

Check21

Digital check transfer process

No Writing Please

Following these instructions helps assure successful transfer.

- Do not write any information on either page outside the borders of the check image itself
- Additional information written on the page outside the check borders will disqualify the image
- Check images will be cropped for processing
- Only two pages accepted – additional pages will cause the image to be discarded
- Policy number or social security number should be noted by your agency on the face of the check

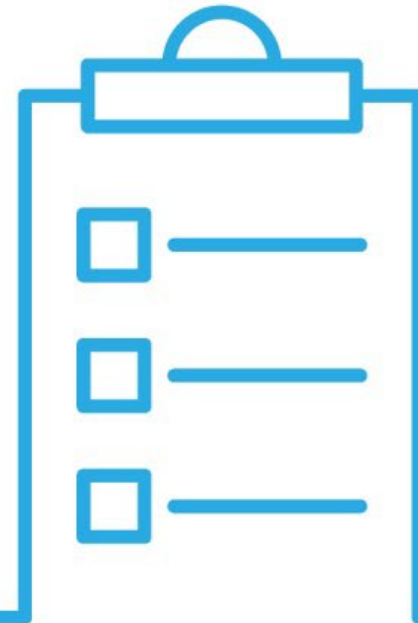


Image Settings

File Format for LGA Website Upload:	TIF, TIFF or PDF
File format for PaperClip Or ExamOne Upload:	TIF, TIFF or PDF
Page size:	8.5" x 11"
Color:	Black and White
Resolution:	300 DPI for TIF or TIFF 300 DPI for PDF
TIF/TIFF Compression:	Group 4

How to ID the Check

When using LGA's website Doc Upload process, fill out the fields for:

- The proposed insured first and last name, and date of birth or social security number
- If policy number is omitted, then insured SSN or insured DOB must be entered

When using PaperClip or ExamOne, include a text file with the following index information:

- Proposed insured first and last name, social security number, date of birth, and policy number (if available)



Labeling is Important

When using LGA's website Doc Upload process:

- Select the Check21 document type from the drop down menu

When using PaperClip or ExamOne:

- Check image must be sent using the NAILBA doc type/barcode labeled CHECK21

If another doc type is used (MONEYDOC, AGENCY CHECK, etc.):

- The image will be indexed to the case, but the funds will NOT be allocated to the policy – until the physical check is sent by the agency and received by Banner or William Penn

Avoid Double Payments

We can accept one check for multiple policies:

- Only send the check once, as all images received are candidates for deposit
- The amount to be applied to each policy should be written on the face of the check to aid proper handling



Original Checks

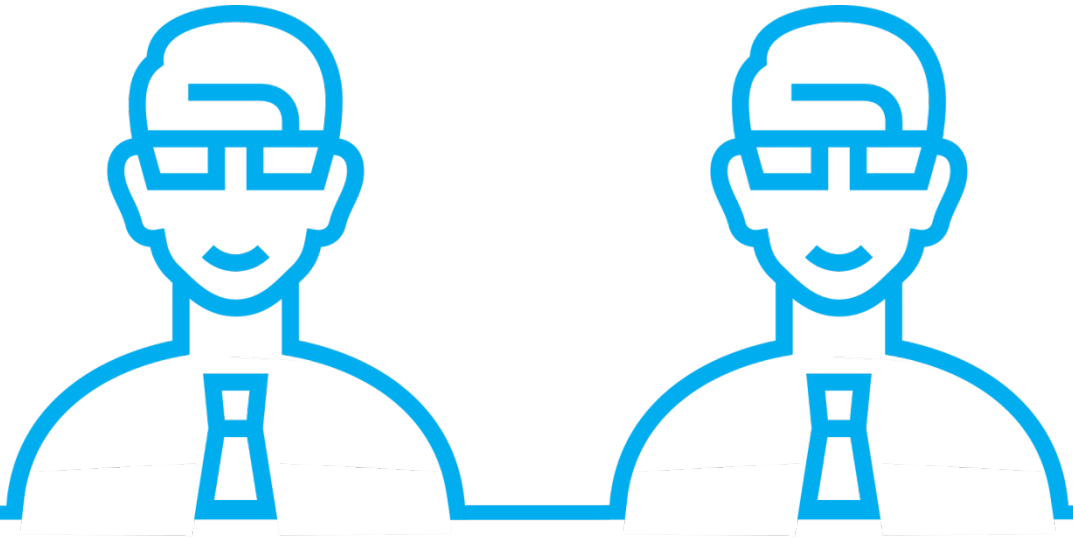
Banner and William Penn do not require copies of live checks to be sent to our office. Your agency must:

- Retain the original check for 30 days in a locked storage place
- Destroy the checks through a secure shredding process after the retention period has passed

Image Quality

Legal & General America will work with the two agency contacts to resolve image quality issues

- If image quality can't be improved, the agency must mail the live check to Legal & General America



Rejected Checks

Common reasons for check rejection include but are not limited to:

- Invalid or missing TIAA
- Invalid cash equivalents
- Checks received after the cash-with-app (CWA) deadline
- Unknown third-party checks

Check Returns

Reasons for check rejection are communicated by LGA to the agency via email

- Agencies are notified about rejected checks by email
- A PDF copy of the customer letter which explains the reason for rejection is attached to the agency email
- The agency must mail the rejected check to the policy owner within two business days and include a copy of the explanatory letter provided by Legal & General America

Questions?

Learn more on our microsite

- www.lgamerica.com/edocuments

Still have a question?

- Call your internal wholesaler
- 1.800.638.8428



Disclosure

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