

Genworth Financial – Imaging Resolution Guidelines; Customer Must Resend

Issue	Who Identifies	Who Resolves	Consequences	Resolution Response	When	Follow Up
Corners are folded	Imaging Entity or QR Team	Imaging Entity	If fold covers information, document must be rescanned	<ul style="list-style-type: none"> • QR Team notifies Imaging Entity via Imaging Error log email • Imaging Entity re-scans document in correct order • Document cannot be processed • If there is money on the case, it is at risk of being returned 	24 hours from time of notification	QR Team follows up with Imaging Entity within 48 hours of initial notification

Issue	Who Identifies	Who Resolves	Consequences	Resolution Response	When	Follow Up
Sticky Note(s) on document	Imaging Entity or QR Team	Imaging Entity	Document must be rescanned	<ul style="list-style-type: none"> • QR Team notifies Imaging Entity via Imaging Error log email • Imaging Entity re-scans document in correct order • Document cannot be processed • If there is money on the case, it is at risk of being returned 	24 hours from time of notification	QR Team follows up with Imaging Entity within 48 hours of initial notification

Issue	Who Identifies	Who Resolves	Consequences	Resolution Response	When	Follow Up
Page 1 of the Application is missing	Imaging Entity or QR Team	Imaging Entity	We cannot create a new case without Page 1 of the Application	<ul style="list-style-type: none"> • QR Team notifies Imaging Entity via Imaging Error log email that Page 1 is missing • Document cannot be processed • If there is money on the case, it is at risk of being returned 	Immediate	QR Team follows up with Imaging Entity within 48 hours of initial notification

Issue	Who Identifies	Who Resolves	Consequences	Resolution Response	When	Follow Up
Pages not straight and legibility is affected	Imaging Entity, QR Team or Case Manager	Imaging Entity	Pages pulled through the scanner crooked could cause data to be cut. If document is an application, will affect quality of policy package	<ul style="list-style-type: none"> • QR Team notifies Imaging Entity via Imaging Error log email • Imaging Entity re-scans documents (use RESUBMIT if document is APP1) • Imaging Entity replies to error log email once re-scan is complete. • Document cannot be processed • If there is money on the case, it is at risk of being returned 	24 hours from time of notification	QR Team follows up with Imaging Entity within 48 hours of initial notification

Issue	Who Identifies	Who Resolves	Consequences	Resolution Response	When	Follow Up
Document has page overlays	Imaging Entity, QR Team or Case Manager	Imaging Entity	Page overlays means that information is obscured. QR Team is unable to correct and document must be rescanned.	<ul style="list-style-type: none"> •QR Team notifies Imaging Entity via Imaging Error log email Imaging Entity re-scans documents (use RESUBMIT if document is APP1) • Imaging Entity replies to error log email once re-scan is complete. • Document cannot be processed • If there is money on the case, it is at risk of being returned 	24 hours from time of notification	QR Team follows up with Imaging Entity within 48 hours of initial notification

Issue	Who Identifies	Who Resolves	Consequences	Resolution Response	When	Follow Up
Vertical black lines on document and the lines are covering information.	Imaging Entity, QR Team or Case Manager	Imaging Entity	If black lines on the original, Imaging Entity should notify us using the Altered Document Form scanned as CORRESP	<ul style="list-style-type: none"> • If Alteration form was sent with document, Case Manager will handle as needed • If no Alteration form, then QR Team notifies Imaging Entity via Imaging Error log email • Imaging Entity re-scans documents or notifies QR Team alteration is on the original. • Imaging Entity replies to error log email once re-scan is complete. • Imaging Entity sends Altered Document Form; cannot be processed • If money is on the case, it's at risk of being returned 	24 hours from time of notification	QR Team follows up with Imaging Entity within 48 hours of initial notification

Issue	Who Identifies	Who Resolves	Consequences	Resolution Response	When	Follow Up
Image is illegible.	Imaging Entity, QR Team or Case Manager	Imaging Entity	If completed fields are not legible or easily identifiable, a new image will need to be made and sent	<ul style="list-style-type: none"> • Imaging Entity re-scans documents • Imaging Entity replies to error log email once re-scan is complete. • If there is money on the case, it is at risk of being returned 	24 hours from time of notification	QR Team follows up with Imaging Entity within 48 hours of initial notification

Genworth Financial – Imaging Resolution Guidelines; Money Processing

Issue	Who Identifies	Who Resolves	Consequences	Resolution Response	When	Follow Up
Pre-assigned file number not written on check	Imaging Entity or Cashiers	Imaging Entity or Cashiers	If the Proposed Insured is not the payor, Cashiers may not be able to match check to the image or identify Proposed Insured. Processing may be delayed. Check may be subject to return.	<ul style="list-style-type: none"> • Cashiers notify Imaging Entity via Imaging Error log email. • Imaging Entity notifies Cashiers of file number • Check will be returned on the 5th business day if not resolved 	24 hours from time of notification	Cashiers follow up with Imaging Entity within 48 hours of initial notification. Check returned in five (5) business days.
Check not registered on appropriate log	Imaging Entity or Cashiers	Imaging Entity or Cashiers	<ul style="list-style-type: none"> • Slows down processing • Money may not be applied timely • Money may be subject to return if logged on the wrong Check Log due to Cashiers workflow 	<ul style="list-style-type: none"> • If identified prior to return of check, Cashiers will document Imaging Error Log (no email sent) 	N/A	N/A

Issue	Who Identifies	Who Resolves	Consequences	Resolution Response	When	Follow Up
<p>Check received prior to receipt of document images (transmission error on the Log File Report)</p>	<p>Imaging Entity or Cashiers</p>	<p>Imaging Entity or Cashiers</p>	<ul style="list-style-type: none"> • Money at risk of being returned if Cashiers unable to find TIAA or APPI • Check subject to return if transmission error not corrected within five (5) business days. • Documents were scanned but are in hold queue, Cashiers unable to view 	<ul style="list-style-type: none"> • Cashiers notify Imaging Entity via Imaging Error log email. • Imaging Entity notifies Cashiers of file number • Check will be returned on the 5th business day if not resolved 	<p>24 hours from time of notification</p>	<p>Cashiers follow up with Imaging Entity within 48 hours of initial notification. Check returned in five (5) business days.</p>

Issue	Who Identifies	Who Resolves	Consequences	Resolution Response	When	Follow Up
Checks not mailed same day image was transmitted	Imaging Entity or Cashiers	Imaging Entity or Cashiers	<ul style="list-style-type: none"> • Money at risk of being returned should it appear to be collected after transmission of TIAA 	<ul style="list-style-type: none"> • Cashiers notify Imaging Entity via Imaging Error log e-Mail. • Imaging Entity notifies Cashiers of File Number • Check will be returned on the 5th business day if not resolved 	24 hours from time of notification	Cashiers follow up with Imaging Entity within 48 hours of initial notification. Check returned in five (5) business days.
One DocType for more than one insured under same File Number and a pending file already exists	QR Team, Cashiers, or Case Manager	QR Team	<ul style="list-style-type: none"> • Mail will not match correctly or Case Manager will be unable to locate documents • If App with money, Cashiers may not be able to identify which is correct File Number for check • Check subject to return 	<ul style="list-style-type: none"> • Cashiers or QR Team will notify Imaging Entity via Imaging Error log e-Mail. • Imaging Entity notifies Cashiers of File Number • Check will be returned on the 5th business day if not resolved 	24 hours from time of notification	Cashiers follow up with Imaging Entity within 48 hours of initial notification. Check returned in five (5) business days.

Issue	Who Identifies	Who Resolves	Consequences	Resolution Response	When	Follow Up
Premium did not meet anti-money laundering guidelines <ul style="list-style-type: none"> • We can not accept Cash, Travelers Checks, Checks drawn on foreign banks 	Imaging Entity or Cashiers	Imaging Entity or Cashiers	<ul style="list-style-type: none"> • Money will be returned • IRS may investigate 	<ul style="list-style-type: none"> • Money returned • If suspected of money laundering, case is referred to compliance 	Immediately	N/A