

# How to Pay

## Best Practices

**Leaders Call Oct 20, 2021**

**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 Knowledgebase
  - 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.

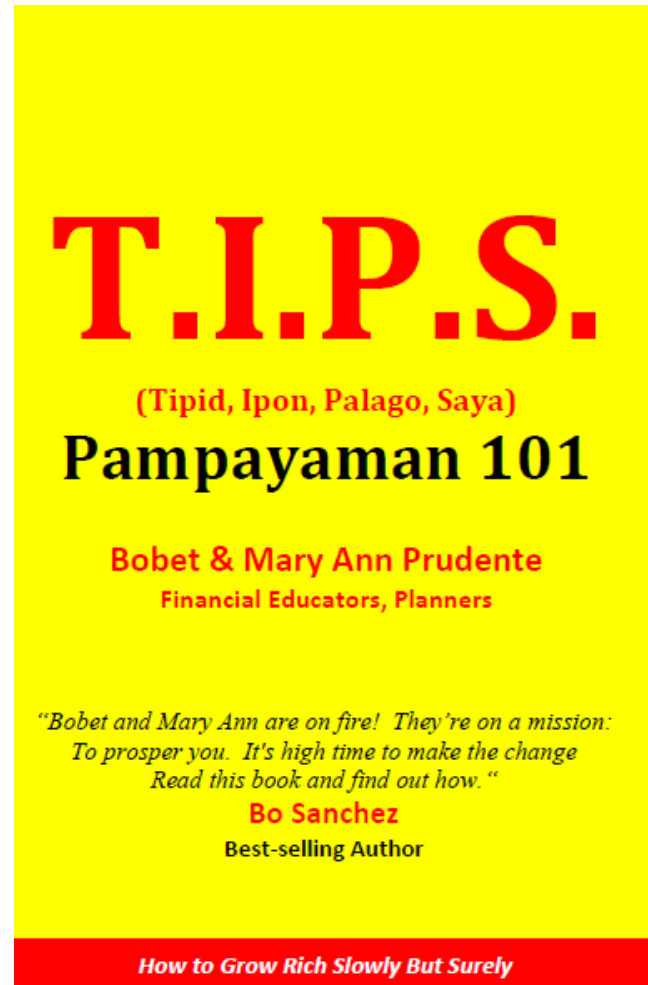
Mag-**S**aya ka dahil ito ay magiging

₱1.0m – ₱2.3m sa 20 taon

₱3.5m – ₱14m sa 30 taon

₱12m – ₱86m sa 40 taon

**Coach Bobet & Mary Ann Prudente**



<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.

# The Happiness Formula

**+ GRATITUDE**

**+ GRACE**

**+ GENEROSITY**

**- MISTAKES**

**- MISERY / ANGER**

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**HAPPINESS**

HAPPINESS IS A MATHEMATICAL PROBLEM.

**If you can increase the + (PLUS)**

**And decrease the - (MINUS)**

Your happiness will grow!

If the MINUSES are bigger than the PLUSSES, you will lose!

# 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! Σ 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 and benefits of this partnership.

- Feb 27, 2020 – IMG announces Palawan partner**
- Mar 14, 2020 – Manila Quarantine / lockdown**
- 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 of payment transactions.

# No Uploads Necessary

## Palawan / BDO

- ❑ Customers pay at 4,000 Palawan Branches, hundreds of BDO branches, or online or mobile
- ❑ No Uploads necessary
- ❑ Customers wait for posting.

**FAST!**

## Old mode of payment

- ❑ 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

**SLOW!**

# You want fast, or slow?

## No Uploads

- Palawan
- BDO bills payment
- Neuracash
- Credit Card

**FAST!**

## With Uploads

- Bank deposit / transfer
- Remittance
- Instapay
- Pesonet

**SLOW!**

# Payment Channels

## *Best Practices*

- ❑ **For Kaiser sub-pay, scheduled payments**  
BDO Bills Payment
- ❑ **For ePay (e.g. kiosk2, eApp new business)**  
BDO Bills Payment and **Palawan Pawnshop**
- ❑ **For urgent transactions (e.g. eJoin)**  
Credit card/Paypal is best for urgent, instant approval payment, one time transactions
- ❑ **For flexibility**  
Bank deposit is slowest, but most flexible option (deposit, transfer, remittance, Instapay, Paymaya)

# BDO Bills payment (OTC)

for Kaiser sub-pay

My Policy

**Kaiser OPMS**

Policy Plan K-100

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

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			
<input checked="" type="checkbox"/> Bills Payment	Company Name	Institution Code	Product Code
	INTERNATIONAL MARKETING GROUP		
	Subscriber's Name	Subscriber's Account No.	
	JUAN PEDRO DELA CRUZ	80880 10000 69513 00	
<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**

**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 space, or with dashes.**

# BDO Bills payment (OTC)

## for Other Kiosk Transactions



### PAYMENT INSTRUCTIONS



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	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

**Check Bills Payment**

# BDO Bills payment (OTC)

## How to fill up deposit slip

**Fill up** your **BDO Form** like this!

**2. Company name:**

**INTERNATIONAL MARKETING GROUP**

**4. Subscriber Account number** is either

*<17 digit Kaiser policy number>*

**EPAYPH** *<epay reference number.>*

**1. Check Bills Payment**  Bills Payment

The image shows a BDO Cash Transaction Slip form with several fields and checkboxes. Red arrows point from the instructions to specific fields: one from 'INTERNATIONAL MARKETING GROUP' to the 'Company Name' field, one from '<reference>' to the 'Subscriber's Account No.' field, and one from '<payor name>' to the 'Subscriber's Name' field. A red box highlights the 'Bills Payment' checkbox, which is checked.

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	Company Name	Institution Code	Product Code
<input type="checkbox"/> For Account with Deposit Reference	<b>INTERNATIONAL MARKETING GROUP</b>		
<input checked="" type="checkbox"/> Bills Payment	Subscriber's Name	Subscriber's Account No.	
	<i>&lt;payor name&gt;</i>	<i>&lt;reference&gt;</i>	
<input type="checkbox"/> Cash Card	Cardholder's Name/Contact No.	Cash Card No.	
<input type="checkbox"/> Sale <input type="checkbox"/> Reload			
<input type="checkbox"/> Payment	Borrower's Name	Promissory Note No. / Trade Reference No.	
<input type="checkbox"/> Loan <input type="checkbox"/> Trade			
Machine Validation			

**3. Subscriber name:** *<Kaiser policy owner>* or *<payor name>*



# 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 "My Accounts", "Send Money", "Pay Bills and Reload", "Enrollment", "More Services", and "Profile Settings". The main content area is titled "Pay Bills" and shows a welcome message for user "BOBETI" with a login timestamp of August 13, 2020, and a message stating "You have 0 invalid login attempt(s)".

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

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

Windows taskbar at the bottom shows the search bar with "Type here to search", several application icons, and the system tray with the time "4:10 PM" and date "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 the menu is a 'My Quick Links' section. The main content area displays a list of billers. A red box highlights the text: **\*\*\* Company/Biller Not Requiring Enrollment \*\*\***. To the right of this box, a note states: **You may need to scroll beyond "Company biller not requiring Enrollment"**. Below the list, a form is shown for selecting a biller. The 'Pay this' dropdown is set to 'GLOBE POSTPAID MOBILE - GLOBE MOBILE (22461185)'. The 'Company/Biller' dropdown is highlighted in orange. A checkbox labeled 'Pay a Company/Biller that is not yet enrolled' is checked. Below this are input fields for 'Amount', 'Remarks', 'Subscriber Number' (29641618), 'Subscriber Name' (Roberto Ylagan Prudente), and 'Landline/Mobile No' (9178110426). The Windows taskbar at the bottom shows the time as 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 (39441794)

GLOBE POSTPAID MOBILE - GLOBE MOBILE (22461223)

INTERNATIONAL MARKETING GROUP (80880-10000-69513-00)

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

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

Landline/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 for '102 E DELOS SANTOS REALTY CO INC' with the status '\*\*\* Unenrolled Company/Biller \*\*\*'. A text box to the right of this entry reads: 'You may need to scroll beyond "Unenrolled Company Biller"'. Below the list, the 'Pay this Company/Biller' section is active, showing 'AB CAPITAL SECURITIES INC - ONLINE ACCOUNTS' selected. 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"**

Type here to search

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 'NAVIGATE', '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 a red box around it. 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.

mybdo.com.ph

NAVIGATE

My Accounts

Send Money

Pay Bills and Re

Enrollment

More Services >

Profile Settings >

My Quick Links

IDEAL OPTICAL SUPPLY

ILIGAN CEMENT

INNOVE/GLOBE LANDLINE/TATTOO BROADBAND

INSURANCE COMPANY OF NORTH AMERICA

INTERCONTINENTAL DEVELOPMENT

INTERCONTINENTAL DEVELOPMENT CORP

**INTERNATIONAL MARKETING GROUP** **Select INTERNATIONAL MARKETING GROUP**

ISLAND QUARRY AND AGGREGATES CORP.

ISOC LAND INC

JAZZ RESIDENCES CONDOMINIUM CORPORATION

JOINT VENTURE AUDIO VISUAL LIGHTING INC

JOINT VENTURE SOUND 2

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 – Kaiser Sub-Pay

### Payment Details

Pay from  [View Balance](#)

Pay this

Company/Biller

Pay a Company/Biller that is not yet enrolled

Amount

Specify amount  
Optional remark

Remarks

Subscriber Number

Subscriber number  
17 digit Kaiser policy no  
Subscriber name

Subscriber Name

### 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.

# BDO Bills payment

## Online – ePay Transaction

### Payment Details

Pay from  [View Balance](#)

Pay this

Company/Biller

Pay a Company/Biller that is not yet enrolled

Amount

Specify amount  
Optional remark

Remarks

Subscriber Number

Subscriber number  
EPAYPH<epayreference>  
Subscriber name

Subscriber Name

### Enrollment Details

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

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

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

# BDO Bills payment

## Online – ePay Transaction

### PAYMENT INSTRUMENT

Channel: **BDO Bills Payment**  
Company Name: **International Marketing Group, Corp.**  
Institution Code: **0693**  
Subscriber Name: **Roberto Prudente**  
Subscriber No: **EPAYPH31S7XQ3**  
Amount: **PHP 1,000.00**  
Description: **Kiosk2 Cart**  
Deadline: **8:35pm on Tuesday 29th December 2020**

### Payment Details

Pay from: 005378003500(CA-PHP-Checking)

Pay this Company/Biller: INTERNATIONAL MARKETING GROUP

Pay a Company/Biller that is not yet enrolled

Amount: 1,000.00

Remarks: soldivo

Subscriber Number: EPAYPH31S7XQ3

Subscriber Name: Roberto Prudente

# 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	CHRISTI [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**



# 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 - Enroll scheduled Payments

### Payment Details

Pay from	005378003500(CA-PHP-Checking) <input type="button" value="View Balance"/>
Pay this Company/Biller	INTERNATIONAL MARKETING GROUP <b>2. Select IMG</b>
Amount	5,882.00 <b>3. Specify amount and optional remark</b>
Remarks	Monthly premium
Subscriber Number	80880100006951300 <b>4. Specify policy details</b>
Subscriber Name	Roberto Prudente <b>Subscriber no = 17 digit policy number</b> <b>Subscriber name = policy holder</b>

### Enrollment Details

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

Yes, I wish to enroll this Company/Biller in my account. **5. Check this to schedule future payments.**

**Sometimes system will say 17-digit subscriber number is invalid. Recheck. If it does not work, try 5 digits dash 5 digits dash 5 digits dash zero zero**

# BDO Bills payment

## Online - Schedule Payments

### Payment Details

Pay from 005378003500(CA-PHP-Checking) [View Balance](#)

Pay this Company/Biller

INTERNATIONAL MARKETING GROUP (80880-10000-69513-00) **1. Select enrolled account**

Pay a Company/Biller that is not yet enrolled

Amount

5,882.00

**2. Specify amount and optional remark**

Remarks

Scheduled monthly Payment

Subscriber Number

80880-10000-69513-00

Subscriber Name

Roberto Prudente

### Payment Schedule

Immediately

Later Date

Regular Scheduled Date

**3. Check *Regular***

Frequency Monthly

Start Date August 2020

End Date July 2021

Day of Month 19

**4. Specify details**


# BDO Bills payment

## 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: **EPAYPH31IPZWZ**
- Subscriber Name: **CHRISTINI**  **COBIN**
- Then submit

# BDO Bills payment

## Online - Verification

### 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.

# 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
  - **Never deposit** to BDO account no. **0042-8001-3600**
- ❑ If you want to do over the counter payment
  - Consider over the banking 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.

**Spot the mistakes!**

**BDO** Cash Transaction

Deposit  
 Current  
 Savings  
 Time Deposit  
 Placement  
 For A... with D... Reference Facility

Account Name: International Marketing Group  
 Account No.: 4280013600  
 Payer's Name: \_\_\_\_\_

Reference No.: \_\_\_\_\_

Bills Payment  
 Company Name: International Marketing Group  
 Subscriber's Name: \_\_\_\_\_

Subscriber's Account No.: 80880-1000096494-60  
 Cash Card No.: \_\_\_\_\_

Cash Card  
 Sale  Reload

Payment  
 Loan  Trade

Borrower's Name: \_\_\_\_\_ Promissory Note No. / Trade Reference No.: \_\_\_\_\_

Machine Validation Savings Acct, Cash Deposit: PNP 2,650.00  
 004280013600 Cash In: 2,650.00  
 INTERNATIONAL MARKETING GROUP IMG  
 142 CD / \_\_\_\_\_  
 Ref#: \_\_\_\_\_

Date: 06 Oct 2021 06-10-21 09:10:50 211N 142 607 10  
 Override ID : 607 607  
 428: YAKAL - CHINO ROCES AVENUE Most accepted

This serves as your receipt when machine validated.

- Pag Bills Payment, huwag sulatan ang deposit portion
- Pag Bills Payment, magsulat lang sa Bills Payment portion
- Ang common sense, hindi common



BDO

# Cash Transaction Slip

Currency  Peso

money  
now

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

Account Name

Account No.

Payor's Name

Reference No.

Bills Payment

Company Name

INTERNATIONAL MINTO GROUP

Institution Code

Product Code

[Redacted]

Subscriber's Account No.

2018 2183 17 zdskw

Cash Card

Cardholder's Name/Contact No.

Cash Card No.

- Sale
- Reload

Payment

Borrower's Name

Promissory Note No. / Trade Reference No.

- Loan
- Trade

Machine Validation

00693 INMG

2018218317zdskw [Redacted] 4029.00 Cash

#ccc87d0e-0bb3 074T PHP 0.00

24 Jul 2020 10:39:58 BDO 01252 602

- Pag subscriber number 2 formats lang ang allowed**
  - **Kaiser 17 digit policy number**
  - **Epay reference number ( from epay )**
- We never use the Kaiser application number sa Bills Payment**

**BDO** Cash Transaction

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

Account Name: INTERNATIONAL MARKETING GROUP - IMG  
Account No.: 004288027128  
Reference No.: [Redacted]

Bills Payment  
Company Name: [Redacted]  
Subscriber's Name: [Redacted]  
Subscriber's Account No.: [Redacted]

Cash Card  
 Sale  Reload  
Cardholder's Name/Contact No.: [Redacted]  
Cash Card No.: [Redacted]

Payment  
 Loan  Trade  
Borrower's Name: [Redacted]  
Promissory Note No. / Trade Reference No.: [Redacted]

Machine Validation  
Current Acct, Cash Only Deposit PHP 2,647.00  
004288027128 Cash In: 2,647.00  
INTERNATIONAL MARKETING GROUP IMG  
176 CD  
Ref#: [Redacted]  
Date: [Redacted] Dep Ref Fee: 0.00  
Override ID : 3241 3241  
428: YAKAL - CHINO ROCES AVENUE  
Host accepted

Use separate slip  
Denominations: 100  
80880-1000163302  
091715  
Till Cash I  
Device Cash  
Total Cash

This serves as your receipt when machine validated.

- ❑ This used an obsolete BDO payment instructions asking members to use a different BDO account number, and specifying account number in deposit transactions.
  - No longer supported because BDO no longer encodes extra information for deposit transaction )
- ❑ Instructions superceded by IMG May 13, 2020 BDO bills payment memo

## **PAYMENT INSTRUCTIONS FOR KAISER SUBPAY - BDO BILLS PAYMENT**

Institution Code: 0693  
Company Name: International Marketing Group  
Subscriber Name:   
Subscriber No: 1000116520  
Amount: PHP 88,732.00

Total Due  
PHP 88,732.00

- Pag subscriber number 2 formats lang ang allowed**
  - **Kaiser 17 digit policy number**
  - **Epay reference number ( from epay )**
- We never use the Kaiser application number sa Bills Payment**





# 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

**INTERNATIONAL MARKETING GROUP**

Institution Code

Product Code

Subscriber's Name

**JUAN PEDRO DELA CRUZ**

Subscriber's Account No.

**0042-8001-3600**

Cash Card

Sale  Reload

Cardholder's Name/Contact No.

Cash Card No.

Payment

Loan  Trade

Borrower's Name

Promissory Note No. / Trade Reference No.

Machine Validation

- This is the most common mistake.**  
**Never use the BDO account number as subscriber no.**
- Note that a payment without a policy number or subscriber number can never be posted.**
- Ang common sense, hindi common.**

# Palawan Pawnshop

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

**NEW**  **EXCLUSIVE MEMBERSHIP BENEFIT #30**

**PARTNERSHIP WITH**





• 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

**Announced May 6, 2020**

# How to Kiosk2

## IMG Kiosk

[Add more transaction](#) [Add more Premium Items](#)

edit      ITEMAGENT: ESCOBIN      PHP 500      

1136 | FIDELITY MEMBERSHIP | 500

---

First Name:     

Last Name:     

Email:       **Specify email to notify**

---

Total 500

Credit Card via Paypal

Debit Card via Bancnet

BDO Bills Payment

Palawan Express **Select Palawan**

Remittance / Bank Deposit / Bank Transfer

Your Order Summary

Descriptions

Kiosk2 Cart

- Item price: ₱1,000.00
- Quantity: 1

Item Total

Amount

₱1,000.00

₱1,000.00

Total

₱1,000.00 PHP

**Specify contact info of person paying**

Email

Billing Address

First Name

ROBER

Last Name

PRUDE

Country

State/Region

City

Address Line 1

Address Line 2

Zip Code

Mobile Number

Payment Method:

Palawan Express

**Select Palawan**

# ePay Reminder

I understand that I should only use this ePay reference number once and cannot use again in another payment transaction.

- An ePay Reference Number is a unique number**
- It is like an ATM OTP one time pin.**
- Use it EXACTLY for one payment transaction!**
- Use it to pay EXACTLY the indicated amount**



# ePay Reminder

- I understand that I should only use this ePay reference number once and cannot use again in another payment transaction.
- I understand that I should check and I should make sure that ALL the information I will supply in my Palawan form are correct at all times.
- I further understand that in the event that I made a mistake in encoding any of the information in my Palawan Form, it will cause a delay in processing my transaction/s and it will require me to pay a re-processing fee.

- Make sure ALL information supplied 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**

# 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:
------------------------------	----------------

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

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

#### SENDER:

Name ✓

Mobile No. ✓

Suki Card #

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

#### RECEIVER:

Name ✓

Mobile No. ✓

Destination Branch

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**

**AMOUNT** P ✓

Purpose of Transaction ✓  Fee

Relationship to Receiver ✓

Total

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

By signing this form, I acknowledge that transactions under Palawan Express



# Palawan Pawnshop

## How to Check



### SEND MONEY FORM

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

Transaction Code: XXXXXXXXXXXXX-**VKM**

Date:  
Time:

Will contain a transaction number ending with VKM

#### SENDER:

Name

Mobile No.

Suki Card #

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

#### RECEIVER:

Name

Mobile No.

Destination Branch

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**

**VKM** <product> <reference> **IMG**

Note machine validated receipt has

**VKM** then

Original receiver name

**AMOUNT** ₱

Purpose of Transaction

Relationship to Receiver

Fee

Total

By signing this form, I acknowledge that transactions under Palawan Express

# 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

**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:
<b>SENDER:</b>	
Name: ✓ <Person paying>	
Mobile No.: ✓ <mobile of person paying>	
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 Banker Sub-Pay

MANILA BANKERS  
LIFE INSURANCE CORPORATION OPMS  
The best way to show your Love

My Policies

Policy Info Schedule of Ben

MOST 18

Insured Policy/COC No:

880001715

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

**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:	
<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>MANILABANKERS 880001715 IMG</b>	
Mobile No.	✓		
Destination Branch			
<b>AMOUNT:</b> ₱ ✓			
Purpose of Transaction	✓	Fee	

# Palawan Pawnshop

## IMG Soldivo Subscription

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 6199KF 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



### 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!

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

### SEND MONEY FORM

Transaction Code:	<b>VKM</b>	Date:	
<b>SENDER:</b>			
Name:	<input checked="" type="checkbox"/>	<i>&lt;Person paying&gt;</i>	
Mobile No.:	<input checked="" type="checkbox"/>	<i>&lt;mobile of person paying&gt;</i>	
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

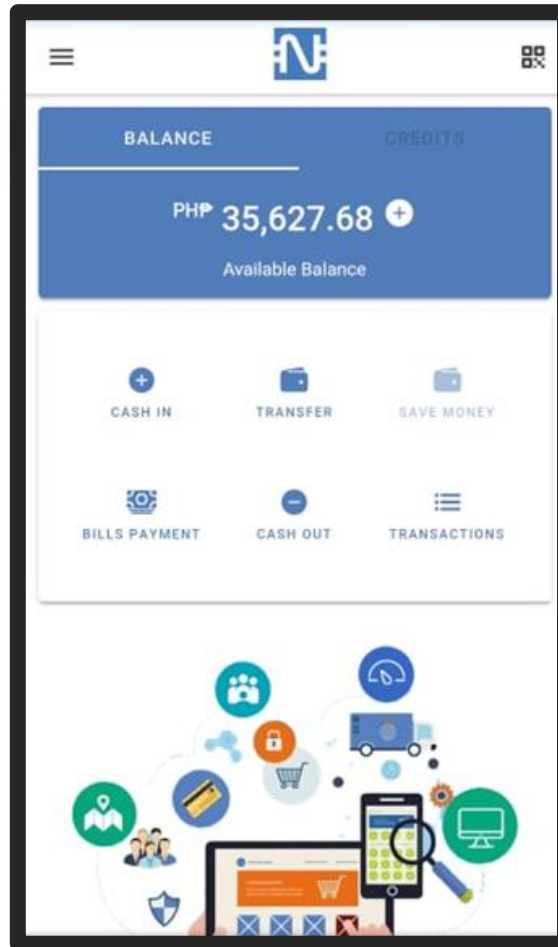
Signature over Printed Name PEPP Authorized Personnel

# 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 with the letters, e.g.
  - 229099 instead of 229099 PH
- ❑ Duplicate encoding
  - OTHERS OTHERSW1G15BHIMG IMG



- Receive IMG Commissions and payments
- Pay Bills thru the Kiosk
- Transfer funds
- Request cheque for pickup at IMG office
- Transfer to another Neuracash account*
- Load Neuracash wallet*

**Conveniently!**

**FOR IMG INTERNAL USE ONLY.**

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** noreply@img-corp.net  
to me ▾

We can no longer  
their IMG Mon

- 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**.



# The Story of a Neuracash Transaction

from: **ePay.ph** <support@epay.ph>  
via amazonses.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 amazonses.com Sun, Oct 17, 5:14 AM  
to me ▼

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**

- ❑ 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!

**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.

# The Story of a Neuracash Fund Transfer

**Sent 8:52:35pm**



**Roberto Prudente**  
bobet.prudente@gmail.com  
[Edit Profile](#)

Transaction ID: <b>2B4461</b>	
Date	2021-10-18 20:52:35
TransCode	1002
Description	Sent Money
User	maryann.prudente@gmail.com
Gross Amount	-PHP1,000.00
Fees	PHP0.00
Net Amount	-PHP1,000.00

Roberto Ylagan Prudente just sent you PHP1,000.00 with NeuraCash. [Inbox x](#)

**NeuraCash** <noreply@neuracash.com> 8:52 PM (3 minutes ago)  
to me ▾


Dear Mary Ann Ocampo Prudente,

Roberto Ylagan Prudente just sent you money with NeuraCash.

**Payment details**

- Amount: PHP1,000.00
- Transaction ID: HB447X
- Message: Please acknowledge

**Rcv: 8:52:35pm**



**Mary Ann Prudente**  
maryann.prudente@gmail.com  
[Edit Profile](#)

Transaction ID: <b>HB447X</b>	
Date	2021-10-18 20:52:35
TransCode	1001
Description	Received Money
User	bobet.prudente@gmail.com
Gross Amount	PHP1,000.00
Fees	PHP0.00
Net Amount	PHP1,000.00

**Instant transfer!  
Amazing!**

# Amazing Processing

## Neuracash

- Customer pays from IMG network
- Processing inside IMG network

**FASTER!**

## BDO/ Palawan / Credit Card

- Customer pays from external network
- Payments transferred from external to IMG network
- Processing inside IMG network

**FAST!**

➔ Add more transaction

➔ Add more Premium Items

edit

IMGMF: PRUDENTE 1197 | IMG  
Soldivo - Strategic Growth Fund -  
Additional

PHP 5000



First Name:

ROBERTO

Last Name:

PRUDENTE

Email:

Total **5000**

NeuraCash Bills Payment

BDO Bills Payment

Palawan

Credit Card

Remittance / Bank Deposit / Bank Transfer

Pay at Cashier

Debit Card via Bancnet

- I understand that I should only use this epay reference number once and cannot use again in another payment transaction.
- I understand that I should check and I should make sure that ALL the information I will supply in my NeuraCash Bills Payment form are correct at all times.
- I further understand that in the event that I made a mistake in encoding any of the information in my NeuraCash Bills Payment Form, it will cause a delay in processing my transaction/s and it will require me to pay a re-processing fee.

Submit

- I understand that I should only use this epay reference number once and cannot use again in another payment transaction.
- I understand that I should check and I should make sure that ALL the information I will supply in my NeuraCash Bills Payment form are correct at all times.
- I further understand that in the event that I made a mistake in encoding any of the information in my NeuraCash Bills Payment Form, it will cause a delay in processing my transaction/s and it will require me to pay a re-processing fee.

---

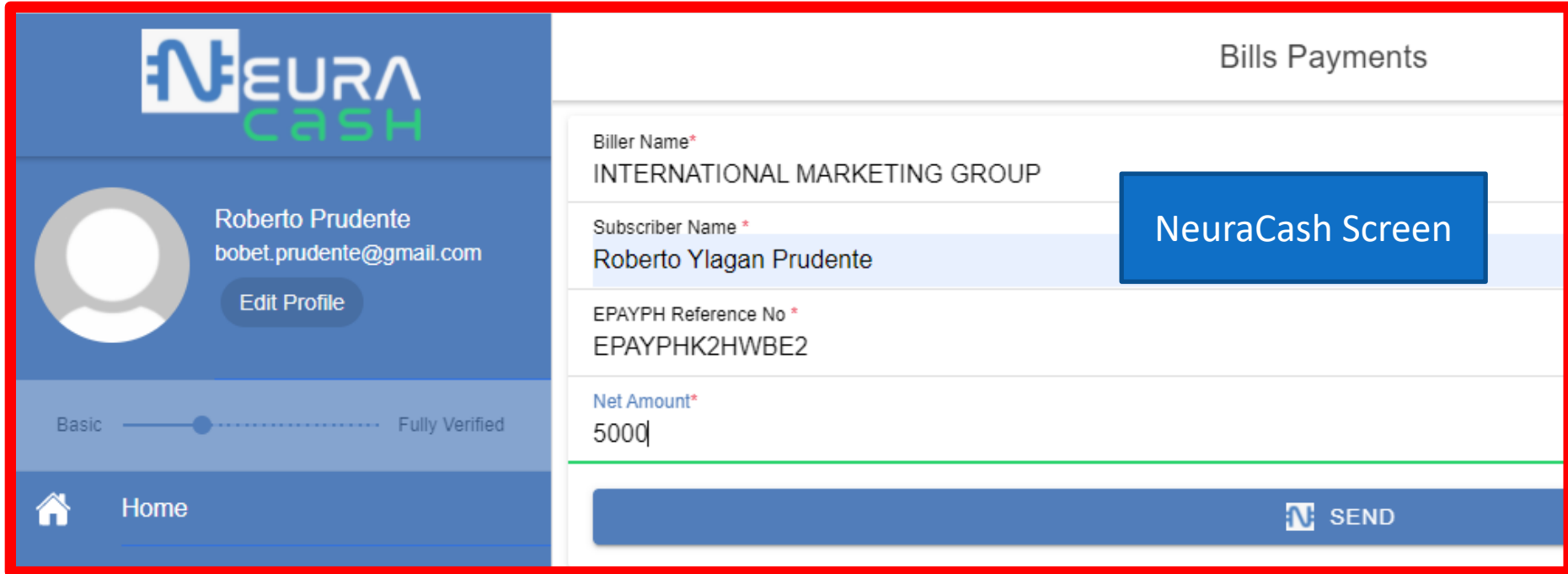
Submit

ePay Screen

# PAYMENT INSTRUCTIONS

Channel: **NeuraCash Bills Payment**  
Billor 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



The screenshot shows the NeuraCash mobile app interface. On the left is a user profile card for Roberto Prudente (bobet.prudente@gmail.com) with an 'Edit Profile' button and a progress indicator from 'Basic' to 'Fully Verified'. The main content area is titled 'Bills Payments' and displays the following details:

- Billor Name\***: INTERNATIONAL MARKETING GROUP
- Subscriber Name \***: Roberto Ylagan Prudente
- EPAYPH Reference No \***: EPAYPHK2HWBE2
- Net Amount\***: 5000

A blue button labeled 'NeuraCash Screen' is overlaid on the subscriber name field. At the bottom right, there is a blue button with the NeuraCash logo and the text 'SEND'.

## Bills Payments

Biller Name\*

INTERNATIONAL MARKETING GROUP

Subscriber Name \*

Roberto Ylagan Prudente

EPAYPH Reference No \*

EPAYPHK2HWBE2

Net Amount\*

5000

**Enter One-Time-Pin**

Your OTP was emailed to you.

Cancel

Ok

 SEND

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**

**1. Get OTP  
from email**

Enter One-Time-Pin

4T3MW|

Cancel Ok

**2. Input OTP into  
Neuracash  
confirm screen!**

### **3. 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

# 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

**4. Send**

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

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

---

### Neuracash Load

Agent Code

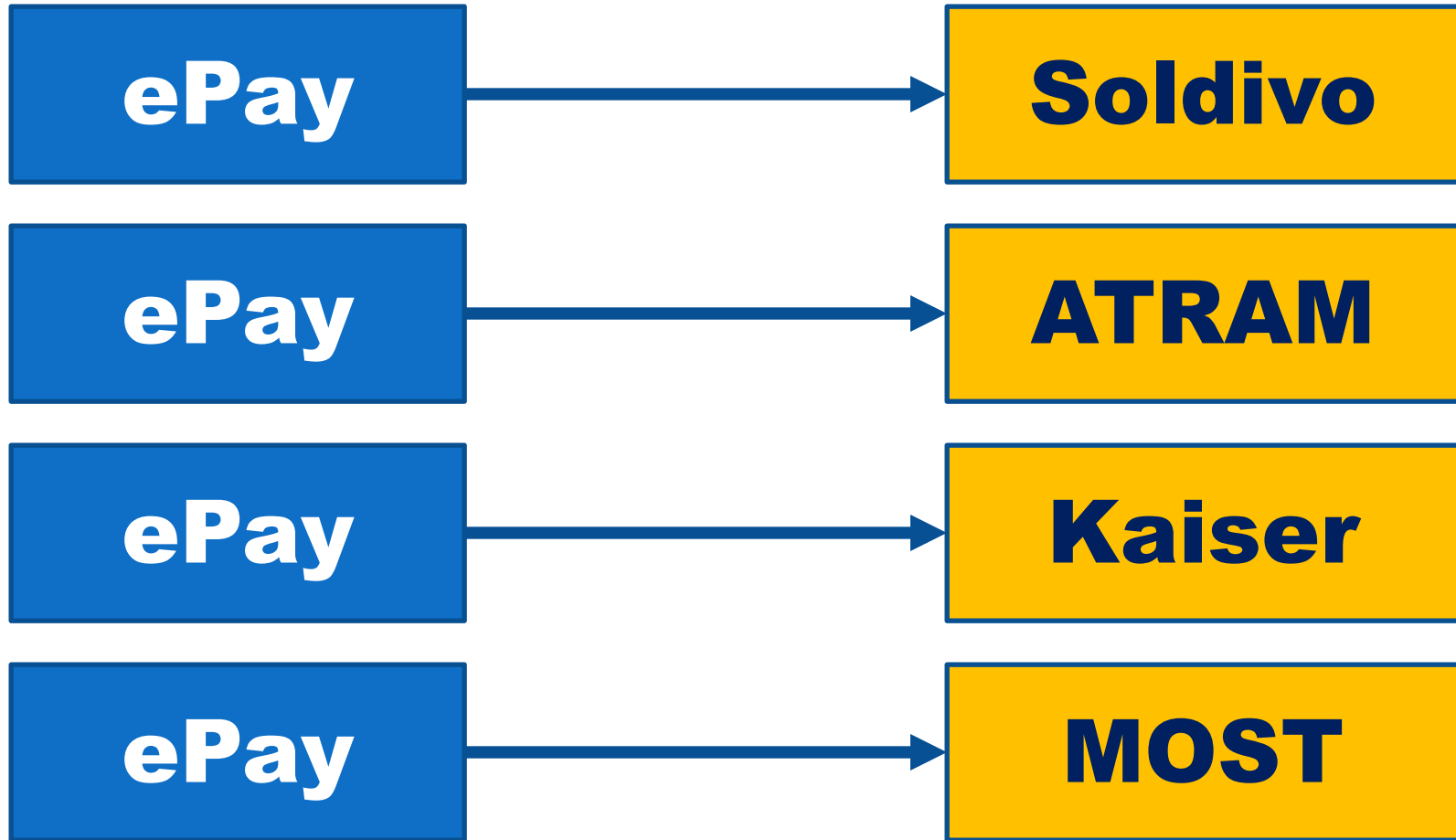
Item

Amount:

Qty:

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

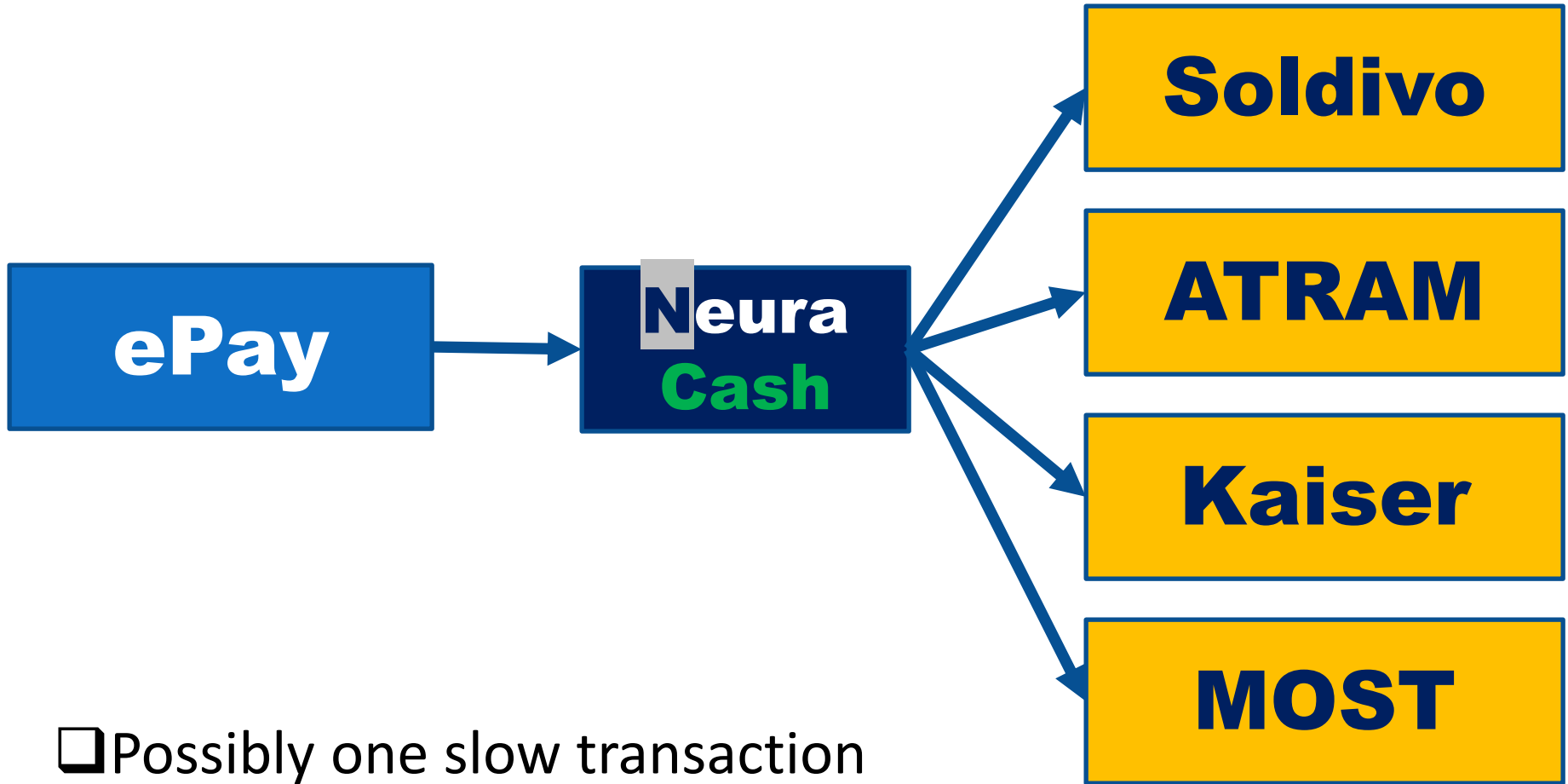
# Paying Multiple Provider



Pay multiple providers.

Possibly multiple slow payment transactions

# With NeuraCash Load



- Possibly one slow transaction
- Multiple fast payment transactions

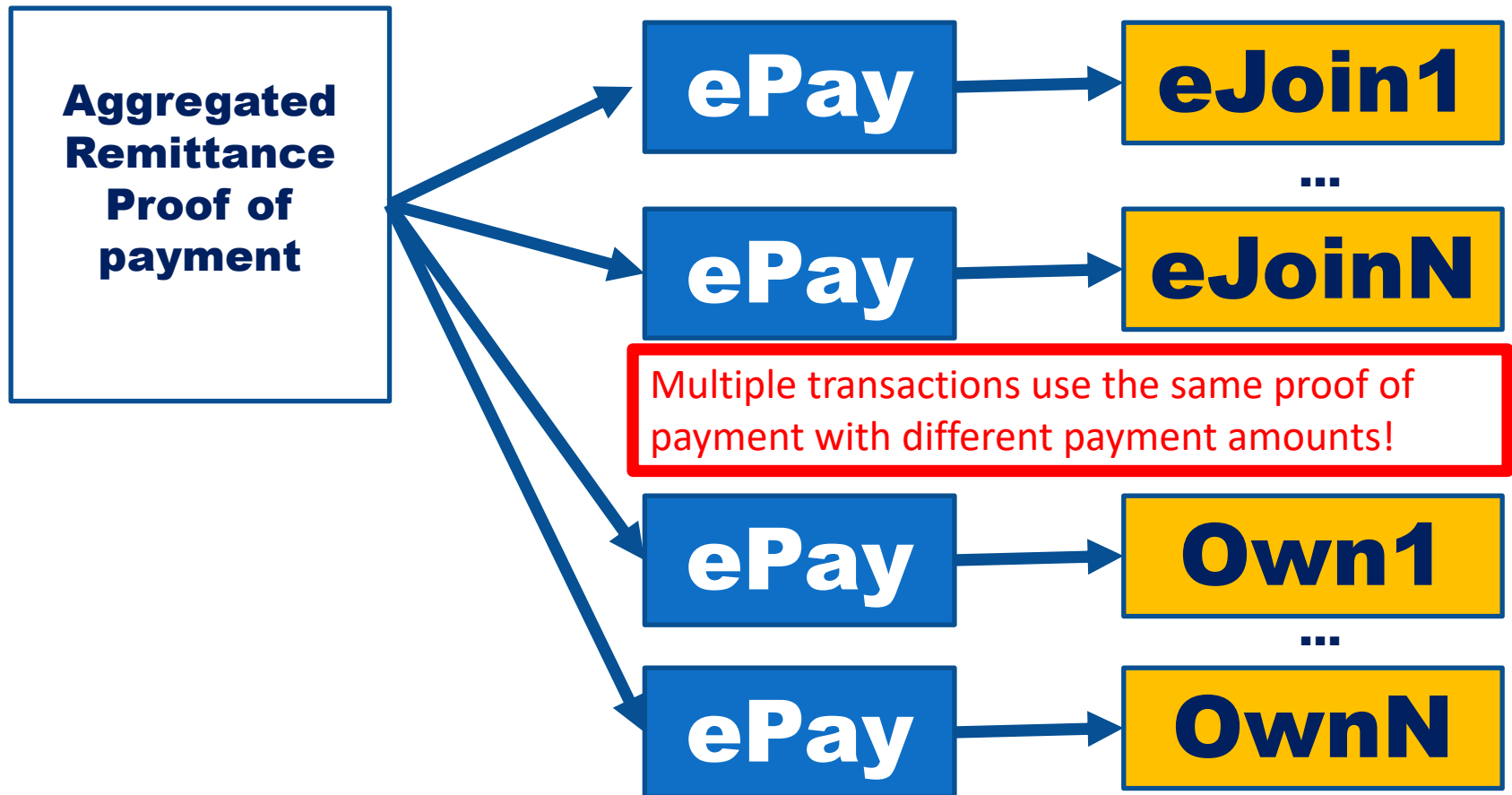
# Typical Aggregated Remittance Scenario

- ❑ International member aggregates multiple member payments, e.g. 10 members paying in in Euros
- ❑ Makes one remittance payment and gets **one proof of payment**
- ❑ International member uses **the one proof of payment** for multiple epay transactions!
- ❑ The proof of payment is not the same as correct payment mount!

**Prone to errors ba iyon?**

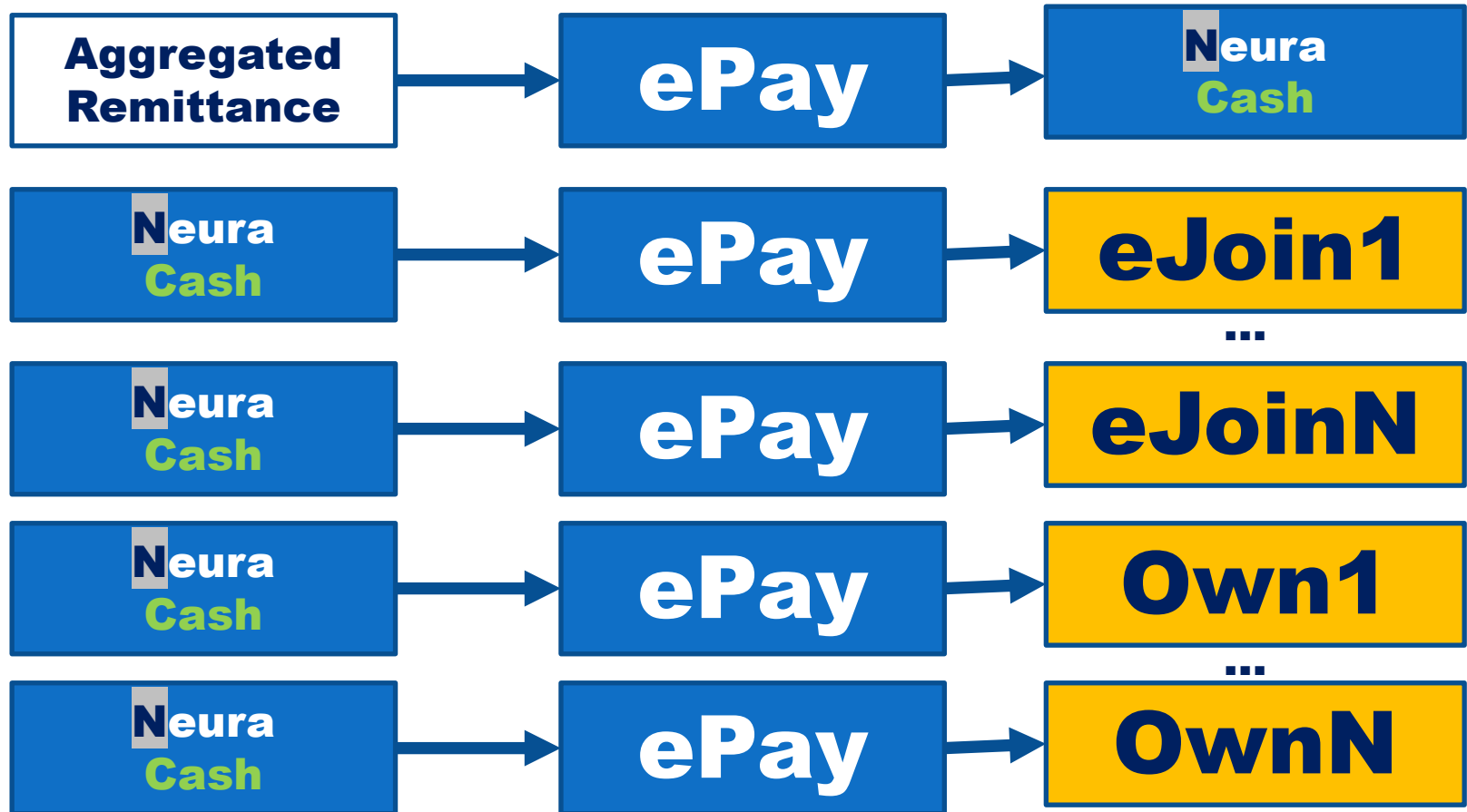


# Typical Aggregated Remittance Scenario



- 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



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

# Common Payment Mistakes

- ❑ **Using the proof of payment more than once**
  - Payments for one month can not be used to pay for two months.
  - Payment of member 1, can not be used to pay for members 1 and 2.
  
- ❑ **Mix up. Uploading mis-matched payment'**
  - Be extra careful to transact using the correct proof of payments
  - Do NOT upload proof of payment of JUAN for transaction of PEDRO.
  
- ❑ **Using the same ePay reference more than once**
  - ePay references are currently for one time use only
  
- ❑ **Using OLD payment methods no longer listed as supported methods**
  - Most methods paying directly to Kaiser accounts are no longer listed as supported
  - They may still work, but may be discontinued anytime
  
- ❑ **Using one aggregated proof of payment for multiple transactions**
  - This is allowed and normally done by international members to save on remittance fees and charges. For example, one remittance for 10 new members.
  - BUT THIS IS NOT RECOMMENDED, because it delays the payment process due to the extra accounting, reconciliation processes.

# Common Mistake

## FREQUENTLY COMMITTED ERRORS ON PAYMENTS

Transaction	DESCRIPTION
<b>EAPP</b>	Proof of payment uploaded to the wrong proposal
	Multiple use of EPAY reference number for Bills Payment facility
	Incorrect EPAY reference number used when paying
	Late uploading of Proof of payment

# Common Mistake

EAPP/ SUBPAYMENT	<p><u>Delay Processing of payment due to:</u></p> <ol style="list-style-type: none"><li>1. Non-uploading of proof of payment. Client is not aware that payment must always be uploaded thru Kiosk2 except for auto-approved payments</li><li>2. Incomplete payment details</li><li>3. Already used proof of payment</li><li>4. Unclear copy of proof of payment</li><li>5. INCORRECT policy number (applicable for subpayment only)</li><li>6. Incorrect Beneficiary details</li><li>7. Non- uploading of appropriate form thru Kiosk2</li><li>8. WRONG bank account number used</li></ol>
	<p><u>For Auto- approved payment channels (Bills Payment, Palawan and NeuraCash)</u></p> <ol style="list-style-type: none"><li>1. <u>Initially transacted as Bills Payment (with EPAY reference number) but client complete the process thru bank transfer/ online banking. As a result payment is not auto- posted; hence uploading thru Kiosk2 is required</u></li><li>2. <u>Initially transacted as Palawan Express Padala (with EPAY reference number) but client process it as as bank transfer/ bank deposit. Two different platforms which resulted to delays in processing due to validation with PALawan and with partner bank where the money is transferred to.</u></li><li>3. <u>EPAY reference number used already for EAPP was re-used for Kaiser subpay.</u></li><li>4. <u>Payment for several premiums transacted as one/ lump-sum</u></li><li>5. <u>Incorrect EPAY reference number used when paying (subscriber number mistaken for clients contact nos.)</u></li></ol>
	<p><b><u>FRIENDLY REMINDERS!</u></b></p> <ol style="list-style-type: none"><li>1. <u>Select the “Reinstatement” button when paying Kaiser reinstatement fee and upload the revised reinstatement form (3 pages)</u></li><li>2. <u>Select the “Amendment” button when paying Kaiser amendment fee and upload the amendment form (1 page only)</u></li><li>3. <b><u>DO NOT USE “Regular Subpay” button when transacting Kaiser Payment for reinstatement/amendment.</u></b></li><li>4. <u>“Regular Subpay” button is intended for ACTIVE Kaiser policy only and should not be used when paying Kaiser reinstatement/amendment fee</u></li><li>5. <b><u>ALWAYS TRANSACT the payment according to its PURPOSE</u></b></li></ol>

# Common Mistake

<b>EJOIN</b>	<p><u>Delay Processing of payment due to:</u></p> <ol style="list-style-type: none"><li>1. Incomplete payment details</li><li>2. Already used proof of payment</li><li>3. Unclear copy of proof of payment</li><li>4. WRONG bank account number used</li><li>5. Payment wrongly transacted as "Others"</li><li>6. Incorrect EPAY reference number used when paying (for auto- approved payment channels)</li></ol>
<b>IMG SOLDIVO FUNDS</b>	<ol style="list-style-type: none"><li>1. Payment transacted to a different member or Kaiser's</li><li>2. Payment transacted as other Payment types (payment transacted as OTHERS, FORMS...SOLDIVO ADDITIONAL)</li></ol> <p><u>For Auto- approved payment channels (Bills Payment, Palawan and NeuraCash)</u></p> <ol style="list-style-type: none"><li>1. Wrong/ mismatched amount inputted during the generation of EPAY reference number with the amount entered when completing the payment process</li><li>2. Incorrect EPAY reference number used when paying</li></ol>

# Maling Paniniwala!

**We thought policies lapse  
because of unposted payments**

**Payments are unposted  
because of lapsed policies.**

# Words of Wisdom

- ❑ Pay within the grace period.
  - Pay on or before due date
  - Pay within 30 days of due date
  
- ❑ Reinstate lapsed plans
  - Go through the reinstatement procedure



# Most Common Mistake

- ❑ Failing to reinstate
- ❑ Wrong payment procedure
  - Do NOT use Kaiser sub-pay
  - Do NOT use direct BDO payment
  - Do NOT use direct Palawan Payment
- ❑ Wrong reinstatement procedure

# Checking OR Pic

**Download the OR PIC in OPMS Payment History!  
Check remarks, if you need to comply!**

8520 KF PRUDENTE MARY ANN  
OR# 0001730316  
SATR # ECK-408998

**KAISER INTERNATIONAL**  
HEALTH GROUP, INC  
G/F King's Court I Bldg., 2129 Chino Roces Ave., NCR, Fourth District, City of Makati  
VAT Reg. TIN: 232-191-988-000

No. **1730316**

**OFFICIAL RECEIPT**

RECEIVED FROM: PESINABLE WALTER I TIN:  
BUSINESS NAME/STYLE: ECK 5 LIBERTAD ISABEL LEYTE  
ADDRESS:  
PAYMENT FOR: DESCRIPTION AMOUNT

DATE PAID: 05/11/2022  
NEXT DUE DATE:

App. No. 600013476481 Pending Premium\* Pnp2,647.00  
Pol No. 10001-03486-00 (see remarks)

DESCRIPTION	AMOUNT
Pending Premium*	Pnp2,647.00

Total Sales (Vat Inclusive)  
Less: Vat  
Total  
Less: SC/PWD Discount  
Total Due  
Less: Withholding Tax  
Amount Due

VATable  
VAT Exempt  
VAT Zero Rated Sale

TOTAL Sale  
VALUE ADDED TAX  
TOTAL PAYMENT Pnp2,647.00

**REMARKS**  
For compliance:

St. Citizen TIN  
OCCUPED ID Signature

# Reinstatement Procedure

1. Download 3-page reinstatement form
2. Fill out form
3. Convert to image
4. Submit reinstatement request via kiosk2
  - a. Submit the complete 3-page form via Kiosk2
  - b. Pay premium due
  - c. Plus P300 reinstatement

**Many error prone steps!**

# **How To Read OPMS Payment History**

# Current Bill

Planholder:	
Application Number:	
Policy Number	
Due Date	12/11/2019
Mode Of Payment	MONTHLY
No. Of Payments Made	42

← **Payment summary**

## ACCOUNT SUMMARY

<b>Previous Balance</b>	
No. of Installment Due	10
Total Installment Due	26,470.00
Over/Under Payment	0.00
Surcharge	2,018.10
<b>Current Charges:</b>	
Premium	2,647.00
Reinstatement Fee	300.00
<b>TOTAL AMOUNT DUE</b>	<b>28,788.10</b>

← **Account summary**

Plan Name	K-45
Effectivity Date	05/11/2015
Maturity Date	05/11/2035
Modal Installment	2,647.00
Years To Pay	7
Years To Mature	20

← **Plan summary**

# Payment History

INST NO	SATR NO	OR NO	DATE PAID	DUE DATE	NEXT DUE DATE	BUSSTYPE	PAYTYPE	PREMIUM	PENDING	OR PIC
1	00247171	0000545600	05/11/2015	05/11/2015	06/11/2015	NEW BUSINESS	CASH	3,147.00	0.00	.
2	00252691	0000581589	06/11/2015	06/11/2015	07/11/2015	SUB-PAY	CASH	2,647.00	0.00	.
3	A146323	0000592577	07/03/2015	07/11/2015	08/11/2015	SUB-PAY	CASH	2,647.00	0.00	.
7	00278116	0000672794	01/05/2016	11/11/2015	12/11/2015	SUB-PAY	CASH	2,645.00	0.00	.
7	00278115	0000671830	01/05/2016	11/11/2015	12/11/2015	SUB-PAY	CASH	2.00	0.00	.

- Date Paid.** Date the payment is RECEIVED
- Due Date.** Date the payment is EXPECTED.
- Next Due Date.** Date the NEXT payment is EXPECTED
- Notes**
  - Best practice is pay on or before due date
  - Grace period of 30 days

42	ECK-EBE06C	0001845978	07/04/2020	12/11/2019	01/11/2020	DEPOSIT ONLY	CASH	300.00	0.00	.
----	------------	------------	------------	------------	------------	--------------	------	--------	------	---

Please take note that our standard turn around time to process and post your payment is within 30 to 60 days for transactions from March 1 onwards.

Rest assured that though your payment is not yet posted in your OPMS, you have the protection and coverage of your policy and you will continue to enjoy its full benefits for as long as you have paid your premiums on time and you will keep the copy of your proof/s of payment available for presentation whenever necessary.

# Lapsing

INST NO	SATR NO	OR NO	DATE PAID	DUE DATE	NEXT DUE DATE	BUSSTYPE	PAYTYPE	PREMIUM	PENDING	OR PIC
1	00247171	0000545600	05/11/2015	05/11/2015	06/11/2015	NEW BUSINESS	CASH	3,147.00	0.00	.
2	00252691	0000581589	06/11/2015	06/11/2015	07/11/2015	SUB-PAY	CASH	2,647.00	0.00	.
3	A146323	0000592577	07/03/2015	07/11/2015	08/11/2015	SUB-PAY	CASH	2,647.00	0.00	.

41	ECK-E1B449	0001627391	12/28/2019	11/11/2019	12/11/2019						Next due date is 12/11/2019
42	ECK-EBE06C	0001845979	07/04/2020	12/11/2019							Payment made 7/4/2020 more than 30 days late
42	ECK-EBE06C	0001845978	07/04/2020	12/11/2019	01/11/2020	DEPOSIT ONLY	CASH	300.00	0.00	.	
42	ECK-995A06	0001889178	08/10/2020	12/11/2019	01/11/2020	DEPOSIT ONLY	CASH	2,647.00	0.00	.	
42	ECK-FC75E4	0001921810	09/10/2020	12/11/2019	01/11/2020	DEPOSIT ONLY	CASH	267.00	0.00	.	
42	ECK-8F00C9	0001921809	09/10/2020	12/11/2019	01/11/2020	DEPOSIT ONLY	CASH	2,380.00	0.00	.	

# Reinstatement

- ❑ UPDATE- member will pay the premiums due on all the missed months + surcharge of 1.5%/months or 18%/annum from the date of each unpaid installment.
- ❑ REDATE- member will only pay the premium for the month but the maturity period will be moved
- ❑ Requirements:
  - ❑ Re instatement application form
  - ❑ Re-instatement fee of Php 300.00
- ❑ ***The member shall be considered a new applicant subject to pre-existing conditions and for purposes of contestability of insurance coverage and to any other requirements for a new applicant for membership in effect at that time***
- ❑ Can be done within 2 years of the first unpaid due date
- ❑ Kaiser will cancel the contract without need of notice to the owner if he fails to reinstate within the period
- ❑ All reinstated plan shall be subjected to the new price



# Reinstatement

INST NO	SATR NO	OR NO	DATE PAID	DUE DATE	NEXT DUE DATE	BUSSTYPE	PAYTYPE	PREMIUM	PENDING	OR PIC
1	00247171	0000545600	05/11/2015	05/11/2015	06/11/2015	NEW BUSINESS	CASH	3,147.00	0.00	.
2	00252691	0000581589	06/11/2015	06/11/2015	07/11/2015	SUB-PAY	CASH	2,647.00	0.00	.
3	A146323	0000592577	07/03/2015	07/11/2015	08/11/2015	SUB-PAY	CASH	2,647.00	0.00	.
23	D096252	0000995640	10/20/2017	09/11/2017	10/11/2017	SUB-PAY	CASH	2,647.00	0.00	OR PIC
24	D112737	0001029773	12/18/2017	12/11/2017	01/11/2018	SUB-PAY	CASH	2,647.00	0.00	OR PIC
24	D112741	0001029772	12/27/2017	12/11/2017	01/11/2018	REINSTATEMENT	CASH	300.00	0.00	OR PIC

# Deposit Only

INST NO	SATR NO	OR NO	DATE PAID	DUE DATE	NEXT DUE DATE	BUSSTYPE	PAYTYPE	PREMIUM	PENDING	OR PIC
1	00247171	0000545600	05/11/2015	05/11/2015	06/11/2015	NEW BUSINESS	CASH	3,147.00	0.00	.
2	00252691	0000581589	06/11/2015	06/11/2015	07/11/2015	SUB-PAY	CASH	2,647.00	0.00	.
3	A146323	0000592577	07/03/2015	07/11/2015	08/11/2015	SUB-PAY	CASH	2,647.00	0.00	.
41	ECK-E1B449	0001627391	12/28/2019	11/11/2019	12/11/2019	SUB-PAY	CASH	2,647.00	0.00	OR PIC
42	ECK-EBE06C	0001845979	07/04/2020	12/11/2019	01/11/2020	DEPOSIT ONLY	CASH	2,647.00	0.00	.
42	ECK-EBE06C	0001845978	07/04/2020	12/11/2019	01/11/2020	DEPOSIT ONLY	CASH	300.00	0.00	.
42	ECK-995A06	0001889178	08/10/2020	12/11/2019	01/11/2020	DEPOSIT ONLY	CASH	2,647.00	0.00	.
42	ECK-FC75E4	0001921810	09/10/2020	12/11/2019	01/11/2020	DEPOSIT ONLY	CASH	267.00	0.00	.
42	ECK-8F00C9	0001921809	09/10/2020	12/11/2019	01/11/2020	DEPOSIT ONLY	CASH	2,380.00	0.00	.

- Payments made while a policy is lapsed is booked as “DEPOSIT ONLY”
- These are not considered payments until policy is reinstated.

# Pending Verification

Verified Pending Verification

DATE PAID	REFERENCE	INST NO	SATR NO	ITEM	AMOUNT
09/29/2020	K2-11E9O7X-2265891	7	ECK-9B1D55	KAISER ULTIMATE SUBPAY	26,470.00
09/29/2020	K2-11E9O7X-2265891	7	ECK-9B1D55	KAISER ULTIMATE-PROCESSING FEE	500.00

Contains payments “received by system” which have not yet been verified

# Account Summary

## ACCOUNT SUMMARY

<b>Previous Balance</b>		
No. of Installment Due	10	
Total Installment Due	26,470.00	<b>Overdue amount</b>
Over/Under Payment	0.00	
Surcharge	2,018.10	<b>Surcharge / late charges</b>
<b>Current Charges:</b>		
Premium	2,647.00	
Reinstatement Fee	300.00	<b>Reinstatement fee</b>
<b>TOTAL AMOUNT DUE</b>	<b>28,788.10</b>	<b>Total amount due</b>

PLEASE DISREGARD IF PAYMENT HAS BEEN MADE.

- “DEPOSIT ONLY” payments do not affect Total Amount Due**
- Pending Verification payments do not affect Total Amount Due**

# How to Resolve Issues

## *Best Practices*


### □ Procedures


- Use IMG Knowledgebase
- Use Portal newsletters
- Ask SMD

### □ Payment / Transaction Issues





- Tickets
- Ask SMD

# Knowledgebase

f FOLLOW US ON FACEBOOK 

**HOME** UPDATES ▾ REPORTS ▾ RESOURCES ▾ TOOLS ▾ CONTACT US ▾ 

initial HI! ROB

-  CREATE A SUPPORT TICKET
-  CONTACT INFO
-  **KNOWLEDGE BASE / FAQ'S**
-  FOLLOW US ON FACEBOOK

<http://img-corp.net/membersonly/faq/>



# Knowledgebase

## International Marketing Group

### General

- Where can I ask for assistance regarding IMG ...
- How can I ask for assistance regarding IMG is ...
- How can I follow up my requests? ...

### Preferred Payment Options for ePay Transactions

- OVERVIEW
- NEURA CASH
- BDO Bills Payment
- PALAWAN PAWNSHOP
- Credit Card
- Same Bank Online Transfer
- Over the Counter (Bank)
- Remittance / Bank Deposit / Bank Transfer / Instapay / PesoNet
- BancNet
- Pay at Cashier

### Dos & Don'ts in Payment

- Dos & Don'ts in Uploading your Proof of Pay...

### Frequently Asked Questions (FAQ) on NeuraCash

- What email address should I use for NeuraC ...
- Why do I need to submit a Bank Statement if...
- Is it possible to change the nominated bank ...
- Can I transfer my staled commission checks ...
- How soon will my fund transfer request going ...
- See all g articles

# Knowledgebase

## IMG Soldivo / Payments

- What is the IMG Soldivo Fund?
- How to top-up IMG Soldivo Funds
- How to top-up IMG Soldivo Funds via Palawa ...
- How to top-up IMG Soldivo Funds using ban ...

## IMG Soldivo Fund Redemption

- How do I process my redemption requests ...
- How long would it take for my redemption p
- Would I be able to check in my Portal my Net ...
- How do I receive the proceeds of my redemption ...

## Zoom Registration

- Do's & Don'ts in Zoom Registration

## ePay Transactions / Payments

- What are ePay Transactions?

## Online Submission of Promotion and Qualifications i the Member's Portal

- Submission Process
- Helpful Tips on your Online Submission

## **And more!**

- BDO Bills payment
- Membership benefits
- Kaiser / Products/ Procedures etc
- Manila Bankers / Products /  
procedures etc



# Tickets



**1. "Tickets"**

**2. New**

Enter your search term here...

[+ New Support Ticket](#)

[Check Ticket Status](#)

[+63917-5008388](#)

Open or Pending  
Sorted by Date Created

[Export tickets](#)

	<b>Procedure for short term care applications #436598</b> Created on Wed, Aug 12 at 12:32 PM Agent: Support Admin	<a href="#">Awaiting for review</a>
	<b>MOST18 application 905524 of PALMA, SHERILYN SARASPI dated 2/23/2019 #410355</b> Created on Mon, Jun 29 at 12:19 AM Agent: Support Agent 2	<a href="#">Awaiting for review</a>
	<b>Manila Bankers Applications of LEYNES, MELIBETH QUIMORA last Sept 16, 2019 #410353</b> Created on Mon, Jun 29 at 12:15 AM Agent: Support Agent 2	<a href="#">Awaiting for review</a>
	<b>UNneeded payment for Marissa In Article #270050</b>	

# Creating Tickets

*Via Freshdesk*

## Submit a ticket

Requester \*

bobet.prudente@gmail.com

Name of Member \*

Agent Code \*

Concern \*

... ▼

Subject \*

SUBMIT

CANCEL

# Choose concern

## Submit a ticket

Requester \*

Name of Member \*

Agent Code \*

Concern \*

Subject \*

...

Membership  
Mutual Fund  
Promotion  
VISA CARD  
ACCESS CODE/LINK  
MODIFICATION  
COMMISSION  
MARKETING  
BAP/EBS/FREE AGENT  
QUALIFICATIONS  
FIDELITY  
KAISER - NEW BUSINESS  
KAISER - SUB PAY / PDF  
MOST 18 SUB PAY  
MOST18 NEW BUSINESS  
OTHERS

...



SUBMIT

CANCEL

# Choose Issue

## Submit a ticket

Requester \*

bobet.prudente@gmail.com

Name of Member \*

Roberto Prudente

Agent Code \*

6199kf

Concern \*

Membership

Subject \*

Issue \*


...

...

Unprocessed  
Membership Upgrade  
Double Membership  
Accreditation  
System Error  
Basic Inquiry

# Email #1. Acknowledgement

Reference No. 513927 for Confidential Agent Report for policy 80880-10002-39319-00 ✕

 Inbox ✕

**IMG Support** via freshdesk.com

Wed, Dec 23, 6:29 PM (3 days ago)



to me ▾

Dear Roberto Prudente,

*"Thank you for submitting a Customer Support Ticket. You should be receiving another email for additional informations that we need to help you with your concern."*


**Please note:**

*When replying to customer support emails, please do not change the email subject line. Thank you.*

To view the status of the ticket or add comments, please visit

<https://imgcorp.freshdesk.com/helpdesk/tickets/513927>

# Email #2. Request for Information

Confidential Agent Report for policy 80880-10002-39319-00 513927- additional information  Inbox x

**IMG Support** [via](#) freshdesk.com  
to me ▾

Wed, Dec 23, 6:29 |

Hi Roberto,

may we request you to provide the following applicable informations to help us evaluate your concern.

Policy No

Name of Plan holder

With Payment (Yes/ NO)?

# Follow-up

## *Best Practices*

- ❑ Use Freshdesk ticket system
  - Follow-up once a week
  - Update as necessary
  - **DO NOT DUPLICATE REQUEST**
- ❑ Click to Call/Phone Support
  - Use only when urgent
- ❑ Escalation
  - Escalate to CEO after 60 days



# IMG Ticket System

## *Understanding IMG Support*

Open or Pending ▾ [Export tickets](#)

Sorted by Date created ▾

---

	<b>How to report billing issues #348413</b> Created on Mon, Jan 20 at 1:57 AM Agent: Support Admin	Being Processed
	<b>Change Kaiser mode of payment from monthly to annual #3...</b> Created on Sun, Jan 5 at 8:14 PM Agent: Support Admin	Being Processed



# IMG Ticket System

## Understanding IMG Support

### #348413 How to report billing issues



**Roberto Prudente**, reported 2 days ago

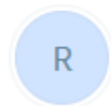


Hi support!

IMG members can report issues to [support@img-corp.com](mailto:support@img-corp.com) and request ticket numbers. They can access the tickets using freshdesk and the [img-corp.net](http://img-corp.net) login credentials.

How about non-img members?  
How can they access the tickets?

Sincerely  
Roberto Prudente




**Roberto Prudente**

Click here to reply to this ticket

# IMG Ticket System

## *Understanding IMG Support*

**Best way to follow up is to followup your ticket in Freshdesk!**

 **Roberto Prudente**

**B** *I* U | ☰ ☰ | **A** **A** | ↻ 🖼️

Any updates?

[+ Attach a file](#)

**REPLY** CANCEL

# Phone Support

## *Understanding IMG Support*

- ❑ Avoid as much as possible!
- ❑ Use only when urgent, e.g. Benefit claims
- ❑ Let those who really need it, use it.
  - Senior citizens
  - Handicapped
  - Urgent need (namatayan, na-ospital, may emergency)
- ❑ Kung pila, ang phone support ay “singit sa pila”
- ❑ *“Hindi naman tama na hindi makatawag ang namatayan, kasi marami nag-re-reklamo ng posting problem”*

# But if you must...

## *Understanding IMG Support*

- ❑ Use published contact numbers,  
e.g +63-917-500-8388
- ❑ Provide ticket number
- ❑ Make sure references are readily available
  - *If possible have ticket open in Freshdesk*

# Summary

## ☐ Use Freshdesk to open, followup tickets

- Best for Opening tickets, even if not IMG member!
- Best for follow-up
- Close ticket when resolved

## ☐ Phone Support

- Phone support is “most expensive” support channel
- Use phone support **only if urgent, e.g. claims**

## ☐ Escalation

- After 14 days: open ticket
- After 30 days: “Click to Verify”
- After 60 days, ,escalate to CEO

# Accreditation Reminder

## ☐ Accreditation is required every year!

- Due Dec 31<sup>st</sup> , for the following year
- No accreditation, no benefits
- No accreditation, no commissions!
- No Fidelity!
- No accident insurance!
- No free eye glass frames!
- No free unlimited doctor consultation at KMC!
- No Freebies!
- No discounts!
- No Neuracash
- Etc
- etc

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

**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/>

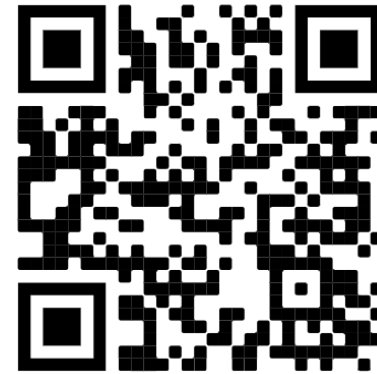
## IMG Materials

- **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. 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**





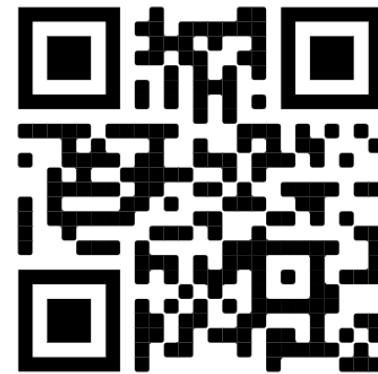
Get downloadable materials!

<https://6199kf.imgcorp.com/resources/>



Join the **IMG Members Group** discussion on Facebook!

<https://www.facebook.com/groups/IMGMembersGroup>



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