Check21

Digital check transfer process



The Basics

How do you get started?

- You will need to sign a Check21 Processing Agreement with Legal & General America
- Find it on our eDocuments microsite
- You will need a device that will scan your checks in acceptable formats so they can be uploaded as images
- You can upload check images directly via our website partner.lgamerica.com or use a thirdparty vendor (PaperClip or ExamOne) for the process
- Payment is just a click away



CHECK21 PROCESSING AGREEMENT

The agency named below agrees to the following conditions for imaging and submitting premium payment checks electronically to Banner Life Insurance Company, a Legal & General America company

CHECK IMAGING

The agency agrees to scan / image the checks for Check21 processing according to Legal & General America procedures that address image quality and security.

Legal & General America does not accept money orders, cashier's checks, starter checks, third-party checks or checks written on general agency accounts.

CHECK RETENTION AND DESTRUCTION

The agency agrees to retain physical checks for 30 days in a locked location. The agency agrees to destroy the checks after the retention period has passed using a secure shredding

AGENCY CONTACTS AND COMMUNICATION

- The agency agrees to name two individuals as the points of contact for Check21 processing and provide their contact information.
- Legal & General America will email Check21 processing communications to these individuals. The agency contacts will receive electronic reports from Legal & General America confirming image receipt
- and fund application or rejection.

CHECKS REJECTED FOR IMAGE QUALITY

Legal & General America will work with the agency contact to resolve image quality issues.

If image quality can't be improved, the agency agrees to mail the physical check to Legal & General America

Policy number or social security number will be noted on the face of the check.

CHECKS REJECTED FOR REASONS OTHER THAN IMAGE QUALITY

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.

Reasons for check rejection will be communicated by Legal & General America to the two agency contacts by email. A letter which explains the reasoning will be mailed to the policy owner, advising that his or her check

will be returned by the agency. A PDF copy of the customer letter will be attached to the agency email. The agency agrees to mail the rejected check to the policy owner within two business days and to include a copy of the explanatory letter Legal & General America has provided

Primary Contact in Agency	Alternate Contact in Agency
Name:	Name:
Phone:	Phone:
Fax:	Fax:
E-mail:	Email:
I have read and agree to the above Ch	eck21 agency processing requirements. Signed:
have read and agree to the above Ch	eck21 agency processing requirements.
I have read and agree to the above Ch Signed: Agency Principal	eck21 agency processing requirements. Signed: Eric Lester, VP Administrative Services
I have read and agree to the above Ch	eck21 agency processing requirements. Signed Eric Lester, VP Administrative Services Date:
I have read and agree to the above Ch Signed: Agency Principal Date:	eck21 agency processing requirements. Signed



Image Sample

Front Check Image



Back Check Image





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

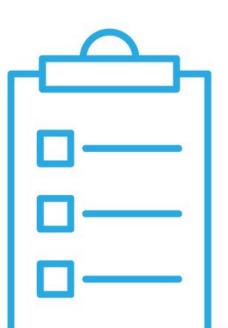


Image Settings

File Format for LGA TIF, TIFF or PDF

Website Upload:

File format for PaperClip TIF, TIFF or PDF

Or ExamOne Upload:

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:

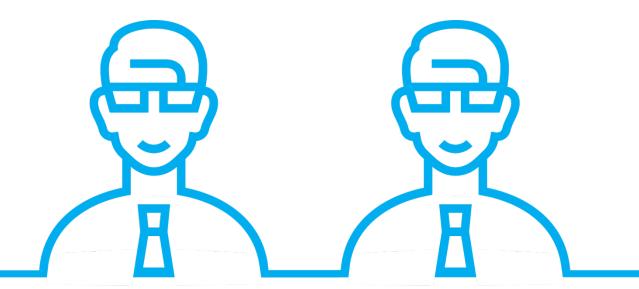
- Retain the original check for 30 days in a locked storage place
- Destroy the checks through a secure shredding process after the retention period has passed



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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