



Best Practices

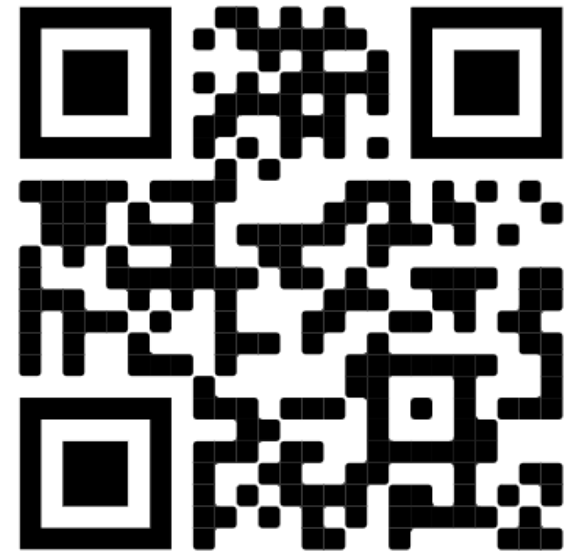
ePay

Payment Options

Leaders Call Oct 17, 2022  
#Coach Bobet Prudente  
<http://IPON.Club>

# #CoachBobet Prudente

- Senior Marketing Director  
*International Marketing Group (IMG)*
- Associate Financial Planner  
*Registered Financial Planners Philippines*
- Certified Global Financial Advisor  
*Association of Certified Global Professionals.*
- Licensed Life Underwriter  
*Licensed by Insurance Commission and Manila Bankers Life*
- “Iskolar ng Bayan”, BS Math
- 30+ years senior management
- Pre-IMG Skills
  - Software development
  - Business Intelligence
  - **Service Management**
  - **Call Center Operations**
- Financial educator, planner, adviser, speaker and author



<https://bit.ly/coachbobet-bio>

# **TIPS**

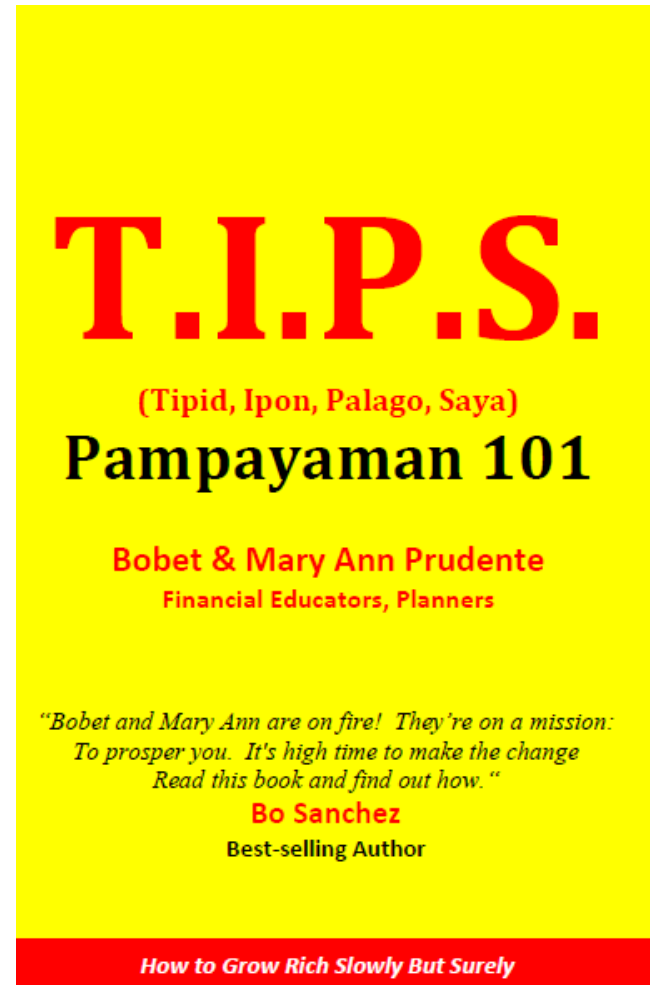
## **(Tipid, Ipon, Palago, Saya)**

### **Pampayaman 101**

Kaya mo bang  
mag-**T**ipid ng ₱ 33 sa araw-araw?  
**I**punin ₱ 1,000 buwan-buwan  
at **P**alaguin @12 - 18% taon-taon.

Mag-**S**aya ka dahil ito ay magiging  
₱1.0m – ₱2.3m sa 20 taon  
₱3.5m – ₱14m sa 30 taon  
₱12m – ₱86m sa 40 taon

**Coach Bobet & Mary Ann Prudente**



<https://bit.ly/tips-lazada>

# Disclaimer

- ❑ This material is from #CoachBobet, and all information contained in it is based on his understanding of IMG procedures and practices as expressed in meetings and published materials.
- ❑ **The views and opinions expressed here by #CoachBobet are his alone, and do not necessarily reflect the official policy or position or procedure of IMG or any team / hierarchy in IMG.**
- ❑ Materials, especially screen shots are time sensitive. Some materials may no longer be updated and reflect situations and conditions at the time they are viewed.

# Best practice

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From Wikipedia, the free encyclopedia

A **best practice** is a method or technique that has been generally accepted as superior to any alternatives because it produces results that are superior to those achieved by other means or because it has become a standard way of doing things, e.g., a standard way of complying with legal or ethical requirements.

# In the beginning...

- ❑ Customers pay via bank deposits, remittances
- ❑ Customers submits proof of payment
  - Encode bank details, reference numbers
  - Takes picture of proof of payment
  - Upload images
- ❑ Verifier
  - Manually downloads images, matches encoded details
  - Manually confirm details with bank transactions
  - Manually ensure no duplication
  - Manually submit to accounting for posting
  - Etc
- ❑ Accounting ( with IMG then to provider )
  - Manually post

**Error prone ba ang mga steps na iyan?**

# Community Quarantine 2020

- ❑ Mar 08, 2020 Philippine Public Health Emergency
- ❑ Mar 14, 2020 Community Quarantine Manila
- ❑ Mar 17, 2020 ECQ for Luzon
- ❑ Global lockdown
  
- ❑ Consequences
  - Public transport suspended
  - Mass gathering prohibited
  - Skeletal workforce, social distancing
  - Essential services only
  
- ❑ Consequences for IMG, Kaiser
  - Horrendous backlog!
  - Unhappy customers!
  - ***Magdagdag ng support!***  
(impossible with skeletal workforce and social distancing)

## Enjoy this latest Addition to our long list of Membership Benefits! Exclusive Perks and Benefits from Our New Partner - Palawan Express Pera Padala! Inbox x

IMG-Corp noreply@img-corp.net via emails.ph  
to me ▾

Thu, Feb 27, 2020, 2:59 AM

Good news, IMG Members! Our mission to reach every Filipino in the country is now getting more accessible and simple because one of the country's money remittance services is now our partner, the \*PALAWAN EXPRESS Pera Padala\*!

## Transact Your Payment Now In Any Palawan Express Pera Padala Branch And Enjoy The Perks And Benefits Of This Partnership Inbox x

IMG-Corp noreply@img-corp.net via emails.ph  
to me ▾

Wed, May 6, 2020, 6:11 PM

Dear Valued Member,  
  
The long wait is over!  
Enjoy the perks!

- Feb 27, 2020 – IMG announces Palawan partner**
- Mar 14, 2020 – Manila Quarantine / lockdown**  
**Result: Skeletal workforce, horrendous backlog**
- May 06, 2020 – Transact at Palawan! 4,000 cashiers nationwide**
- May 13, 2020 – BDO accepts ePay transactions!**

## IMG's BDO Bills Payment Facility Is Now Ready To Accept All Kinds of Payment Transactions Inbox x

IMG-Corp noreply@img-corp.net via emails.ph  
to me ▾

Wed, May 13, 2020, 10:12 PM

Dear IMG member,

Here's another exciting news!

We have just completed the enhancement of our Bills Payment facility under our partnership with BDO. The enhanced facility is now capable of accepting all kinds



Register and activate your **NeuraCash** Account Now! > Inbox x

**IMG-Corp** noreply@img-corp.net via emails.ph  
to me ▾

Thu, Dec 24, 2020, 2:35 PM

Dear IMG member,

You are about to unfold the benefits and privileges of the IMG E-wallet facility.

The newest and innovative IMG Membership benefit that everybody would love is finally here!

Experience Money Convenience with **NeuraCash** > Inbox x

**IMG-Corp** norep  
to me ▾

We can no lon  
their IMG Mor

- Dec 24, 2020 – Activate Neuracash**
- Jan 08, 2021 – Enroll in Fund Transfer service**
- Jan 09, 2021 – IMG sends money!**
- Oct 03, 2021 – balance transfer and loads!**

Get full access to the convenience that **NeuraCash** offers by utilizing one of its services, the Fund Transfer service. How to enable this

International Marketing Group just sent you [REDACTED] with **NeuraCash**. > Inbo

**NeuraCash** <noreply@neuracash.com>  
to me ▾

Sat, Jan 9

Dear PRUDENTE, ROBERTO,

International Marketing Group just sent you money with **NeuraCash**.

# Payment Methods

1. **Neuracash payment**<sup>1</sup>
2. **BDO Bills Payment**<sup>1</sup>
3. **Palawan**<sup>1,2</sup>
4. Credit Card<sup>2,3</sup>
5. Pay at Cashier
6. Debit Card via Bancnet<sup>2,3</sup>
7. **Remittance / Bank Deposit / Transfer**<sup>2,4</sup>
  - Bank Deposit/Transfer to IMG accounts
  - Instant Remittance (Gcash, Instapay)
  - Delayed Remittance

1.	NeuraCash Bills Payment
2	BDO Bills Payment
3.	Palawan
4.	Credit Card
7.	Remittance/ Bank Deposit/ Transfer
5.	Pay at Cashier
6.	Debit Card via Bancnet

<sup>1</sup>Neuracash, BDO Bills Payment and Palawan options are the most preferred payment options, with no uploads and **fast automated** verification process.

<sup>2</sup>Varying fees

<sup>3</sup>Credit Card and Bancnet options also do not require uploads, and possibly have **fast automated** verification process, too. Subject to confirmation

<sup>4</sup>Remittance/Bank Deposit/Transfer are the slowest, having **slow manual** verification.

**SLOW LANE**

**FAST LANE**

**FASTEST LANE**

# **Saan ka pipila?**

- Secret #1.**  
**Pumila sa FAST o FASTEST LANE!**
- Secret #2.**  
**Kung pipila sa SLOW LANE, pumila ng maaga!**

**SLOW LANE**

**Proposal  
(if applicable)**

**Fill up  
PAPER Application**

**MANUAL Pay  
Bank Deposit, etc**

**Manual Payment  
Verification**

**Manual  
Processing**

**FAST LANE**

**ONLINE Proposal  
(if applicable)**

**Fill up ONLINE  
Application**

**BDO Palawan  
Bills Payment**

**Next-day  
Verification**

**Automated  
Processing**

**FASTEST LANE**

**ONLINE Proposal  
(if applicable)**

**Fill up ONLINE  
Application**

**Neuracash  
Bills Payment**

**Instant  
Verification**

**Automated  
Processing**

# How to Pay

1. Use account owner first name and last name
2. Use email address to notify

First Name:

BASESHOP

Last Name:

DELA CRUZ

Email:

baseshop.delacruz@gmail.com

3. Select payment channel

## Fast channels

- Neuracash
- BDO Bills Payment
- Palawan
- Credit Card
- Bancnet?

## Slow Channels

- Remittance
- Bank Deposit
- Bank Transfer

Total **1000**

NeuraCash Bills Payment

BDO Bills Payment

Palawan

Credit Card

Remittance / Bank Deposit / Bank Transfer

Pay at Cashier

Debit Card via Bancnet

# Billing Info

Email

juan.delacruz@gmail.com

4. Billing Info is information about the person paying, and who will receive payment notification.
5. Email address will receive payment notification.

If you are transacting for your baseshop,

- the first screen should show **baseshop** info, and
- this second screen should show **YOUR** info

6. Click the mode of payment
7. Click “Next Step” for detailed payment instructions

## Billing Address

First Name

JUAN

Last Name

DELA CRUZ

Country

Philippines

State/Region

Metro Manila

City

Marikina

Address Line 1

61 JOSE RIZAL ST.

Address Line 2

KATARUNGAN VILLAGE

Zip Code

1800

Mobile Number

09171234567

Cancel

Next Step

# Neuracash Payment Instructions (1)

## PAYMENT INSTRUCTIONS

Channel: **NeuraCash Bills Payment**  
Billers Name: **International Marketing Group**  
Subscriber Name: **JUAN DELA CRUZ**  
Subscriber No: **EPAYPHC32IP5E**  
Amount: **PHP 1,000.00**  
Description: **Kiosk2 Cart**  
Deadline: **6:25am on Saturday 30th April 2022**

Total Due  
**PHP 1,000.00**  
Status: PENDING

Step 1- Log in to your personal NeuraCash Account at <https://app.neuracash.com>

Step 2 – Once logged in

- Click Bills Payment
- Click (+) Button on the upper right
- Choose **International Marketing Group** in the dropdown under Biller Name
- Fill in the Amount to be Paid
- Subscriber Number: **EPAYPHC32IP5E**
- Subscriber Name: **JUAN DELA CRUZ**
- Then click Send

Step 3 - You will receive a Confirmation Notice from IMG once your payment is credited to IMG's account and uploaded in our system. Wait for 3 to 5 working days from our receipt of remittance for IMG to process and transmit your payment to the Provider.

# Neuracash Payment Instructions(2)

Step 4 - If the nature of your payment is for transmittal to providers like Kaiser, Manila Bankers Life, Mutual Fund principals, Non life and others, wait for 5-10 working days for the provider to process and post your payment and or issue the policy/COR, etc.

## Important Reminders:

1. Pay the exact amount.
2. If you are paying for more than one account or for multiple ePay.ph reference numbers, pay separately for each reference number. Do not combine or lump in one Bills payment transaction.
3. There is NO need for you to upload your proof of remittance in our portal / kiosk as the report coming from NeuraCash will be simply uploaded in our system and the payments will be auto posted, as long as you follow correctly the instructions and you provided the correct folio number. The moment you upload the proof of remittance, this will just complicate IMG processing so please DO NOT upload unless you are requested by IMG office
4. An ePay.ph reference number can only be used once. If you made a short payment by mistake, do not try to correct it by making another Bills Payment transaction with the same reference no.
5. In case you made a mistake in transacting your payment, please contact us immediately so we can give you the instruction/s on what to do next.
6. For any question regarding your Kaiser policy or for unposted payment if any please email us at [support@img-corp.com](mailto:support@img-corp.com)

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DISCLAIMER: This payment will be processed by ePay.ph, an independent third party payment processor. By using ePay.ph, you agree to its Terms and Conditions. This payment page is intended for instructional purpose and should not be treated as a receipt of a completed payment.



## PAYMENT INSTRUCTIONS

Channel: **NeuraCash Bills Payment**  
Biller Name: **International Marketing Group**  
Subscriber Name: **Roberto Prudente**  
Subscriber No: **EPAYPHK2HWBE2**  
Amount: **PHP 5,000.00**  
Description: **Kiosk2 Cart**  
Deadline: **12:51am on Saturday 23rd October 2021**

Total Due  
**PHP 5,000.00**  
Status: PENDING

**1. Login to Neuracash and input your bills payment transaction**

**2a. Copy details from ePay Screen to  
Neuracash Transaction Screen**



ePay Screen

NeuraCash Screen

**PAYMENT INSTRUCTIONS**

Channel: **NeuraCash Bills Payment**  
Bill Name: **International Marketing Group**  
Subscriber Name: **Roberto Prudente**  
Subscriber No: **EPAYPHK2HWBE2**  
Amount: **PHP 5,000.00**  
Description: **Kiosk2 Cart**  
Deadline: **12:51am on Saturday 23rd October 2021**

Bills Payments


Bill Name\*  
INTERNATIONAL MARKETING GROUP

Subscriber Name \*  
Roberto Ylagan Prudente

EPAYPH Reference No \*  
EPAYPHK2HWBE2

Net Amount\*  
5000

**2b. Click**

 SEND

## Bills Payments

Biller Name\*

INTERNATIONAL MARKETING GROUP

Subscriber Name \*

Roberto Ylagan Prudente

EPAYPH Reference No \*

EPAYPHK2HWBE2

Net Amount\*

5000

Enter One-Time-Pin

 SEND

Your OTP was emailed to you.

**3. Check your email!**

Cancel

Ok

Start Date

09/20/2021

End Date

10/21/2021



Roberto, Your NeuraCash OTP is 4T3MW ▶

**NeuraCash** <noreply@neuracash.com>  
to me ▾

Hi Roberto,

Your One-Time Password (OTP) is:

**4T3MW**

**4. Get OTP from email**

Enter One-Time-Pin

4T3MW

Cancel Ok

**5. Input OTP into NeuraCash confirm screen. Click OK**

**6. Transaction approved in NeuraCash**

Date Created ↕	Biller ↕	Subscriber Name ↕	Subscriber No ↕	Net Amount ↕
2021-10-20 00:57:14	INTERNATIONAL MARKETING GROUP	Roberto Ylagan Prudente	EPAYPHK2HWBE2	5,000.00

# How Fast is a Neuracash Transaction?

from: **ePay.ph** <support@epay.ph>  
via amazones.com  
to: bobet.prudente@gmail.com  
date: **Oct 17, 2021, 5:12 AM**  
subject: Payment Instruction for Transaction  
Ref: F2HNM6Z

APPROVED: **NeuraCash** Payment: F2HNM6Z >

**ePay.ph** via amazones.com  
to me ▾

Sun, **Oct 17, 5:14 AM**

Thank you. Your **payment** has been auto-approved by the system

Subscriber Name: **Roberto Ylagan Prudente**

Subscriber No: **EPAYPHF2HNM6Z**

Trans Date: **2021-10-17 05:13:54**

Amount: **PHP 9580**

**Manila Bankers Life**

Sun **Oct 17, 5:15 AM**

to me ▾

Dear ROBERTO YLAGAN PRUDENTE,

Thank you!

Your payment has now been posted to our system.

- ☐ 5:12am ePay via Neuracash
  - User goes to Neuracash, transacts
  - Waits for OTP mail
  - Inputs OTP to Neuracash
- ☐ 5:14am ePay APPROVED payment.
- ☐ 5:15am Manila Bankers posted payment.

## AMAZING!

# Balance Transfer Feature



BALANCE

CREDITS



Available Balance

  
CASH IN

  
BALANCE TRANSFER

  
SAVE MONEY

  
BILLS PAYMENT

  
CASH OUT

  
TRANSACTIONS

**1. Click on balance transfer**

## Balance Transfers

Send to Individual

**2. Send to individual using an email**

## Send to Individual

Send Money To \*

maryann.prudente@gmail.com

Net Amount\*

1000

Message \*

September share in the group FB ads campaign budget

 SEND

**3. Fill in form with email, amount and optional remarks**

**4. Send**

Enter One-Time-Pin

Your OTP was emailed to you.

Cancel

Ok

**5. Fill in OTP from email**

# Load Neuracash

Other Payments
+ IMG Soldivo Fund
+ Neuracash Load
+ Fidelity Membership
+ IMG Events
+ IMG Events with Insurance
+ IMG ID
+ Items
+ IMG Auto Program
+ IMAX - Asset Preservation Service
+ Haven of Infinity - Memorial Lots



# Neuracash Load

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### Neuracash Load

Agent Code

Item

Amount:

Qty:

- ❑ We load into a NeuraCash agent code
- ❑ BUT we balance transfer to a Neuracash email address,.  
A bit strange...

# BDO Bills Payment Instructions

## Over the Counter

### PAYMENT INSTRUCTIONS

Channel: **BDO Bills Payment**  
Company Name: **International Marketing Group, Corp.**  
Institution Code: **0693**  
Subscriber Name: **JUAN DELA CRUZ**  
Subscriber No: **EPAYPHK32IPPZ**  
Amount: **PHP 1,000.00**  
Description: **Kiosk2 Cart**  
Deadline: **6:31am on Saturday 30th April 2022**

Total Due  
**PHP 1,000.00**  
Status: PENDING

#### OVER THE COUNTER TRANSACTION

Step 1 - Prepare the cash/check to be paid then go to the nearest BDO branch

Step 2 – Fill up the BDO Cash or Check Transaction Slip for the Bills Payment transaction depending on the form of payment, if cash or check. The following are the important fields that you need to fill up correctly for your payment to be credited by IMG to the correct account:

- Company Name: **International Marketing Group**
- Subscriber Name: **JUAN DELA CRUZ**
- Subscriber No: **EPAYPHK32IPPZ**

# **BDO Bills payment**

## **Over the Counter, Online - Confirmation**

### **FOR OVER THE COUNTER AND ONLINE BANKING**

Step 3 - You will receive a Confirmation Notice from IMG once your payment is credited to IMG's account and uploaded in our system. Wait for 3 to 5 working days from our receipt of remittance for IMG to process and transmit your payment to the Provider.

Step 4 - If the nature of your payment is for transmittal to providers like Kaiser, Manila Bankers Life, Mutual Fund principals, Non life and others, wait for 5-10 working days for the provider to process and post your payment and or issue the policy/COR, etc.

# BDO Bills payment (OTC)

## for Kiosk Transactions



### PAYMENT INSTRUCTIONS



ePay Screen

Channel: BDO BILLS PAYMENT  
Company Name: INTERNATIONAL MARKETING GROUP  
Institution Code: 0693  
Subscriber Name: JUAN PEDRO DELA CRUZ  
Subscriber No: EPAYPH88KK8L  
Amount: PHP 50.00

Total Due  
PHP 50.00  
Status:  
PENDING

**BDO** Cash Transaction Slip

<input type="checkbox"/> Deposits	Account Name
<input type="checkbox"/> Current	Account No.
<input type="checkbox"/> Savings	Payor's Name
<input type="checkbox"/> Time Deposit/ Placement	Reference No.
<input type="checkbox"/> For Account with Deposit Reference Facility	Company Name
<input checked="" type="checkbox"/> Bills Payment	INTERNATIONAL MARKETING GROUP
	Institution Code
	Product Code
	Subscriber's Name
	Subscriber's Account No.
	JUAN PEDRO DELA CRUZ
	EPAYPH88KK8L
<input type="checkbox"/> Cash Card	Borrower's Name
<input type="checkbox"/> Sale <input type="checkbox"/> Reload	Promissory Note No. / Trade Reference No.
<input type="checkbox"/> Payment	
<input type="checkbox"/> Loan <input type="checkbox"/> Trade	

Machine Validation

Deposit Slip

Check Bills Payment

# BDO Bills payment (OTC)

for Kaiser sub-pay of ACTIVE accounts only

## My Policy

OPMS Screen

### Policy Plan K-100

Copy the 17-digit policy number

AppNo: 800013410834 Policy No: **80880-1000069513-00** ULTIMATE

The image shows a BDO Cash Transaction Slip form with several fields highlighted in red boxes and a red arrow pointing from the policy number to the account number field.

BDO		Cash Transaction Slip	
<input type="checkbox"/> Deposits	Account Name		
<input type="checkbox"/> Current	Account No.		
<input type="checkbox"/> Savings	Payor's Name	Reference No.	
<input type="checkbox"/> Time Deposit/ Placement			
<input type="checkbox"/> For Account with Deposit Reference Facility	Company Name	Institution Code	Product Code
<input checked="" type="checkbox"/> Bills Payment	<b>INTERNATIONAL MARKETING GROUP</b>		
	Subscriber's Name	Subscriber's Account No.	
	<b>JUAN PEDRO DELA CRUZ</b>	<b>80880 10000 69513 00</b>	
<input type="checkbox"/> Cash Card	Cardholder's Name/Contact No.	Cash Card No.	
<input type="checkbox"/> Sale <input type="checkbox"/> Reload			

**Check Bills Payment**

**Planholder name**

Deposit Slip

Write the policy number as 5 digits space 5 digits space 5 digits space zero zero.  
Teller will either see it as 17 digits no spaces, or with dashes.

**Do NOT use for lapsed policies!**

# BDO Bills Payment Instructions Online

## THRU BDO ONLINE BANKING

Step 1- Log on at your personal internet banking in <https://online.bdo.com.ph> and prepare the amount to be paid

Step 2 – Once logged in

- Click Pay Bills
- Click Bills Payment, click Pay Bills
- Tick Pay a Company that is not yet enrolled (if you haven't enrolled IMG)
- Choose International Marketing Group in the dropdown under Unenrolled Company/Biller
- Fill in the Amount to be Paid
- Fill up remarks with your notes or comments like installment number, etc
- Subscriber Number: **EPAYPHK32IPPZ**
- Subscriber Name: **JUAN DELA CRUZ**
- Then submit

# BDO Bills payment

## Online – Selecting Company Biller

The screenshot shows the BDO online bill payment interface. The browser address bar displays `mybdo.com.ph/fo/paybills`. The BDO logo and tagline "We find ways" are visible in the top left. A navigation menu on the left includes "NAVIGATE" with options: "My Accounts", "Send Money", "Pay Bills and Reload", "Enrollment", "More Services", and "Profile Settings". Below this is "My Quick Links". The main content area is titled "Pay Bills" and shows a user login for "BOBETI" with the message "Your last login was August 13, 2020, 17:27:00" and "You have 0 invalid login attempt(s)".

The "Payment Details" section includes a "Pay from" field and a dropdown menu for "Pay this Company/Biller". The dropdown menu is open, showing a list of company billers. A red box highlights the dropdown menu, and another red box highlights the option "Pay a Company/Biller that is not yet enrolled" with the text "Check this" next to it.

Many say IMG is not in the list of Company Billers, because this is a long 3 part list:

- Enrolled company billers
- Company biller not requiring enrollment
- Unenrolled company biller

**IMG will be in one of them**

Submit

# BDO Bills payment

## Online – Selecting Company Biller

The screenshot shows the BDO online bill payment interface. On the left is a navigation menu with options: NAVIGATE, My Accounts, Send Money, Pay Bills and Re, Enrollment, More Services, and Profile Settings. Below this is a 'My Quick Links' section. The main content area displays a list of billers. A red box highlights the entry: **\*\*\* Company/Biller Not Requiring Enrollment \*\*\***, with the text ***You may need to scroll beyond "Company biller not requiring Enrollment"*** overlaid on it. Below the list, the 'Pay this' dropdown is set to 'GLOBE POSTPAID MOBILE - GLOBE MOBILE (22461185)'. The 'Company/Biller' field is highlighted in orange. A checkbox labeled 'Pay a Company/Biller that is not yet enrolled' is checked. The 'Amount' field is empty. The 'Remarks' field is empty. Below the form, the subscriber information is displayed: Subscriber Number: 29641618, Subscriber Name: Roberto Ylagan Prudente, and L andline/Mobile No: 9178110426. The Windows taskbar at the bottom shows the search bar and various application icons, with the system clock indicating 4:12 PM on 8/17/2020.

mybdo.com.ph

NAVIGATE

My Accounts

Send Money

Pay Bills and Re

Enrollment

More Services >

Profile Settings >

My Quick Links

GLOBE POSTPAID MOBILE - GLOBE MOBILE (22461185)

GLOBE POSTPAID MOBILE - GLOBE MOBILE (39441794)

GLOBE POSTPAID MOBILE - GLOBE MOBILE (22461223)

PLDT (0219395566)

TOYOTA FINANCIAL SERVICES PHIL (1000600341)

**\*\*\* Company/Biller Not Requiring Enrollment \*\*\***

***You may need to scroll beyond "Company biller not requiring Enrollment"***

2GO EXPRESS

2GO TRAVEL

A AND A SECURITIES INC

A. MENARINI PHILIPPINES INC

ABENSON INC

ABENSON LIBERTY APPLIANCE INC

Pay this GLOBE POSTPAID MOBILE - GLOBE MOBILE (22461185)

Company/Biller

Pay a Company/Biller that is not yet enrolled

Amount

Remarks

Subscriber Number 29641618

Subscriber Name Roberto Ylagan Prudente

L andline/Mobile No 9178110426

Type here to search

4:12 PM 8/17/2020



# BDO Bills payment

## Online – Selecting Company Biller

The screenshot shows the BDO online bill payment interface. On the left is a navigation menu with options: NAVIGATE, My Accounts, Send Money, Pay Bills and Re, Enrollment, More Services, and Profile Settings. Below this is a 'My Quick Links' section. The main content area displays a list of company billers. A red box highlights the entry '\*\*\* Unenrolled Company/Biller \*\*\*' for '102 E DELOS SANTOS REALTY CO INC'. A text box to the right of this entry says 'You may need to scroll beyond "Unenrolled Company Biller"'. Below the list, the 'Pay this Company/Biller' section is highlighted in orange, showing 'AB CAPITAL SECURITIES INC - ONLINE ACCOUNTS'. A checkbox is checked for 'Pay a Company/Biller that is not yet enrolled'. Below this are input fields for 'Amount', 'Remarks', 'Subscriber Number' (22461185), 'Subscriber Name' (Ma. Theresa Ylagan Prudente), and 'Landline/Mobile No' (9175024556). The Windows taskbar at the bottom shows the time as 4:12 PM on 8/17/2020.

mybdo.com.ph

UPS SCS PHILIPPINES INC - ONE OFF

VITA REALTY CORPORATION

WESLEYAN UNIVERSITY PHILIPPINES

ZUELLIG PHARMA CORPORATION

\*\*\* Unenrolled Company/Biller \*\*\*

102 E DELOS SANTOS REALTY CO INC

2GO EXPRESS – ON CREDIT

A D GOTHONG MANUFACTURING CORP - RETAIL

A TUNG CHINGCO MANUFACTURING CORPORATION

AAA EQUITIES

AB CAPITAL SECURITIES INC - TRADITIONAL ACCOUNTS

AB CAPITAL SECURITIES INC - ONLINE ACCOUNTS

Pay this Company/Biller AB CAPITAL SECURITIES INC - ONLINE ACCOUNTS

Pay a Company/Biller that is not yet enrolled

Amount

Remarks

Subscriber Number 22461185

Subscriber Name Ma. Theresa Ylagan Prudente

Landline/Mobile No 9175024556

**You may need to scroll beyond "Unenrolled Company Biller"**

4:12 PM 8/17/2020

# BDO Bills payment

## Online – Selecting Company Biller

The screenshot displays the BDO online bill payment interface. On the left, a navigation menu includes options like 'My Accounts', 'Send Money', 'Pay Bills and Re', 'Enrollment', 'More Services', and 'Profile Settings'. The main content area shows a list of billers, with 'INTERNATIONAL MARKETING GROUP' highlighted in blue and enclosed in a red box. A text overlay reads 'Select INTERNATIONAL MARKETING GROUP'. Below the list, the 'Pay this' dropdown is set to 'INTERNATIONAL MARKETING GROUP'. The 'Company/Biller' field is highlighted in orange. A checkbox labeled 'Pay a Company/Biller that is not yet enrolled' is checked. There are input fields for 'Amount', 'Remarks', 'Product Type' (a dropdown menu), 'Subscriber Number', and 'Subscriber Name'. The Windows taskbar at the bottom shows the time as 4:13 PM on 8/17/2020.

NAVIGATE

My Accounts

Send Money

Pay Bills and Re

Enrollment

More Services >

Profile Settings >

My Quick Links

INTERNATIONAL MARKETING GROUP **Select INTERNATIONAL MARKETING GROUP**

Pay this INTERNATIONAL MARKETING GROUP

Company/Biller

Pay a Company/Biller that is not yet enrolled

Amount

Remarks

Product Type Choose One ▾

Subscriber Number

Subscriber Name

Type here to search

4:13 PM 8/17/2020

# BDO Bills payment

## Online – ePay Transaction

### Payment Details

Pay from 0053  View Balance

Pay this INTERNATIONAL MARKETING GROUP 

Company/Biller

Pay a Company/Biller that is not yet enrolled

Amount 1000

Specify amount  
Optional remark

Remarks

Subscriber Number EPAYPH1234567

Subscriber number  
EPAYPH<epayreference>  
Subscriber name


Subscriber Name Juan dela Cuz

### Enrollment Details

Would you like to enroll this company/biller for future payments?

Do **NOT** check this  
if you are paying for an ePay Transaction

Yes, I wish to enroll this Company/Biller in my account.



# BDO Bills payment

## Online – ePay Transaction

ePay Screen

### PAYMENT INSTRUCTIONS

Channel: **BDO Bills Payment**  
Company Name: **International Marketing Group, Corp.**  
Institution Code: **0693**  
Subscriber Name: **Juan dela Cruz**  
Subscriber No: **EPAYPH31S7XQ3**  
Amount: **PHP 1,000.00**  
Description: **Kiosk2 Cart**  
Deadline: **8:35pm on Tuesday 29th December 202**

Payment Details	
Pay from	005378 <input type="text"/> <a href="#">View Balance</a>
Pay this	INTERNATIONAL MARKETING GROUP
Company/Biller	<input checked="" type="checkbox"/> Pay a Company/Biller that is not yet enrolled
Amount	1,000.00
Remarks	soldivo
Subscriber Number	<b>EPAYPH31S7XQ3</b>
Subscriber Name	<b>Juan dela Cruz</b>

BDO Screen

# BDO Bills payment

## Online – Transaction

Are you sure you want to proceed? Please verify the following details:



### Payment Details

Pay from	005378003500(CA-PHP-Checking)
Pay this Company/Biller	INTERNATIONAL MARKETING GROUP
Amount	PHP 500.00
Remarks	Fidelity Membership
Subscriber No.	EPAYPH31IPZWZ
Subscriber Name	CHRIST[REDACTED]SCOBIN

### Payment Schedule

Transaction Type	Immediately
Payment Date	08/17/2020

Reminder: Please check your account balance before making another transaction.

Cancel

Continue

# BDO Bills payment

## Online – Transaction Confirmation

### Detail Summary

#### Payment Details

Reference Number	BP-20200817-442660
Pay from	005378003500(CA-PHP-Checking)
Pay this Company/Biller	INTERNATIONAL MARKETING GROUP
Amount	PHP 500.00
Remarks	Fidelity Membership
Subscriber No.	EPAYPH31IPZWZ
Subscriber Name	CHRIS ██████████ SCOBIN

#### Payment Schedule

Transaction Type	Immediately
Payment Date	08/17/2020

**It is a good idea to take a screenshot as proof of payment**

# BDO Bills payment

## Online – Transaction Confirmation, Printable

✔ You have successfully paid your bills.

For inquiries, your Reference Number is BP-20200817-442660

### Payment Details

Reference Number	BP-20200817-442660
Pay from	005378003500(CA-PHP-Checking)
Pay this Company/Biller	INTERNATIONAL MARKETING GROUP
Amount	PHP 500.00
Remarks	Fidelity Membership

Subscriber No.	EPAYPH31IPZWZ
Subscriber Name	CHRISTI [REDACTED] SCOBIN

### Payment Schedule

Transaction Type	Immediately
Payment Date	08/17/2020

Reminder: Please check your account balance before making another transaction.

**It is a good idea to save PDF**

# BDO Bills payment

## Online – Kaiser Sub-Pay / Enroll

### Payment Details

Pay from  View Balance

Pay this

Company/Biller

Pay a Company/Biller that is not yet enrolled

Amount

Specify amount

Remarks

Optional remark

Subscriber Number

Subscriber number

Subscriber Name

17 digit Kaiser policy no

Subscriber name

**Sometimes, they require different format for subscriber Number: 80880-12345-67890-00**

### Enrollment Details

Would you like to enroll this company/biller for future payments?

**Check this**

**if you are enrolling a Kaiser sub-pay account.**

Yes, I wish to enroll this Company/Biller in my account.

**Do NOT use this for lapsed policies!**



# BDO Bills payment

## Online - Scheduled Payments for Enrolled Accounts

### Payment Details

Pay from  [View Balance](#)

Pay this Company/Biller  **1. Select enrolled account .**

Pay a Company/Biller that is not yet enrolled

Amount  **2. Specify amount and optional remark .**

Remarks

Subscriber Number 80880-10000-69513-00

Subscriber Name Roberto Prudente

### Payment Schedule

Immediately

Later Date

Regular Scheduled Date **3. Check Regular .**

Frequency

Start Date

End Date

Day of Month

**4. Specify details**

**Do NOT use this for lapsed policies!**

# Best Practices for BDO

- ❑ If you have BDO online banking access
  - Always use BDO bills payment (online, mobile, ATM)
  - Avoid BDO bank deposit / transfer
  - Use scheduled transfers for Kaiser premiums of active accounts only
  - **Never deposit** to BDO account no. **0042-8001-3600**
  
- ❑ If you want to do over the counter payment for other banks
  - Consider over the counter BDO bills payment
  - There is usually a BDO branch (1,459) near you!
  
- ❑ Use the BDO account number **0042-8001-3600** only for remittance or inter-bank transfers.

**BDO** Cash Transaction Slip

Deposits  
 Current  
 Savings  
 Time Deposit/  
Placement  
 For Account  
with Deposit  
Reference  
Facility

Bills Payment

Account Name  
Account No.  
Payor's Name  
Reference No.  
Company Name  
Institution Code  
Product Code  
Subscriber's Name  
Subscriber's Account No.  
Cardholder's Name/Contact No.  
Cash Card No.  
Borrower's Name  
Promissory Note No. / Trade Reference No.

**JUAN PEDRO DELA CRUZ** **0042-8001-3600**

Cash Card  
 Sale  Reload

Payment  
 Loan  Trade

Machine Validation

- This is the most common BDO Bills Payment mistake. Never use the BDO account number as Subscriber Account No.
- Remember that a payment without a policy number or subscriber number can never be posted.

# Palawan Bills Payment Instructions(1)

## PAYMENT INSTRUCTIONS

Channel: **Palawan Express Pera Padala**  
Transaction Code: **VKM**  
Receiver Name: **OTHERS D32IQBF IMG**  
Amount: **PHP 1,000.00**  
Purpose of Transaction: **Kiosk2 Cart**  
Relationship to Receiver: **CLIENT/MEMBER**  
Deadline: **6:36am on Saturday 30th April 2022**

Total Due  
**PHP 1,000.00**  
Status: PENDING

[Click here to view your PRE-FILLED "Send Money Form"](#)

### Steps:

1. Prepare the cash for the amount to be paid as stated above and the printout or screenshot of the Pre-filled Send Money Form, then go to the nearest Palawan branch.
2. Fill up the Send Money Form available in the Palawan Express branch by copying the printout or screenshot of the pre-filled Send Money Form generated in Kiosk2. If the person transacting in Palawan is not the policyholder, client or member, but just a representative, do not copy the sender details in the pre-filled Send Money form. The representative must use his personal information as required by Palawan Express.
3. You will receive a Confirmation once your remittance is received from Palawan and uploaded in our system. Wait for 3 to 5 working days from our receipt of remittance for us to process your payment, post and or transmit to providers (as applicable).
4. If the nature of your payment is for transmittal to providers like Kaiser, Manila Bankers Life, Mutual Fund principals, Non life and others, wait for 5-10 working days for the provider to process and post your payment and or issue the policy.

# Palawan Bills Payment Instructions(2)

## Important Reminders

1. Make sure to get a reference number first before paying.
2. Pay the exact amount as indicated in the transaction reference in ePay.ph.
3. If you are paying for more than one account or for multiple ePay.ph reference numbers, pay separately for each reference number. Do not combine or lump in one Palawan Express payment transaction.
4. There is NO need for you to upload your proof of remittance in our portal / kiosk as the report coming from Palawan will be simply uploaded in our system and the payments will be auto posted, as long as you follow correctly the instructions and you provided the correct folio number. The moment you upload the proof of remittance, this will just complicate IMG processing so please DO NOT upload unless you are requested by IMG office.
5. An ePay.ph reference number can only be used once. If you made a short payment by mistake, do not try to correct it by making another send money transaction with the same reference no.
6. If in case you made a mistake in transacting your payment and Palawan Express had already completely processed it, please contact us immediately so we can give you the instruction/s on what to do next to correct it. Palawan Express cannot do anything to correct it when this happens.
7. For any specific question regarding your account or your payment, please email us at [support@img-corp.com](mailto:support@img-corp.com)

---

DISCLAIMER: This payment will be processed by ePay.ph, an independent third party payment processor. By using ePay.ph, you agree to its Terms and Conditions. This payment page is intended for instructional purpose and should not be treated as a receipt of a completed payment

# Palawan Pawnshop

- ❑ Recommended for over-the-counter transactions in 4,000+ locations nationwide
- ❑ **No forms upload necessary, posting under one week.**
- ❑ **Faster issue resolution, faster commission processing**
- ❑ **Graduated extra charges**
- ❑ **Sometimes the cashier makes encoding mistakes**

**NEW** **IMG**  
**EXCLUSIVE MEMBERSHIP BENEFIT #30**  
**PARTNERSHIP WITH**  
**PALAWAN EXPRESS PERA PADALA**

Payment facility for IMG transactions. Special rate exclusive to all IMG members.

**NOW AVAILABLE**

Palawan Comparative Rates

AMOUNT	REGULAR RATE	IMG RATES
1-500	15	5
501-1000	30	10
1001-5000	125	20
5001-10000	195	30
10001-1000000	345	50

**Announced May 6, 2020**

# ePay Instructions



## PAYMENT INSTRUCTIONS

Channel: Palawan Express Pera Padala

Transaction Code: VKM

Receiver Name: OTHERS H1LOEPL IMG

Amount: PHP 1,000.00

Purpose of Transaction: Kiosk2 Cart

Relationship to Receiver: CLIENT/MEMBER

Deadline: 4:05am on Friday 9th October 2020

Total Due  
**PHP 1,000.00**  
Status: PENDING

[Click here to view your PRE-FILLED "Send Money Form"](#)

# ePay Instructions



**MURA, MABILIS, WALANG KUSKOS-BALUNGOSI**

Palawan Pawnshop Building, 170 Rizal Avenue, Puerto Princesa City 5300

## SEND MONEY FORM

Transaction Code:	VKM	Date: Time:	
-------------------	-----	----------------	--

### SENDER:

Name  ROBERTO PRUDENTE  
Mobile No.  09175024557  
Suki Card # \_\_\_\_\_

### RECEIVER:

Name  OTHERS H1LOEPL IMG  
Mobile No.  \_\_\_\_\_  
Destination Branch \_\_\_\_\_

<b>AMOUNT ₱</b>	<input checked="" type="checkbox"/> 1,000.00		<input type="text"/>
Purpose of Transaction	<input checked="" type="checkbox"/> PAYMENT	Fee	_____
Relationship to Receiver	<input checked="" type="checkbox"/> CLIENT/MEMBER	Total	_____



# ePay Instructions

## Over the Counter

### Steps:

1. Prepare the cash for the amount to be paid as stated above and the printout or screenshot of the Pre-filled Send Money Form, then go to the nearest Palawan branch.
2. Fill up the Send Money Form available in the Palawan Express branch by copying the printout or screenshot of the pre-filled Send Money Form generated in Kiosk2. If the person transacting in Palawan is not the policyholder, client or member, but just a representative, do not copy the sender details in the pre-filled Send Money form. The representative must use his personal information as required by Palawan Express.
3. You will receive a Confirmation once your remittance is received from Palawan and uploaded in our system. Wait for 3 to 5 working days from our receipt of remittance for us to process your payment, post and or transmit to providers (as applicable).
4. If the nature of your payment is for transmittal to providers like Kaiser, Manila Bankers Life, Mutual Fund principals, Non life and others, wait for 5-10 working days for the provider to process and post your payment and or issue the policy.

# ePay Instructions

## Over the Counter

### Important Reminders

1. Make sure to get a reference number first before paying.
2. Pay the exact amount as indicated in the transaction reference in ePay.ph.
3. If you are paying for more than one account or for multiple ePay.ph reference numbers, pay separately for each reference number. Do not combine or lump in one Palawan Express payment transaction.
4. There is NO need for you to upload your proof of remittance in our portal / kiosk as the report coming from Palawan will be simply uploaded in our system and the payments will be auto posted, as long as you follow correctly the instructions and you provided the correct folio number. The moment you upload the proof of remittance, this will just complicate IMG processing so please DO NOT upload unless you are requested by IMG office.
5. An ePay.ph reference number can only be used once. If you made a short payment by mistake, do not try to correct it by making another send money transaction with the same reference no.
6. If in case you made a mistake in transacting your payment and Palawan Express had already completely processed it, please contact us immediately so we can give you the instruction/s on what to do next to correct it. Palawan Express cannot do anything to correct it when this happens.
7. For any specific question regarding your account or your payment, please email us at [support@img-corp.com](mailto:support@img-corp.com)

# Palawan Pawnshop

## Reminders

- ❑ Make sure ALL information supplied in are correct at all times
- ❑ Any mistake in encoding will cause delay in processing transaction
- ❑ Be mindful of digit “0” vs letter “O” and digit “1” vs letter “l” or “L”
- ❑ IMG may require payment of re-processing fee
- ❑ Kaiser sub-pay, MOST18 sub-pay, IMG Soldivo
  - ***You can use the same reference repeatedly***
  - **KAISER** <17 digit policy number> **IMG**
  - **MANILABANKERS** <9digits policy number> **IMG**
  - **IMGSOLDIVO** <member code with letters> **IMG**
- ❑ OTHERS
  - ***You can use it EXACTLY for one payment transaction!***
  - An ePay Reference Number is a unique number
  - It is like an ATM OTP one time pin.
  - Use it to pay EXACTLY the indicated amount
  - **OTHERS** <epay reference number> **IMG**

# Palawan Pawnshop

## Reminders

### If you make a mistake: IMG may require payment of re-processing fee

- ❑ Mistakes are very “expensive” especially mistakes that look valid, e.g.
  - Using incorrect but valid Kaiser policy number
  - Using incorrect but valid IMG member code number
- ❑ For example, mistakes using valid Kaiser policy number
  - When processed, it became credited to valid Kaiser policy number
  - To correct: several procedures will be undertaken
  - IMG accounting will process request (paperwork, controls, audits)
  - IMG accounting will transmit request to Kaiser
  - Kaiser accounting will process request (paperwork, controls, audits)
  - Kaiser accounting will execute request (accounting, IT, OPMS)
  - Kaiser accounting will credit to correct policy
  - Kaiser accounting will confirm change with IMG
  - etc

# Palawan Pawnshop

## How to Fill Up



### SEND MONEY FORM

Transaction Code:	<b>VKM</b>	Date:	
		Time:	
<b>SENDER:</b>			
Name	✓	<input type="text"/>	
Mobile No.	✓	<input type="text"/>	
Suki Card #		<input type="text"/>	
<b>RECEIVER:</b>			
Name	✓	<input type="text" value="&lt;product&gt; &lt;reference&gt; IMG"/>	
Mobile No.	✓	<input type="text"/>	
Destination Branch		<input type="text"/>	
<b>AMOUNT</b>	✓	<input type="text"/>	
Purpose of Transaction	✓		Fee
Relationship to Receiver	✓		
			Total

**Fill up your Send Money Form like this!**

**VKM** in transaction code mean bills payment transaction

Name of the actual person paying at **Palawan Pawnshop** Branch. Mobile number to receive SMS notification of transaction

Must be one of the following formats  
**KAISER** <17 digit policy no. with no dash> **IMG**  
**MANILABANKERS** <9 digit policy no. with no dash> **IMG**  
**IMGSOLDIVO** <IMG code with 2 letters> **IMG**  
**OTHERS** <epay reference number> **IMG**

Note format  
**keyword space reference no. space IMG**

# Palawan Pawnshop

## Kaiser Sub-Pay

### My Policy

**OPMS**

### Policy Plan K-100

AppNo: 800013410834 Policy No: **80880-1000069513-00** ULTIMATE

1. Get **17 digit policy** number
2. On send money form fill in
  - Transaction code **VKM**
  - Sender name: person paying
  - Sender mobile: mobile of person paying
3. Receiver name  
**KAISER <17 digit policy> IMG**
4. You can reuse reference number for Kaiser Sub-Pay
5. Do **NOT** use this for lapsed policies!

**PALAWAN EXPRESS PERA PADALA**  
MURA, MABILIS, WALANG KUSKOS-BALUNGOS!  
Palawan Pawnshop Building, 170 Rizal Avenue, Puerto Princessa City 5300

**SEND MONEY FORM**

Transaction Code: <b>VKM</b>	Date: _____ Time: _____
<b>SENDER:</b>	
Name	✓ <i>&lt;Person paying&gt;</i>
Mobile No.	✓ <i>&lt;mobile of person paying&gt;</i>
Suki Card #	_____
<b>RECEIVER:</b>	
Name	✓ <b>KAISER 80880100006951300 IMG</b>
Mobile No.	✓ _____
Destination Branch	_____
<b>AMOUNT</b> ₱	✓ _____
Purpose of Transaction	✓ _____ Fee _____

# Palawan Pawnshop

## Manila Bankers Sub-Pay



My Policies

Policy Info Schedule of Ben

MOST 18

Insured Policy/COC No:

123456789

1. Get **9 digit policy** number
2. On send money form fill in
  - Transaction code **VKM**
  - Sender name: person paying
  - Sender mobile: mobile of person paying
3. Receiver name  
**MANILABANKERS <9 digit policy> IMG**
4. You can reuse reference number for Manila Bankers Sub-Pay
5. Do **NOT** use this for lapsed policies
6. Do **NOT** use for policies with less than 9 digits in policy number

**PALAWAN EXPRESS PERA PADALA**  
MURA, MABILIS, WALANG KUSKOI-BALUNGO!  
Palawan Pawnshop Building, 170 Rizal Avenue, Puerto Princesa City 5300

**SEND MONEY FORM**

Transaction Code: <b>VKM</b>	Date: _____ Time: _____
<b>SENDER:</b>	
Name: ✓ <b>&lt;Person paying&gt;</b>	_____
Mobile No.: ✓ <b>&lt;mobile of person paying&gt;</b>	_____
Suki Card No.:	_____
<b>RECEIVER:</b>	
Name: ✓ <b>MANILABANKERS 123456789 IMG</b>	_____
Mobile No.: ✓	_____
Destination Branch:	_____
<b>AMOUNT:</b> ₱ ✓ _____	Fee: _____
Purpose of Transaction: ✓ _____	_____

# Palawan Pawnshop

## IMG Soldivo Strategic Growth Fund Top Up

1. Get **IMG member code with letters**
2. On send money form fill in
  - Transaction code **VKM**
  - Sender name: person paying
  - Sender mobile: mobile of person paying
3. Receiver name  
**IMGSOLDIVO** *<member code>* **IMG**
4. You can reuse reference number for IMG Soldivo subscriptions

**PALAWAN EXPRESS**  
**PERA PADALA**  
MURA, MABILIS, WALANG KUSKOS-BALUNGOSI  
Palawan Pawnshop Building, 170 Rizal Avenue, Puerto Princesa City 5300

**SEND MONEY FORM**

Transaction Code: <b>VKM</b>	Date: _____ Time: _____
------------------------------	----------------------------

**SENDER:**

Name: ✓ *<Person paying>*

Mobile No.: ✓ *<mobile of person paying>*

Suki Card # \_\_\_\_\_

**RECEIVER:**

Name: ✓ **IMGSOLDIVO 12345PH IMG**

Mobile No.: ✓ \_\_\_\_\_

Destination Branch \_\_\_\_\_

**AMOUNT** ₱ ✓ \_\_\_\_\_

Purpose of Transaction ✓ \_\_\_\_\_ Fee \_\_\_\_\_

Relationship to Receiver ✓ \_\_\_\_\_ Total \_\_\_\_\_

By signing this form, I acknowledge that transactions under Palawan Express Pera Padala (PEPP) are subject to Anti-Money Laundering and Terrorist Financing Prevention (AML-TFP) laws and PEPP policies. Further, I attest that I have read, understood and accepted the terms and conditions of Palawan Express Pera Padala set out at the reverse side of this form.

**CUSTOMER SERVICE: 09989621869 / 09173013868 / 09328508613**



# Palawan Pawnshop

## ePay Transactions

Epay Screen



### PAYMENT INSTRUCTIONS

Channel: Palawan Express Pera Padala  
Transaction Code: VKM  
Receiver Name: OTHERS W1G15BH IMG  
Amount: PHP 5,500.00  
Purpose of Transaction: PH - IMG Preferred Membership

1. Get *ePay reference* number
2. On send money form fill in
  - Transaction code **VKM**
  - Sender name: person paying
  - Sender mobile: mobile of person paying
3. Receiver name  
**OTHERS <epay reference> IMG**
4. Use to pay EXACTLY the indicated amount
5. Do **NOT** reuse ePay Reference number.
  - Use for EXACTLY one payment transaction!

Send Money Form

MURA, MABILIS, WALANG KUSKOS-BALUNGOSI  
Palawan Pawnshop Building, 170 Rizal Avenue, Puerto Princesa City 5300

Transaction Code:	<b>VKM</b>	Date:	
<b>SENDER:</b>			
Name:	<input checked="" type="checkbox"/>	<Person paying>	
Mobile No.:	<input checked="" type="checkbox"/>	<mobile of person paying>	
Suki Card #			
<b>RECEIVER:</b>			
Name:	<input checked="" type="checkbox"/>	<b>OTHERS W1G15BH IMG</b>	
Mobile No.:	<input checked="" type="checkbox"/>		
Destination Branch			
<b>AMOUNT:</b>	<input checked="" type="checkbox"/>	<b>5,500 (exact amount)</b>	
Purpose of Transaction	<input checked="" type="checkbox"/>	Fee	
Relationship to Receiver	<input checked="" type="checkbox"/>	Total	
By signing this form, I acknowledge that transactions under Palawan Express Pera Padala (PEPP) are subject to Anti-Money Laundering and Terrorist Financing Prevention (AML-TFP) laws and PEPP policies. Further, I attest that I have read, understood and accepted the terms and conditions of Palawan Express Pera Padala set out at the reverse side of this form.			
CUSTOMER SERVICE: 09989621869 / 09173013868 / 09328508613			
Signature over Printed Name Sender		Signature over Printed Name PEPP Authorized Personnel	

# Common Payment Mistakes

## Palawan Pawnshop Cashier

Receiver name encoding

- ❑ Mis-encoding of digits “0” vs letter “O”, digit “1” vs letter “l” or “L”
- ❑ Member code without the letters, e.g.
  - 229099 instead of 229099PH
- ❑ Duplicate encoding. e.g.
  - OTHERS OTHERSW1G15BHIMG IMG

**ALWAYS CHECK THE MACHINE VALIDATED COPY**

# Palawan Pawnshop

## How to Check



### SEND MONEY FORM

**Check** your machine validated receipt if it looks like this!

Transaction Code: XXXXXXXXXXXXX-**VKM**

Will contain a transaction number ending with VKM

#### SENDER:

Name ✓ Juan dela Cruz  
 Mobile No. ✓ 0-917-123-4567

Name of the actual person paying at **Palawan Pawnshop** Branch. Mobile number to receive SMS notification of transaction

#### RECEIVER:

Name ✓ **VKM <product> <reference> IMG**

Must be one of the following formats  
**VKM KAISER** <17 digit policy no. with no dash> **IMG**  
**VKM MANILABANKERS** <9 digit policy no. with no dash> **IMG**  
**VKM IMGSDIVO** <IMG code with 2 letters> **IMG**  
**VKM OTHERS** <epay reference number> **IMG**

Mobile No. ✓  
 Destination Branch \_\_\_\_\_

#### AMOUNT ₱

Purpose of Transaction ✓  
 Relationship to Receiver ✓

Fee \_\_\_\_\_

Total \_\_\_\_\_

Note machine validated receipt has

- VKM** then
- Original receiver name

# Palawan Pawnshop

## How to Check



### Your SEND MONEY FORM

Transaction Code: <b>VKM</b>	Date: _____ Time: _____
<b>SENDER:</b>	
Name	✓ <u>Juan dela Cruz</u>
Mobile No.	✓ <u>0917-123-4567</u>
Suki Card #	_____
<b>RECEIVER:</b>	
Name	✓ <u>&lt;product&gt; &lt;reference&gt; IMG</u>
Mobile No.	✓ _____
Destination Branch	_____
<b>AMOUNT</b> ₱	✓ _____
Purpose of Transaction	✓ _____ Fee _____
Relationship to Receiver	✓ _____
Total	_____



### Your Machine Validated SEND MONEY FORM

Transaction Code: <b>XXXXXXXXXXXXX-VKM</b>	Date: _____ Time: _____
<b>SENDER:</b>	
Name	✓ <u>Juan dela Cruz</u>
Mobile No.	✓ <u>0917-123-4567</u>
Suki Card #	_____
<b>RECEIVER:</b>	
Name	✓ <u><b>VKM</b> &lt;product&gt; &lt;reference&gt; IMG</u>
Mobile No.	✓ _____
Destination Branch	_____
<b>AMOUNT</b> ₱	✓ _____
Purpose of Transaction	✓ _____
Relationship to Receiver	✓ _____
Total	_____

Note machine validated receipt has  
 **VKM** then  
 Original receiver name

**Make sure you check while in front of cashier, before leaving Palawan**

By signing this form, I have read, understood and accepted the terms and conditions of Palawan Express Pera Padala set out at the reverse side of this form.

CUSTOMER SERVICE: 09989621869 / 09173013868 / 09328508613

I have read, understood and accepted the terms and conditions of Palawan Express Pera Padala set out at the reverse side of this form.

CUSTOMER SERVICE: 09989621869 / 09173013868 / 09328508613

# Credit Card

- Fill in credit card details
  - Input credit card number, CVC, ZIP, Expiry month, year
  - ZIP Code must be ZIP Code in billing address
- Immediate Verification
- Processed via Paypal
- 5.5% Paypal add-on fee visible to user
- If Kaiser / Manila Bankers payment, additional fees deducted from Agent

## Credit Card Payment

Card Number:



CVC:

ZIP:

Expiry Month:

Expiry Year:

Submit

# Cashier

☐ Cashier available in selected IMG main offices only

- Kings Court Makati
- The World Center Makati
- IMG Cebu
- IMG Davao
- IMG Dubai
- IMG Singapore
- IMG Hongkong

# Cashier

❑ Before lining up at the cashier, use Kiosk (not Kiosk2) to enter payment details

img.com.ph/kiosk/index.php#/  
<https://img.com.ph/kiosk/index.php#/>

**IMG** ▶ KIOSK

You are logged in as 6199KF. [Click Here to logout.](#) *Logging In/Out will reset your cart*

## Choose Your Transaction

Pick a transaction you want to do and you can add more as you go.

IMG Membership
+ Application for Membership
+ Accreditation Renewal

KAISER SUBPAY
+ Regular Subpay
+ Reinstatement
+ Amendment

Other Payments
+ IMG Soldivo Fund
+ Fidelity Members
+ IMG Events

# Bancnet Debit Cards

## Available in 14 Banks

1. Asia United Bank
2. CTBC Bank
3. Citystate Savings Bank
4. DBP
5. Enterprise Bank
6. Entrepreneur Bank
7. Luzon Development Bank
8. Malayan Savings Bank
9. Overseas Filipino Bank
10. PBCom
11. Philippine Business Bank
12. Philtrust Bank
13. Sterling Bank of Asia
14. Sun Savings Bank

## Not Available in

1. Equicom Savings Bank
  2. MASS SPECC
  3. Philippine Veterans Bank
  4. QCRB
  5. Wealth Bank
- Also not available in banks with their own online bills payment



# Bancnet - Enrollment

## □ Step 1. Enroll in Bancnet Bills Payment

- Log on to [www.bancnetonline.com](http://www.bancnetonline.com).
- On the homepage, click on your bank.
- Read the agreement in using BancNet Online
- Click "**I Agree**" button if you agree with the Terms and Conditions.

# Bancnet - Transactions

## □ Step 2. Kiosk2 Transactions

- In Kiosk2, choose ***“Debit Card via Bancnet”***.
- Fill in form
- ₱20 Bancnet fee

### PAYMENT MODE

Payment Mode	ATM Card	
Bank	CTBC Bank	<b>1. Choose Bank</b>
ATM Card Number		<b>2. Input ATM Card number</b>

---

Mall Name	: PAY NOW
Institution Name	: IMG
Transaction Date (mm/dd/yyyy)	: 10/13/2022
Transaction Time (hh:mm:ss)	: 08:06:55 PM
Transaction Status URL	: 2107b093ac6f86b28407ad83fa3f103c
Invoice Number	: 000000
Merchant Reference Number	: 6189567
Amount	: PHP 1,010.00

**3. Click Submit**

Submit

Cancel

- No uploads necessary

# Bank Deposit, Transfer

- ❑ Deposit to IMG Bank Accounts
- ❑ Bank dependent fees for deposit, remittances outside Metro Manila

<b>Account Name</b>	<b>IMG</b>
Account Numbers	
BDO	0042-8001-3600
BPI	3561-0294-57
Union Bank	0020-3000-7455
Metrobank	1733-1735-10552
RCBC	0012-4995-1710
PNB	1431-1001-1370
Landbank	1781-0710-01

# Bank Deposit, Transfer

## Payment Instructions

Bank:	PHP - BPI	Total Due
Reference No:	41W1BYY	PHP 1000.00
Acct No:	3561029457	
Acct Name:	International Marketing Group (IMG)	
Acct Type:	PHP Checking	
Amount:	PHP 1000.00	
Description:	Kiosk2 Cart	

Please observe the following rules carefully when making your Over-the-Counter payment. Failure to do so will invalidate your payment.

1. When deposit is completed, click on this link [CLICK HERE TO SEND US THE PROOF OF PAYMENT FOR VERIFICATION](#) and fill up the details within the same day to validate. If you do not receive a confirmation email from us in **five (5) days** after performing this step, contact us immediately. Unvalidated and unclaimed payments exceeding sixty (60) days are forfeited.
2. If you are paying for multiple ePay.ph reference numbers, fill-up a **separate deposit slip** for each reference number. Do not lump them into a single deposit.
3. Make sure the bank branch you are paying at is on-line at that time to avoid delays in processing.
4. Do not pay prior to getting a reference number from our system for a transaction. Make sure to get a reference number first before paying.
5. Let the teller process this like any regular deposit. Do not give any special instruction like entering your name or reference number into their system as it will delay processing.



# Bank Deposit, Transfer

- ❑ Upload proof of payment
  - Fill in date, time, amount paid
  - Select file to upload
- ❑ Proof of payment must clearly show the following details
  1. IMG bank account number
  2. Amount paid
  3. Date / time stamp
  4. Reference numbers

Reference Number: 41W1BYY

Total Amount: PHP 1,000.00

Please enter the details of your deposit payment below. Failure to provide accurate info may delay processing. Keep your deposit slip for at least a week in case there is a need for us to validate it.

Bank Name

PHP - BPI

Account No.  
Deposited

3561029457

Date



Time

:::

24-hour format ex. 13:30:00

Amount Paid

1000.00

+ Select file

Scan or take a picture of the deposit slip and click Upload.

Submit

# Proof of Payment



Transfer Money

Load Prepaid Card

Dollar to Peso

Home

My Accounts

Transfer Money

Payments/Load

Investments

Account Maintenance

Other Services

Step 3 of 3 - Transfer money was successful!

Transfer from:  
Joint Checking | 4030002283

↓ PHP 20,000.00

**2. Amount Paid**

📄 P20k initial payment for MOST18 Epay2P5ZOC Item MT18Z2W4Y627821

Transfer to:  
INTERNATIONAL | 3561029457

**1. IMG Bank Account.**

✓ One-Time PIN accepted

Transfer money was successful!

Confirmation Date & Time: Sunday, Sep 29 2019; 05:18:33 PM (GMT +8)  
Confirmation Number: 1569748659199

**3. Date and Time Stamp**

**4. Confirmation Reference Number**

# Proof of Attempt

 **Bank Transfer is being processed**

We'll update you via text within the hour.

Successful transactions will be credited instantly, but if SMS states pending bank validation, your bank may take 3-5 business days to process.



BDO Unibank, Inc.

Account No.	004280013600
Account Name	IMG
Send Receipt To	bobet .prudente@gmail .com
Transfer Amount	PHP 10,000.00
Fee	PHP 15.00
<b>Total</b>	<b>PHP 10,015.00</b>

**Transfer is being processed  
does not mean completed.**

Sent GCash to BDO Unibank, Inc. with  
account ending in 3600  
Date & Time: 2022-07-04 15:50:44  
Amount: -10015.0  
Reference Number: 2005043501498

OK

**Gcash reference number is  
not visible to IMG**

**These are NOT proofs of payment  
These are just proofs of attempt.**

# GCash Proofs of Payment

**Bank Transfer is being processed**  
We'll update you via text within the hour.  
Successful transactions will be credited instantly,  
but if SMS states pending bank validation, your  
bank may take 3-5 business days to process.

**BDO**  
BDO Unibank, Inc.

Account No.	004280013600
Account Name	IMG
Send Receipt To	bobet .prudente@gmail .com
Transfer Amount	PHP 10,000.00
Fee	PHP 15.00
<b>Total</b>	<b>PHP 10,015.00</b>

InstaPay Invoice No. 394360  
Ref No. 2005043501498  
04 July 2022 03:50:41 PM

**GCash** Bank Transfer

Ad  
Citi Philippines  
Get a Citi Credit Card **APPLY NOW**

**1. IMG Bank Account**

**2. Amount**

**4. Instapay Invoice**

**3. Timestamp**

**Instapay Trace**

11:30 76%

< **GCash**

You have sent P10000.00 of GCash on 2022-Jul-04 03:50:44 PM to BDO Unibank, Inc. account ending in 3600. Convenience fee for this transaction is P15.00. Your new balance is P [REDACTED] with GCash Ref. No. 2005043501498 & InstaPay Trace No. 409544. Thank you for using GCash!

3:50 PM

**Best to combine the 2 screenshots into one proof of payment**



# Payment Channels

## *Best Practices*

### **For urgent transactions (e.g. eJoin)**

Neuracash, credit card(Paypal) are best for urgent, instant approval payment, one time transactions

### **For ePay (e.g. kiosk2, eApp new business)**

Neuracash, BDO Bills Payment and **Palawan Pawnshop**

### **For scheduled Kaiser sub-pay payments**

BDO Bills Payment is the only option for automated, scheduled Kaiser sub-pay payments

### **For flexibility**

Bank deposit is slowest, but most flexible option (deposit, transfer, remittance, inter-bank, Instapay, Gcash, Maya)

**SLOW LANE**

**FAST LANE**

**FASTEST LANE**

**Members Only  
NeuraCash**

**Bank  
Transfer, Deposit**

**BDO  
Bills Payment**

**Money  
Remittance**

**Palawan  
Bills Payment**

**Gcash,  
Paymaya**

**Credit Card  
with 5.5% fee**

**Bancnet  
Bills Payment**

**Abangan**

# **How to Solve Incidents/Issues (especially payment issues\_**

With Freshdesk

# Gusto mo ba ng matuto from #CoachBobet?

## 1. Subscribe to Coach Bobet's YouTube Channel



<https://www.youtube.com/c/CoachBobet>

A horizontal row of five video thumbnails from the Coach Bobet channel. Each thumbnail includes a title, a duration, and a 'Watch Now' button. The first thumbnail shows a man in a yellow shirt with the text 'ANG UTANG, BOW!!'. The second shows a man with a surprised expression and the text 'MARAMING INSURANCE KULANG ANG INSURANCE OR MAY DELAY!'. The third shows a man holding a stack of coins with the text 'Bakit marami gusto mag-invest sa Equity Mutual Funds?'. The fourth shows a woman in a white lab coat with the text 'Bakit kailangan ng long term healthcare?'. The fifth shows a person pointing at a laptop screen with the text 'Stock Market Investing for Beginners'.

Tula ni Chinkee Tan - Ang Utang, Bow!  
Coach Bobet  
6 days ago • 2:41

My Life Insurance Mistakes  
Coach Bobet  
2 weeks ago • 6:03

Paano mag-invest sa stock market ang hindi marunong...  
Coach Bobet  
3 months ago • 1:00

Kaiser Long Term Healthcare  
Coach Bobet  
3 months ago • 4:26

Stock Market Investing For Beginners  
Coach Bobet  
1 month ago • 22:07

**Gusto mo ba ng  
book from  
#CoachBobet?**

**2. Get T.I.P.S. via Lazada**



<https://bit.ly/tips-lazada>

# TIPS

(Tipid, Ipon, Palago, Saya)  
**Pampayaman 101**  
Seminar Edition

**Bobet & Mary Ann Prudente**  
Financial Coaches @ IMG TrulyRichMakers

*"Bobet and Mary Ann are on fire! They're on a mission:  
To prosper you. It's high time to make the change."*

**Bo Sanchez**

Bestselling Author, 8 Secrets of the Truly Rich

*How to Grow Rich Slowly But Surely*

# Gusto mo ba ng Slide Decks at IMG Materials?

## 3. Get them here!



<https://b199kt.imgcorp.com/resources/>

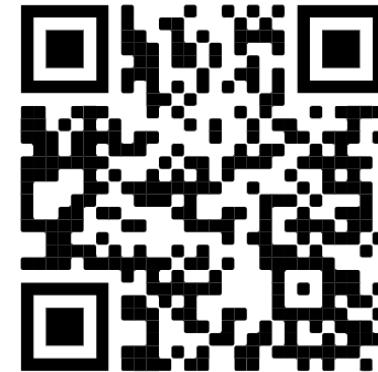
## IMG Materials

- **I Believe**  
*I Believe* lyrics with downloadable MP3
- **Believe In Miracles**  
*Believe In Miracles* lyrics with downloadable MP3
- **Inspirational Messages**  
Inspirational Messages for email drips and posters. Includes
- **Dominate Graphics**  
Downloadable Dominate Graphics

## Downloadable Slide Decks

- **How to be Happy**  
Doing it right! Doing it with pride!
  - How to Pay
  - How to Do it Yourself
  - How to Resolve IssuesLeaders call Aug 20, 2020
- **Creating Follow-up Emails**  
Maximizing Dominate Features  
For Following Up (for Titos and Titas and Teka-Teka)  
Leaders Call July 14, 2020
- **Centralized Webinars**  
Centralized Webinars and Quick Funnel Customization  
World Center Presentation Apr 9, 2020
- **Double-Points May 1-15 2020**  
A Quick Overview of Double Points Requirements
- **Dominate With Zoom Integration**  
Leaders Call May 5, 2020
- **Quick Start**  
Quick Start online sharing for new members.  
( Also for Titos, Titas, Lolos & Lolos ).
- **Quick Funnels**

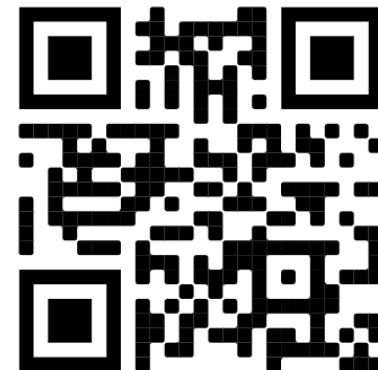
# Maraming salamat po! To God be the Glory!



Get downloadable materials!  
<https://6199kf.imgcorp.com/resources/>



Coach Bobet Youtube Channel  
<https://www.youtube.com/c/CoachBobet>



Get your T.I.P.S from Lazada  
<https://bit.ly/tips-lazada>