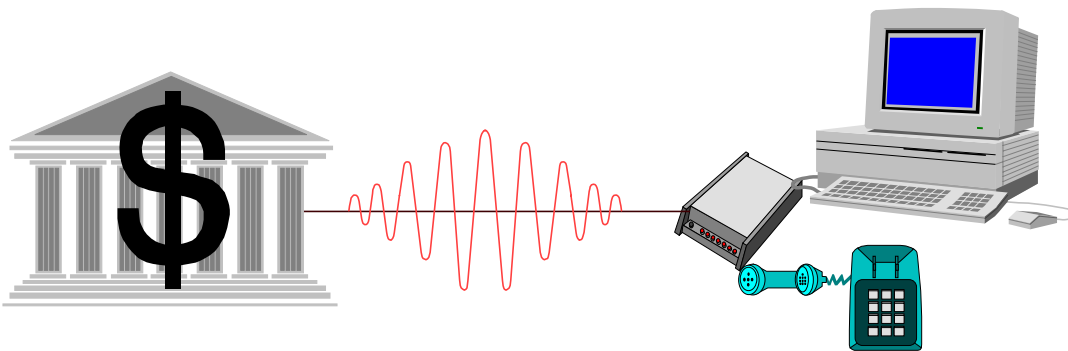




**TRANSAMERICA
LIFE COMPANIES**



TAC's
Pay Capture
Application

Operations Manual

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I Introduction to TAC Pay Capture

A OPERATOR'S MANUAL

1 PURPOSE OF THIS MANUAL

The purpose of this manual is to give those who use or will use the Pay Capture EDM application, an easy to read, graphical document which contains the functions of the EDM Payment Capture application.




2 INTENDED AUDIENCE

The intended audience of this manual is the developer/operator assigned to the crucial task of receiving bank deposit information for the Transamerica Assurance Company only. This document is not for general disbursement of circulation.

This manual assumes that the operator is familiar with the Windows 95 operating system and with the various network and logon protocols necessary to operate their workstation. If you are not, please refer to your Windows 95 operations manual for information on how to use the mouse, open and close windows, operate menus and so on. For further information regarding your network and logon procedures, see your LAN administration person.

This manual also assumes prospective operators of this program are familiar with the normal business practices of the Transamerica Assurance Company and the general nature of their specific job.

3 SYMBOLS IN THIS MANUAL

	A Stop Sign warns of things that must be performed to continue the process you are in or to avoid a serious difficulty.
	The Book icon points out "book" knowledge which may not be needed to operate the program but that may be needed for reference later.
	The light bulb brings special attention to items that are time savers or have value beyond the scope of the application. They may also help to draw important or helpful conclusions.

B OVERVIEW

1 MISSION OF THE APPLICATION

The EDM (Enterprise Data Model) application, Pay Capture has been designed to accurately and efficiently download via modem, all premium payment deposit information from the bank on a daily basis. This information is then used to update TAC billing and payment data and the general ledger of the TAC accounting system. While the processes have been automated, circumstances may require manual operation of the application.

2 PURPOSE OF THE APPLICATION

The purpose of the program is to provide:

- Quick and accurate electronic payment information directly from bank.
- A quick, efficient method of updating TAC billing information.
- An efficient method of separating out payments which will require manual handling.
- A fast and accurate accounting procedure that moves payment information to the General Ledger, electronically.

3 FEATURES OF THE APPLICATION

The major features and benefits of the Pay Capture application are:

- Automatic daily reception of premium payments records directly from the banking source.
- Steps for Manual operation of the application, if necessary.
- Information can be verified against a hard copy of the data to insure accuracy.
- Application directly accesses various databases to efficiently update records based on the information it receives.
- Automatic preparation of files for Mainframe General Ledger reporting.
- Operator can be notified by page or e-mail of successful processing of data.

C INSTALLING PAY CAPTURE ON A WORK STATION

1 INSTALLATION PROCEDURE

Installation will place shortcuts for both **Extra!** and **Pay Capture** on your desktop.



Since Pay Capture will only be run on one workstation in the company, you must be authorized to have this program installed on your workstation.. Contact your LAN Administrator for Pay Capture installation.

2 OTHER SUPPORT APPLICATIONS NEEDED

a) **Extra!**

To use **Pay Capture** on your workstation, **Extra!**, the terminal program needed to access the mainframe must be installed to run in the background.

b) **Crystal Reports 5.0**

Crystal Reports 5.0 is required to use the Create Reports option.

c) **Microsoft Mail or other compliant MAPI program**

A MS Mail client is needed to send created reports to locations indicated in the applications initialization file.

If you do not have **Extra!**, **Crystal Reports 5.0** and **MS Mail** installed, please contact your LAN Administrator and/or Supervisor for help.

3 NETWORK LOGINS / PERMISSIONS

The normal network login should give you permission to use both **Extra!** and **Pay Capture**. If you have any trouble accessing these programs, contact your LAN Administrator.

II USING PAY CAPTURE

A OPENING PAY CAPTURE

Locate and click once on the **Pay Capture** icon in the Microsoft Office Manager bar.



Pay Capture opens two windows to begin operation; the **Pay Capture Main Screen** and the **Error Tracker**.

The Main Screen (illustrated below) contains three sections for controlling the Pay Capture applications:

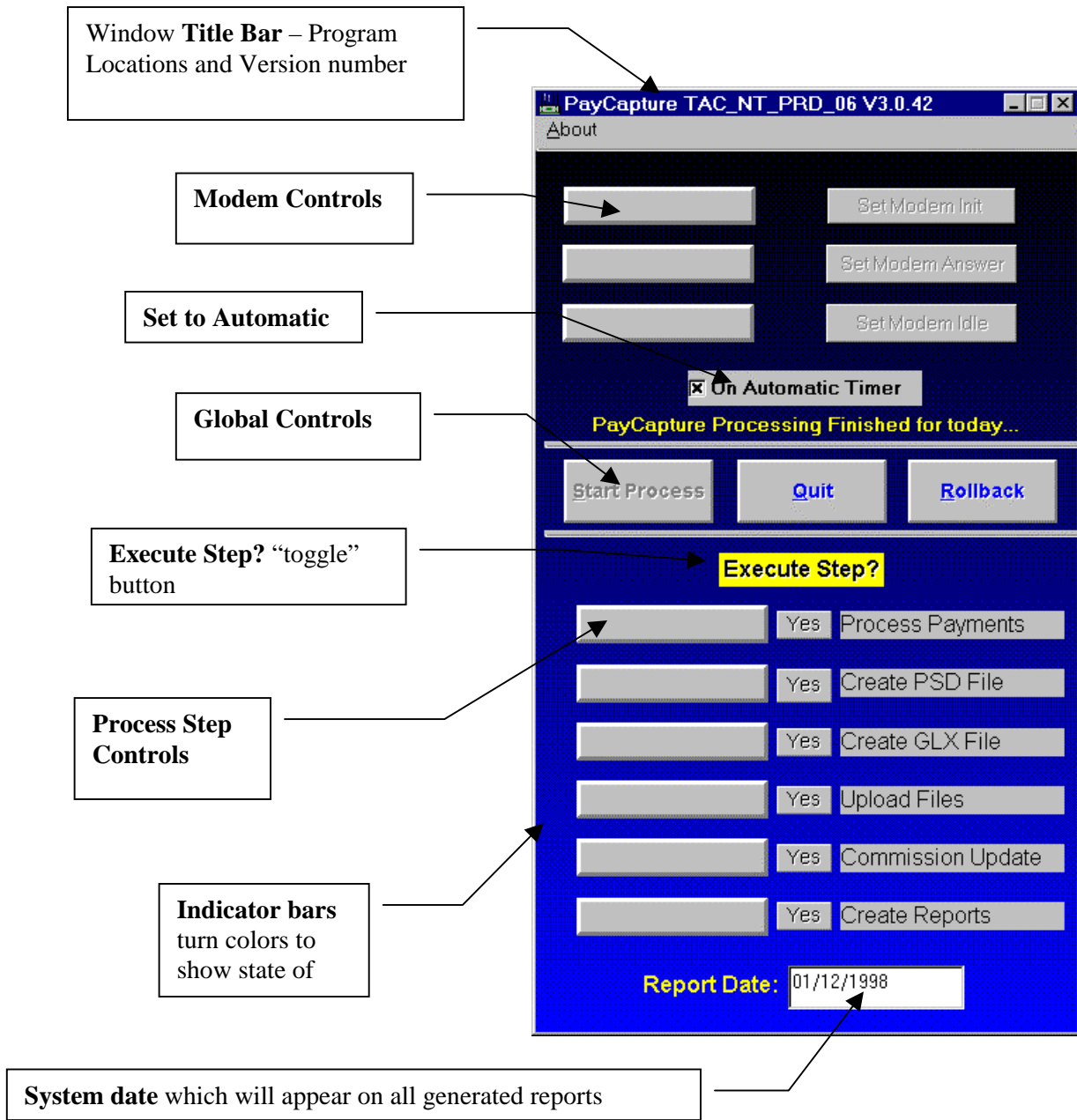
Modem Control - The top section of the main screen contains buttons that control the set-up of the modem to receive file transfers.

Global Control - The center section contains command buttons which start and stop processes and let the operator roll back to previous steps in the overall process.

Process Steps Control - The six command buttons in the bottom section can be used individually or in step-by-step combination by clicking on *Yes/No/Done* toggle buttons, to process the electronic data received by modem.

To follow a more logical progression, we will look at **Modem Controls** and **Process Step Controls** before **Global Controls**.

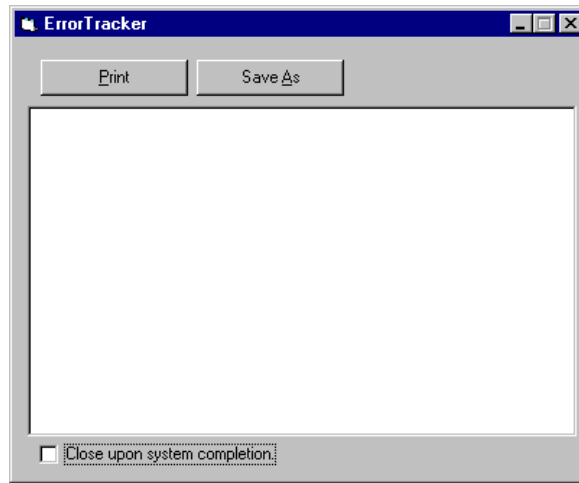
B PAY CAPTURE MAIN WINDOW



All of Pay Capture's tasks can be managed using the Pay Capture Main Screen controls.

C THE ERROR TRACKER

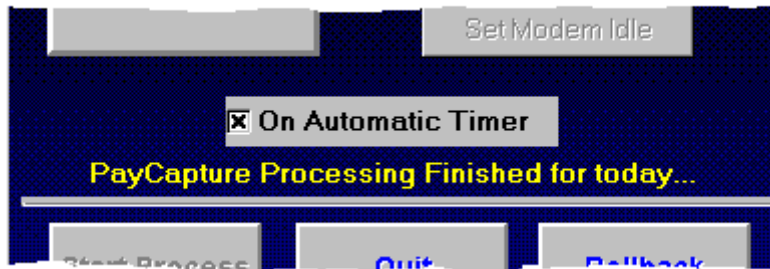
The companion window to the Pay Capture Main Screen is the **Error Tracker** window.



While the **Error Tracker** window's main job is to record errors, the operator usually uses it to keep track of how work is progressing.

III SETTING PAYCAPTURE TO AUTOMATIC

PAYCAPTURE is usually set to run automatically. Clicking on the checkbox area next to Automatic Timer just below the modem controls sets PAYCAPTURE to the parameters selected in the paycap3.ini file. Once set, the application will run daily, initializing and setting the modem to receive for a fixed period of time. Once the file is received, PAYCAPTURE will automatically process the data through all of the steps described below in manual operation.



The paycap3.ini file has the following three lines which declare the time the modem is initialized and set to receive, the time which the modem will be set to idle and the date of the last successful processing through the PAYCAPTURE steps. The final date parameter also serves as a counter, alerting PAYCAPTURE to operate again when the system date increments one day.

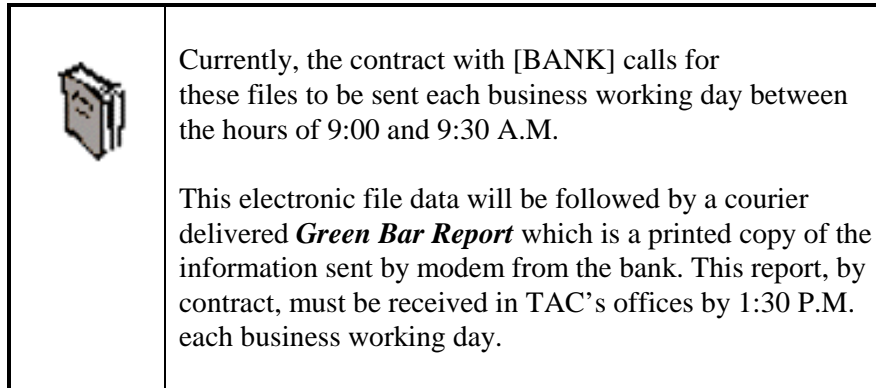
```
StartUp=09:00  
Stop=09:15  
LastProcess=01/08/1998
```

If there is a problem with the operation or if the application must be run in manual or semi-automatic mode, the following steps describe each step of the PAYCAPTURE process.

IV MANUAL OPERATION OF PAYCAPTURE

A Modem Controls - TOP SECTION

The Pay Capture application is passive in that it waits for the bank to send the information to it. The first procedure after opening Pay Capture is to prepare the modem to receive the files which the bank will send.



The top section of the Main Screen contains the **Modem Controls**, three buttons for controlling the modem that will receive the payment information from the bank.

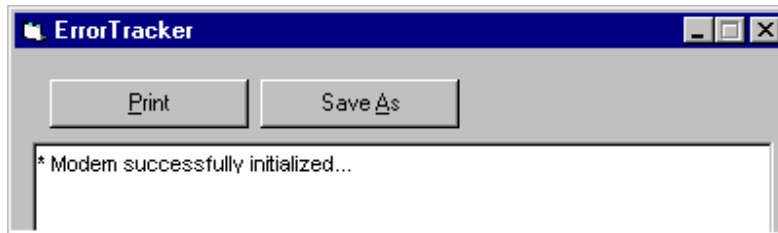
1 PREPARING PAY CAPTURE TO RECEIVE BANK DATA

a) Set Modem Init

The first step in running Pay Capture is to turn on the modem and prepare it for online communication. Clicking once on the first button, **Set Modem Init**, in the Pay Capture Main Screen will turn on the modem and turn the indicator bar to its left yellow. When the modem has finished its initialization process, the bar will turn green.



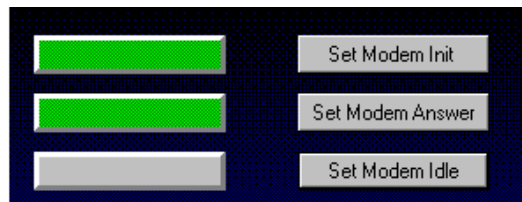
Note that the Error Tracker records this action.



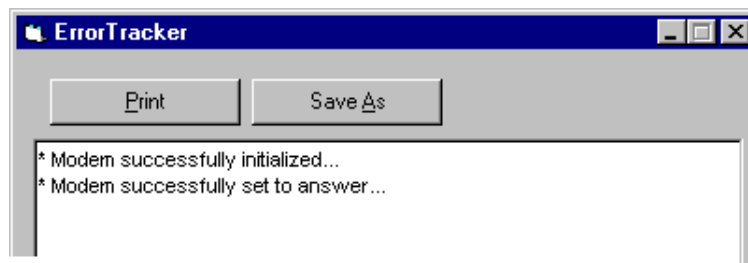
	Do not click any of the command buttons while one of the indicators is yellow. This will interrupt the application and cause it to stop working.
--	--

b) **Set Modem Answer**

Once the Error Tracker reports that the modem was successfully initialized, the second step is to set the Modem in answer mode so it is prepared to answer the telephone modem call from the bank. Clicking once on the second button, **Set Modem Answer**, accomplishes this task. The indicator bar will turn yellow while setting the modem and green upon completion. The modem is now prepared to answer the call from the bank and no further action is taken until this call is received.

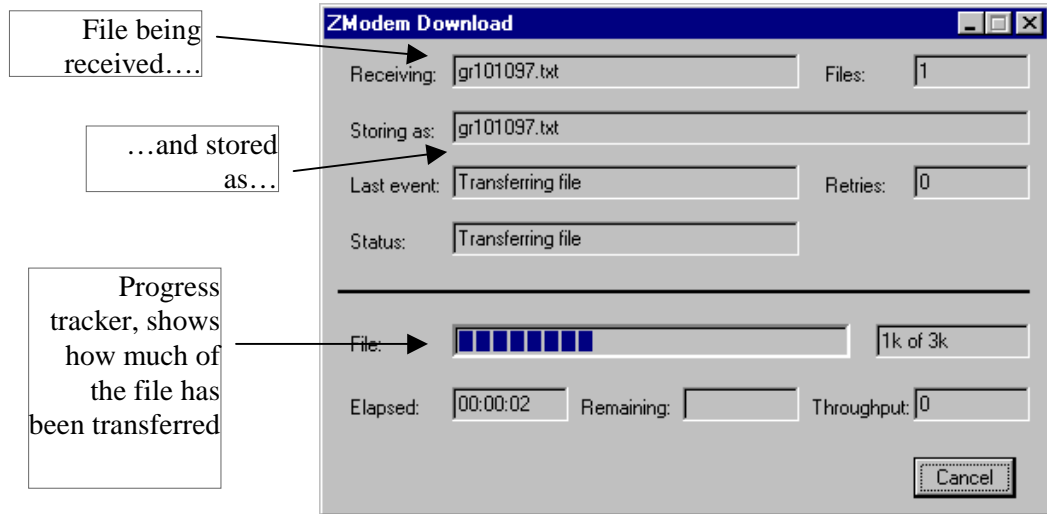


The Error Tracker faithfully records this task completed.



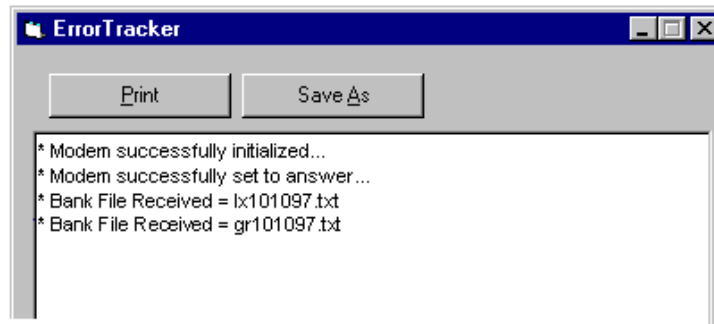
(i) **The Modem window**

Once the data begins to stream into the modem, the **Zmodem Download** window will be displayed. (Zmodem refers to the kind of transfer protocol being used between the sender and receiver.) This window will track the reception of the data from the bank.



2 DATA RECEPTION COMPLETE

The Error Tracker will monitor transfer and report all online actions.

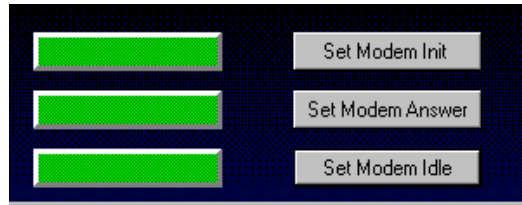



a) **Set Modem Idle**

Once the Error Tracker reports that the modem has successfully received the data and the Zmodem Download window has closed, the Modem must be set to idle. This accomplishes two things:

- Sets the modem so that it will receive no more telephone calls.
- Moves the received data files to the receive directory specified in the Pay Capture initialization file.

Clicking once on *Set Modem Idle*, the last of the three buttons in the **Modem Controls**, to set the modem to this mode. Error Tracker will record this final action.



	Do not set the modem to idle until you are absolutely certain that the entire date file has been received. Clicking on this button will prematurely will end the transmission and corrupt the arriving file.
---	--

(i) The Data Files

The modem will receive the transmission from the bank in two data files named with two beginning letters...

LL = LIPAS Lockbox,
or
GT = Group Term Life

...followed by the following date convention:

dd = day, **mm** = month, and **yy** = year

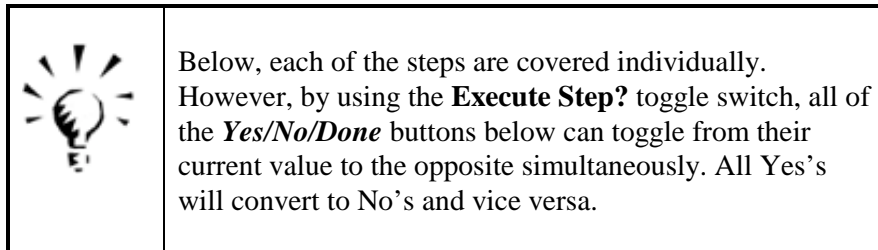
This file naming convention indicates whether the file contains Universal Life and Combo or Term Life data and the month, day and year of the premium payment deposit information from the bank.

LLddmmyy.txt This file is prepared for the LIPAS Lockbox 69900 and 69910 processes. It contains information regarding payments received and deposits made for Universal Life and Combo policies on the date indicated by the file name.

GTddmmyy.txt This file is prepared for the LIPAS Lockbox 69936 and 69937 processes. The information in this file is a record of payments received and deposits made for Group Term Life Insurance on the date indicated by the file name.

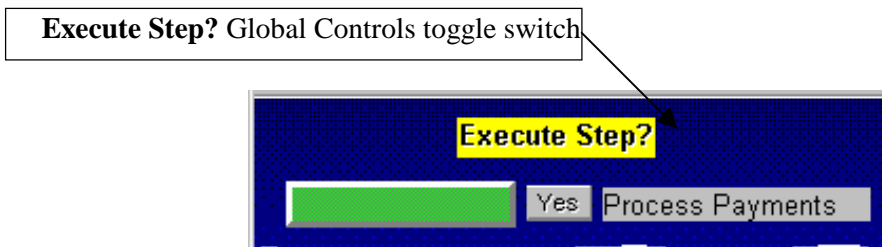
B STEP PROCESSING THE PAYMENT FILE

The six commands (steps) in the bottom section of the Pay Capture Main Screen are controls for processing the electronic information received from the bank. They can be performed individually or in any combination, however they will be processed in vertical sequence. When the **Execute Step?** command button is clicked, every process below it which has a **Yes** next to it will process in top down order.



1 PROCESS FILES - STEP 1

After the files have been received, the data is parsed from its native text file format into the **Payment** table in the **Lockbox** database before being processed for uploading to the mainframe. It will also populate and update other tables in the Lockbox database as it moves its information into TAC's files.



Click on the **Yes/No/Done** toggle button until the button reads **Yes**. Note that the default for this switch is **Yes**. Click on **Start Process** (**Global Controls** button) to begin processing.



To execute this step exclusively, be certain that all of the other steps have been set to **No**.

The **Payments Process Progress** window (illustrated below) will display the process while the **Error Tracker** window records the process. The primary function of this step is to parse the

bank deposit data into various tables in the EDM **Lockbox** database and check the total of each bank deposit transaction against it's matching bill coupon.

One of two actions will take place for each item in the files and can be followed in the progress window.

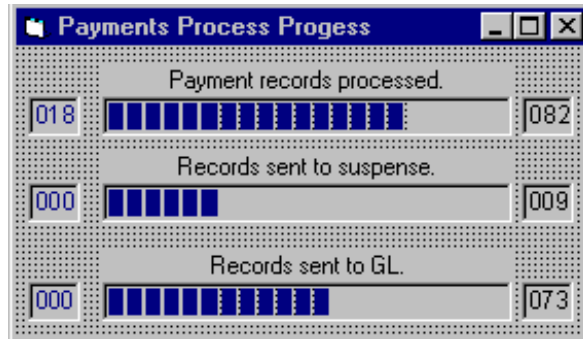
If the amount received and the amount billed match, it records the bill paid and prepares this transaction for entry into the General Ledger account.

If the amount received does not match the amount billed, the record is prepared for the **Suspense** database for reconciliation through the EDM **RECON** application.

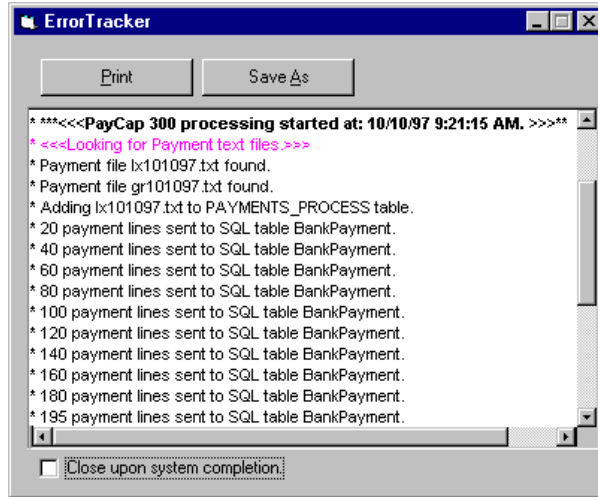
While the *Payments Process Progress* window is open and active, the indicator bar to the left of the Step Command name will turn yellow to indicate that the *Process Payment* step is in progress. Upon completion of the step the indicator bar will turn green to indicate the successful completion of the step. The *Yes/No/Done* button will automatically toggle to **Done**.



The Payments Process Progress window displays progress.

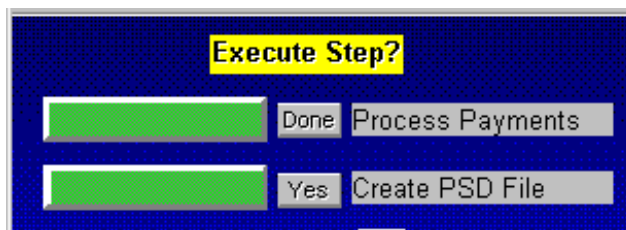


The Error Tracker window keeps track of the process as well.



2 CREATE PSD FILE - STEP 2

The second step prepares the Universal Life text file, *YYYYMMDD.PSD*, for populating a static Mainframe file that will update the mainframe LIPAS accounting system. This information will let the mainframe accounting system's General Ledger know which Universal Life premium payments have been made. PAYCAPTURE creates this file from the new information it has entered into the **LipasULPremium** table of the **Lockbox** database.

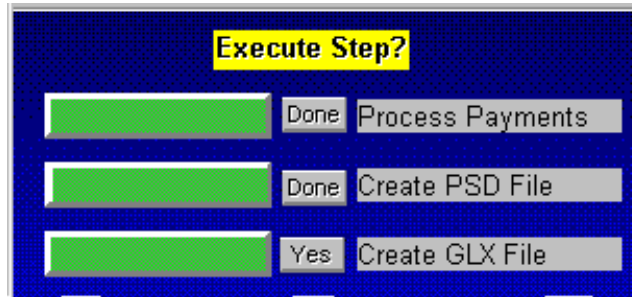


Click on the *Yes/No/Done* toggle button until the button reads **Yes**. Note that the default for this switch is **Yes**. Click on the **Start Process** button in the second section of the Main Screen to begin the process. Be certain that all of the other steps have been set to **No** (or **Done**) to process this step only.

The indicator bar to the left of the Command name will turn yellow to indicate the process is in progress. Upon completion of the step the indicator bar will turn green to indicate the successful completion of the step. The *Yes/No/Done* button will automatically toggle to **Done**.

3 CREATE GLX FILE - STEP 3

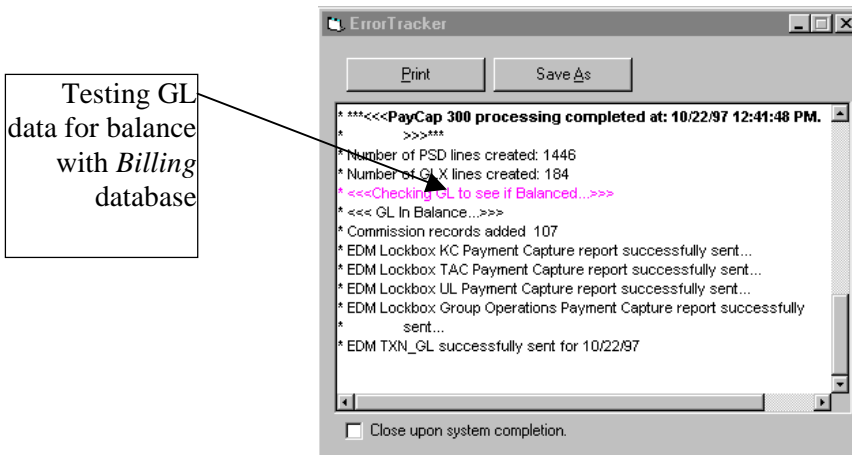
This step prepares the Group Term Life text file, *YYYYMMDD.GLX*, for populating another static Mainframe file which will be used to update the Mainframe accounting system. This information will let the Mainframe's General Ledger know which NON-Universal Life premium payments have been made. This information was stored in the GLTransaction table of the Lockbox database during step 1.



Click on the *Yes/No/Done* toggle button until the button reads **Yes**. Note that the default for this switch is **Yes**. Click on the **Start Process** button in the second section of the Main Screen to begin the process. Be certain that all of the other steps have been set to **No** (or **Done**) to process this step only.

a) Transactions Balance CHECK

Before completing this step, the Pay Capture application determines if the debits and credits in the file match each other for a zero balance. If so, the Error Tracker will show information similar to the illustration below.

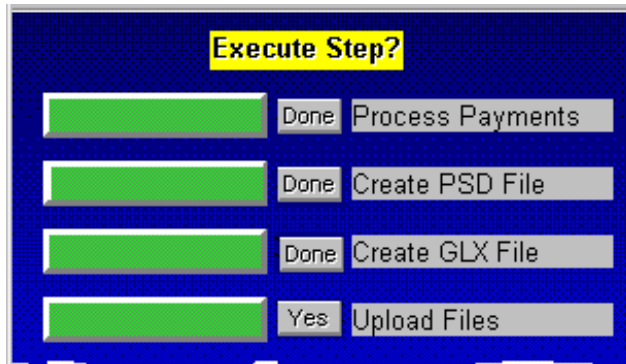


The indicator bar to the left of the Command name will turn yellow to indicate the process is in progress. Upon completion of the step, the indicator bar will turn green to indicate the successful completion of the step. The *Yes/No/Done* button will automatically toggle to **Done**.

4 UPLOAD FILES - STEP 4

The **Upload Files** step moves the files created in the “Create PSD File” and “Create GLX File” steps into a library (directory) to be read by the mainframe and integrated into the General Ledger of the LIPAS accounting system during its regular daily cycle.

The Mainframe process will later copy the data YYYYMMDD.PSD file (UL), prepared in step 2 and populate the static Mainframe file named XLP.P155.TAC.PYMTS.D1552102 with the new data, flushing previous data. This process will do the same with the YYYYMMDD.GLX (non-UL) file, prepared in step 3, copying its data into the static Mainframe file named XAVACCT.P216.U1015.UPLD.TAC. Finally, the LIPAS d1552102 batch process will append this data into the General Ledger.



Click on the *Yes/No/Done* toggle button until the button reads **Yes**. Note that the default for this switch is **Yes**. Click on the **Start Process** button in the second section of the Main Screen to begin the process. Be certain that all of the other steps have been set to **No** (or **Done**) to process this step only.

The indicator bar to the left of the Command name will turn yellow to indicate the process is in progress. Upon completion of the step the indicator bar will turn green to indicate the successful completion of the step. The *Yes/No/Done* button will automatically toggle to **Done**.

5 COMMISSION UPDATE - STEP 5

The *Commission Update* step in the section updates fields in the **Rates.mdb** database used to calculate agent commissions based on premium payments deposited in the bank.

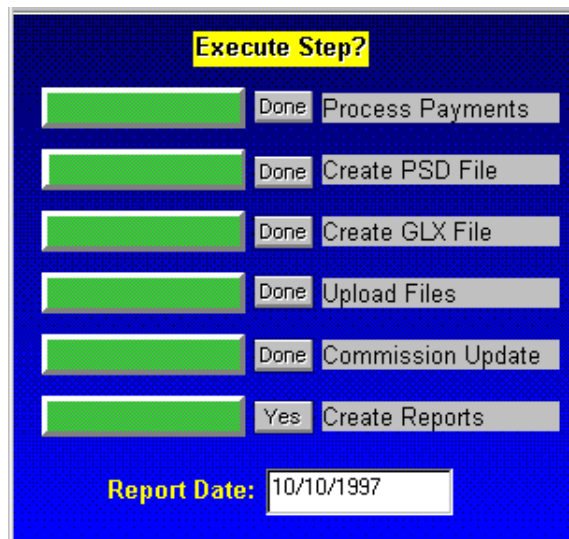


Click on the *Yes/No/Done* toggle button until the button reads **Yes**. Note that the default for this switch is **Yes**. Click on the **Start Process** button in the second section of the Main Screen to begin the process. Be certain that all of the other steps have been set to **No** (or **Done**) to process this step only.

The indicator bar to the left of the Command name will turn yellow to indicate the process is in progress. Upon completion of the step, the indicator bar will turn green to indicate the successful completion of the step. The *Yes/No/Done* button will automatically toggle to **Done**.

6 CREATE REPORTS - STEP 6

The final step will create various pre-defined reports, using Crystal Reports 5.0. The date on the reports will be the date shown in the *Report Date:* box at the bottom of the **Process Step Controls** section. These reports are generated and sent automatically to mail addresses specified in the Pay Capture Initialization file.



Click on the *Yes/No/Done* toggle button until the button reads **Yes**. Note that the default for this switch is **Yes**. Click on the **Start Process** button in the second section of the Main Screen to begin the process. Be certain that all of the other steps have been set to **No** (or **Done**) to process this step only.

The indicator bar to the left of the Command name will turn yellow to indicate the process is in progress. Upon completion of the step, the indicator bar will turn green to indicate the successful completion of the step. The *Yes/No/Done* button will automatically toggle to **Done**.

Report examples are included in Appendix 2 of this document.

C GLOBAL COMMAND BUTTONS - MIDDLE SECTION

The commands in the middle section of the Main Screen are global commands that effect the entire operation of Pay Capture. They are described below.



1 START PROCESS

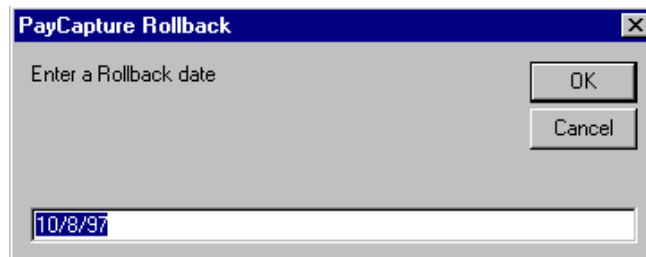
The **Start Process** command button controls the six process steps in Section three of the main screen. Clicking once on the **Start Process** button will cause it to execute every step with a **Yes** indicated in the toggle button at each step.

2 QUIT

Following any step, the **Quit** command button will halt the application and exit all screens.

3 ROLLBACK

In case of an error in transmission or other error that threatens the integrity of the transmitted data, the **Rollback** command button will let the application move back steps so that they can be re-initiated.





Note: The Rollback process rolls back every step and cannot be used to partially roll back on part of the daily process. It is an all or nothing process.

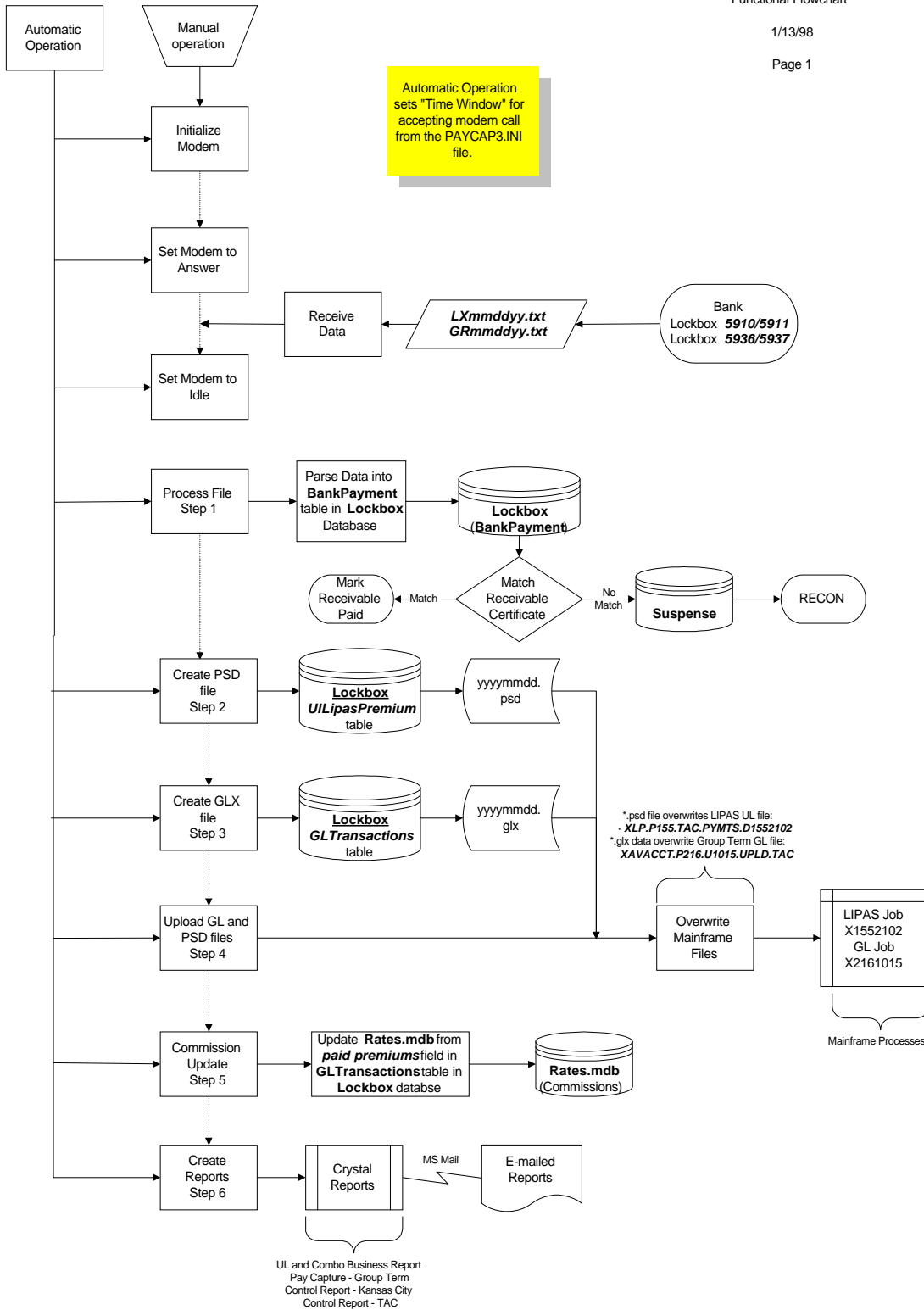
It is highly recommended that **NO** rollback be attempted if any step beyond step 4, the **Upload Files** process, in Section three has been completed due to the possible corruption of files in the mainframe and accounting systems.

V APPENDIX 1 – DATA FLOW DIAGRAM

PAYCAPTURE EDM Application Functional Flowchart

1/13/98

Page 1



VI REPORTS APPENDIX 2 -

The following automatic demonstration reports have been generated with the **Create Reports** command.

DAILY PAYMENT CAPTURE - FOR UL AND COMBO BUSINESS -, Page 26

PAY CAPTURE – GROUP TERM, Page 29

CONTROL REPORT FOR KANSAS CITY, (Deleted)

CONTROL REPORT FOR TAC, (Deleted)

A DAILY PAYMENT CAPTURE FOR UL AND COMBO BUSINESS

Report Date: 10/23/1997
As of

**Premium Received Analysis
10/23/1997**

Lockbox: 5936

Product Type: 3 Voluntary AD&D

GL - GroupOps. amounts matched

Group # / Ext Number	Old Policy GroupNo	Coupon Date	Cmpy	Bill	Emp #	Employer Name	Bill Amount	Remit Amt	Remit Date	G/L Amt	G/L Acct	Bill Analyst	Batch No
00194030	0	238302602	00194030	50	08/01/97	194 NNNNNNNNNNNNNNNNNN	\$670.00	\$534.68	10/23/9	\$534.68	4112045	LOCKBOX	2361
00686030	0	238300107	00686030	50	09/01/97	686 NNNNNNNNNNNNNNNNNN	\$2,700.00			\$3,286.00	10/23/9	\$3,286.00	4112045
01059030	0	23830009	01059030	50	09/01/97	1059 NNNNNNNNNNNNNNNNNN	\$349.44	\$292.42	10/23/9	\$292.42	4112045	LOCKBOX	2360
02732030	0	238301440	02732030	50	09/01/97	2732 NNNNNNNNNNNNNNNNNN	\$180.00	\$234.56	10/23/9	\$234.56	4112045	LOCKBOX	2360
04292030	0	238300371	04292030	50	10/01/97	4292 NNNNNNNNNNNNNNNNNN	\$341.58	\$271.88	10/23/9	\$271.88	4112045	LOCKBOX	2362
Product Total:								\$4,619.54			5	items	
Sub Total:								\$4,619.54			5	items	

Product Type: 4 Basic AD&D

Payment not within Tolerance Level

Group # / Ext Number	Old Policy GroupNo	Coupon Date	Cmpy	Bill	Emp #	Employer Name	Bill Amount	Remit Amt	Remit Date	G/L Amt	G/L Acct	Bill Analyst	Batch No
07038000	0	07038000	07038000	50	10/01/97	7038 NNNNNNNNNNNNNNNNNN	\$100.00	\$280.26	10/23/9	\$280.26	4112045	LOCKBOX	2361
Product Total:								\$280.26			1	items	

GL - GroupOps. amounts matched

Group # / Ext Number	Old Policy GroupNo	Coupon Date	Cmpy	Bill	Emp #	Employer Name	Bill Amount	Remit Amt	Remit Date	G/L Amt	G/L Acct	Bill Analyst	Batch No
02706040	0	238310710	02706040	50	10/01/97	2706 NNNNNNNNNNNNNNNNNN	\$284.30	\$260.00	10/23/9	\$21.50	4112045	LOCKBOX	2361
02706040	0	BTL1147	02706021	50	10/01/97	2706 NNNNNNNNNNNNNNNNNN	\$284.30	\$260.00	10/23/9	\$238.50	3111002	LOCKBOX	2361
05007040	0	05007021	05007021	50	10/01/97	5007 NNNNNNNNNNNNNNNNNN	\$118.20	\$130.20	10/23/9	\$97.14	3111002	LOCKBOX	2361
05007040	0	05007040	05007040	50	10/01/97	5007 NNNNNNNNNNNNNNNNNN	\$118.20	\$130.20	10/23/9	\$33.06	4112045	LOCKBOX	2361
Product Total:								\$390.20			4	items	
Sub Total:								\$670.46			5	items	

Summary: \$5,290.00 10 items

Lockbox: 5936-02

Product Type: 1 Voluntary Group Term

Payment not within Tolerance Level

Group # / Ext Number	Old Policy GroupNo	Coupon Date	Cmpy	Bill	Emp #	Employer Name	Bill Amount	Remit Amt	Remit Date	G/L Amt	G/L Acct	Bill Analyst	Batch No
04527011 3	VTL1110	04527011	51	10/01/97	4527	NNNNNNNNNNNNNNNNNN		\$196.10	10/23/9	\$196.10	3111002	LOCKBOX	2381
06091011 4	06091011	06091011	51	10/01/97	6091	NNNNNNNNNNNNNNNNNN	\$222.40	\$222.40	10/23/9	\$222.40	3111002	LOCKBOX	2381
Product Total:								\$418.50			2 items		

GL - GroupOps, amounts did not match

Group # / Ext Number	Old Policy GroupNo	Coupon Date	Cmpy	Bill	Emp #	Employer Name	Bill Amount	Remit Amt	Remit Date	G/L Amt	G/L Acct	Bill Analyst	Batch No
00686011 0	GT1010	00686011	51	09/01/97	686	NNNNNNNNNNNNNNNNNN	\$34,823.03	\$33,876.93	10/23/9	\$33,876.93	3111002	LOCKBOX	2380
00898511 3	GT1002	00898511	51	10/01/97	898	NNNNNNNNNNNNNNNNNN		\$810.85	10/23/9	\$810.85	3111002	LOCKBOX	2380
01092011 0	VTL1338	01092011	51	10/01/97	1092	NNNNNNNNNNNNNNNNNN		\$1,505.80	10/23/9	\$1,505.80	3111002	LOCKBOX	2380
Product Total:								\$36,193.58			3 items		
Sub Total:								\$36,612.08			5 items		

Product Type: 2 Basic Group Term

Payment not within Tolerance Level

Group # / Ext Number	Old Policy GroupNo	Coupon Date	Cmpy	Bill	Emp #	Employer Name	Bill Amount	Remit Amt	Remit Date	G/L Amt	G/L Acct	Bill Analyst	Batch No
06091021 4	06091021	06091021	51	10/01/97	6091	NNNNNNNNNNNNNNNNNN	\$249.38	\$249.38	10/23/9	\$249.38	3111002	LOCKBOX	2381
Product Total:								\$249.38			1 items		
Sub Total:								\$249.38			1 items		

Product Type: 4 Basic AD&D

Receivable does not Exist for Payment

Group # / Ext Number	Old Policy GroupNo	Coupon Date	Cmpy	Bill	Emp #	Employer Name	Bill Amount	Remit Amt	Remit Date	G/L Amt	G/L Acct	Bill Analyst	Batch No
07570001 1	07570001		50	10/01/97	7570	NNNNNNNNNNNNNNNNNN	\$366.67	\$451.20	10/23/9	\$451.20	0605200		2380
Product Total:								\$451.20			1 items		
Sub Total:								\$451.20			1 items		

Product Type: 12 Small Group Basic with AD&D

Payment not within Tolerance Level

Group # / Ext Number	Old Policy GroupNo	Coupon Date	Cmpy	Bill	Emp #	Employer Name	Bill Amount	Remit Amt	Remit Date	G/L Amt	G/L Acct	Bill Analyst	Batch No
07572000 0	07572000	07572000	51	10/01/97	7572	NNNNNNNNNNNNNNNNNN	\$155.65	\$148.57	10/23/9	\$148.57	3111002	LOCKBOX	2382
Product Total:								\$148.57			1 items		

GL - GroupOps. amounts matched

Group # / Ext Number	Old Policy GroupNo	Coupon Date	Cmpy	Bill	Emp #	Employer Name	Bill Amount	Remit Amt	Remit Date	G/L Amt	G/L Acct	Bill Analyst	Batch No	
05498121 0	05498120	05498121	51	10/01/97	5498	NNNNNNNNNNNNNNNNNN	\$90.86	\$74.34	10/23/9	\$74.34	3111002	LOCKBOX	2380	
Product Total:								\$74.34			1	items		
Sub Total:								\$222.91			2	items		

Product Type: 13 Small Group Voluntary

Payment not within Tolerance Level

Group # / Ext Number	Old Policy GroupNo	Coupon Date	Cmpy	Bill	Emp #	Employer Name	Bill Amount	Remit Amt	Remit Date	G/L Amt	G/L Acct	Bill Analyst	Batch No	
05201131 0	05201131	05201131	51	10/01/97	5201	NNNNNNNNNNNNNNNNNN		\$494.55	10/23/9	\$494.55	3111002	LOCKBOX	2381	
07361000 0	07361000	07361000	51	10/01/97	7361	NNNNNNNNNNNNNNNNNN	\$371.25	\$302.10	10/23/9	\$302.10	3111002	LOCKBOX	2382	
Product Total:								\$796.65			2	items		
Sub Total:								\$796.65			2	items		

Summary: \$38,332.22 11 items

Grand Total: \$43,622.22 21 items

35873000 0 A358730000 10/01/97 879 NNNNNNNNNNNNNNNNNNNNNNN			\$177.70	\$1	items
Product Type Totals:	\$177.70	\$177.70		1	items
Sub Totals:	\$177.70	\$177.70		1	items
Summary:	\$32,324.75	\$22,724.82		84	items
Grand Totals:	\$32,324.75	\$22,724.82		84	items

30G	3111002	1149.16	TA35000003	Term Bulk Premium
30G	3111002	41.50	TA35000003	Term Bulk Premium
30G	4112045	156.25	TA35000003	Group Operations AD & D Premium
30G	4112045	94.80	TA35000003	Group Operations AD & D Premium
30G	4112045	117.80	TA35000003	Group Operations AD & D Premium
30G	4112045	1927.17	TA35000003	Group Operations AD & D Premium
30G	4112045	8.40	TA35000003	Group Operations AD & D Premium
30G	4112045	27592.38	TA35000003	Group Operations AD & D Premium
30G	4112045	18.60	TA35000003	Group Operations AD & D Premium
30G	4112045	31.50	TA35000003	Group Operations AD & D Premium

BALANCING:

EntryID	Credit	Debit	Difference
TA35000003	72255.76	-72255.76	0.00
TA59100001	22794.82	-22794.82	0.00
TA59360002	43622.22	-43622.22	0.00