# Do-it-Yourself Do-it-Right Do-it-Fast

## Best Practices for IMG Transactions

Leaders Call April 27, 2022

By #CoachBobet
BobetPrudente.com

# #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
- ❑ Core Competence
  - ▪ Software development
  - ▪ Business Intelligence
  - ▪ **Service Management**
  - ▪ **Call Center Operations**
- ❑ Admin for Facebook groups and pages
  - ▪ Kaiser/IMG Talk, Kaiser/IMG Knowlegebase
  - ▪ IMG Members Group: Kaiser/IMG Talk
- ❑ 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?

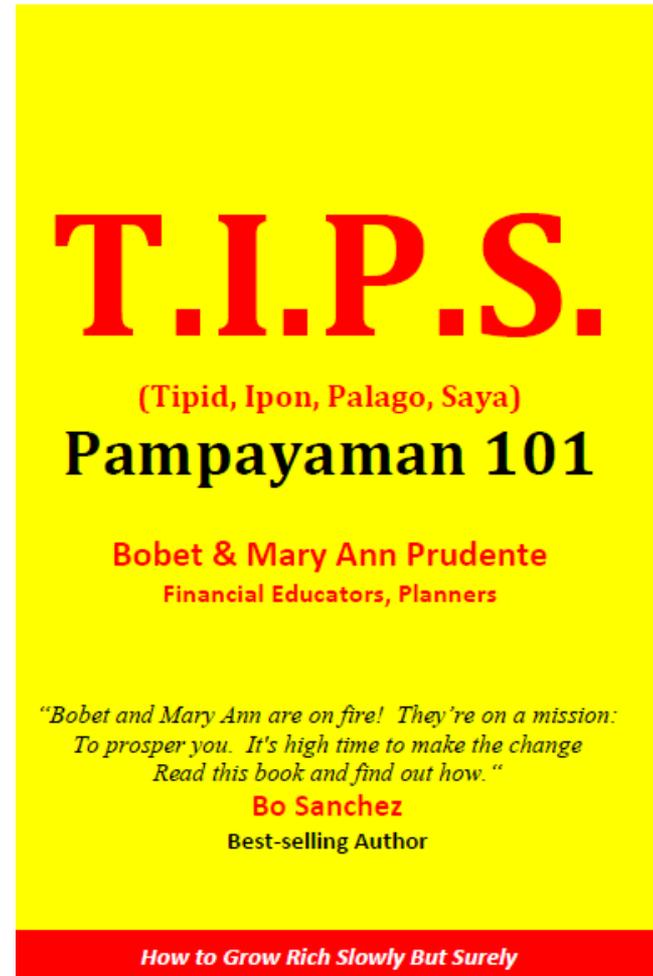**I**punin ₱ 1,000 buwan-buwan

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**

# T.I.P.S.

## (Tipid, Ipon, Palago, Saya)
## Pampayaman 101

### Bobet & Mary Ann Prudente
#### Financial Educators, Planners

*"Bobet and Mary Ann are on fire! They're on a mission: To prosper you. It's high time to make the change Read this book and find out how."*
**Bo Sanchez**
**Best-selling Author**

**How to Grow Rich Slowly But Surely**

https://bit.ly/tips-lazada

**Kaiser/IMG Talk**

Public group · 53K members

This forum is for Filipinos who are interested to know more about the International Marketing Group and Kaiser International HealthGroup, their...

**IMG Members Group: Kaiser/IMG Talk**

Private group · 5.4K members

This group is for internal IMG discussions which should not be public. This includes discussion on: -- resources -- procedures -- member support --...

**Kaiser/IMG Knowledgebase**

Financial Services · 5 out of 5 · 9.4 mi · 4,305 followers

ⓘ Kaiser / IMG Knowledgebase is your (unofficial) one-stop-shop to learn about Kaiser (the best long-term healthcare solution provider in the country today), and IMG (the fastest...

**Kaiponero**

Page · Education · 4.9K like this

ⓘ Ang mga Katipunero noon, ang laban ay para sa Kalayaan. Ang mga KaIPONero ngayon, ang laban ay para sa Kalayaan sa Kahirapan!

# 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 were viewed.

# The Happiness Formula

**+  GRATITUDE**

**+  GRACE**

**+  GENEROSITY**

**-  MISTAKES**

**-  MISERY  / ANGER**

**HAPPINESS**

HAPPINESS IS A MATHEMATICAL PROBLEM.

❑ Dagdag POSITIVE  increase the + (PLUS)

❑ Bawas NEGATIVE decrease the  – (MINUS)

Your  happiness will grow!

BAWAL ANG NEGATRON SA IMG!

# Do-it-Yourself
# Do-it-Right
# Do-it-Fast

## Best Practices for IMG Transactions

## Best practice

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.

# Do-it-Yourself

Type "DIY" if your want to know
The Secret to Doing-it-Yourself
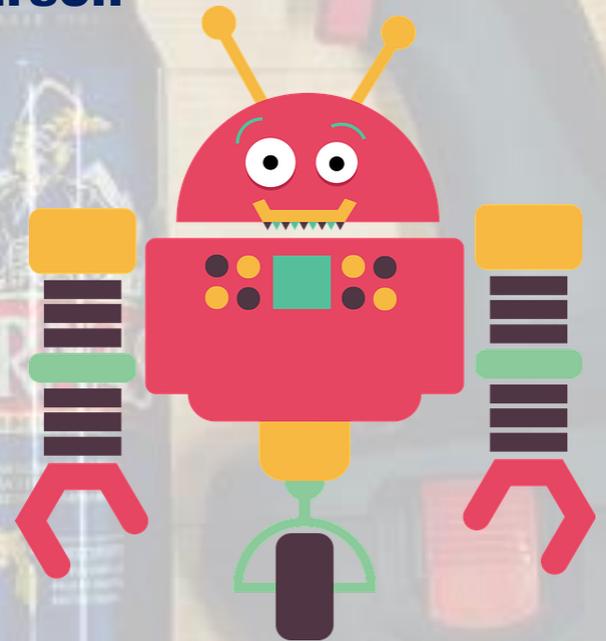
# In the beginning…

❑ IMG Cashier encoded all membership applications, and Kaiser applications
❑ Customers pay via bank deposits, remittances
❑ Customers submit 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?**

# Global Pandemic

❑ Mar 08, 2020 Philippine Public HealthEmergency
❑ Mar 14, 2020 Community Quarantine Manila
❑ Mar 17, 2020 ECQ for Luzon
❑ Global lockdown

❑ Consequences
- Public transport suspended
- Mass grathering prohibited
- Skeletal workforce, social distancing.
- Walang IMG cashier, support
- Essential services only

❑ Consequences for IMG, Kaiser
- Horrendous backlog!
- Unhappy customers!
- *Magdagdag ng support!*
  (impossible with skeletal workforce and social distancing)
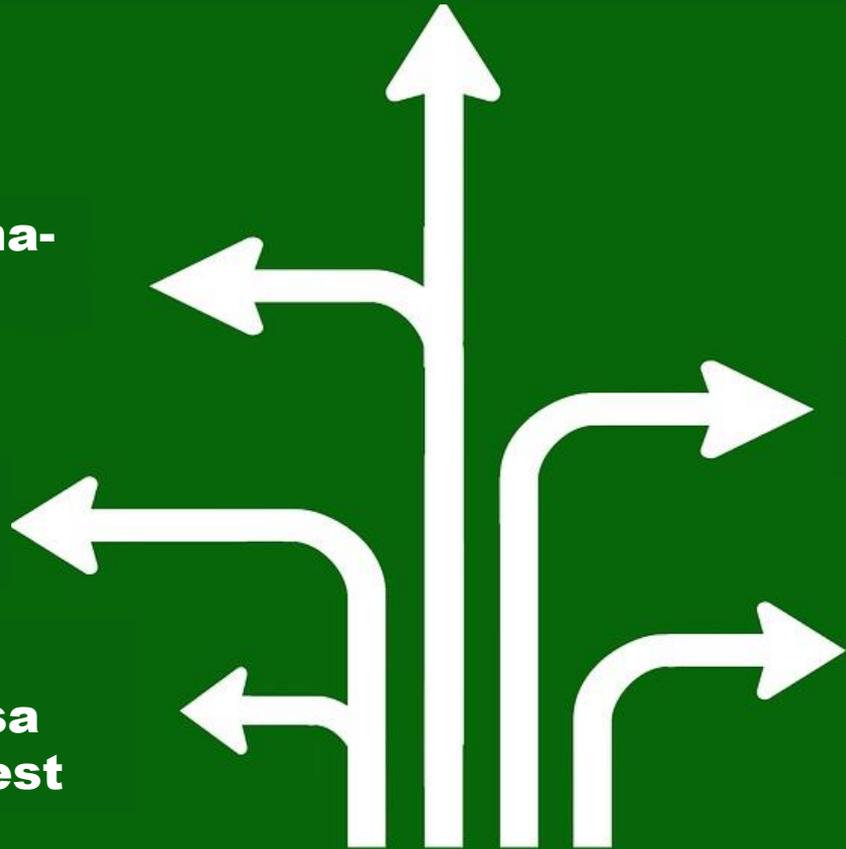
**Dagdag sakit ulo ba iyan?**

IF YOU'RE NOT PART OF
THE SOLUTION,
YOU'RE PART OF
THE PROBLEM.

~ AFRICAN PROVERB
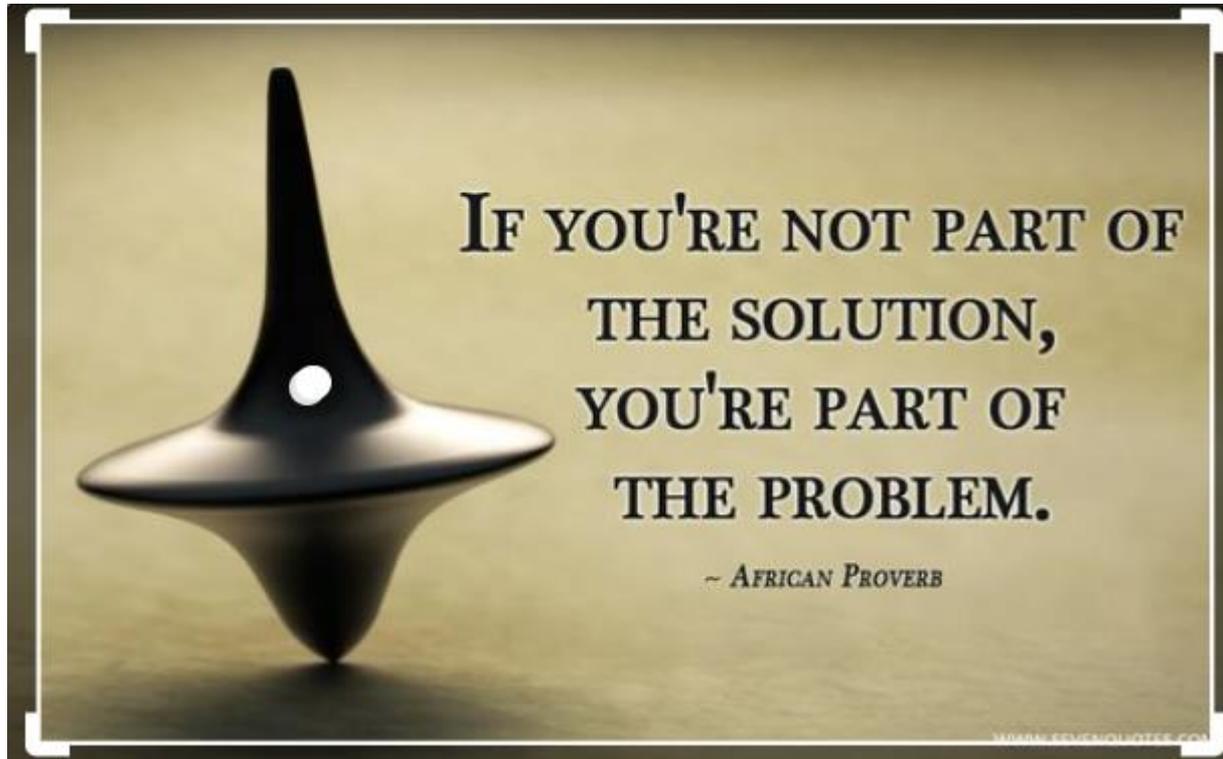
IMG empowers you to be part of the solution.

# Do-it-Yourself!

# Do-it-Yourself Tools

❑ eJoin – prospects fills out own IMG application form

❑ eApp – client fills our own/client proposals / application

- ▪ Kaiser Ultimate
- ▪ MOST18, MOST GRP
- ▪ Everest memorial, IRA

❑ Kiosk – member fills out own transaction details for payment via cashier

❑ Kiosk2 – member fills out own transaction details for payment via other channels

❑ ePay – member fills out own payment details for eJoin, eApp and Kiosk2 transactions

❑ Bills Payments – "No upload" channels for own payments

❑ Freshdesk – member / client report / document own issues and collaborate with support for proper resolution

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

**IMG-Corp** noreply@img-corp.net via emails.ph                    Thu, Feb 27, 2020, 2:59 AM
to me ▾

Good news, IMG Members! Our mission to reach every Filipino in the country is now getting more accessible and simple because one of the cou 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 ×

**IMG-Corp** nore
to me ▾

Dear Valued M

The long wait i
Enjoy the perks

❑ **Feb 27, 2020 – IMG announces partner Palawan Pawnshop**
❑ **Mar 14, 2020 – Manila Quarantine / lockdown**
❑ **Skeletal workforce, horrendous backlog.  Walang cashier!**
❑ **May 06, 2020 – Transact at Palawan! 4,000 cashiers nationwide**
❑ **May 13, 2020 – ePay Transaction using BDO Bills payment via its 1,500 branches, and via BDO online / mobile banking!**

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

**IMG-Corp** noreply@img-corp.net via emails.ph              Wed, May 13, 2020, 10:12 PM
to me ▾

Dear IMG member,

Heres 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 Neura Cash Account Now! ▶ Inbox ×

**IMG-Corp** noreply@img-corp.net via emails.ph                    Thu, Dec 24, 2020, 2:35 PM
to me ▾

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 ×                🖨

**IMG-Corp** norepl...
to me ▾

We can no lon...
their IMG Mon...

❑ **Dec 24, 2020 – IMG announces Neuracash**
❑ **Jan 08, 2021 – Neuracash Fund Transfers**
❑ **Jan 09, 2021 – IMG sends first commissions!**
❑ **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
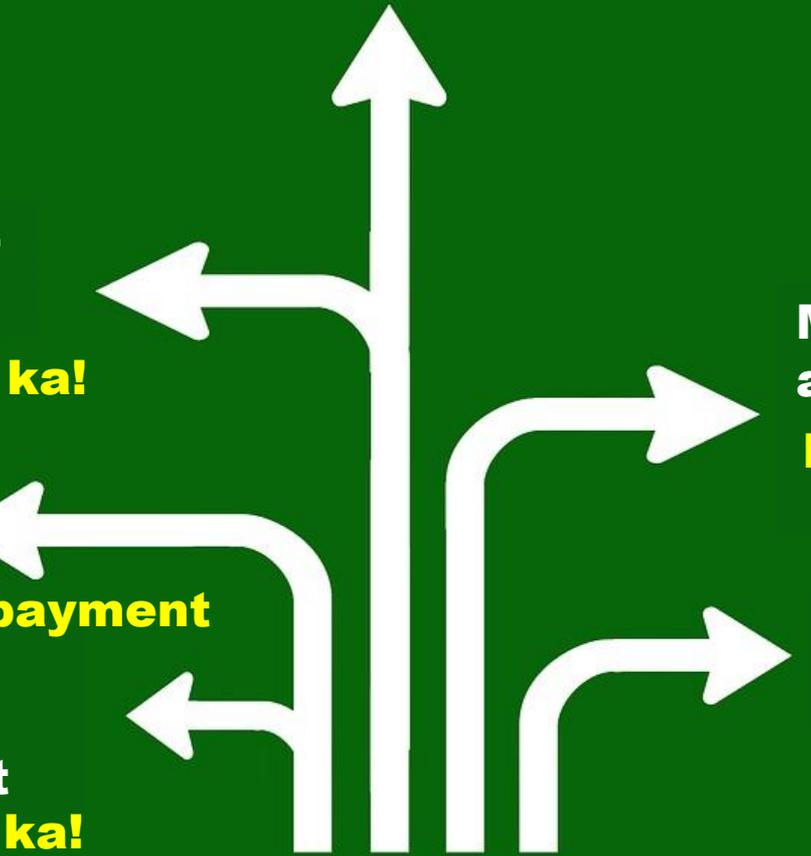
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# International Marketing Group just sent you ▬▬▬▬ with NeuraCash. ▶ Inbo

**NeuraCash** <noreply@neuracash.com>                                   Sat, Jan 9
to me ▾

Dear PRUDENTE, ROBERTO,

International Marketing Group just sent you money with NeuraCash.

Puro mali ang na-encode ng IMG

Mag-eJoin / eApp ka!

Mabagal mag-post ang IMG

Mabilis ang-bills payment
Walang pumapansin sa support request
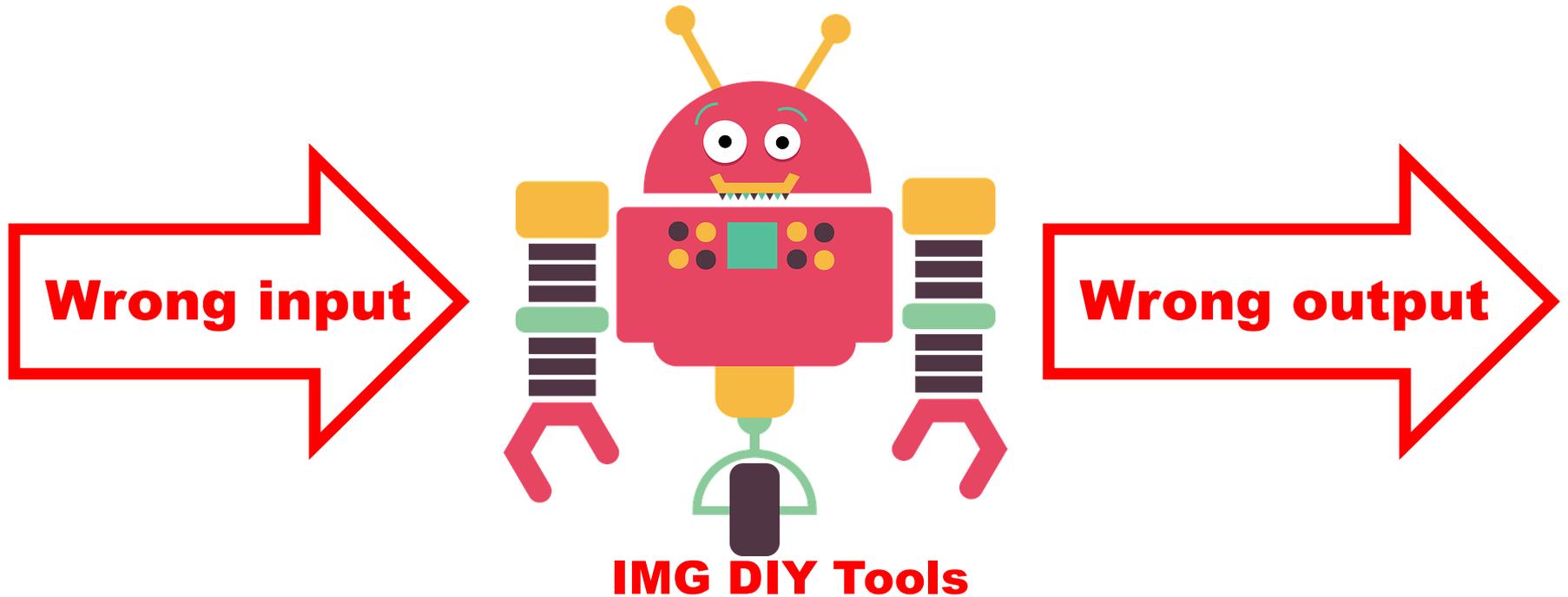Mag-Freshdesk ka!

Matagal ma-verify ang payment

Mag-Neuracash!

Nagkamali ang teller/cashier

Mag-Kiosk2!

# Do-it-Right

**Type "DIR" if you want to know the secret to doing it right!**

# Garbage in – Garbage Out

**Wrong input** →

**IMG DIY Tools**

→ **Wrong output**

- ❏ Wrong email address
- ❏ Wrong IMG Code
- ❏ Wrong reference number

- ❏ Wrong transaction reference
- ❏ EPAY reference numbers are for one-time use only! Do not reuse!

# Kiosk2

## 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 International Health Group |
| --- |
| + Kaiser ULTIMATE - New Business |
| + Kaiser Senior Care - New Business |
| + Regular Subpay |
| + Reinstatement |
| + Amendment |

| Subsequent Payments |
| --- |
| + M.O.S.T. 18 - PDF |
| + Subpay M.O.S.T. 18 |
| + Subpay MB Life Plan |
| + Subpay Money Builder |
| + Subpay - Others |
| + Subpay MOST-GRP |
| + MOST-GRP PDF |
| + Additional Investments |

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

# IMG Membership / Accreditation

❑ Application for Membership.
New members enjoy more than 60 Preferred
Membership Benefits

❑ Accreditation Renewal
Member need to renew accreditation renewal every
January 1 of each year to avail of the Preferred
Membership benefits for the year.

**IMG Membership**
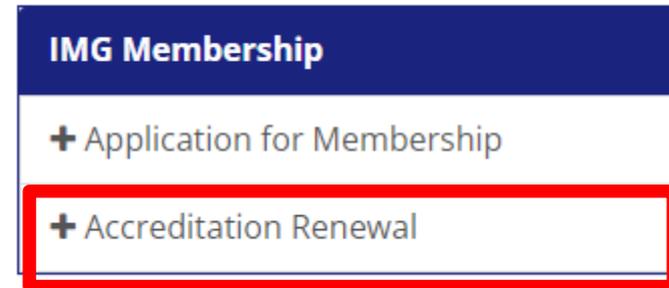
➕ Application for Membership

➕ Accreditation Renewal

**IMPORTANT.**
Members who are NOT accredited have only free partner training benefits.
They are NOT ENTITLED to all the other Preferred Membership benefits
❑ If they die, they are NOT ENTITLED to FREE memorial concierge benefits
❑ If they die, their families are NOT ENTITLED to life insurance benefits
❑ If they have accidental dismemberment, they are NOT ENTITLED to benefits
❑ If they get sick they are NOT entitled to unlimited doctor consultation and discounts
at Kaiser Medical Centers
❑ If they are International members they are NOT ENTITLED to burial benefits,
accident reimbursement, and repatriation assistance
❑ Etc

# How to Renew Accreditation

1. Go to Kiosk2

2. Choose *"Accreditation Renewal"*

**IMG Membership**

+ Application for Membership

+ Accreditation Renewal

3. Choose *"Coverage"* year

4. Click *"Search"*
5. Input ***"Agent Code"* of Member for Accreditation Renewal,**
6. This is NOT necessarily your code.

7. Click *"Next"* to proceed to payment
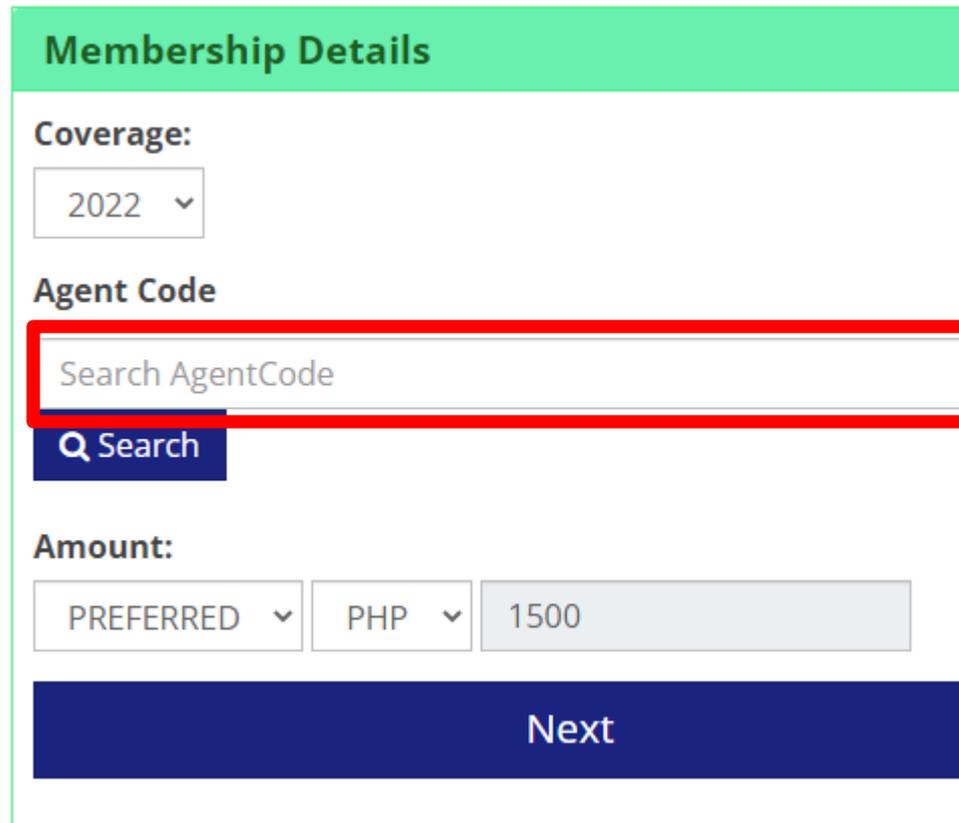
**Membership Details**

**Coverage:**

2022 ⌄

**Agent Code**

Search AgentCode

Q Search

**Amount:**

PREFERRED ⌄    PHP ⌄    1500

Next

# How to Kaiser Subpay

## Policy Plan K-60

AppNo: 800013480133 Policy No: 80880-1000095952-00-ULTIMATE

Proposed Membe  Dela Cruz, Juan S

Next Due Date:      Tuesday, Mar 1, 2022
Total Amount Due:  PHP 3,529.00

If *"Next Due Date"* is   March 1, 2022, then it means Kaiser expects you to pay on or before March 1, 2022.

However, Kaiser has a grace period of 30 days, so it allows you to pay WITHIN 30 days or up to March 30, 2022.  After that, Kaiser can mark your policy LAPSED or INACTIVE

**IMPORTANT.**
**If your policy is LAPSED, you are NOT entitled to any benefits.**
- If you get hospitalized, you are **NOT entitled** to in-patient benefits
- If you die, your family is **NOT entitled** to  death benefits
- If you have accident, you are **NOT entitled** to dismemberment benefits.

A **LAPSED** policy's only benefit is the right to REINSTATEMENT.

# How to Kaiser Subpay

## Policy Plan K-60

AppNo: 800013480133 Policy No: 80880-1000095952-00-ULTIMATE

**Proposed Membe** Dela Cruz, Juan S

**Next Due Date:**

**Total Amount Due:**

**Policy details**

| | |
|---|---|
| Policy Start Date: | February 5, 2016 |
| Payment Terms: | ANNUAL |
| Installment Amount: | PHP 35,293.00 |
| No of Payments Made: | 5 |
| Num of Years: | 7 |
| Policy Status: | ACTIVE |

**Kaiser International Health Group**

+ Kaiser ULTIMATE - New Business

+ Kaiser Senior Care - New Business

+ Regular Subpay

+ Reinstatement

+ Amendment

If policy is ACTIVE or if you are sure you have paid within the grace period,
choose *"Regular Subpay"*

# How to fill out subpay

1. Search by *"Name"* of payor or 17-digit *"Policy Number"*
2. If Payor paying for minor, use *"Policy Number"*

3. Specify *"Installment No."*

4. Premium amount will automatically appear

5. If policy fee is due, it will also automatically appear.

6. Click *"Next"* to proceed to payment

**Policy Details**

AppNo/Pol No.

Search Policy by Name or Number

Q Search

INSTALLMENT NO:

0

PREMIUM:

PHP ∨   0

POL FEE:

0.00

Next

# If Policy Status is not *"ACTIVE"*

1. If your OPMS Status is NOT active and NOT terminated, then your policy is probably *"LAPSED"* or *"INACTIVE"*

   This normally happens if you have not paid WITHIN the grace period of 30 days from due date

2. For example, if *"Next Due Date"* is March 1, 2022 If you have not paid by March 30, 2022, then your policy will probably be marked LAPSED or INACTIVE.

   Choose "Reinstatement"

3. **If you incorrectly use *"Regular Subpay"* instead of *"Reinstatement"* your payment will NEVER be posted.**

4. if you have paid, but payment is not correctly posted after one week, open a Freshdesk Ticket.

**Kaiser International Health Group**

+ Kaiser ULTIMATE - New Business

+ Kaiser Senior Care - New Business

+ Regular Subpay

+ Reinstatement

+ Amendment

# Maling Paniniwala!

We thought policies lapse because of unposted payments.

Payments are NOT posted because of lapsed policies.

(nagbayad using Kaiser sub-pay, instead of using Reinstatement)

# How to Reinstate

## Policy Plan K-60

AppNo: 800013480133   Policy No: 80880-1000095952-00-ULTIMATE

**Proposed Membe** Dela Cruz, Juan S

**Next Due Date:**

**Total Amount Due:**

**Policy details**

| | |
|---|---|
| Policy Start Date: | February 5, 2016 |
| Payment Terms: | ANNUAL |
| Installment Amount: | PHP 35,293.00 |
| No of Payments Made: | 5 |
| Num of Years: | 7 |
| Policy Status: | INACTIVE |

**Kaiser International Health Group**

+ Kaiser ULTIMATE - New Business

+ Kaiser Senior Care - New Business

+ Regular Subpay

+ Reinstatement

+ Amendment

If policy is INACTIVE or LAPSED,
In Kiosk2, choose *"Reinstatement"*

# How to fill out Reinstatement

1. Search by *"Name"* of payor or 17-digit *"Policy Number"*
2. If Payor paying for minor, use *"Policy Number"*
3. Specify *"Reinstatement Type"*
   - ❏ Redating = pay one modal premium
   - ❏ Updating = pay overdue amount with surcharge

4. Specify *"Installment No."*

5. *"Premium amount"* will automatically appear

6. If *"Policy Fee"* is due, it will automatically appear.

7. *"Reinstatement Fee"* will automatically appear

8. If type is *"Updating"*, *"Surcharge"* will also appear.

**Policy Info**

AppNo/Pol No.

Search Policy by Name or Number

🔍 Search

REINSTATEMENT TYPE:

UPDATING ▾

INSTALLMENT NO:

5

PREMIUM:

PHP ▾    0.00

POLICY FEE:

0.00

REINSTATEMENT FEE:

PHP ▾    0.00

SURCHARGE:

PHP ▾    0

# How to fill out Reinstatement

9. Filll out
   *"Health Declaration"* and *"Exceptions"*

10. Fill out
    *"Health Declaration for Reinstatement"*

11. Fill out
    *"Authorization to Furnish Medical Info"*

12. Sign

13. *"Upload copy of valid ID with Signature"*

14. Click *"Next"* to proceed to payment.



**Health Declaration**

I hereby represent and declare to the best of my knowledge that:
☐ **I am in good health.**
☐ **I am not more than 65 years.**
☐ **I have not been confined in any hospital, sanitarium or infirmary, nor received m**

**EXCEPTIONS**

**HEALTH DECLARATION FOR REINSTATEMENT**

**Please provide information or explanatory notes for eve**

1. Have you ever been treated for or ever had any known indication of:

   f. Ches
   pressu
   murmu

   a. Disorder of eyes, ears, nose or      ○ YES ● NO

**AUTHORIZATION TO FURNISH MEDICAL INFORMATION**

I hereby authorize any person, organization or entity that has any record on or
International Healthgroup, Inc. any and all information that the Company may desire
any other medical advice or examination I had. A photostat(or similar copy) of th
information is in connection with my application for reinstatement of plan agreement.

UPLOAD COPY OF YOUR VALID ID WITH SIGNATURE

Next

# If things go wrong, here's How to Do-it-Right

## Don'ts

- ❑ Don't do nothing.
- ❑ Don't delay!
- ❑ Don't consult friends who don't know
- ❑ Don't call hotline
- ❑ Don't make new mistake
- ❑ Don't repeat mistake
- ❑ Don't escalate to social media
- ❑ Don't correct mistake by making more mistakes

## Do's

- ❑ Do learn (procedures, KB)
- ❑ Do it quick!
- ❑ Do consult your SMD
- ❑ Do create a ticket
- ❑ Do follow up
- ❑ Do repeat followup
- ❑ Do escalate to CEO
- ❑ Do avoid making mistakes

# Creating a Ticket

Login to your IMG Online Member Page

**User ID:**
6199KF

**Password:**
••••••••••••••

Login

**1. Login to IMG Portal**

How can we help you today?

Enter your search term here...

+ New Support Ticket    ⩗ Check Ticket Status

**3. New Support Ticket**

TOOLS ▾    CONTACT US ▾

📞 CREATE A SUPPORT TICKET

📞 CONTACT INFO

📒 KNOWLEDGE BASE / FAQ'S

f FOLLOW US ON FACEBOOK

## Submit a ticket

| Your Email Address * | Email |
| Name of Member * | |
| Agent Code (if Member) | |
| Concern * | ... ▾ |
| Subject * | |

**2. Contact Us →**
   **Create Support Ticket**

**4. Fill out "Submit Ticket"**

# Submitting Ticket

**Submit a ticket**

Your Email Address * : juan.delacruz@gmail.com

Name of Member * : Juan dela Cruz

Agent Code (if Member) : 123456PH

Concern * : KAISER - SUB PAY / PDF

Issue *
- ...
- UNPOSTED
- MISPOSTING
- REINSTATEMENT
- AMENDMENT
- UNVERIFIED PAYMENTS
- VERIFIED PAYMENTS

Subject *

Details *

+ Attach a file

[✓] I'm not a robot — reCAPTCHA — Privacy - Terms

SUBMIT    CANCEL

I. Input *"YOUR email address"*

II. Input *"Name of Member"* (affected)

III. Input *"Agent Code if Member"* (affected)

IV. Choose *"Concern" / "Issue" / "Issue Type"*

V. Input descriptive *"Subject"* for issue

VI. Add *"Details"* as necessary

VII. Check CAPTCHA

VIII. Click *"SUBMIT"*

**5. Fill out Details "Submit a ticket"**

# Find Confirmation eMail

Hi Juan dela Cruz,

Greetings from the International Marketing Group!

Thank you for submitting a Customer Support Ticket. Assisting you with your concern is our priority but to be able to proceed, we would like to ask for additional information that would help us in addressing your concern:

MEMBER NAME:
POLICY NUMBER:
DATE OF PAYMENT:        TIME OF DEPOSIT: _ / / _
BANK NAME:
BANK ACCOUNT NO:
AMOUNT:

**Please be informed that your failure to provide the requested information within 72 hours, will cause the ticket to automatically close in our system.**

Thank you and we look forward to receiving the requested information.

Sincerely,
IMG Customer Support Team

6. **Locate confirmation email from IMG Support**

# Respond to eMail

Hi IMG support,

Here are the details requested

MEMBER NAME:  Juan dela Cruz
POLICY NUMBER:  80880-12345-67890-00
DATE OF PAYMENT:  March 28, 2022
TIME OF DEPOSIT:  10:32:02
BANK NAME:  BANK OF THE PHILIPPINE ISLANDS
BANK ACCOUNT NO: 4030-1234-56
AMOUNT:   P2,647.00

Thank you for  your early attention and prompt action.

Sincerely,
Roberto Prudente

**7.  Reply with requested details within 72 hours.**

# Follow up Until Resolved

Login to your IMG Online Member Page

**User ID:**
6199KF

**Password:**
••••••••••••

Login

**1. Login to IMG Portal**

TOOLS ▾    CONTACT US ▾

📞 CREATE A SUPPORT TICKET

📞 CONTACT INFO

📓 KNOWLEDGE BASE / FAQ'S

f FOLLOW US ON FACEBOOK

**2. Contact Us →**
**Create Support Ticket**

How can we help you today?

Enter your search term here...

➕ New Support Ticket          ⚡ Check Ticket Status

**3. Check Ticket Status**

Open or Pending ▾
Sorted by Date Created ▾

🌐 **Confusing Policy Summary 80880-10001-23475-00 #13**
Created on Mon, Feb 14 at 2:51 PM Agent: Support Agent 3

🌐 **Upload Reference No: N1GEQO5 #1038677**
Created on Sun, Nov 21, 2021 at 12:24 AM Agent: Support Agent 3

**4. Chose Ticket**

# Update / Reply

On Process | a month ago

## #1038677 Upload Reference No: N1GEQO5

**Juan dela Cruz** reported 5 days ago

**Juan dela Cruz**

| B | *I* | U | ⊞ | ⊟ | A | A | GƆ | 🖾 |

Any updates, please?

+ Attach a file

REPLY   CANCEL

# Never "Others" Unless…



☐ **Never use "others"**
☐ **UNLESS advised by IMG support**

# Paying it right

# Transaction Flow

Proposal
(if applicable)

Transaction
Application

Payment

Payment
Verification

Transaction
Processing

Transaction
Completed

# How to Pay

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

3. Select payment channel
   Fast channels
   - ❑ Neuracash
   - ❑ BDO Bills Payment
   - ❑ Palawan
   - ❑ Credit Card

   Slow Channels
   - ❑ Remittance
   - ❑ Bank Deposit
   - ❑ Bank Transfer

First Name: **BASESHOP**

Last Name: **DELA CRUZ**

Email: baseshop.delacruz@gmail.com

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 his 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** |
| Biller 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

# BDO Bills Payment Instructions (1)

## 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**

**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

# 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

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.

# Mini Knowledgebases for Recurring Training

# IMG Prepare To Pass Course



Secure your life insurance license now! Take the Prepare to Pass Course Life Insurance Licensing Review and Examination brought to you by IMG and Manila Bankers Life!

Choose here

Click here to Download the Guidelines

# IMG AFP Certification Course

Get recognized as an Associate Financial Planner by the Registered Financial Planners Philippines when you take the AFP Certification Course & Exam for the exclusive Member's price of P1,500 locally and online instead of P5,000, while P2500 if the certification course is held

**Download the AFP Form.**

**Get Started**

# IMG Dominate Associate Certification Course



Maximize the usage and power of our DOMINATE TOOL! Learn and get certified! Register now so you can secure your spot in dominating the online world!



Get started

# Hopefully….

❑There will be similar pages for recurring training

- Dominate Copywriting Course

- Trainer Academy

- Titan Trainer Academy

- Workshop

# Do-it-Fast

**Type "DIF" if you want to know the secret to doing it fast!**

**SLOW LANE**  **FAST LANE**  **FASTEST LANE**

# Saan ka pipila?

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

| SLOW LANE | FAST LANE | FASTEST LANE |
|---|---|---|
| Proposal (if applicable) | ONLINE Proposal (if applicable) | ONLINE Proposal (if applicable) |
| Fill up PAPER Application | Fill up ONLINE Application | Fill up ONLINE Application |
| MANUAL Pay | BDO Palawan Bills Payment | Neuracash Bills Payment |
| Manual Payment Verification | | |
| Transaction Processing | Automated Processing | Automated Processing |

| SLOW LANE | FAST LANE | FASTEST LANE |
|:---:|:---:|:---:|
| | | **Members Only NeuraCash** |
| **Bank Transfer,Deposit** | **BDO Bills Payment** | |
| **Money Remittance** | **Palawan Bills Payment** | |
| **Gcash, Paymaya** | **Credit Card** | |

# Bakit Slow sa Slow Lane?

## SLOW LANE

### Deposit/Transfer/Remittance

- 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
  - Manually post
- Customers wait for posting

## FAST LANE

### Palawan / BDO / Neuracash

- Customers pay Palawan Bills Payment over the counter at 4,000 Palawan Branches
- Customers pay BDO Bills Payment over the counter at 1,500 BDO branches, or BDO online banking or BDO mobile banking
- Members pay Neuracash Bills Payment onlline
- No Uploads necessary

- Customers wait for posting.

# BDO Deposit vs Bills Payment

| SLOW LANE | FAST LANE |
|---|---|
| Fill up online form | Fill up online form |
| BDO Bank Deposit/ Transfer | BDO Bills Payment |
| Manual Payment Verification | |
| Transaction Processing | Automated Processing |

# Over the Counter Deposit vs Bills Payment

**SLOW LANE**

**FAST LANE**

Fill up
online form

Fill up
online form

Over the counter
Bank Deposit

BDO / Palawan
Bills Payment

Manual Payment
Verification

Transaction
Processing

Automated
Processing

# Sidebar -- Recruitment

❑OFW Juan A fills out eJoin on Monday.

❑Juan A recruits Pedro B on Tuesday

❑Pedro B fills out eJoin with Juan as sponsor.

❑Pedro B pays on Tuesday using BDO bills payment.

❑Juan A pays on Tuesday using remittance to Philippine bank.  This is verified Wednesday or Thursday.

❑**Is Juan A the rightful sponsor of Pedro B?**

❑**Opinion:**
   **Juan A is not yet a member when Pedro B joined. He should not be the sponsor of Pedro B.**

❑**We can't delay membership processing of Pedro B, to wait for Juan A, because that will delay benefits too, e.g. personal accident insurance**

# "Accommodation"

| SLOW LANE | FAST LANE |
|---|---|
| Fill up online form | Fill up online form |
| Pay IMG Bank Account | Pay SMD Account |
| | SMD Neuracash Bills Payment |
| Manual Payment Verification | |
| Transaction Processing | Automated Processing |

# 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 Preservaction Service

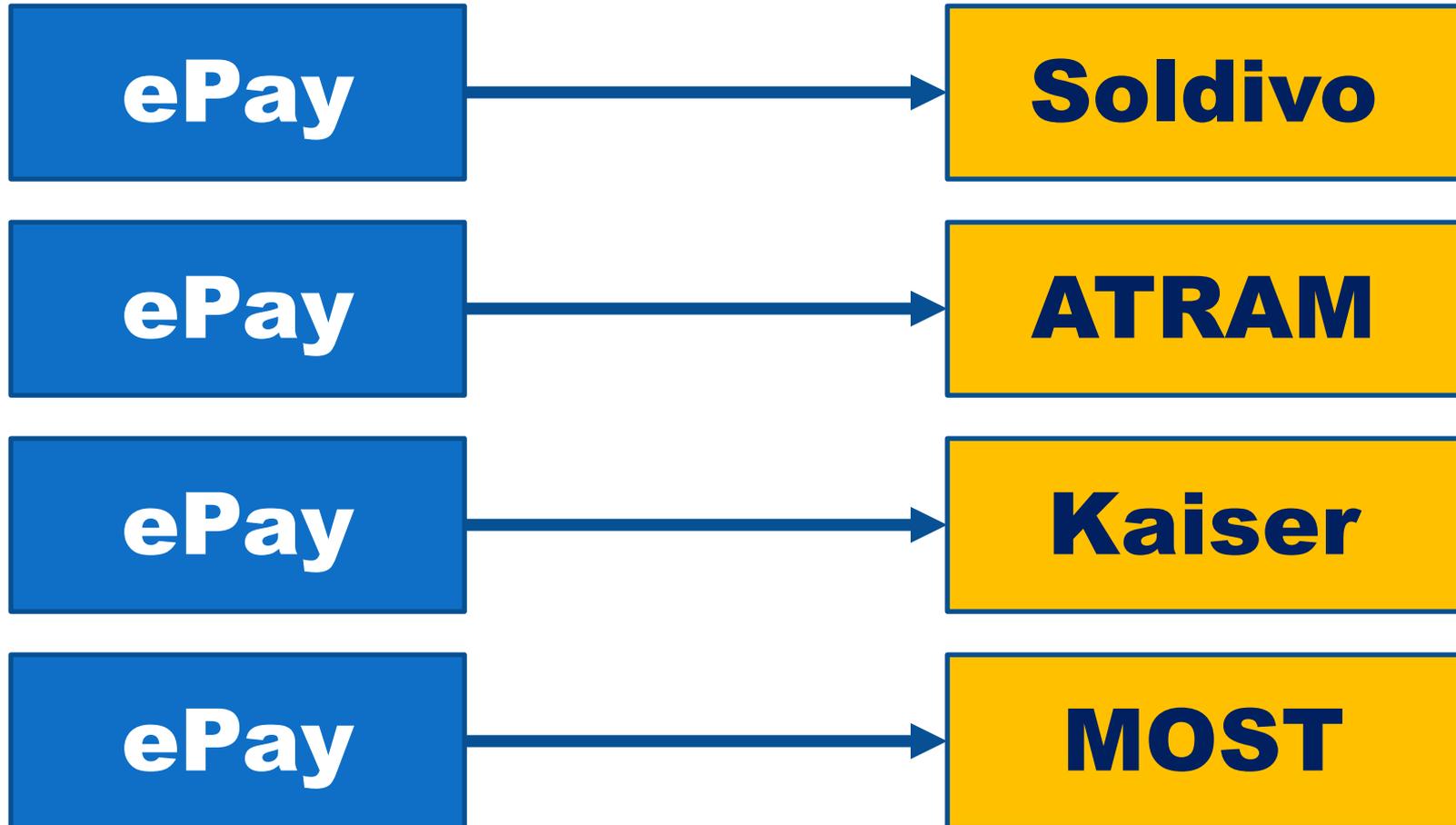+ Haven of Infinity - Memorial Lots

# Neuracash Load



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

# Typical Aggregated Remittance Scenario
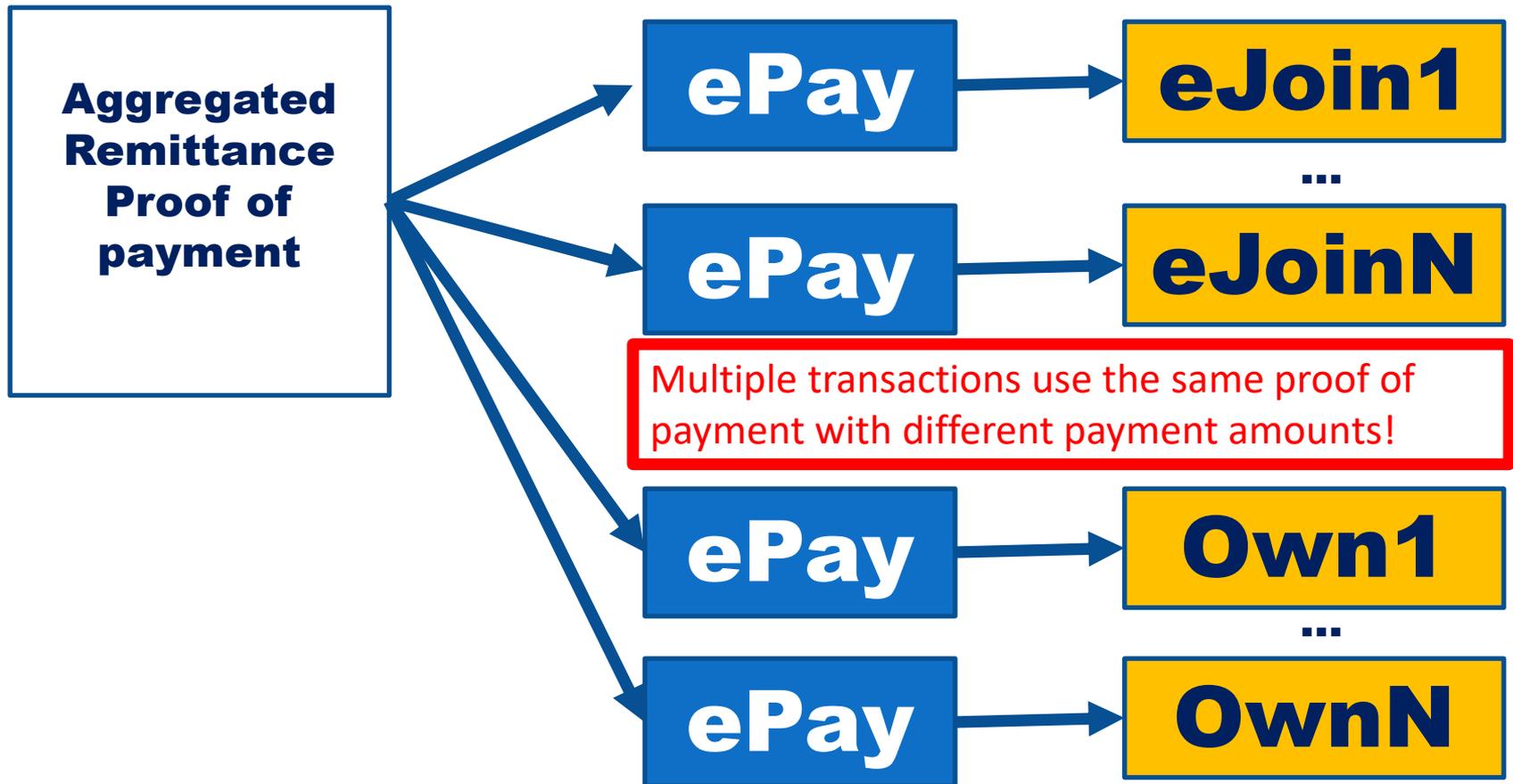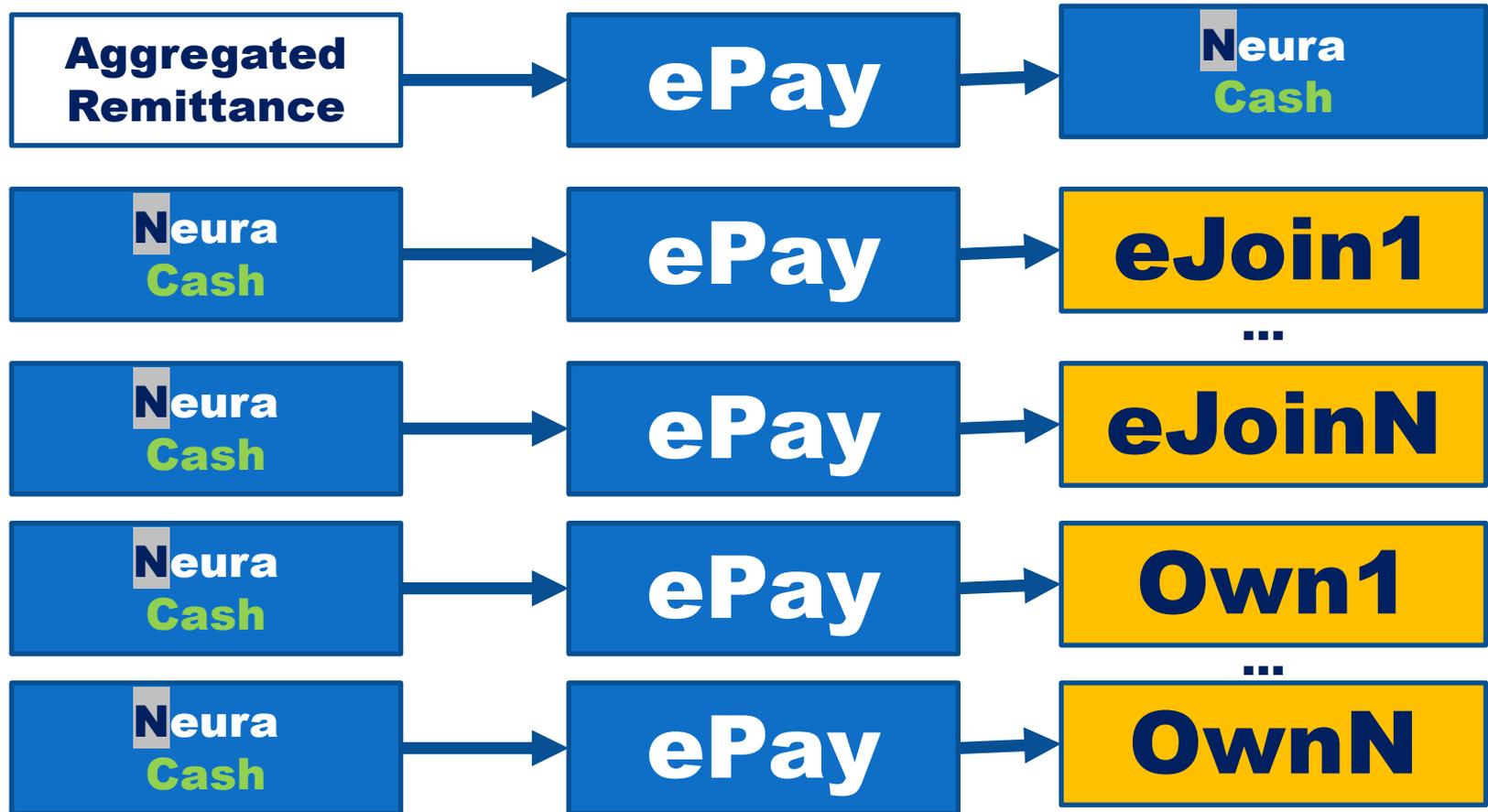


- One aggregated remittance proof of payment with total of all transaction amounts
- The same proof of payment is used for all the transactions, wrong amounts!
- Confusing, prone to errors!

# Aggregated Remittance With Neuracash Load

| | | |
|---|---|---|
| **Aggregated Remittance** | **ePay** | **Neura Cash** |
| **Neura Cash** | **ePay** | **eJoin1** |
| | | ... |
| **Neura Cash** | **ePay** | **eJoinN** |
| **Neura Cash** | **ePay** | **Own1** |
| | | ... |
| **Neura Cash** | **ePay** | **OwnN** |

- ❑ One remittance payment to Neuracash wallet. Correct amount
- ❑ One Neuracash payment for each ePay transaction, Correct amount.
- ❑ Accurate transactions. No errors!

# Are you ready to
# Do-it-Yourself
# Do-it-Right
# Do-it-Fast?

# Gusto mo ba ng T.I.P.S. from #CoachBobet?

## 1. 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?

## 2. Get them at



**https://6199kf.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. Include
- **Dominate Graphics**
  Downloadable Dominate Graphics

## Downloadable Slide Decks

- **Do-it-Yourself - Best Practices**New!
  - Do-It-Yourself
  - Do-It-Right
  - Do-It-Fast
  Leaders call Apr 27, 2022
- **How to Pay - Best Practices**
  - How to Pay
  - Neuracash
  - Common mistakes
  Leaders call Oct 20, 2021
- **How to Create Your Link Bio in Canva**
  - Concepts
  - 4 Steps Canva Link Bio Design Process
  - 5 ways to Use the Canva Link bio
  - **Link to Canva template and examples**
  Leaders call Oct 19, 2021
- **How to be Happy**
  Doing it right! Doing it with pride!
  - How to Pay
  - How to Do it Yourself
  - How to Resolve Issues
  Leaders call Aug 20, 2020

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**https://bit.ly/tips-lazada**