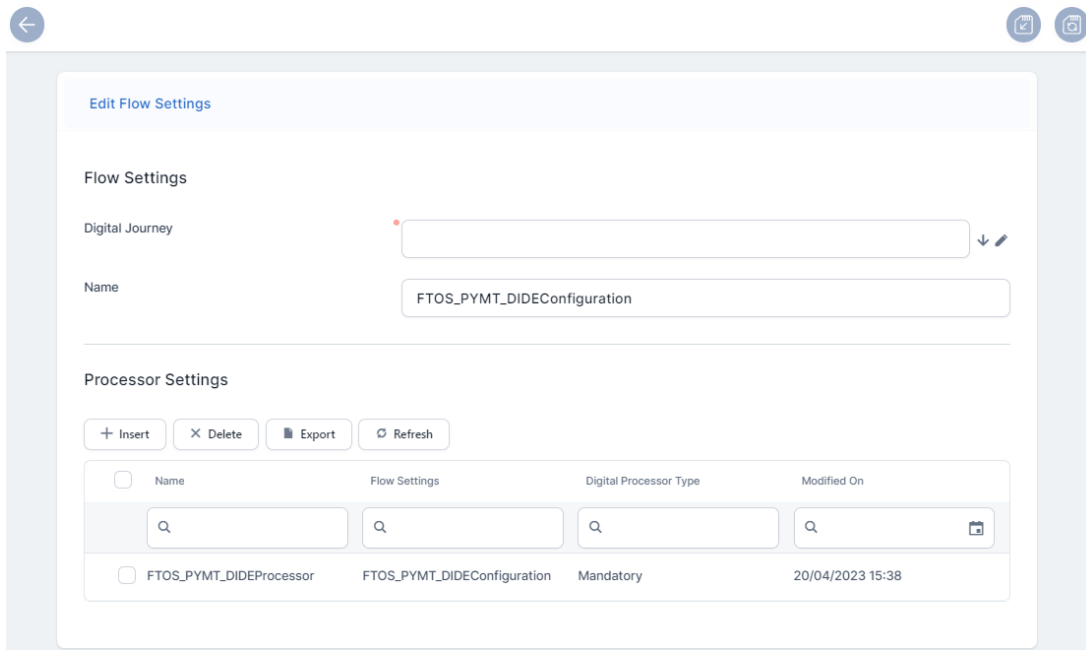
- DIDE SEPA: functionality used for processing payments in the European area,
- DIDE UK: functionality used for processing payments in the UK area.

For implementing a certain direct debit flow, you must choose its corresponding direct debit type - either **SEPA** or **UK**. Follow the steps below to set one of these specific DIDE types:

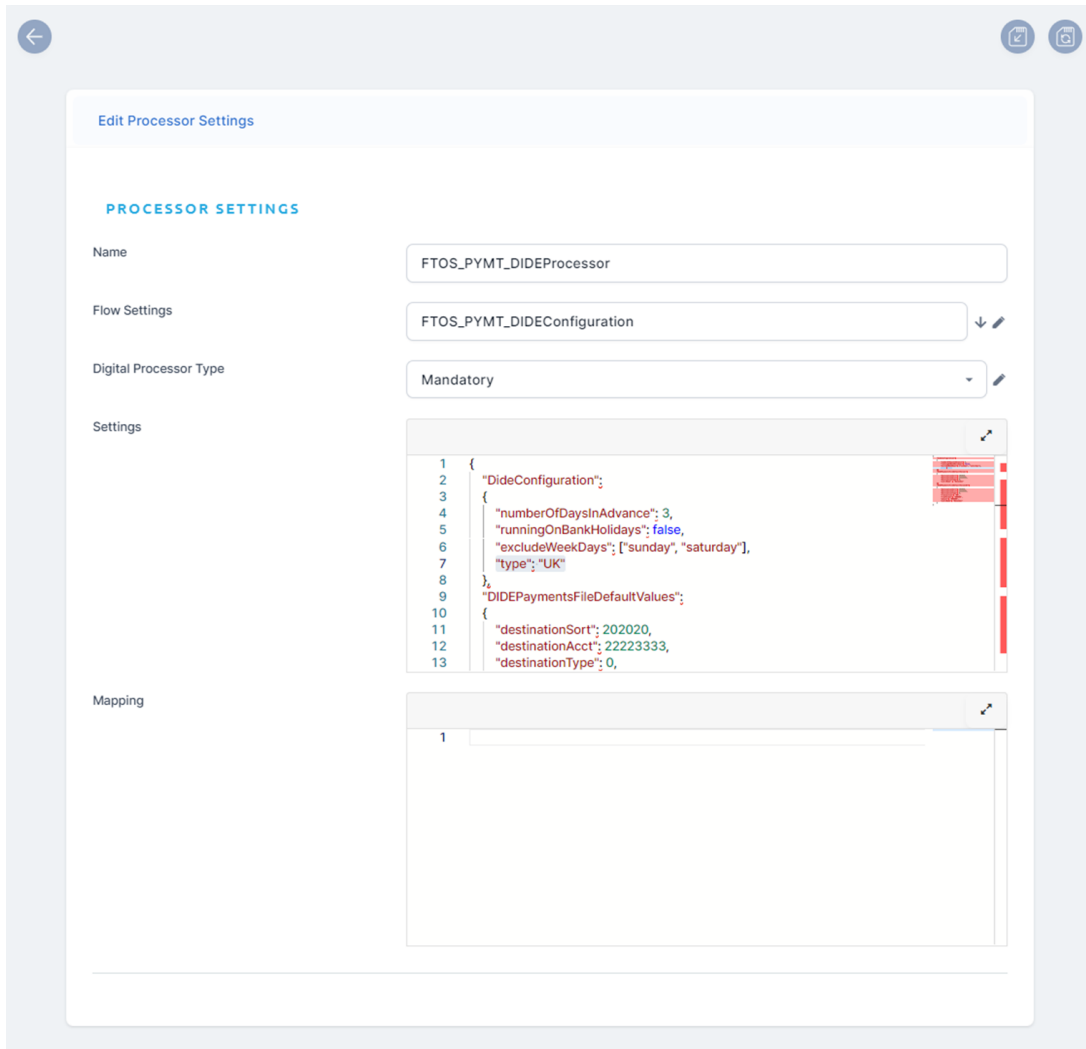
1. Go to **Main Menu > Settings > Flow Settings**.
2. In the flow settings list, search for the **FTOS_PYMT_DIDEConfiguration** flow.



3. Double-click the record to open it. The **Edit Flow Settings** form is displayed.
4. In the **Processor Settings** section, open the **FTOS_PYMT_DIDEProcessor** record.



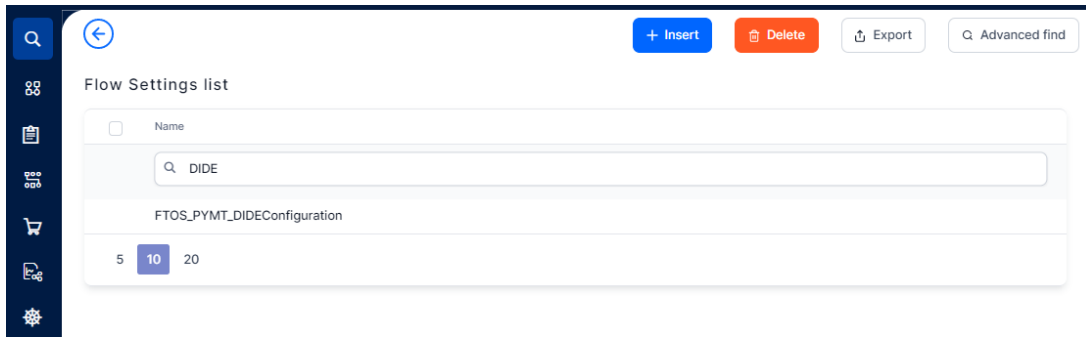
5. In the **Edit Processor Settings** form, locate the **Settings** JSON field.
6. In the JSON string, locate the **type** key. Set the value of the key as either SEPA or UK.



7. Click **Save and Close**. You are redirected to the **Flow Settings** form. The record in the Processor Settings grid is now updated with the chosen DIDE type.
8. Click **Save and Close**.

You can make the same configuration in **FintechOS Studio** as per steps below:

1. Go to **Main Menu > Digital Experience > Digital Flow Processing**.
2. In the flow settings list, search for the **FTOS_PYMT_DIDEConfiguration** flow.

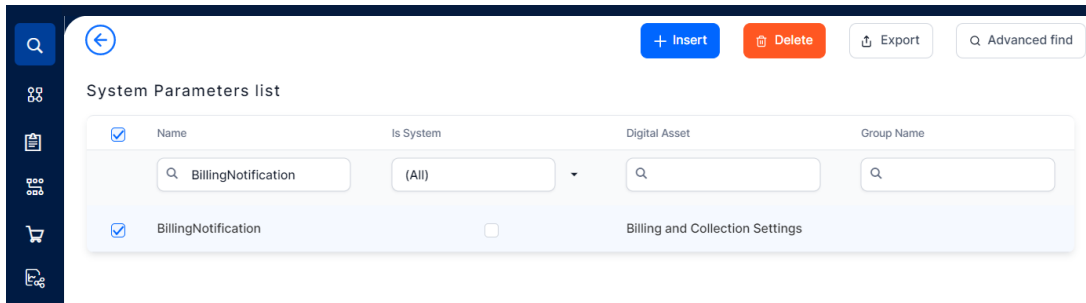


3. From here, open the record, and then go through steps 4-8 in the flow above.

Set the Billing Notifications

This functionality helps insurers to send notifications to the customers, regarding the status of their invoices. You can toggle the notification functionality on and off by modifying the **BillingNotification** system parameter - where 0 is **Off** and 1 is **On**.

1. In **FintechOS Studio**, go to **Main Menu > Admin > System Parameters**. The list of all system parameters records is displayed.
2. Open the **BillingNotification** parameter.



3. In the **System Parameter** section of the record, set the **Parameter Value** field as either 0, if you want the notifications to be Off. or 1, if you want the notifications to be On.

The screenshot shows a web application interface for editing a system parameter. The title is "Edit System Parameter". The form contains the following fields:

- Name:** BillingNotification
- Parameter Value:** 1
- Is System:**
- System Parameter Group:** A dropdown menu with a downward arrow and an edit icon.
- Description:** System Parameter that enables email notifications

4. Click **Save and Close**. Your choice is now registered in the system.

The **FTOS_INSP_CoreInsuranceNotification** processor is used for setting the **NotificationConfiguration** parameter. This parameter is an object containing the following settings:

- **followUp** - **Follow up** notification;
- **invoiceGenerated** - **Invoice Generated** notification;
- **paymentConfirmation** - **Payment Confirmation** notification.

Claims Management

Claims Management is a solution aimed at operators who are directly involved in claims processing. The present guide is for setting up a **Claims Management** solution on your **FintechOS Portal** environment.

An insurance claim is a claim for compensation over a loss. Usually, the claim is initiated by the insured party. The insurer checks if the loss event falls under the policy scope and validates the claim and, once approved, issues payment to the insured, or to an approved interested party on behalf of the insured. **FintechOS** clients use the **Claims Management** solution to automate routines of this typical scenario, in order to increase the efficiency and accuracy of their claim processing operations.

The **Claims Management** is comprised of a series of automated business steps that users follow through, from registering loss notifications, documenting claims, validating claims to, if approved, scheduling payments, in a timely and accurate manner. It also allows the insurer to maintain a constant communication with the insured.

When necessary, the **Claims Management** solution can be personalized in **FintechOS Studio**, according to specific requirements from insurance companies. Thus, implementation time is shortened, while you can make sure that each component fulfills your specific needs. Additionally, using **Claims Management** along with different **FintechOS Automation Processors** enables insurance companies to also digitize other workflows and improve accuracy, while reducing the amount of time spent on routine business operations.



Claims Management Key Features

The solution has the following key features:

- Registration of loss notifications;
- Generating claim statements;

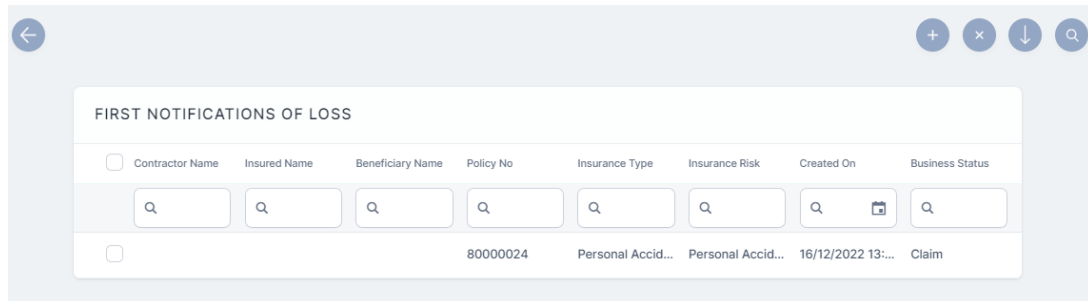
- Automated and, if necessary, manual validation;
- Scheduling payments.

Create a First Notification of Loss

When registering a new claim, you need to start with creating a **First Notification of Loss (FNOL)**. A new FNOL record can be automatically inserted by a client in a FNOL customer journey, or you can use the **FNOL** menu in **FintechOS Portal** to insert information about the policy, the notifier, the people involved, and upload the requested documents.

Follow the steps below to register a new FNOL record:

1. In **FintechOS Portal**, go to **Main Menu > Claim > First Notification of Loss**. The list of all existing FNOL records is displayed.



2. Click **Insert** to add a new record.
3. Input the general information and the details about the policy in the following fields:
 - **Insurance Type:** The type of insurance for which the FNOL is opened;
 - **Policy Number:** The number of the policy on which the claim is made;
 - **First Name:** The first name of the policy owner;
 - **Phone Number:** The contact number;
 - **District:** The district where the asset is located;

- **Street:** The street where the asset is located;
- **Postal Code:** The postal code where the asset is located;
- **Floor:** The floor where the asset is located;
- **Event Date:** The date when the event happened;
- **CNP/ CUI:** The personal number (CNP)/fiscal enrollment number (CUI);
- **Last Name:** The last name of the policy owner;
- **Email:** The email of the owner;
- **City:** The city where the asset is located;
- **Street Number:** The street number where the asset is located;
- **Building:** The building where the asset is located;
- **Apartment:** The apartment where the asset is located.

The screenshot shows a web form titled "Add First Notification of Loss". The form is organized into two columns of input fields. The left column includes: Insurance Type (dropdown menu with "Personal Accidents" selected), Policy Number (text input with "80000002"), First Name (text input with "John"), Phone Number (text input), District (dropdown menu), Street (text input with "2nd Street"), Postal Code (text input), and Floor (text input). The right column includes: Event Date (calendar icon with "28/04/2023"), CNP/ CUI (text input with "00000000"), Last Name (text input with "Doe"), Email (text input with "john.doe@mail.com"), City (dropdown menu), Street Number (text input with "1"), Building (text input), and Apartment (text input). At the bottom of the form are two buttons: "Search" and "Reset".

4. Click **Search** to display the existing policies based on the parameters from fields that you previously filled in.

SERVICE INSURANCE USER GUIDE

Insured Name	Policy No	Policy Begin Date	Policy End Date	Phone number	Email	Address	Options
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
	80000002	2/25/2023	2/25/2023				<input type="button" value="Choose option"/>

5. From the list, select the policy that you want to process and click **Choose option**. The **Notify** and **Event** tabs are displayed.
6. In the **Notify** tab, write down the details of the notifier, or choose the **Quality of Notifier** from the drop-down, and the details are automatically filled in from the policy data.

1 Notify
2 Event

First Notification of Loss

Notification Date	30/04/2023	First Notification Id	0000002
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Notifier

Quality of Notifier	Beneficiary		
Notifier First Name		Notifier Last Name	
Notifier Phone	075588996	Notifier Email	
PIN / CNP	18009089654		

Policy

PolicyNo	80000002	Issued Date	24/02/2023
Policy Begin Date	25/02/2023	Policy End Date	25/02/2023
Status	Withdraw	Contractor	
Owner		Beneficiary	
Insurance Type	Personal Accidents		

Insured Address

District	City	Street	Street Number
Building Number	Floor	Apartment	Postal Code

7. Go to the **Event** tab.

8. In the **Event** grid, input the following details:
- **Insurance Risk:** Option set where the risks for each individual policy is shown, depending on the type of policy;
 - **Estimated Loss Amount Currency:** Choose the currency of the estimated loss amount;
 - **Event Date:** The date and time when the event happened;
 - **Notification Date:** The date and time when the event is notified;
 - **Event Description:** Describe the event inputting all the important details;
 - **Event Count Limit:** This field holds the maximum number of risks the policy covers. This field is read-only;
 - **Deductible:** This field holds the deductible amount that the client pays out of pocket in case of damage.

The screenshot shows a web interface for entering event details. At the top, there are navigation elements: a back arrow, 'CURRENT STATUS: REGISTERED', a forward arrow, and 'NEXT STATUS: CHOOSE STATUS -'. On the right, there are three circular icons. Below this is a progress bar with two steps: '1 Notify' and '2 Event', with '2 Event' being the active step. The main form area is titled 'Event' and contains the following fields:

- Insurance Risk:** A dropdown menu with 'Personal Accident' selected.
- Estimated Loss Amount Currency:** A dropdown menu with 'RON' selected.
- Event Date:** A date and time picker showing '28/04/2023 03:00'.
- Notification Date:** A date and time picker showing '30/04/2023 22:54'.
- Event Description:** A text area containing 'Personal accident event description.'
- Event Count Limit:** A read-only text field.
- Deductible:** A read-only text field.

9. In the **Affected Items** grid, click **Insert** to input the details of covered items that have been affected by the event. You can select the number of the claim on which to attach the affected item.

The screenshot shows a form titled "Add Affected Item" with the following fields:

- Affected Item**
 - Brand: Item Brand
 - Claim: PA22000001
- Details**
 - Affected item details.
- First Notification**: 0000003
- Name**: Three empty text input fields.
- Type**: One empty text input field.

10. Click **Save and Close**. The record is not registered in the **Affected Items** grid.

Affected Items

The screenshot shows a table with the following structure:

Name	Brand	Type	Details
	Item Brand		Affected item details.

11. In the **Claimed amount** grid, you find the list of covered items, their indemnity limit amount and the currency. In the **Claimed Amount** tab of the affected item, input the amount you wish to claim for the event, and input the **Details for the affected goods**. The record is updated with the **Estimated Loss Amount** and the **Max Indemnity Limit**.

SERVICE INSURANCE USER GUIDE

Claimed amount

Item Type	Item Name	Claimed Amount	Indemnity Limit	Claimed Currency	Current Count Limit
Group	Death by accidents		35,000.00	RON	
Group	Income Compensat...		30,000.00	RON	
Group	Permanent Disability		20,000.00	RON	
Group	Medical Expenses	3,000.00	15,000.00	RON	

Estimated Loss Amount Max Indemnity Limit

Details for affected goods

12. In the Other claim details grid, click **Insert** to add any event documents.

Other claim details

TP Liable TP Liable Known

Event Documents

Upload Date	Document Type	Details
<input type="text" value="16/12/2022"/>	<input type="text" value="Other Documents"/>	<input type="text" value="document loaded AD"/>

Additional Comments

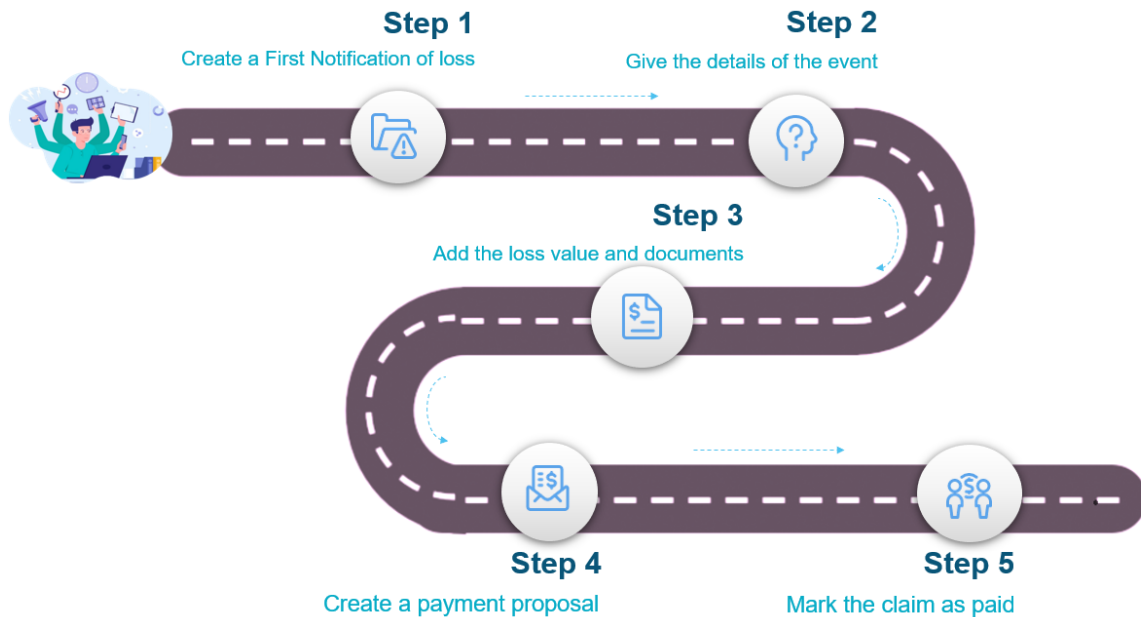
13. Click **Create Claim**. The record is now updated, and in **Claim** status.
14. Create a **Claim** based on the registered **FNOL**. Go to the [Create a Claim](#) page to learn how.

Manage Claims Management

The **Claims Management** solution is designed to offer you an easy route for claims processing. The solution is comprised of the following key flows:

- **The First Notification of Loss flow:** For collecting information about the policy, the notifier, the people involved, with the option to continue to the **Create claim** or **Cancel notification** steps. Creating a **First Notification of Loss (FNOL)** is mandatory in order for any claim to be processed by the system. All the information that you insert in this step is re-used during the **Claims Management** solution, in automatic auto-complete and read-only fields;
- **The Claim flow:** For creating, documenting and managing claims, with upload options and tools to facilitate the assessment of the claim;
- **The Payment Proposal flow:** For creating and scheduling payments. A payment can be configured anytime after the FNOL is initiated;
- **Rejection, Journal & Third Party Details:** Pages for adding supplementary information and managing the related documents and third party details, if applicable.

An illustration of the **Claims Management** process is given below:



Service Insurance Key Steps

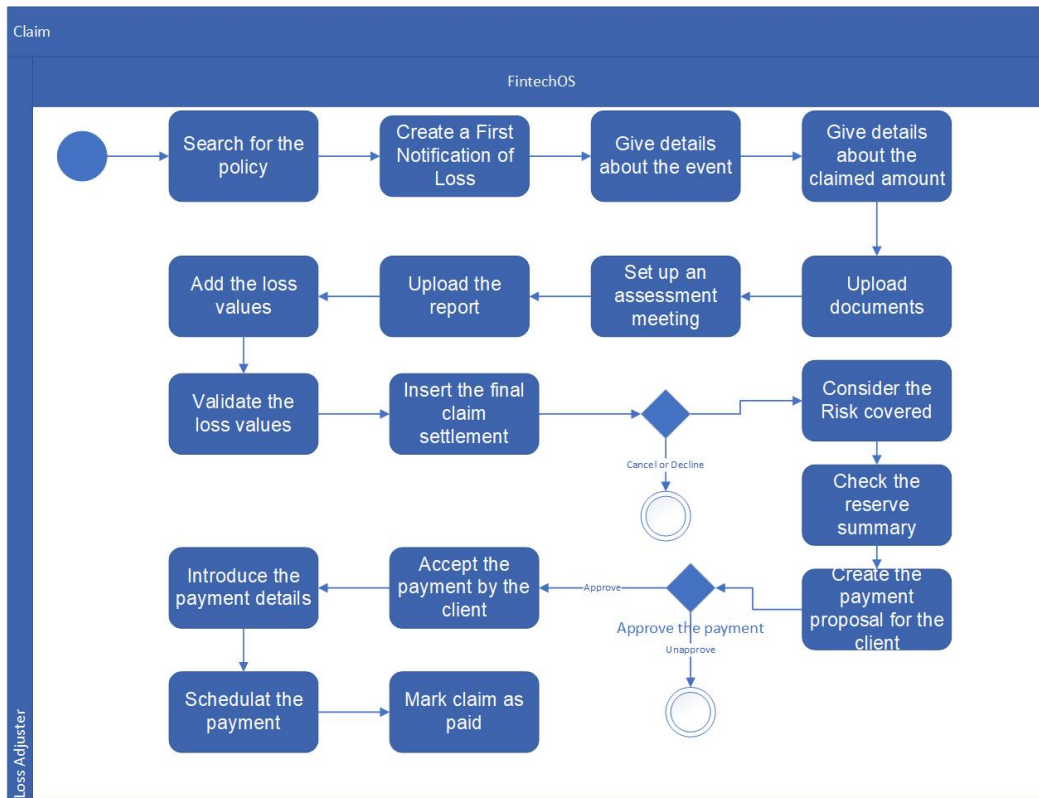
To process a new claim with the **Claims Management** solution take the following steps:

1. Open the **FintechOS Portal** and log in with your credentials.
2. In the menu, go to the **Claim > First Notification of Loss** list and click **Insert**, at the top right of the screen.
3. Create a **First Notification of Loss** by filling in the requested information and documents.
4. Use the **Claims** page to create the new claim record.
5. Use the **Assessment** page to upload the assessment documents and trigger validation. If validated, create a **Reserve**.

6. Create a **Payment Proposal** to send to the client. Register the customer's agreement, request **Payment Approval** and **Schedule** the transaction. Mark the claim as paid.
7. Insert information about the **Rejection** of the claim, manage related **Documents** and **Third Party** details, if applicable.

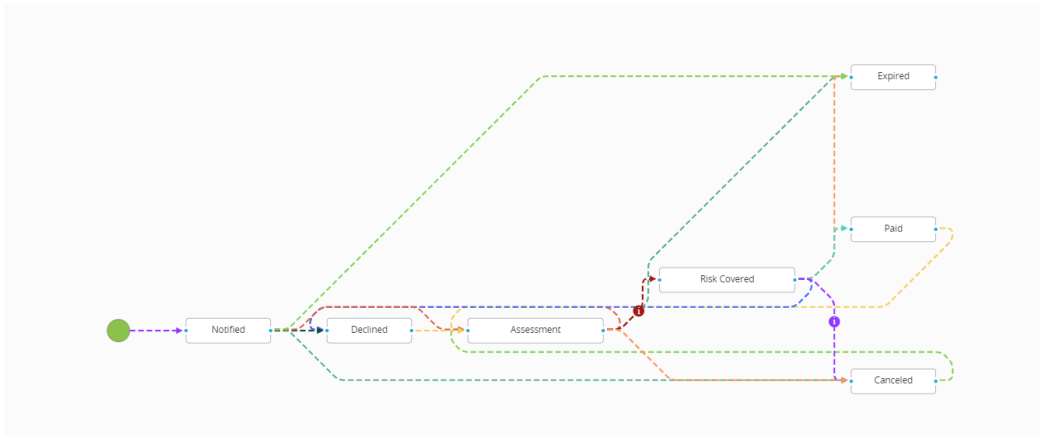
Business steps model

Below are the steps for the **Claims Management** solution:



Business statuses model

Below are the statuses for the **Claims Management** solution:



Create a Claim

You can configure **Claims Management** anytime after the FNOL is initiated. Follow the steps below to create a claim for the registered FNOL:

1. In **FintechOS Portal**, go to **Main Menu > Claim > First Notification of Loss**. The list of all FNOL records is displayed.
2. Open the desired FNOL record, and go to the **Event** tab.
3. Click **View Claim** to create a new claim record.
4. View the **Claim Notification** tab, check if there are any empty fields, and fill them in. This tab displays data about the claim, the policy it belongs to, and the status of the claim. You can click **View First Notification of Loss** to open and view the FNOL record for this claim.

SERVICE INSURANCE USER GUIDE

1 Claim Notification 2 Event 3 Reserve 4 Rejection 5 Journal 6 Third Party

CLAIM

Claim No	PA23000002	Prescribing Date	
Open Date	01/05/2023 15:23	Close Date	
		View First Notification of Loss	
Event Date	28/04/2023 03:00	Date of Notification	30/04/2023 22:54
		Event Count Limit	
Insurance Type	Personal Accidents ↓	Quality of Notifier	Beneficiary
Notifier First Name		Notifier Last Name	
Notifier Phone		Notifier Email	

POLICY

Policy	80000002 ↓	Policy Status	Withdraw ↓
Policy Begin Date	25/02/2023	Policy End Date	25/02/2023
Insured		Beneficiary	
	View Policy		

STATUS

Loss Value		Reserves	2000
Payments		User	↓

5. Click **Save and Reload**.

- Go to the second tab, **Event**. Here is where you find the details about the event, the affected items and the claimed amount that you have input in the FNOL form. These sections are editable and you can make any changes to them.

1 Claim Notification
2 Event
3 Reserve
4 Rejection
5 Journal
6 Third Party

Event

Insurance Risk Personal Accident

Event Date 28/04/2023 03:00

Event Description Personal accident event description.

Affected Items

+ Insert
× Delete
📄 Export
🔄 Refresh

Name	Brand	Type	Details
🔍	🔍	🔍	🔍
Item Brand		Affected item details.	

Claimed amount

Item Type	Item Name	Claimed Amount	Indemnity Limit	Claimed Currency	Current Count Limit	Type
Group	Death by accide...		35,000.00	RON		
Group	Income Compen...		30,000.00	RON		
Group	Permanent Disa...		20,000.00	RON		
Group	Medical Expenses	3,000.00	15,000.00	RON		
Total Loss Value		3,000	Total Indemnity		100,000	

7. Click **Assessment** and click **Allocate Assessment**, to schedule the assessment date.

Claim Details

ASSESSMENT

Report No	<input type="text"/>	Close Date	<input type="text"/>
Claim No	<input type="text" value="PA23000002"/>	Notification Date	<input type="text" value="30/04/2023 22:54"/>
Insurance Type	<input style="border-bottom: 1px solid #ccc;" type="text" value="Personal Accidents"/> ↓ ✎	Quality of Notifier	<input style="border-bottom: 1px solid #ccc;" type="text" value="Beneficiary"/> ✎

INSURED ADDRESS

District	<input style="border-bottom: 1px solid #ccc;" type="text"/> ↓ ✎	City	<input style="border-bottom: 1px solid #ccc;" type="text"/> ↓ ✎
Street	<input style="border-bottom: 1px solid #ccc;" type="text"/>	Street Number	<input style="border-bottom: 1px solid #ccc;" type="text"/>
Building Number	<input style="border-bottom: 1px solid #ccc;" type="text"/>	Floor	<input style="border-bottom: 1px solid #ccc;" type="text"/>
Apartment	<input style="border-bottom: 1px solid #ccc;" type="text"/>	Postal Code	<input style="border-bottom: 1px solid #ccc;" type="text"/>

Event

Insurance Risk	<input style="border-bottom: 1px solid #ccc;" type="text" value="Personal Accident"/> ↓ ✎	Event Date	<input type="text" value="28/04/2023 03:00"/>
Event Description			
<input type="text" value="Personal accident event description."/>			

Affected Items

Item Name	Brand Name	Type Name	Details Name
	Item Brand		Affected item details.

Allocate assessment

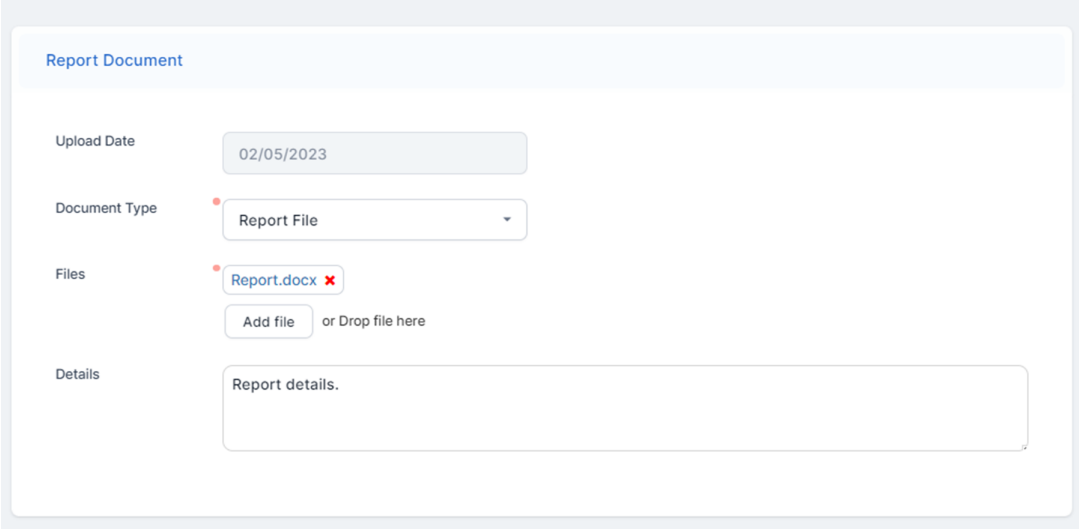
Assesment Date	<input type="text"/>
<input type="button" value="Allocate Assessment"/>	

8. In the **Assessment Report** grid, choose the report type from the drop-down, and set a **Survey Schedule Date**.
9. Click **Save Appointment**. The claim record is now in **Scheduled** status.

The screenshot displays the 'Assessment' tab of a claim management interface. At the top, there are three tabs: '1 Claim Details', '2 Assessment' (which is selected), and '3 Report'. Below the tabs, the 'Contact Person' section includes a dropdown menu for 'Contact Person' set to 'Insured', and input fields for 'Contact First Name' (Ray), 'Contact Last Name' (Piper), 'Contact Phone' (0755889966), and 'Contact Email' (ana.stanciu@fintechos.com). The 'Assessment Report' section features a 'Report Type' dropdown menu set to 'Assessment', a large text area for 'Report Notes', and a 'Survey Schedule Date' field showing '02/05/2023 12:39' with a 'Reschedule' button. The 'Assessment Schedule History' section contains a table with columns for 'Reason', 'New Date', and 'Old Date', each with a search icon. Below the table, it states 'No data'.

10. Go to the **Report** tab, and click **Insert** to upload the report document.

11. Select the **Document Type** from the drop-down, and click **Add file** to upload the report file.



The screenshot shows a form titled "Report Document" with the following fields:

- Upload Date:** A text input field containing "02/05/2023".
- Document Type:** A dropdown menu with "Report File" selected.
- Files:** A section containing a file upload button labeled "Add file" or "Drop file here". A file named "Report.docx" is shown with a red 'x' icon next to it.
- Details:** A large text area containing the text "Report details."

12. Click **Save and Close**. The record is now registered in the documents grid.
13. Input the **Report Conclusions**, the **Estimated Loss Amount** and the **Currency**.

1 Claim Details 2 Assessment 3 Report

Report Documents

+ Insert × Delete

Upload Date	Document Type	Details
02/05/2023	Report File	Report details.

Report Conclusions: Report conclusions.

Estimated Loss Amount: 3000

Currency: RON

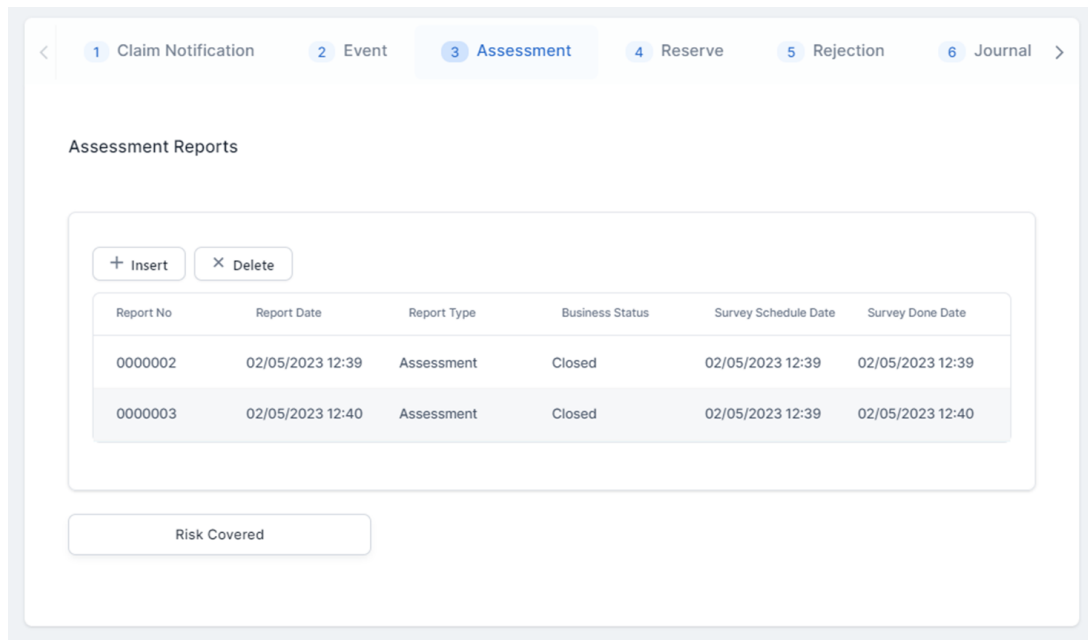
Survey Done Date: [Empty]

Close Report

14. Click **Close Report**.

The screenshot displays the 'Report' tab of a claims management system. At the top, there are three tabs: '1 Claim Details', '2 Assessment', and '3 Report', with '3 Report' being the active tab. Below the tabs, the section is titled 'Report Documents'. It features a '+ Insert' button and a '× Delete' button. A table with three columns: 'Upload Date', 'Document Type', and 'Details'. The table contains one row with the values '02/05/2023' and 'Report File'. Below the table, there are four input fields: 'Report Conclusions', 'Estimated Loss Amount', 'Currency', and 'Survey Done Date'. The 'Survey Done Date' field is pre-filled with '02/05/2023 12:55' and has a dropdown arrow and an edit icon.

15. Click **Save and Close**, and you are taken back to the **Assessment** tab of the claim record.
16. In the **Assessment** tab, the **Assessment Reports** grid is updated with the uploaded report records.



17. Click **Risk Covered**. The **Settlement** tab becomes available.
18. Go to the **Settlement** tab and choose the **Claim Currency**. In the **Loss Values** grid, input a **Loss Amount** for a risk.

<
1 Claim Notification
2 Event
3 Assessment
4 Settlement
5 Reserve
6 Paymen >

Claim Currency RON ✕ ▼ Major Loss

Loss Values

Name	Item Type	Item Name	Loss Amount	Indemnity Amo...	Claim Currency	Indemnity Limit	Indemnity Limit...
Risk Expe...	Group	Death by acc...		0.00	RON	35,000.00	RON
Risk Expe...	Group	Income Com...		0.00	RON	30,000.00	RON
Risk Expe...	Group	Permanent D...		0.00	RON	20,000.00	RON
Risk Expe...	Group	Medical Expe...	3,000.00	3,000.00	RON	15,000.00	RON
Legal Exp...					RON		
Expert C...					RON		
Claim Ha...					RON		

Add Loss Value

Loss Values Validation

Proposal Date	Validation Date	Loss Amount	Indemnity Amount	Status	Validate
No data					

Final Claim Settlement

+ insert
✕ Delete

Upload Date	Document Type	Details
No data		

Final Assessment Comments

19. Click **Add Loss Value**. The **Loss Values Validation** grid is updated with the loss amount the you have input above. The loss values validation is now in **Draft** status.

Loss Values Validation

Proposal Date	Validation Date	Loss Amount	Indemnity Amount	Status	Validate
02/05/2023 13:11		3,000.00	3,000.00	Draft	<input type="button" value="Validate"/>

20. Click **Validate**. The status is now changed to **Validated**.

Loss Values Validation

Proposal Date	Validation Date	Loss Amount	Indemnity Amount	Status	Validate
02/05/2023 13:11	02/05/2023 13:14	3,000.00	3,000.00	Validated	<input type="button" value="Validate"/>

21. In the **Final Claim Settlement** grid, click **Insert** to upload the file for the settlement.
22. Choose the **Document Type**, click **Add file** to insert the document, and write any details, if necessary.

The image displays two sequential screenshots of a web form titled "Add Document".

Top Screenshot:

- Upload Date:** 02/05/2023
- Document Type:** A dropdown menu is open, showing options: Invoices, Other Documents, ID Copy, Payment, Ownership Documents, Authorities Documents, Event Pictures, and Repair Quote. "Invoices" is highlighted.
- Files:** A red dot indicates a file is being added.
- Details:** An empty text area.

Bottom Screenshot:

- Upload Date:** 02/05/2023
- Document Type:** Invoices
- Files:** "Invoice.docx" is listed with a red 'x' icon. Below it is a button "Add file" and the text "or Drop file here".
- Details:** The text "Invoice file." is entered in the text area.

23. Click **Save and Close**. The **Final Claim Settlement** grid is now updated with the document record. Write any **Final Assessment Comments**, if needed.

Final Claim Settlement

+ Insert
× Delete

Upload Date	Document Type	Details
02/05/2023	Invoices	Invoice file.

Final Assessment Comments

Final Assessment Comments.

24. Go to the fourth tab, **Reserve**. Here is where you find details about the reserve date and amount. In the **Reserves** grid, you can view the record's details, including the claim currency, date, amount and the reserve type and value type.

<
1 Claim Notification
2 Event
3 Assessment
4 Reserve
5 Rejection
6 Journal
>

RESERVE SUMMARY

Reserve Currency	<input type="text" value="Select a value..."/>	Constituted Reserve Date	<input type="text" value="01/05/2023"/>
Constituted Reserve Amount	<input type="text" value="2,000"/>	Released Reserve Amount	<input type="text" value="0"/>
Remaining Reserve Amount	<input type="text" value="2,000"/>		

Reserves

Reserve Type	Reserve Value Type	Reserve Amount	Currency	Reserve Date
<input type="text" value="Q"/>	<input type="text" value="Q"/>	<input type="text" value="Q"/>	<input type="text" value="Q"/>	<input style="border: none; border-bottom: 1px solid #ccc;" type="text" value="Q"/>
Implicit Reserve	Increase	2,000.00	EUR	01/05/2023 15:23

Reserve

Reserves

Claim	<input type="text" value="PA23000002"/>	Currency	<input type="text" value="EUR"/>
Reserve Date	<input type="text" value="01/05/2023 15:23"/>	Reserve Amount	<input type="text" value="2,000"/>
Reserve Type	<input type="text" value="Implicit Reserve"/>	Reserve Reason	<input type="text" value=""/>

25. Go to the Payments tab, to [Create a Payment Proposal](#).

Create a Payment Proposal

Payment proposals can be made anytime after the FNOL is initiated. The **Payment** window is displayed. You notice that some fields are already populated with data extracted from the policy.

Follow the steps below to create a payment proposal:

1. Go to the **Payment** tab.

The screenshot shows the 'Payment' tab selected in a navigation bar. Below the navigation bar, the 'Payments' section is visible. It contains a '+ Insert' button and a table with the following columns: Payment No, Expense Type, Payment Amount, Payment Curre..., Payment in Clai..., Claim Currency, Status, and Paymer. Each column has a search icon. Below the table, there is a 'Total Paid Payments' label and a text input field. The table currently displays 'No data'.

2. Click **Insert**, and the **Payment Proposal** form is displayed.
3. Choose the **Expense Type** from the drop-down, choose the **Payment Currency** and input the **Payment Amount**. If you input a value less than the loss value, then the **Payment Type** is Partial. If you input the whole loss value amount, then the **Payment Type** is full.

The screenshot shows a 'Payment Proposal' form with the following fields and values:

Field	Value
Claim	PA23000002
Expense Type	Risk Expenses
Payment No	
Proposal Date	02/05/2023
Payment Currency	RON
Payment Amount	3,000
Claim Currency	RON
Payment in Claim Currency	3,000
Exchange Rate	1
Payment Type	Final
Loss Adjuster	cristina.tambrea
Comments	

A 'Save Payment' button is located at the bottom left of the form.

4. Click **Save Payment**. The payment is now in **Proposed** status, and the **Approve Payment** tab becomes available.
5. Go to the **Approve Payment** tab and choose to **Approve** or **Unapprove** the payment. If you click **Unapprove**, the payment status changes to **Unapproved**, and the flow stops. If you click **Approve**, the payment status changes to **Approved**, and the **Accept Payment** tab becomes available.
6. In the **Accept Payment** tab, input the Proposal Sending Date, the **Client Decision**, which can be Accepted or Unaccepted, the **Payment Beneficiary** from the drop-down (all the payment beneficiary data is automatically taken from the policy), the **IBAN Account** and **Bank**.
7. In the **Documents** grid, click **Insert**. Choose a **Document Type** from the drop-down and click **Add file** to upload the document.
8. Click **Save and Close** and the **Documents** grid is updated with the uploaded file record.

PAYMENT STATUS
Approved
CLAIMNO
PA23000002
PAYMENTNO
PA23000002_01

1 Payment Proposal
2 Approve Payment
3 Accept Payment

Proposal Sending Date *

Observations

Client Decision *

Client Decision Date *

Payment Beneficiary *

Payment Beneficiary First Name

Payment Beneficiary Phone Number

Payment Beneficiary PIN

Payment Beneficiary Last Name

Payment Beneficiary Email

IBAN Account

Bank

Documents

+ Insert
× Delete

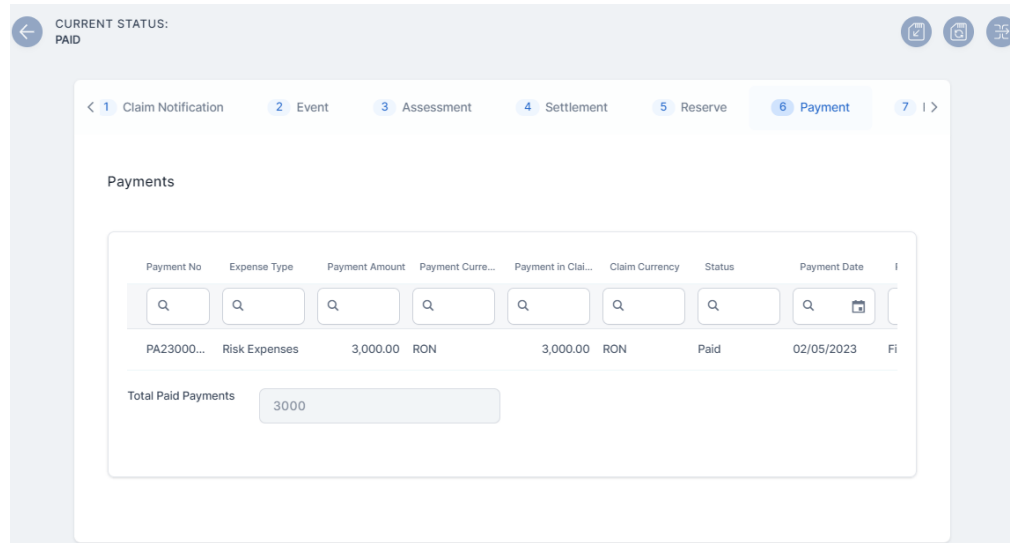
Upload Date	Document Type	Details
02/05/2023	Payment Request	

9. Click **Save Client Decision**. The **Payment** becomes **Accepted**, and the **Payment** tab becomes available.
10. Go to the **Payment** tab, and choose a date to schedule the payment.

11. Click **Schedule**. Once the payment is scheduled, the status changes to **Scheduled**, and you can either pay or decline the payment.
 - If you choose to decline the payment, you need to choose a **Resolution reason** from the drop-down, then click **Declined**. The payment status moves to **Declined**.

- If you choose to pay, you need to choose a **Payment Date**, and click **Paid**. The status of the claim becomes **Paid**, and the **Payments** grid is updated

with the payment record.



- The next step of the **Claims Management** customer journey is to manage any claim related information. Go to the [Rejection, Journal & Third Party Details](#) for more information about these journey steps.

Manage Rejection, Journal & Third Party Details

These are the final steps of the **Claims Management** customer journey. Use them to insert information about rejection or third party related to the claim, if the case, or to manage the claim documents.

If you have unapproved or declined the payment for the claim, you can find the record in the **Rejection** tab.

On the **Rejection** tab, you find the **Unapproved** and **Decline** options.

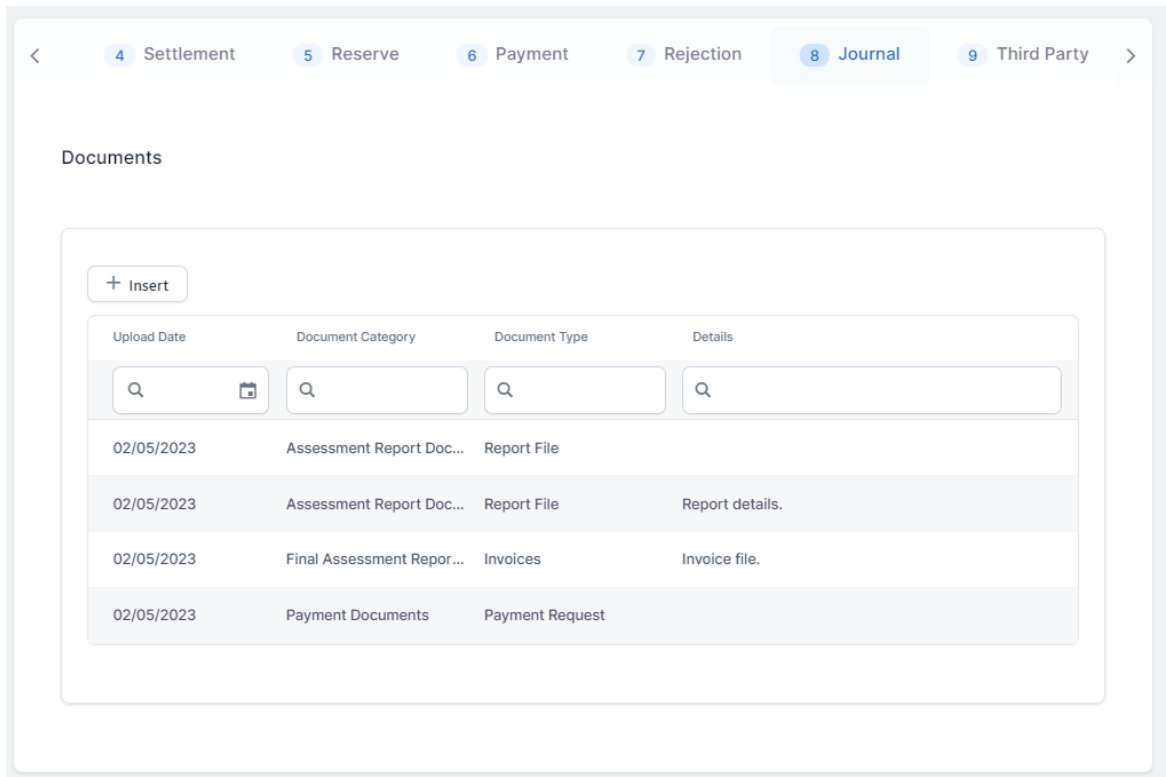
Press **Cancel** when the client chooses to discard the claim. Press **Decline** when the insurance company chooses to discard the claim - for example the claim does not fall under the policy scope.

After pressing either of the buttons, the wizard stops, and you cannot continue or return to the payment flow.

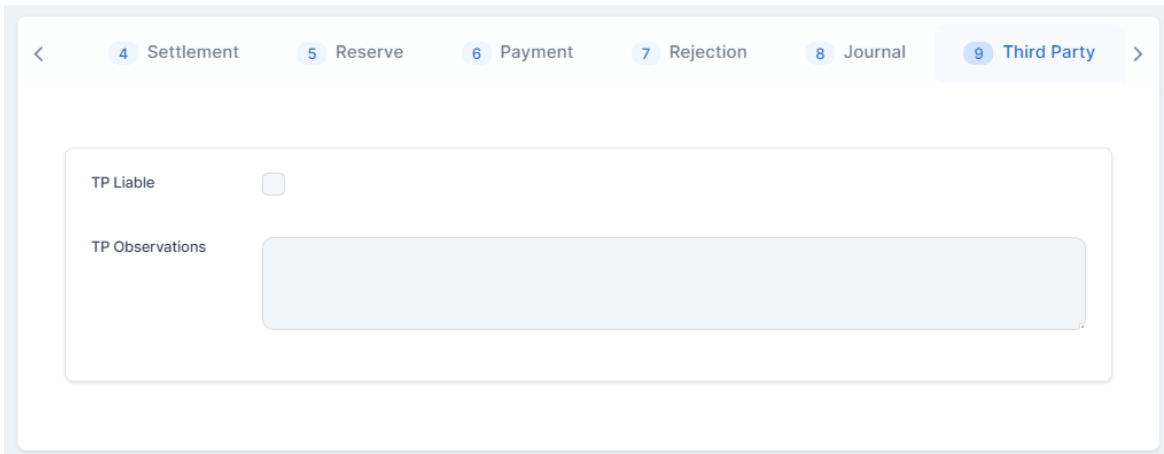
NOTE

If you press **Risk Covered** this step is not shown in your flow.

In the **Journal** tab you can find all the documents that you have added in the claim process.



In the **Third Party** tab, you can see if the claim has been set to be **TP Liable** in the FNOL form, and view any observations that have been made.



Claims Configurations

The **Claims Management** solution keeps track of all the claims requested for the registered policies. The following endpoint is used with this solution: [Add new FNOL and Claim file](#).

There are no extra configurations necessary for **Claims Management**.

Reinsurance Admin

There are cases when the insurer transfers some of the financial risk to another insurance company - the reinsurer, based on a contract. In time, a growing portfolio of reinsurance contracts increases also the struggle to keep up with the amount of contract related details that insurers need to manage. The reinsurance contracts that the insurer has to maintain might transition between different business statuses, they might have different start dates, depending on the insured products and end at different times. Plus, the need for reinsurance might change depending on the geographical area covered - increasing, at times.

Going digital, in this case with **Reinsurance Admin**, makes it easier for you to create and manage your reinsurance contracts portfolio. This solution enables you to:

- Reduce the completion time for routines that can be automated - like automatic transitioning to **In Force** or **Terminated** status for all the qualifying reinsurance contracts in your portfolio.
- Be on track with all the contract changes.
- Organize the updated information in an efficient manner.

Contract types

There are two main types of reinsurance contracts that you can register with the **Reinsurance Admin** solution:

1. **Proportional Reinsurance** - for those reinsurance contracts meant to transfer only a proportion of the risk exposure to a reinsurance company.
2. **Natural Catastrophes Excess-of-Loss Reinsurance** - for those reinsurance contracts meant to cede a disproportional severity exposure (such as a natural catastrophe) to a reinsurance company.

Check the following pages to find out more about [how to register](#), [how to edit](#) or [how to terminate](#) a reinsurance contract.

Reinsurance Admin Key Features

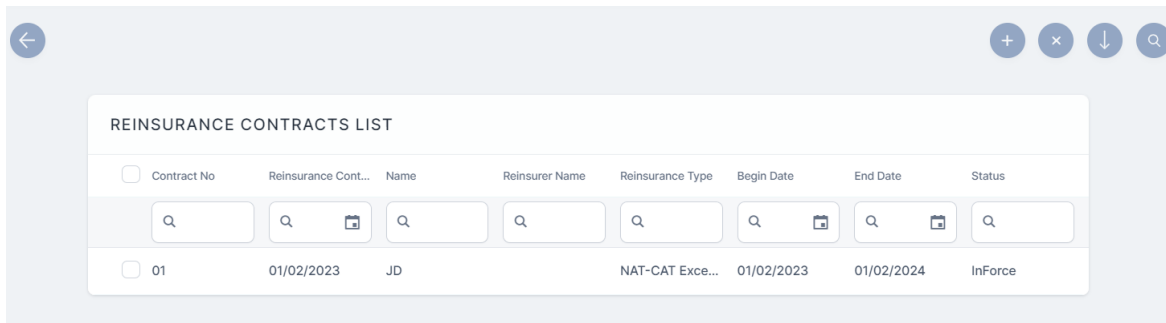
The solution has the following key features:

- Registering and storing contract details;
- Automatic transitioning to **In Force** business status for all the qualifying contracts;
- Automatic transitioning to **Terminated** business status for all the qualifying contracts;
- Automatic versioning, for capturing all contract status updates;
- Integration with the [Insurance Product Factory](#) solution.

Manage Reinsurance Contracts

The **Reinsurance Admin** solution enables contract managers and operators to efficiently organize their reinsurance data for analysis and operational purposes in an easy way.

To access the reinsurance repository, in **FintechOS Portal**, go to **Main Menu > Reinsurance > Reinsurance Contracts**. The list of all existing reinsurance records is displayed.



NOTE

Reinsurance Admin records that are in **Terminated** business status, meaning their coverage is finished, are not erased automatically from the system. If you need to, you have to delete those records manually. For more details, consult also the [Terminating Contracts](#) page.

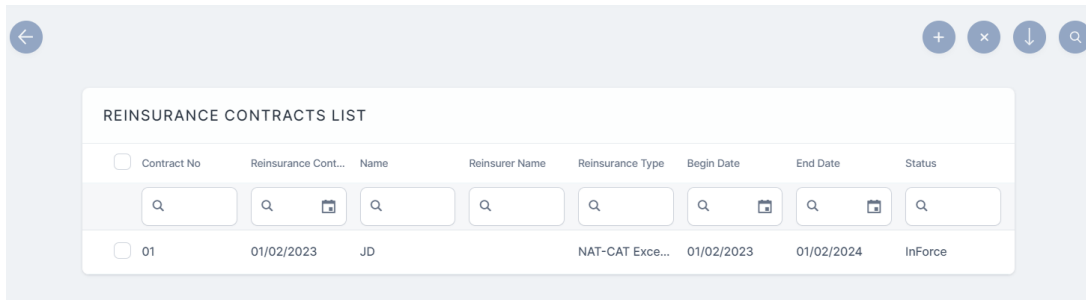
Learn about working with **Reinsurance Admin** by accessing the pages below:

Register Reinsurance Contracts	300
Edit Reinsurance Contracts	304
Terminating Contracts	305

Register Reinsurance Contracts

Follow the steps below to register a new record in your **Reinsurance Admin** database:

1. In **FintechOS Portal**, go to **Main Menu > Reinsurance > Reinsurance Contracts**. The list of all existing reinsurance records is displayed.



2. Click **Insert** to open the **Reinsurance Contract** registration form.
3. Fill in the details for the first grid, **General Data**:
 - **Contract No**: The number of the reinsurance contract;
 - **Reinsurance Contract Date**: The date of the reinsurance contract;
 - **Name**: A descriptive name for the reinsurance contract, e.g. "Motor QS";
 - **Reinsurer Name**: The name of the reinsurance company;

- **Begin Date:** The date when the reinsurance coverage becomes active;
 - **End Date:** The end date for the reinsurance coverage. You cannot set this field as a date earlier than the **Reinsurance Contract Date**;
 - **Reinsurance Type:** Select one of the following options:
 - **Quota Share (QS):** for proportional reinsurance contracts;
 - **NAT-CAT Excess of Loss (XL):** for disproportional severity exposure (such as natural catastrophes) reinsurance contracts;
 - **Comments:** Input any contract related comments;
 - **Documents:** Insert documents that are part of or relevant to the current reinsurance contract.
4. Fill in the details for the **Contract Details** grid. This grid has different fields, depending on the chosen **Reinsurance Type**:
- For the **Quota Share (QS)** reinsurance type:
 - **Currency:** From the list, select a currency for the contract and click **Ok**;
 - **QS Percentage ceded:** The ceded percentage, for the current contract;
 - **Reinsurance Commission:** The percentage of reinsurance commission, integer, up to 100.
Percentage sum of objects sum insured (e.g. Building + content);
 - **Sum insured limit/policy:** The limit of the sum insured per policy;
 - **NAT-CAT Limit:** The maximum indemnity limit for NAT-CAT events;

- **Additional Info:** General field for additional info.

Contract Details

Currency	<input type="text" value="EUR"/>	↓ ✎		
QS Percentage ceded	<input type="text" value="20"/>		Reinsurance Commission	<input type="text" value="100"/>
Sum insured limit/policy	<input type="text" value="2,000"/>		NAT-CAT limit	<input type="text" value="1,000"/>
Additional info	<input type="text" value="Additional info"/>			

- For **Nat-Cat Excess of Loss (XL)** reinsurance type:
 - **Currency:** From the list, select a currency for the contract and click **Ok**;
 - **Capacity Limit:** The value of the capacity limit for NAT-CAT Excess of Loss;
 - **Reinsurance Cost:** The cost for the NAT-CAT type of reinsurance. The sum of objects sum insured (e.g. Building + content).
 - **Retention:** The maximum indemnity limit for NAT-CAT events;
 - **Additional Info:** General field for additional info.

Contract Details

Currency	<input type="text" value="EUR"/>	↓ ✎		
Capacity Limit	<input type="text" value="2,000"/>		Reinsurance Cost	<input type="text" value="100"/>
Retention	<input type="text" value="5,000"/>		Additional Info	<input type="text" value="Additional info"/>

5. Click **Save**. The **Insurance Type Grid** section becomes available.
6. Click **Insert** inside the grid to attach one or more **Insurance Types** that are to be covered by the new reinsurance contract.

NOTE

You can allocate an **Insurance Type** to a new reinsurance contract only if it is **free for coverage**, namely the desired type is not already covered by another reinsurance contract which has a validity period that overlaps with that from the new reinsurance contract. Otherwise, a specific error message is displayed in the interface.

7. In the **Add Reinsurance Ins Type** window, select a **Product Type** from the drop-down, and input any **Details**, if necessary.

8. Click **Save and reload**, if you want to add a new **Product Type**, otherwise click **Save and close**.
9. The **Insurance Types Grid** is updated with the inserted records.

Insurance Type Grid

Products Type	Details
Health	Reinsurance for Health insurance type.

10. Click **Save**. The record is now registered, and the status changes from **Draft** to **Registered**.
11. Click **Save and close**. The **Reinsurance Contracts List** is updated with the newly inserted record.

NOTE Any record in **Draft** status is moved to the **Registered** status only if at least one **Insurance Type** is inserted in its **Insurance Type Grid**. Deleting all inserted types from that grid moves any record to **Draft** status. Learn more by accessing the [Statuses and Transitions](#) page.

There are cases when you might need to edit your record right away. For more details, check the page about [editing your Reinsurance Admin records](#).

Edit Reinsurance Contracts

Right away after registration, or sometimes later, there are cases when you might need to edit your record. For example:

- You just realized the begin or end date in the **Reinsurance Admin** record does not correspond with the dates from the written reinsurance contract;
- You get notified about another **Insurance Type** that needs to be added to the **Insurance Type Grid**;
 - Other binding details were agreed, signed and added to an already ongoing reinsurance contract and you want to upload a scanned copy of the new annex to the corresponding digital record of that written contract;
- Some other details need to be introduced.

NOTE The **Edit** button is available for records in the following statuses: **Registered**, **InForce** and **Terminated**.

In case you need to pick up where you previously left the registration process for a record in **Draft** status, you just open that specific record and start filling in the form. There is no **Edit** button available since the **Draft** status is for records that need updating, so namely all the data is editable.

After you attach at least one **Insurance Type** to that record and save your updates, the record changes its status from **Draft** to **Registered** and the **Edit** button becomes available.

Follow the steps below to edit a record from your **Reinsurance Admin** database:

1. In **FintechOS Portal**, go to **Main Menu > Reinsurance > Reinsurance Contracts**. The list of all existing reinsurance records is displayed.

Contract No	Reinsurance Cont...	Name	Reinsurer Name	Reinsurance Type	Begin Date	End Date	Status
<input type="checkbox"/> 01	01/02/2023	JD		NAT-CAT Exce...	01/02/2023	01/02/2024	InForce
<input type="checkbox"/> 2	10/05/2023	Reinsurance C...	Jane Doe	NAT-CAT Exce...	10/05/2023	09/05/2025	Registered

2. Double-click the desired record in order to open it.
3. Click **Edit** in the form.
4. Make the necessary changes to your contract.
5. Click **Save Changes**. The contract is now updated with the new details.
6. Click **Save and close**.

NOTE Also, **Reinsurance Admin** uses the **FintechOS Studio automatic versioning functionality** in order to capture all status updates of your reinsurance contracts.

Terminating Contracts

The transitioning of **Reinsurance Admin** records into the **Terminated** business status is done either automatically or manually.

Automatic Termination

When the reinsurance contract has reached the **End Date** - as it is stored by the corresponding record, the process of transitioning is performed automatically by the FTOS_INSPA_ReinsuranceContracts scheduled job. This job verifies the stored **End Date** against the current date and changes the business status to **Terminated**.

Manual Termination

For the case when a reinsurance contract is terminated sooner than its initially agreed **End Date**, you need to manually trigger the **Terminated** business status for that specific record. This is what you need to do:

1. Follow the steps laid out in the [editing page](#), to find the record.
2. Open the record and click **Edit**.
3. In the **End Date** field insert the new **End Date**.
4. Click **Save&Close** at the top right corner of the screen. That's it!

NOTE When the FTOS_INSPA_ReinsuranceContracts scheduled job makes its next run, it verifies the stored **End Date** against the current date and changes the business status to **Terminated**.

Reinsurance Configurations

Reinsurance Admin helps insurers to manage their reinsurance contracts portfolios.

Check the following pages to find out more about how this solution works:

[Statuses and Transitions](#) - for details about statuses, transitions and scheduled jobs.

[Dashboards](#) - for details about the data views for **Reinsurance Admin**.

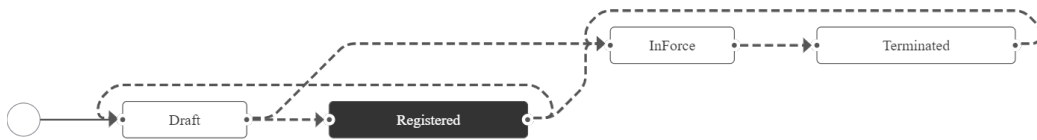
Statuses And Transitions

The **Reinsurance Admin** solution enables you to achieve efficiency, gain flexibility and organize your reinsurance contracts for analysis and operational purposes in an easy way.

Business Workflow

FTOS_INSPA_ReinsuranceContracts is the business workflow that handles the different types of changes affecting a contract during its lifetime - like transitioning the contract through different business states (from **Draft** to **Terminated**).

Below, an example of the this business workflow - as it is displayed on **FintechOS Studio**:



States

The **Reinsurance Admin** module covers the following business statuses:

Status name	Type	Description
Draft	Initial	Status for every record generated into the system - when the user presses Save before attaching any Insurance Type to the contract.
Registered	Initial	For records that have at least one Insurance Type in the Insurance Type grid.
InForce	Ongoing	For records that satisfy the following conditions: <ul style="list-style-type: none"> • they are passed their Begin Date. • their current date is not the End Date of the contract. • at least one Insurance Type is inserted in the Insurance Type Grid .

Status name	Type	Description
Terminated	Final	<p>For records that satisfy the following conditions:</p> <ul style="list-style-type: none"> • at least one Insurance Type is inserted in the Insurance Type Grid. • their current date is the End Date of the contract or... • the termination of the contract is done manually.

Transitions

Here is a description of the transitions managed through the **Reinsurance Admin** module:

Transition	Description
_Draft	The first status for every record generated into the system.
Draft_InForce	<p>Automatic transition - based on verifying the Begin Date saved on the form, when registering the reinsurance contract into the system.</p> <p>The FTOS_INSPA_ReinsuranceContracts job transitions all records from Draft to InForce status, when the records satisfy the following conditions:</p> <ul style="list-style-type: none"> • they are passed their Begin Date. • their current date is not the End Date of the contract. • they have at least one Insurance Type in the Insurance Type Grid.

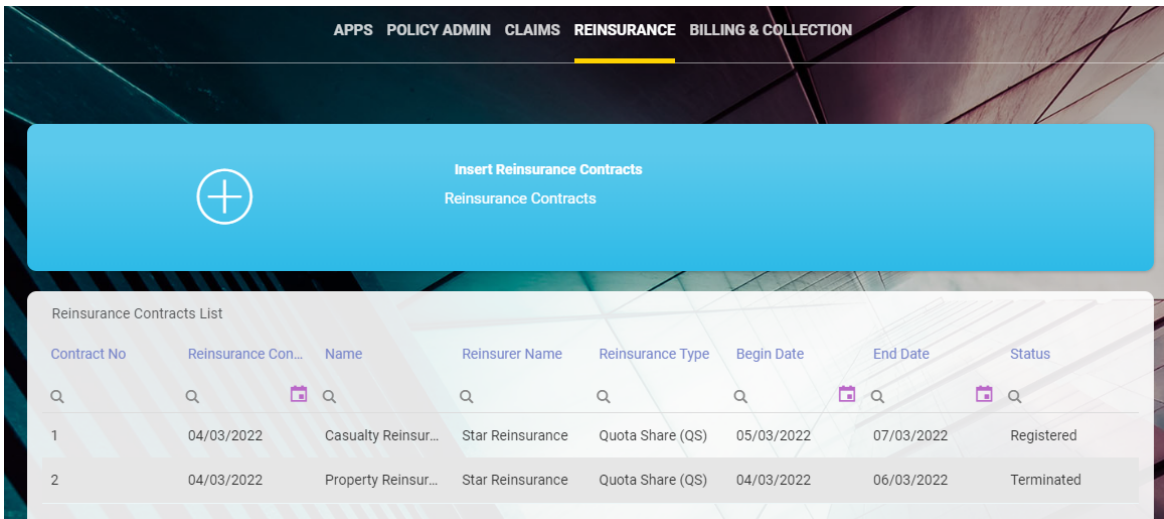
Transition	Description
Draft_Registered	<p>Automatic transition before reaching the InForce status, for records that satisfy the following conditions:</p> <ul style="list-style-type: none"> • their current date is not the Begin Date of the contract. • their current date is not the End Date of the contract. • they have at least one Insurance Type in the Insurance Type grid.
InForce_Terminated	<p>This transition can be triggered in 2 different ways: Automatically - when the current date is the End Date of the reinsurance contract. Manually, by updating the End Date for the selected record.</p>
Registered_Draft	<p>Automatic transition triggered during editing the form, when the user deletes all of the Insurance Type from the Insurance Type Grid.</p>
Registered_InForce	<p>Automatic transition triggered for records that satisfy the following conditions:</p> <ul style="list-style-type: none"> • they are passed their Begin Date. • their current date is not the End Date of the contract. • they have at least one Insurance Type in the Insurance Type Grid.
Terminated_InForce	<p>Manually, by updating the End Date (registering a new end date) for the selected record.</p>

Dashboards

Dashboards bundle together data views that are either needed more often than others or they simply have priority, in your everyday work. **Dashboards** are also a flexible way to work with your data since they can be easily updated when needed - for example when a flow must be given priority over other flows due to an increase in the frequency of its use.

The **Reinsurance Admin** solution comes with a configured dashboard, displayed in your portal.

Below, an example of the dashboard:



This dashboard displays 2 sections:

- **Insert Reinsurance Contracts** - this section provides the link to the contract registration flow. By **pressing the insert (+) button**, you can open and fill out a new reinsurance form.
- **Reinsurance Contracts List** - where you have a rapid overview of the **newest reinsurance records**, registered in the system. Yet, you can also use the **Search** functionality in order to find a specific record.

The following are the columns available for search:

- **Contract No.**,
- **Reinsurance Contract Date**,
- **Name**,
- **Reinsurer Name**,
- **Begin Date**,
- **End Date**,
- **Reinsurance Type**,
- **Status** - with the following search options **Draft**, **InForce**, **Registered**, and **Terminated**.

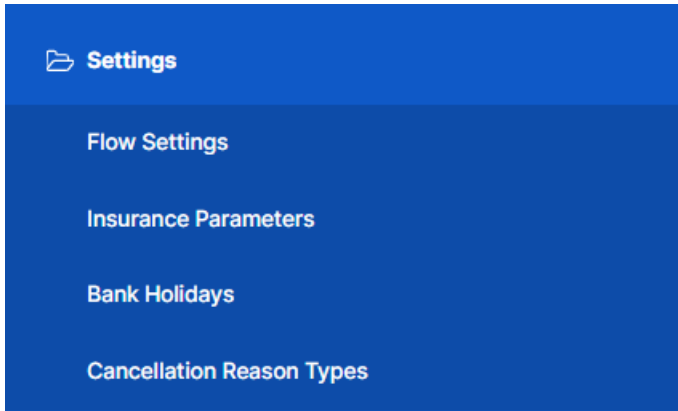
Depending on your level of authority (security role), you might have access to different **FintechOS** insurance solutions, functionalities or processes, **Reinsurance Admin** being just one of them. As you can see in the image above, the portal dashboard is yet another way to help you smoothly navigate between the insurance applications that you use.

Finally, **Dashboards** is a feature that can be easily adjusted. So, configure the **Reinsurance Admin** dashboard to respond to your particular needs. If more widgets are needed to help you keep contract data organized, accessible, and comprehensible this can be easily done with **FintechOS Studio**. For more details, consult the [Dashboards](#) documentation.

Insurance Master

The **Insurance Master** solution is the foundation layer that controls major processes and configurations for different **FintechOS** end-to-end insurance solutions. It is a mandatory install in order to speed-up the automation and accurate execution of any of the **FintechOS** insurance solution that you use.

To view the details about the configurations that **Insurance Master** uses, go to your **FintechOS Portal** and click the main menu at the top left corner to open the drop-down. From the drop-down choose **Settings**.



NOTE

Starting with the 2.5.0 release, the APIs used with **Insurance Master** are compatible with the OpenAPI v3.0 standard.

Menu Items

The menu for the digital frontend includes the following items:

Display Name	Business Entity	Order Index	Digital Asset	Description
Flow Settings	FTOS_DFP_FlowSettings	1	Core Insurance Master	Displays the FTOS_DFP_FlowSettings platform entity. Flow Settings must not be edited or deleted.

Display Name	Business Entity	Order Index	Digital Asset	Description
Insurance Parameters	FTOS_PA_InsuranceParameter	2	Core Insurance Master	Displays the FTOS_PA_InsuranceParameter entity. Insurance Parameters can be edited. For details, consult the Insurance Parameters page.
Bank Holidays	FTOS_BankHoliday	3	Core Insurance Master	Displays the FTOS_BankHoliday entity. Bank Holidays can be added, edited or deleted. For details, consult the Bank Holidays page.

Display Name	Business Entity	Order Index	Digital Asset	Description
Cancellation Reason Types	FTOS_INSPA_CancellationReasonType	4	Policy Admin Menu	<div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-bottom: 10px;"> <p>NOT-E This menu item belongs to the Policy Admin module.</p> </div> <p>It displays the FTOS_INSPA_CancellationReasonType entity, belonging to the Policy Admin module. The Reason Type values can be added, edited or deleted. For details, consult the Cancellation Reason Types page.</p>

Data Config Definitions

Name	Description
InsuranceParameters	This Config Definition is used for importing new versions of insurance parameters.

You can find them in the **Configuration Data Definitions List**, in **FintechOS Studio**.

Data Import Templates

The [Data Import Templates](#) allow you to add multiple types of data (insurance data, product data etc.) on a FintechOS destination environment. **Data Import Templates** also help a user to import only some very specific data about certain insurance product components - for example, a importing a list of insurable pet breeds, or a list of banks or exchange rates. Consequently, templates are different depending on what kind of data needs to be added.

Use **Data Import Templates** to import a product for the first time on a destination environment. However, for deploying changes on existing products or processes, use [Data Config Definition](#) (see above), as it has the versioning mechanism embedded.

The following are the templates used for data import:

Name	Entity Name	Entity Display Name	Description
FormSectionSecurityRole_import	FormSectionSecurityRole	EntityFormSectionSecurityRole	This template will import a new (list) of ...
FTOS_AssociateSecurityRole_User	SystemUserSecurityRole	SystemUserSecurityRole	This template imports the relationship between security roles and system users.
FTOS_CMB_AccountType	FTOS_CMB_AccountType	Account Type	This template imports account types.

Name	Entity Name	Entity Display Name	Description
FTOS_Endpoints_Roles	ActionXSecurityRole	ActionXSecurityRole	This template imports the relationship between security roles and endpoints.
FTOS_Import_SecurityRoles	securityrole	Security Role	This template is used to import the security roles
FTOS_INSQB_PetBreed_Import	FTOS_INSQB_PetBreed	Pet Breed	A list of insurable pet breeds.
FTOS_PYMT_Bank	FTOS_PYMT_Bank	Bank	A list of banks is automatically imported with this digital asset.

Name	Entity Name	Entity Display Name	Description
Import BWruleSecurityRole	BWruleSecurityRole	BWrule SecurityRole	This template imports the relationship between security roles and business statuses.
Import CustomActionSecurityRole	CustomActionSecurityRole	CustomActionSecurityRole	This template imports the relationship between security roles and custom actions.
Import_ FormSectionSecurityRole	FormSectionSecurityRole	EntityFormSectionSecurityRole	This template imports the relationship between security roles and forms.

Name	Entity Name	Entity Display Name	Description
Import_FTOS_CMB_ExchangeRate	FTOS_CMB_ExchangeRate	Exchange Rate	A list of exchange rate values is automatically imported with the digital asset. Don't erase RON-RON or EUR-EUR combinations.
Import_FTOS_CMB_ExchangeRateType	FTOS_CMB_ExchangeRateType	Exchange Rate Type	A list of exchange types is automatically imported with the digital asset.
Import_MenuItemsRoles	menuItemXsecurityRole	Menu Item - Security Role	This template imports the relationship between security roles and menu items.

Name	Entity Name	Entity Display Name	Description
ImportUserRoleItems	securityroleitem	Security Role Item	This template imports the role items

You can find them into the **Data Import Templates List**, in **FintechOS Studio**.

Sequencer

The **AccountCodeSequencer** is the sequencer used to fill in the code attribute from the **Account** entity.

Style Sheets

The **FTOS_CLAIM_MainStyle** is used for minimal styling.

Insurance Master Configurations

The following configurations are available for the **Insurance Master** solution:

- [Flow Settings](#) - for configuring business workflows settings.
- [Parameters](#) - for editing insurance parameters.
- [Bank holidays](#) - for adding, editing, or deleting Bank holidays.
- [Cancellation reason types](#) - for adding, editing, or deleting Cancellation Reason Types.

Flow Settings

Some of the flow settings can be edited, see the example below. You cannot delete flow settings.

Setting The Billing And Collection Solution For DIDE Processing

The **Billing and Collection** solution can be applied to two types of direct debit processing:

- DIDE Sepa - functionality used for the European area,
- DIDE UK - functionality used for the UK area.

For implementing a certain direct debit flow, you must choose its corresponding **direct debit type** - either **Sepa** or **Uk**. In order to do so, please take one of the following paths:

1. Configure DIDE Type in Portal

1. In your **FintechOS Portal**, navigate down the main menu to **Settings**.
2. Click **Settings** to open the sub-menu.
3. From the dropdown, click **Flow Settings** to open the **Flow Settings List**.
4. Locate the **FTOS_PYMT_DIDEConfiguration** record and double-click it. The **Edit Flow Settings** form opens.
5. Inside the form, locate the **Processor Settings** grid. The grid displays the **FTOS_PYMT_DIDEProcessor** record.
6. Double-click the **FTOS_PYMT_DIDEProcessor** record. The **Edit Processor Settings** form opens.
7. Inside the **Edit Processor Settings** form, locate the Settings JSon field.
8. Inside this field, locate the **type** key. For this key you must insert a value - namely, the value for the flow you need to implement. You can use either **Sepa** or **Uk**.

Below, an example of the **Edit Processor Settings** form:

9. Once finished, click **Save and close**, at the top right of your screen.

2. Prerequisites Parameters Check

The following parameters must be filled in, according to your needs:

- **numberOfDaysInAdvance**: numeric value expected,
- **runningOnBankHolidays**: boolean value expected,
- **excludeWeekDays**: [text value expected, ...].

More about these parameters, on the [Flow Parameters And Scheduled Jobs](#) page.

3. Insert UK Specific Default Values

This step is only applicable when you are configuring the direct debit functionality for UK.

The following are the available processors:

DIDEPaymentsFileDefaultValues

This processor sets the value for the **DIDEUK_Instructions** job that collects all the **Draft** mandates and sends instructions for their activation to BACS.

The following parameters must be filled in, according to your needs:

- **destinationSort**: numeric value expected,
- **destinationAcct**: numeric value expected,
- **destinationType**: 0,
- **userName**: text value expected

DIDEPaymentsFileDefaultValuesUk

This processor sets the value for the **FTOS_PYMT_**
DIDEInstructionFile job that, for the active mandates registered in the system, assembles the file containing the direct debit payment instructions that are delivered to BACS, and then to the payer's bank.

The following parameters must be filled in, according to your needs:

- **destinationSort**: numeric value expected,
- **destinationAcct**: numeric value expected,
- **destinationType**: 0,
- **transaction**: string value expected,
- **freeFormat**: numeric value expected,
- **amount**: numeric value expected,
- **userName**: text value expected.

For more details about the jobs and parameters, check the [Flow Parameters And Scheduled Jobs](#) page.

NOTE

If the option configured in the processor is **Sepa**, the **Insurance Master** solution takes in consideration the direct debit processing for SEPA area. Otherwise, if the inserted value is **Uk**, the solution takes into consideration the direct debit processing for UK area.

Insurance Parameters

The **Service Insurance** solution contains a number of **Parameters** that, aside from the **Flow Processors** settings, also take a role in shaping the major behaviors executed by different **FintechOS** insurance modules - for example [Policy Administration](#), [Billing & Collection](#), [Claims Management](#).

Consequently, in order to answer your specific business needs, you use **Insurance Master** to change the values of the parameters managed by it and propagate your change into the behavior of your specific insurance module.

In order to do so, follow the instructions from below.

Change Parameter Values

1. Open your **FintechOS** portal and click the main menu at the top left corner. The main drop-down opens. From the drop-down choose **Settings**.
2. Inside the **Settings** menu, click on **Insurance Parameters**. The **Insurance Parameters List** page is displayed.

<input type="checkbox"/>	Type	Parameter N...	Code	Value	Approval User	Approval Date	Label
	OptionSet	Broker Billing S...	BKSGD		host	04/04/2022 12:...	Approved
	Collection	Write Off new v...	WO		ionut.motofei	14/03/2022 16:...	Approved
	Collection	Major Loss	MLP		melania.vladut	11/03/2022 11:...	Approved
	Integer	DaysBeforeUK...	DBUKMA	0	ionut.motofei	08/02/2022 16:...	Approved
	Integer	DaysBeforeExp...	DBEGP	5	host	03/02/2022 20:...	Approved

- An insurance parameter is identified by **Parameter Name** and **Code**. Double click on the parameter record and use the **Insurance Parameter** form to change the desired values. Click **Save and Close**, at the top right corner of the page.

Filling Value Parameter Types

Based on it's type, the value of the parameter can be filled in as follows:

Insurance Parameters

Go back

Type: Code:

Parameter Name:

Approval User:

Approval Date:

Dropdown options: [none], Integer, String, Collection, JSON, OptionSet

Key	Values
Integer	For Integer parameters, the value attribute must be filled in with an Integer Value . Since no validations are in place to check if the input on the value field is an integer or a string, you must make this choice before opening the editing form, when you use the option set (presented in the pic above).
String	For String parameters, the value attribute must be filled in with a String Value . Since no validations are in place to check if the input on the value field is an integer or a string, you must make this choice before opening the editing form, when you use the option set (presented in the pic above).
Collection	For this type of parameter you can use the [+] button to add new lines in the Key/Value grid. Press Save Values after adding all the desired lines.
JSON	Fill in a valid JSON into the ValueJson field.
Option Set	For this type of parameter pick an Option Set and then pick an Option Set Value .

Insurance Parameter Implementation

Below are the form driven flow and the endpoint used for changing the values of insurance parameters.

Form driven flow: FTOS_PA_InsuranceParameter - This is a form driven flow used as default for **Insert** and **Edit** on the **Insurance Parameter** entity.

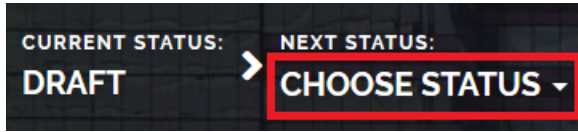
In order to change the values of the insurance parameters, the following functions are used:

Function	Input parameters	Output parameters
formScope.getCollectionDataSource() Returns an array of objects containing 2 keys: key and value , based on the data from valueJson .	N/A.	Object - An object containing the 2 keys: key and value .

Function	Input parameters	Output parameters
<p>formScope.showValueByType() Based on the parameter type, it shows or hides fields, to fill in the values of the parameter.</p>	<p>dataSource - Object loaded using the formScope.getCollectionDataSource() function, and used to generate the grid of values for collection parameters.</p>	<p>N/A.</p>
<p>formScope.showCollectionOptions() For Collection parameters, it shows or hides buttons based on form mode: Insert or Edit, with different options, based on the status of the record.</p>	<p>dataSource - Object loaded using the formScope.getCollectionDataSource() function, and used to generate the grid of data with different options, using the formScope.showBillingParametersDataGrid() function.</p>	<p>N/A.</p>
<p>formScope.showBillingParametersDataGrid() For Collection parameters, it generates the grid with values of the parameter.</p>	<p>allowAdding - Use allowAdding option as a parameter for generating the grid, allowDeleting- Use allowDeleting option as a parameter for generating the grid, allowUpdating - Use allowUpdating option as a parameter for generating the grid, dataSource - An object loaded using the formScope.getCollectionDataSource() function, to generate the grid of data.</p>	<p>N/A.</p>

Insurance Parameter Life Cycle

All **Parameters** are stored by the Insurance Parameter entity. The **FintechOS** versioning mechanism is attached to this entity, so all the changes on the **Parameters** are logged. You can manage an **Insurance Parameter** setting's life cycle by changing its status from the top right corner of the screen.



The status transitions are as follows:

- **Draft to Approved**
- **Draft to Unapproved**
- **Approved to Closed.**

Note that:

- Once an **Insurance Parameter** is live, its settings can no longer be modified.
- If you want to update a live **Insurance Parameter**, you must create a new version of the **Insurance Parameter**.
- When you create a new **Insurance Parameter** version, the current version is retired.
- Every **Insurance Parameter** version starts in a **Draft** state and must be **Approved** before going live.
- Only one version of the same **Insurance Parameter** can be live at one time.

Insurance Parameters

The following is the list of approved parameters, used by different insurance solutions:

Parameter Code	Parameter Name	Type	Value
BKPYMALC	Broker Payment Allocation Criteria	OptionSet	
BKSCOPE	Broker Billing Statement Scope	OptionSet	
BKSGD	Broker Billing Statement Generation	OptionSet	
BKSTTG	Statement Paid Status Trigger	OptionSet	
BKWO	Broker WO	OptionSet	
DAUDD	Days after unpaid due date	Integer	5
DBEGP	DaysBeforeExpirationGracePeriod	Integer	5
DBS	Days Before Suspended	Integer	5

Parameter Code	Parameter Name	Type	Value
DBUKMA	DaysBeforeUKMandatesActivation	Integer	0
FWLD	Free Withdrawal Limit Date	Integer	14
IPT	Insurance Tax	Integer	3
MLP	Major Loss	Collection	
MTN	maturityNotification	Integer	5
NDBR	No of days before renewal	Integer	5
NDFI	NoOfDaysFollowUpInvoice	Integer	3
PAIDPYMT	PAID Payment Config	Collection	
PRDAY	No. of Days before Return	Integer	30
PRT	Prorata type	OptionSet	
PWDAY	Policy automatically Withdraw	Integer	15
SGDAY	No. of Days in Advance	Integer	10
WO	Write Off	Collection	

Insurance System Parameters

NOTE

The **Insurance Master** system parameters are not to be confused with the **FintechOS** system parameters, stored in the **systemparameter** and **systemParameterOnPortalProfile** entities.

Here's the list of system parameters used by **Insurance Master**, along with their description:

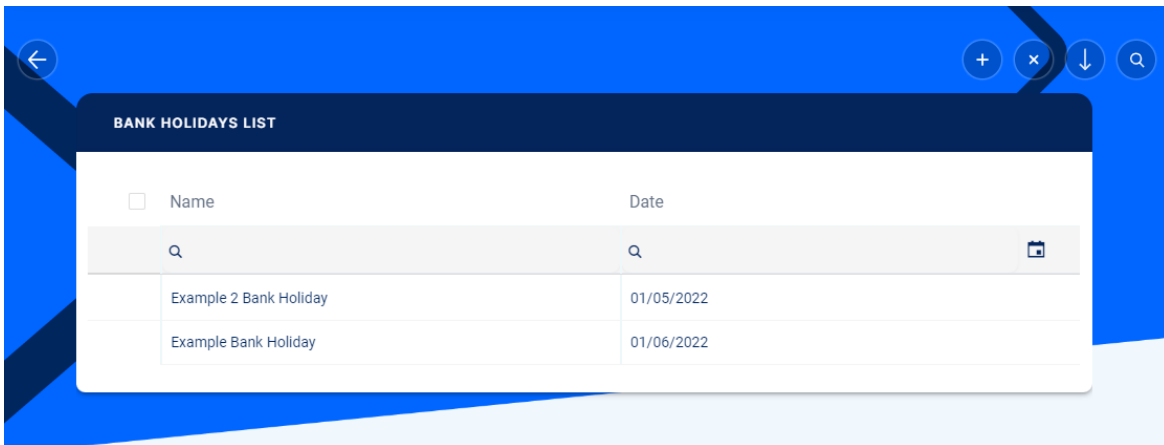
Name	Description	Values
BillingUsed	Used to determine if an installment has a statement; also to decide if the status of the installment should be changed.	True - Billing & Collection asset installed and used on environment. False - Billing & Collection asset not used on environment.
ClaimUsed	Used to determine if in the cancellation flow there is a need to count the number of claims on the policy or not.	True - Claim asset installed and used on environment. False - Claim asset not used on environment.

Name	Description	Values
GLUsed	Used to determine if the General Ledger (GL) entries should be generated or not.	True - GL asset installed and used on environment. False - GL asset not used on environment.

Bank Holidays

The bank holidays & non-working days configuration is used for the [Billing and Collection](#) module. This setting controls the behavior of the direct debit generation endpoint; it prevents the endpoint from generating a direct debit file on a date corresponding to a bank holiday - like Easter or other dates declared as non-working days by authorities.

The bank holidays details are stored by the **Bank Holiday** entity, and the **Insurance Master** solution allows you to add, edit or delete this kind of data. In order to do so, take the following steps:



To add a new record into your **Bank Holiday configuration list** for your insurance module, follow the steps:

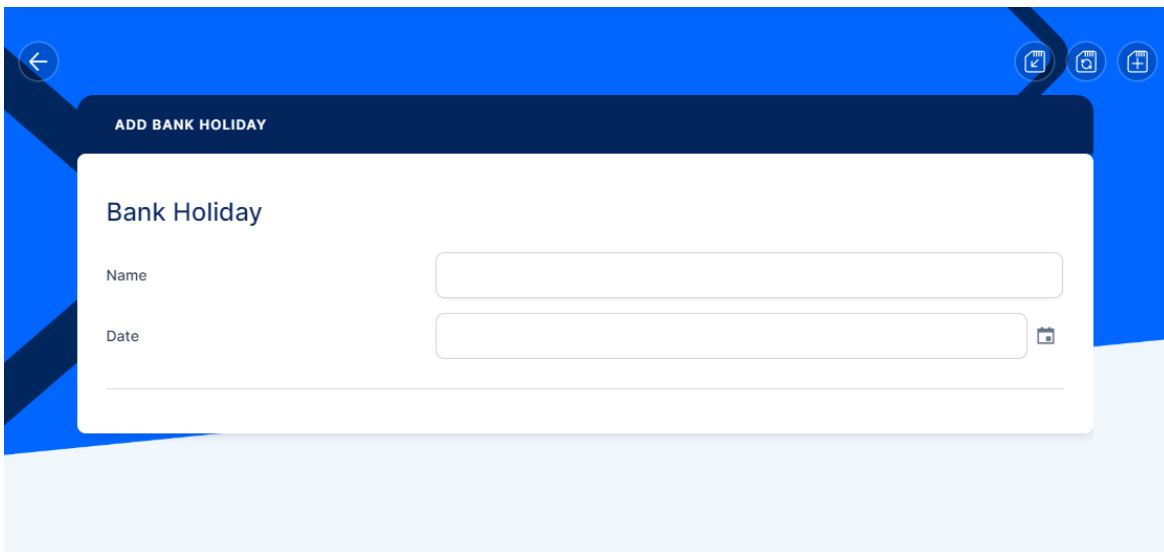
1. Open your **FintechOS** portal and click the main menu at the top left corner. The main drop-down opens. From the drop-down choose **Settings**.
2. Inside the **Settings** menu, click on **Bank Holidays**. The **Bank Holidays List** page is

displayed.

3. In the **Bank Holidays List** page:

- To **Add** a new record, click **Insert**, at the top right corner of the page. Use the pop-up window to insert the **Name** of the bank holiday and the date selector to set the invariant **Date**.
- To **Edit** a record from the grid, double click it and use the edit window to insert your updates. Click **Save** at the top right corner of your screen.
- To **Delete** a record from the grid, select it and click **Delete**, at the top right corner of the page.

Below, an example of the Bank Holiday insert form:



The screenshot shows a mobile application interface with a blue header and a white form overlay. The form is titled "ADD BANK HOLIDAY" and contains two input fields: "Name" and "Date". The "Date" field has a calendar icon to its right. The form is set against a blue background with navigation icons (back, home, add) visible at the top.

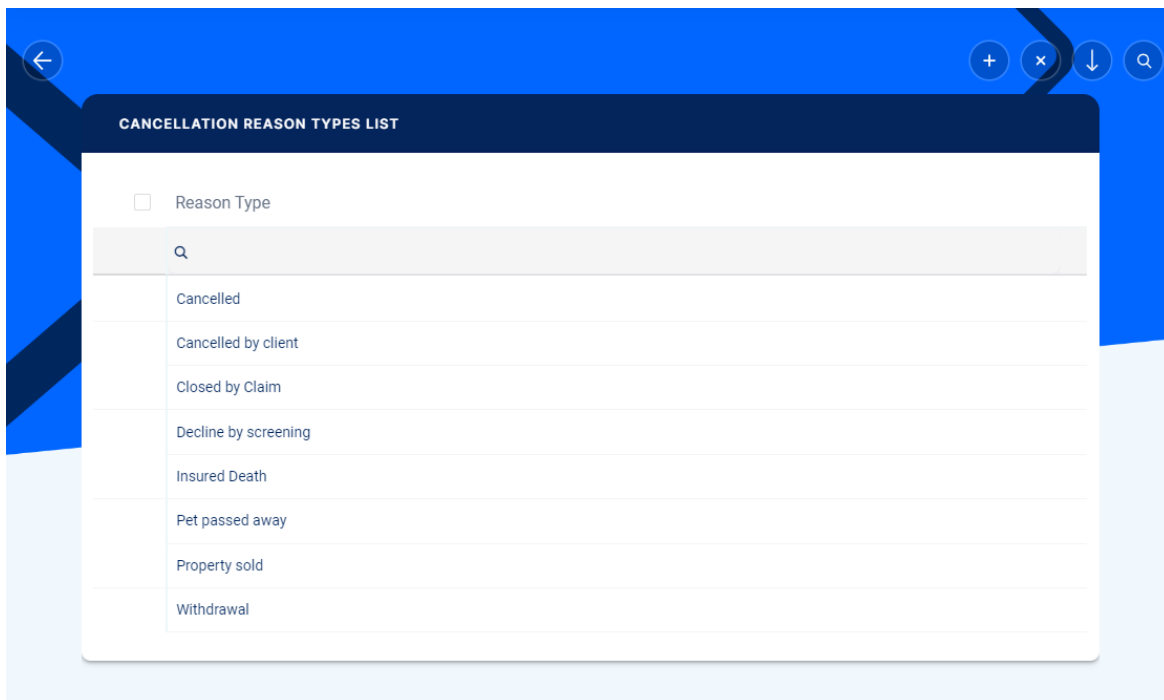
NOTE

At the beginning of each year, you must **configure your bank holidays** for your area, country, and for that respective year - from your **FintechOS Portal**, by following the instructions above.

Cancellation Reason Types

The **Cancellation Reason Types** configuration is used for the **Policy Admin** module. This setting triggers the calculation for **Requested End Date** and **Final End Date** fields during a policy surrender process.

Below, an example of the Cancellation Reason Types list:



For the **Personal Accidents** product (Life Term flows), the following reason types are already set using the **Cancellation Reason Types** functionality:

- Cancelled
- Cancelled by client
- Closed by Claim
- Decline by screening
- Insured Death
- Pet Passed Away

- Property sold
- Withdrawal

Cancellation Reason Types can be added, edited or deleted. In order to do so, take the following steps:

To add a new record into your **Cancellation Reason Types configuration list** for your insurance module, follow the steps:

1. Open your **FintechOS** portal and click the main menu at the top left corner. The main drop-down opens. From the drop-down choose **Settings**.
2. Inside the **Settings** menu, click on **Cancellation Reason Types**. The **Cancellation Reason Types List** page is displayed.
3. In the **Cancellation Reason Types List** page:
 - To **Add** a new record, click **Insert**, at the top right corner of the page. Use the pop-up window to insert the **Name** of the bank holiday and the date selector to set the invariant **Date**.
 - To **Edit** a record from the grid, double click it and use the edit window to insert your updates. Click **Save** at the top right corner of your screen.
 - To **Delete** a record from the grid, select it and click **Delete**, at the top right corner of the page.

Below, an example of the Cancellation Reason Type insert form:

The screenshot shows a mobile application interface with a blue header and a white form area. The form is titled 'Reason Type' and contains the following fields:

- Cancellation Reason Type**: A section header.
- Reason Type**: A text input field.
- Policy Status**: A dropdown menu.
- Masterpolicy**: A checkbox.
- Insurance Type**: A section header below a horizontal line.

NOTE The Cancellation Reason Types details are stored by the **Cancellation Reason Type** entity.