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eBroker User's Guide

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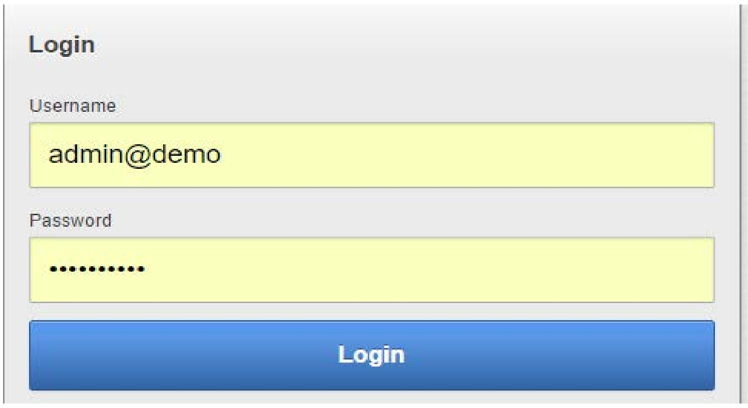
1. Logging into EBroker

Type the following link on the web browser address bar or as directed by your instructor.

http://mawingu.co.za:4040/apex/f?p=106:1

Figure 1 Shows the Login screen for EBroker



Notes:

Use the login details provided by the Administrator of the Brokerage Firm that you work for.

eBroker will give you access to modules and features depending on the roles and responsibilities defined for you by the administrator. More of this later in Chapter 9 that deals with user administration.

The rest of the illustrations assumes you are logged in as a user with Admin rights, meaning you have access to all the modules available in eBroker.

This training guide utilises a fictitious brokerage firm called **Demo Broker**

Table 1 below shows the accounts available for this Demo Broker, and their respective roles

User Name	Password	Roles	Comments
admin@demo	demo2017#	Admin	Full rights to access all modules in eBroker for Demo Broker
admin1@demo	demo2017#		
admin2@demo	demo2017#		
…..upto 10			

Table 1 : Demo User Accounts.

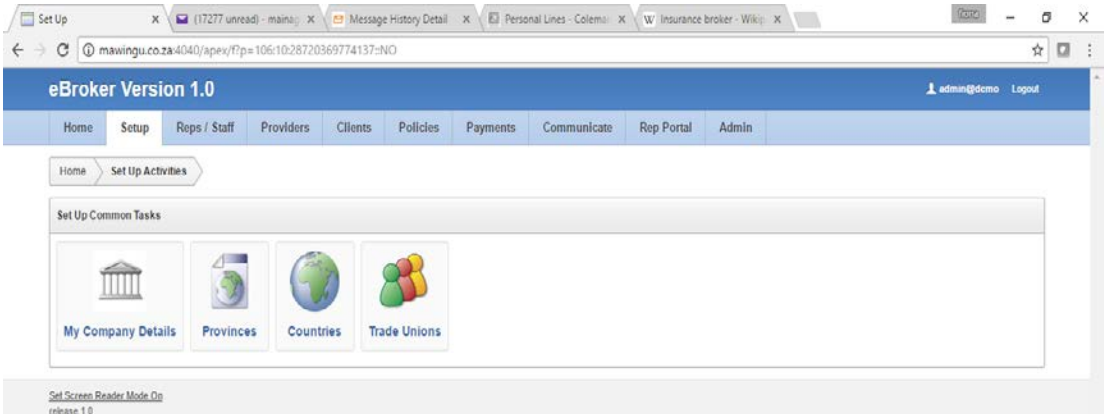
NB : Use your own account(s) if in the live system

Assignment No 1 Login into eBroker using one of the admin accounts in Table 1 above.

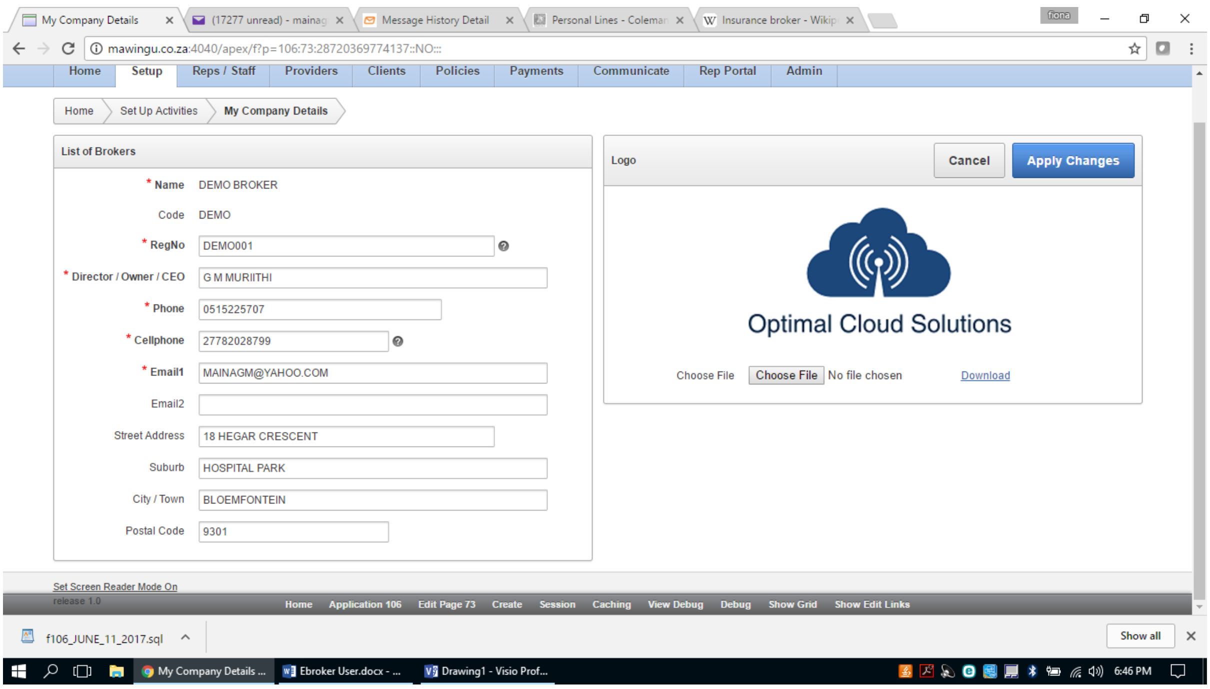
2.Setup Activities

a. Company Details

- To set up your company details, go to Setup
- The following form opens



b. Click on My Company Details to open a form similar to Figure 2 below

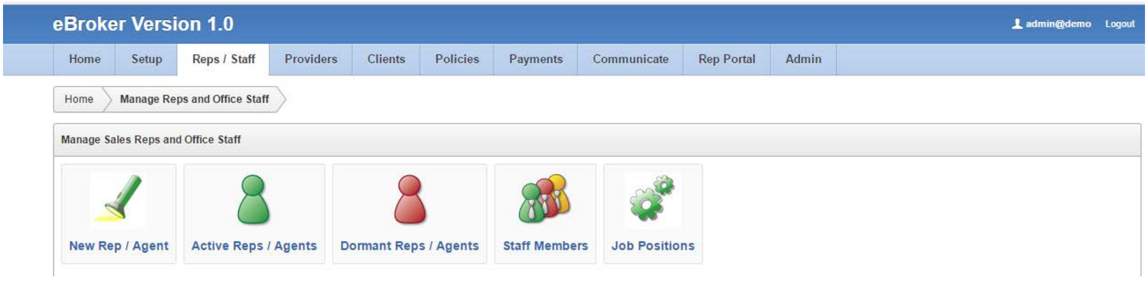


- Provide your company details.
- Upload a logo if necessary

- Click Apply Changes

3. Manage Reps and Staff

Click on the Reps / Staff Tab to Manage your Reps and Staff.



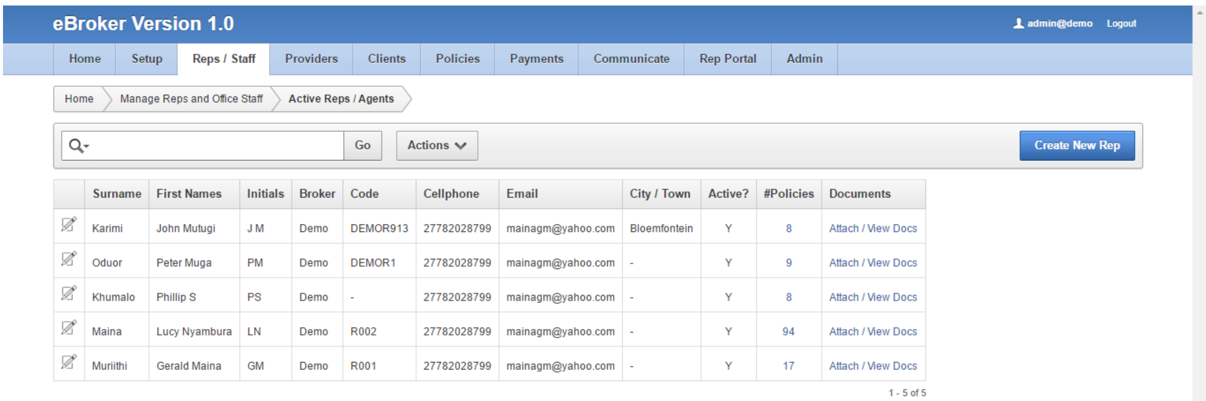
The following options are available

(i) New Rep / Agent
(ii) Active Reps / Agents
(iii) Dormant Reps / Agents
(iv) Staff Members
(v) Job Positions

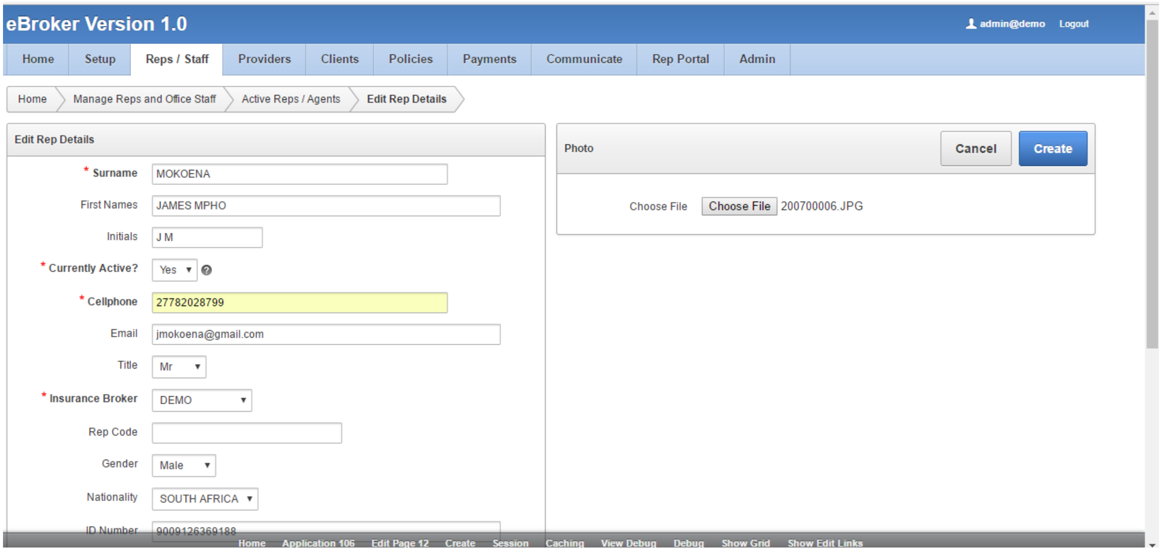
We will go through each of these options

3.1 New Rep / Agent

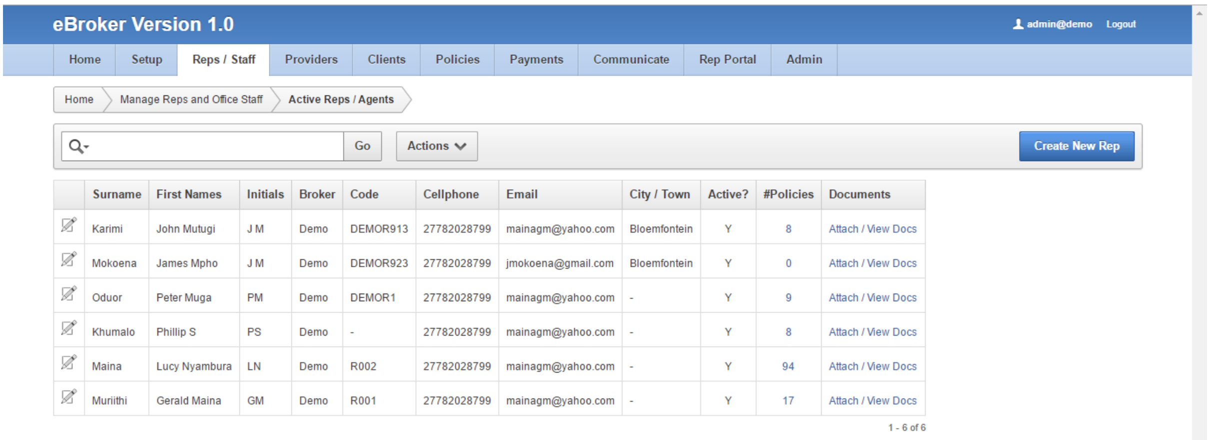
Use this option to Create a New Rep or Agent. These are the people who Market and sell policies to Clients on behalf of the brokerage.



You get to see all the current Reps / Agents. To Create a new Rep, click on Button Create New Rep (at the Top, Right Hand Side of your screen)



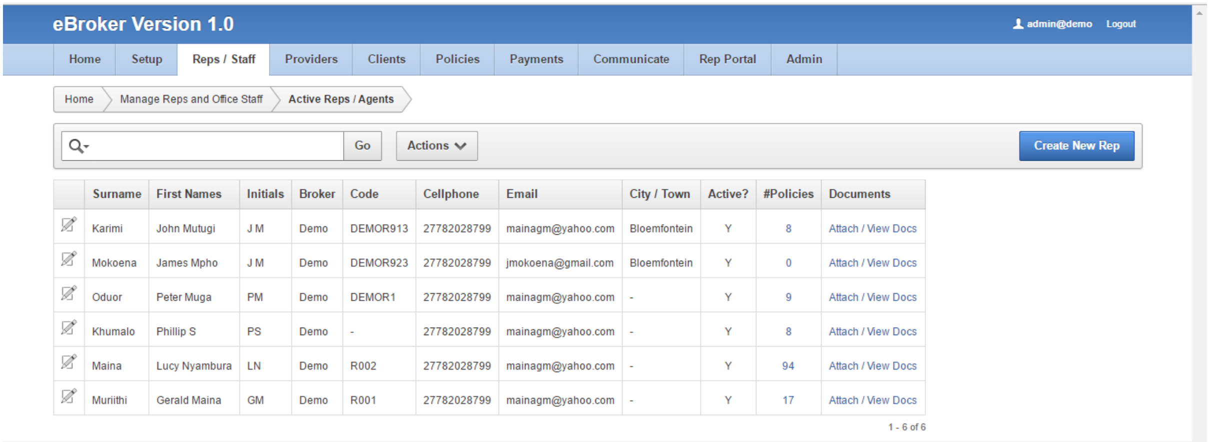
- If you have a photo for the Rep, upload it by choosing the File.
- Click on button Create.
- This takes you back to the List of Reps.
- Note that the new Rep (***Mokoena James Mpho***) has joined the List



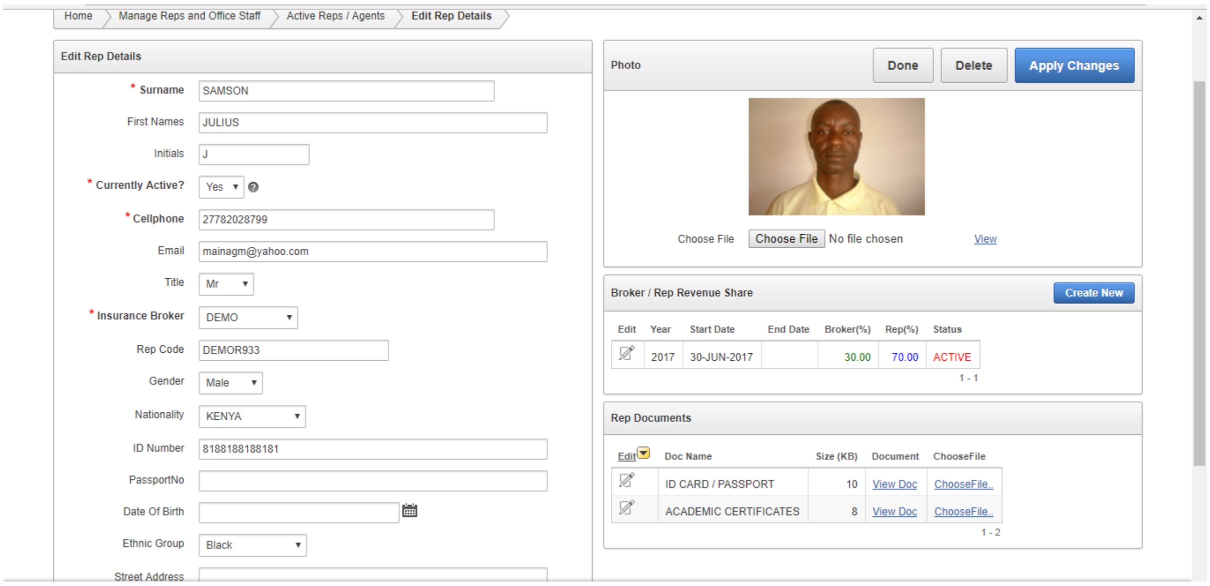
3.2 Edit the Details of an Existing Rep

Click on the Rep / Staff Tab

Choose Menu Add New / View Rep / Agent



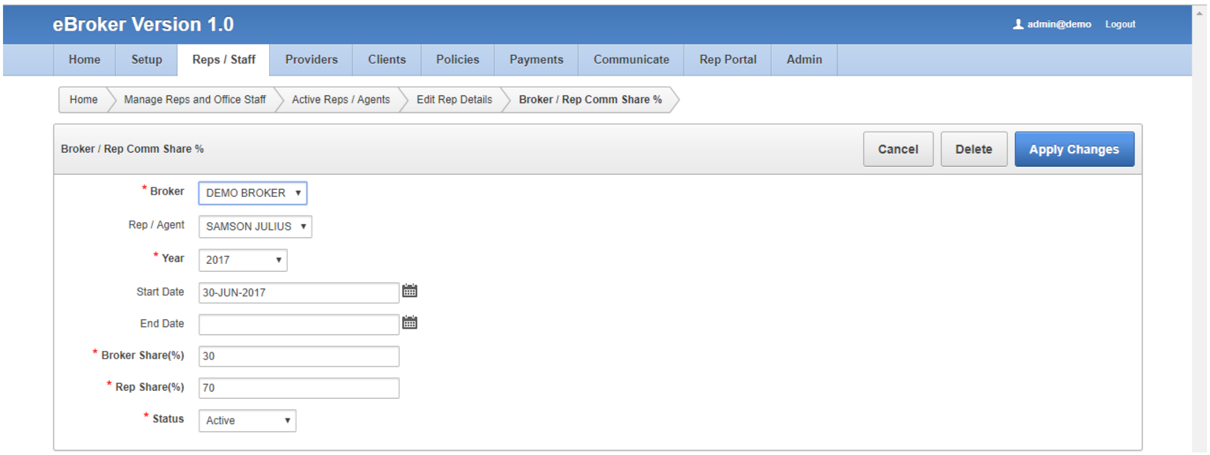
- Identify the Rep from the List
- Click on the Edit Button (Left most icon with a small pen on it)
- This opens a Rep Edit Form similar to the one below



- Edit the Rep Details as necessary and Click Apply Changes

3.3 Broker / Rep Commission Share

Under Broker / Rep Revenue share, Edit the record (Click the small edit button at the start of the record)

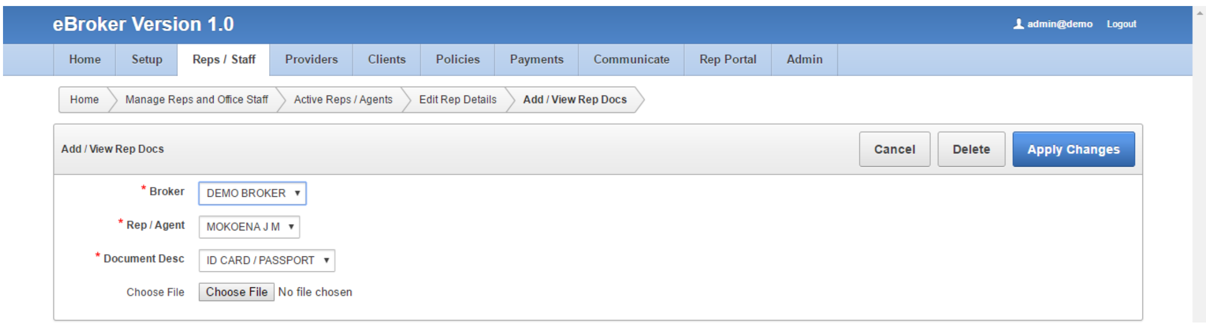


Edit the Broker Share (default is 30%) and the Rep Share (Default is 70%)

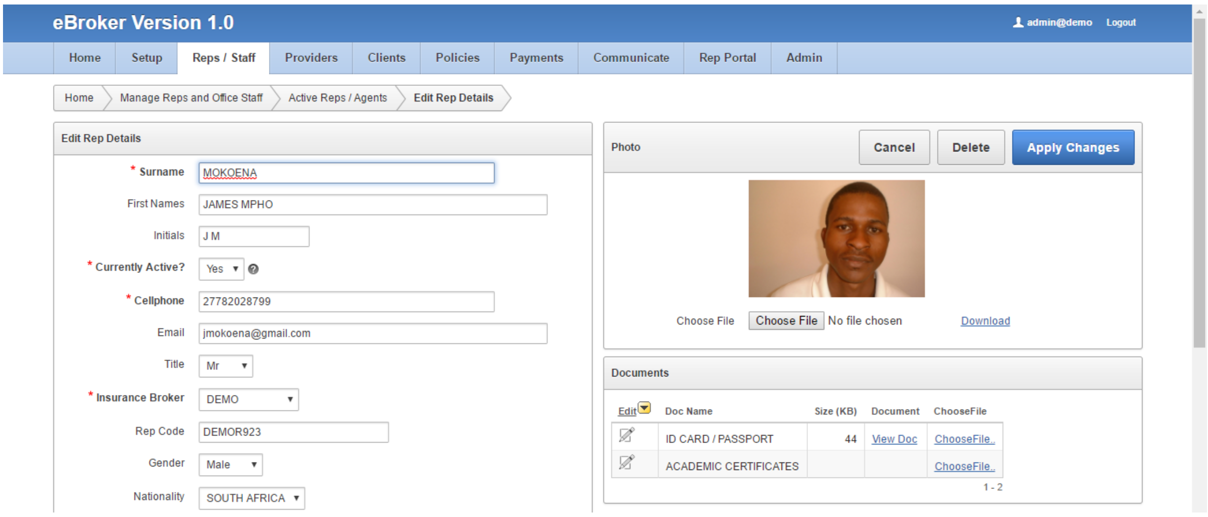
Apply Changes

3.4 Upload Rep Documents (ID Card, Academic Certificates etc.)

- Follow the steps in 3.2 above to open a Rep Edit form
- Below the Photo, under the Documents Sub Page, Click on Choose File to upload each of the respective documents. For Example, clicking on Choose File for ID Card / Passport opens the following form:



- Click on ***Choose File*** and upload the scanned document for the ID Card or Passport for this Rep
- Click Apply Changes
- This opens the following form



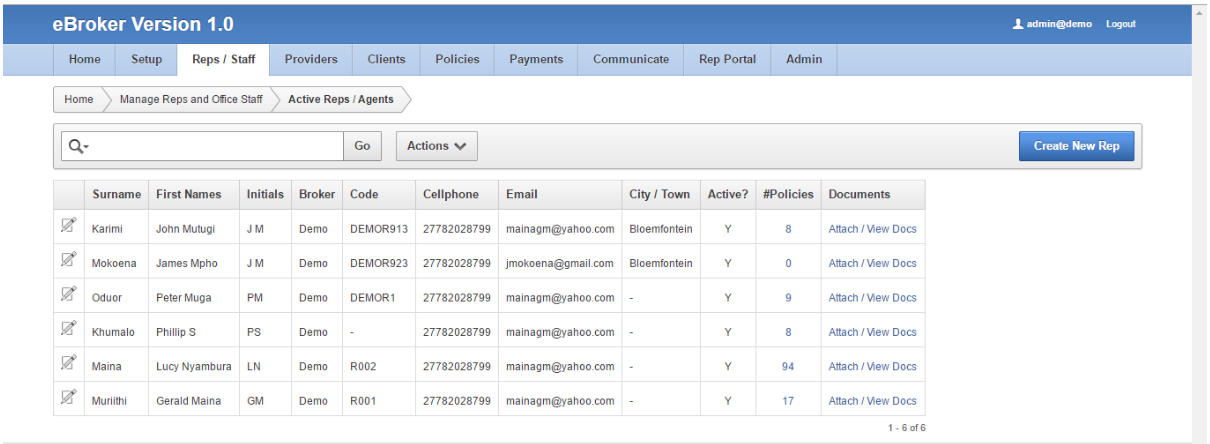
- Note that the ID Card /Passport is now attached.
- Repeat the same for any other Rep related document required by EBroker.

3.5 Active and Dormant Reps

Since Reps come and go, EBroker allows you to specify whether a Rep is currently active or Dormant. An active Rep is one who is actively marketing and selling your products at present. A Dormant Rep is one who has either permanently or temporarily ceased his duties. Active Reps can receive SMSs and Emails from the brokerage, new policies can be associated with them etc. Dormant Reps are excluded from normal activities of the brokerage. Active Reps can be made dormant and vice versa.

To see a list of all active reps, Go to Reps / Staff Tab

- Choose Active Reps / Agents



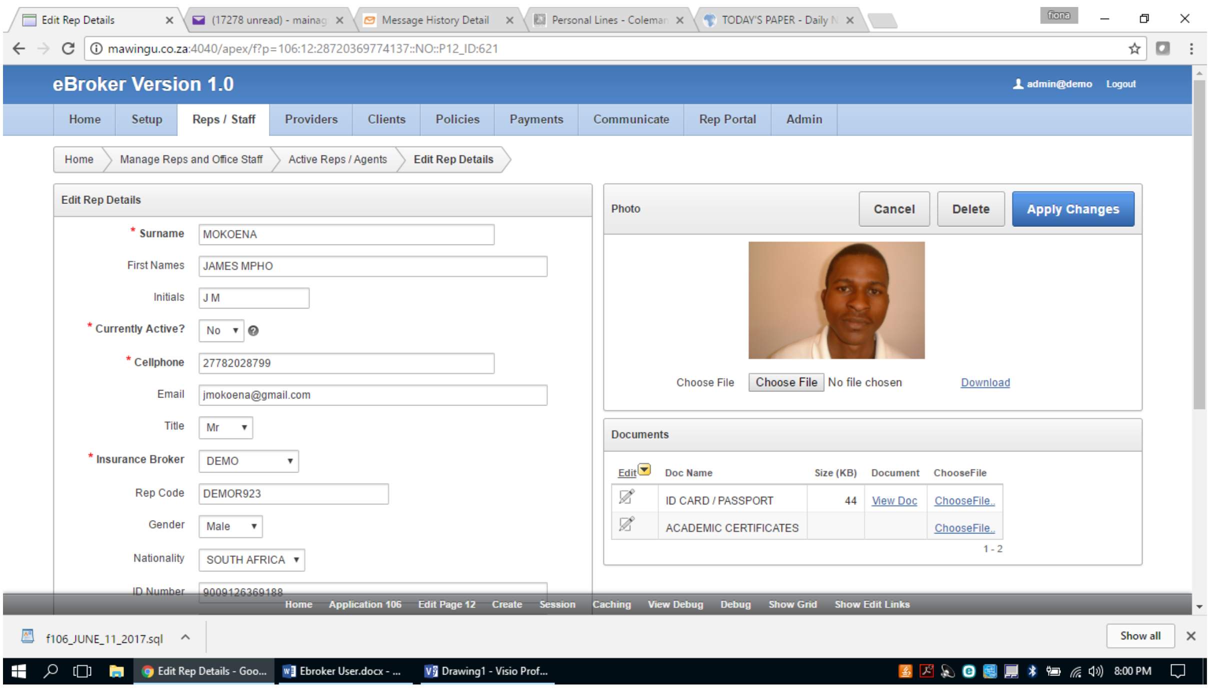
- Note that the **Active?** Column reads **'Y'**.

3.5.1 Change a Rep Status from Active to Dormant

From the Reps / Staff Tab, Choose the Active Reps / Agents Menu.

Identify the Rep

Edit the Rep Record (Click on the Edit icon at the start of the Rep Record)



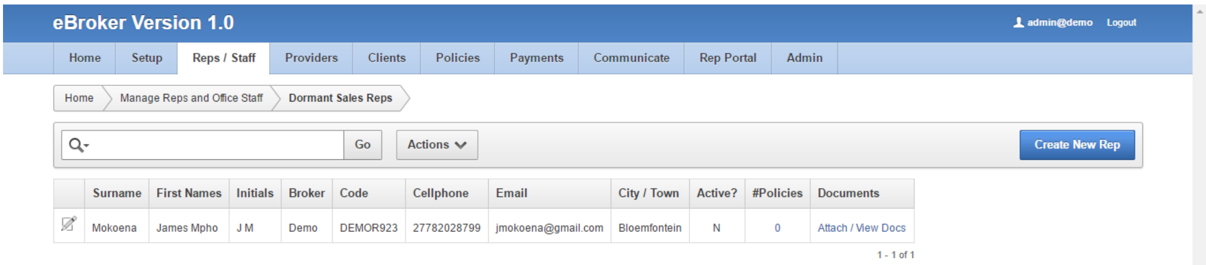
- Change the **Currently Active?** Field from Yes to No
- Apply Changes

3.5.2 Change a Rep Status from Dormant to Active

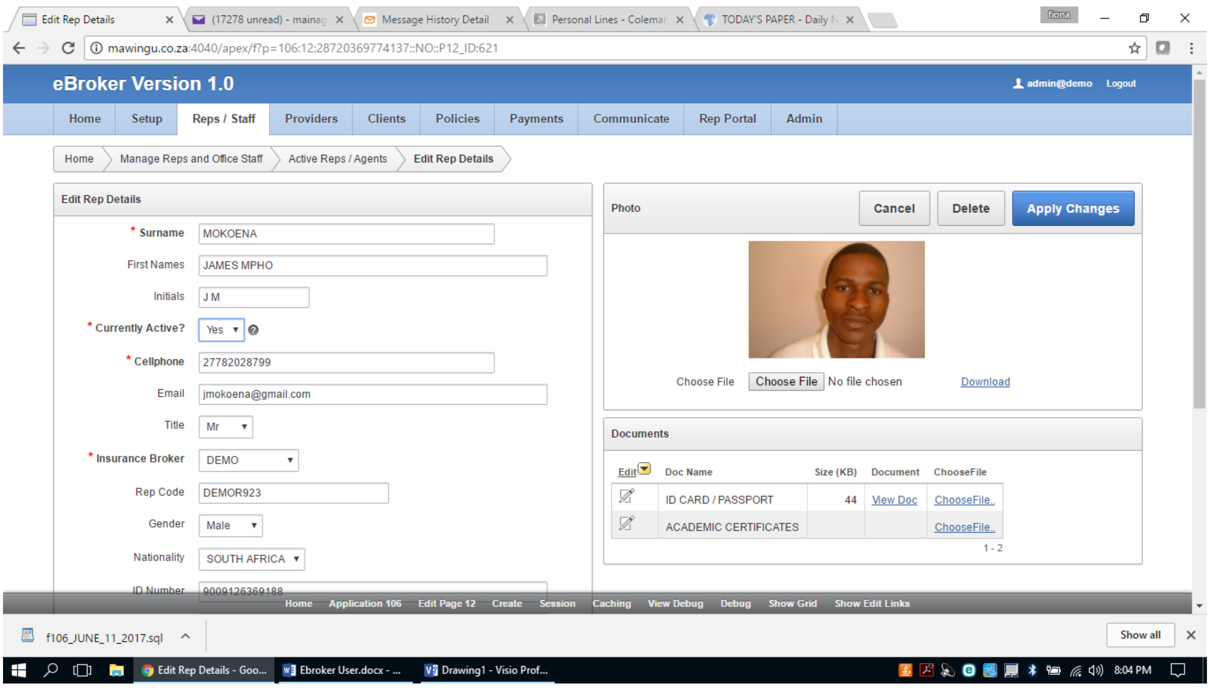
From the Reps / Staff Tab, Choose the Dormant Reps / Agents Menu.

Identify the Rep

Edit the Rep Record (Click on the Edit icon at the start of the Rep Record)



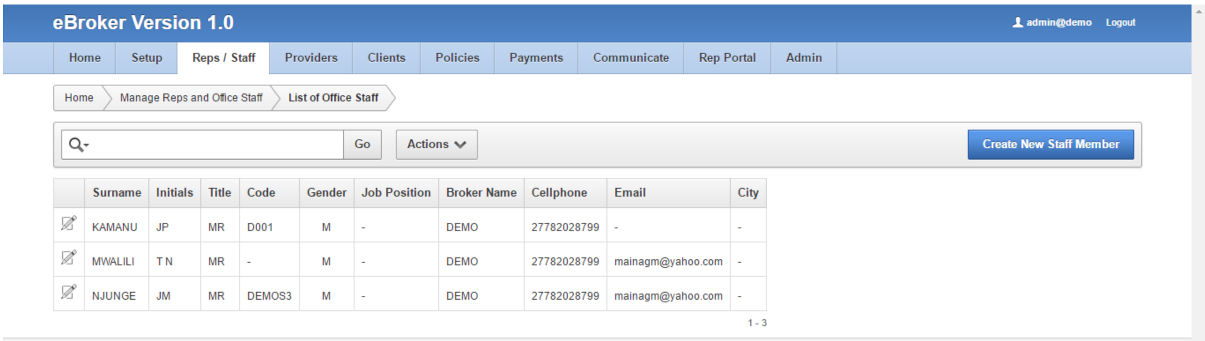
- Change the **Currently Active?** Field from **No** to **Yes**
- **Apply Changes**



The Rep Status is changed to Active.

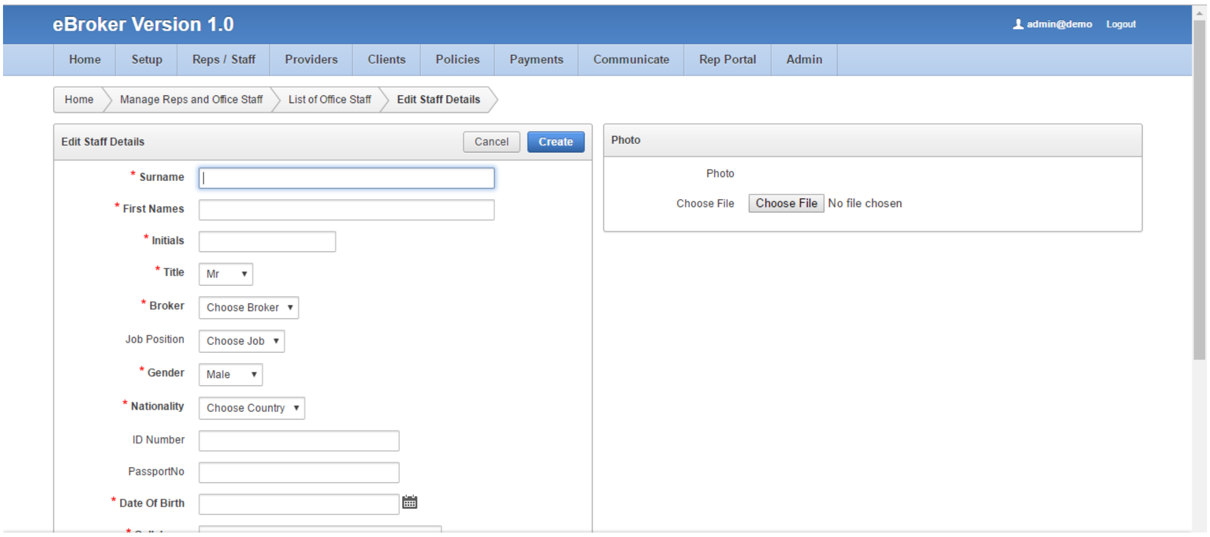
3.6 Manage Staff

Go to Reps / Staff Tab and Choose Staff members



3.5.1 Create a New Staff Member

Click on button Create New Staff Member (Top, Right Hand Side)



Fill in the Staff Details and Click button Create.

4 Manage Service Providers

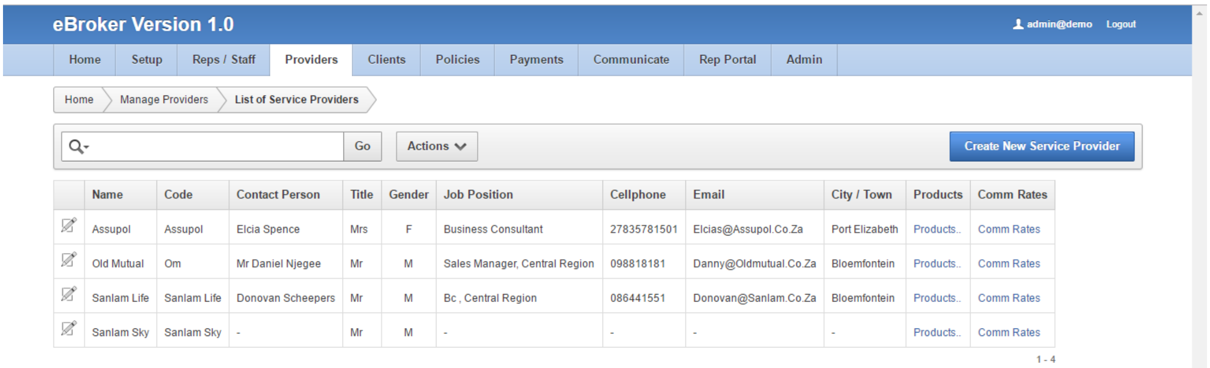
In this module, you can do the following tasks

(i) Add New Service Provider
(ii) Specify the Insurance Products for each service Provider
(iii) Specify the Commission Payment Reference Tables for each provider

4.1 Add a New Service Provider

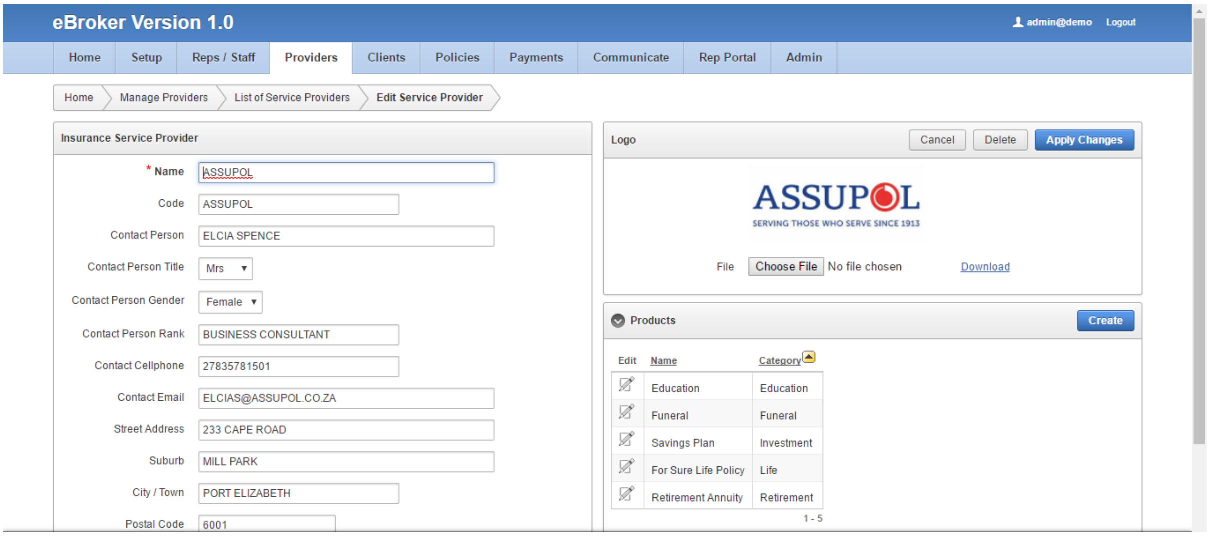
Go to the Providers tab

Choose New Provider



Click on Button Create New Service Provider

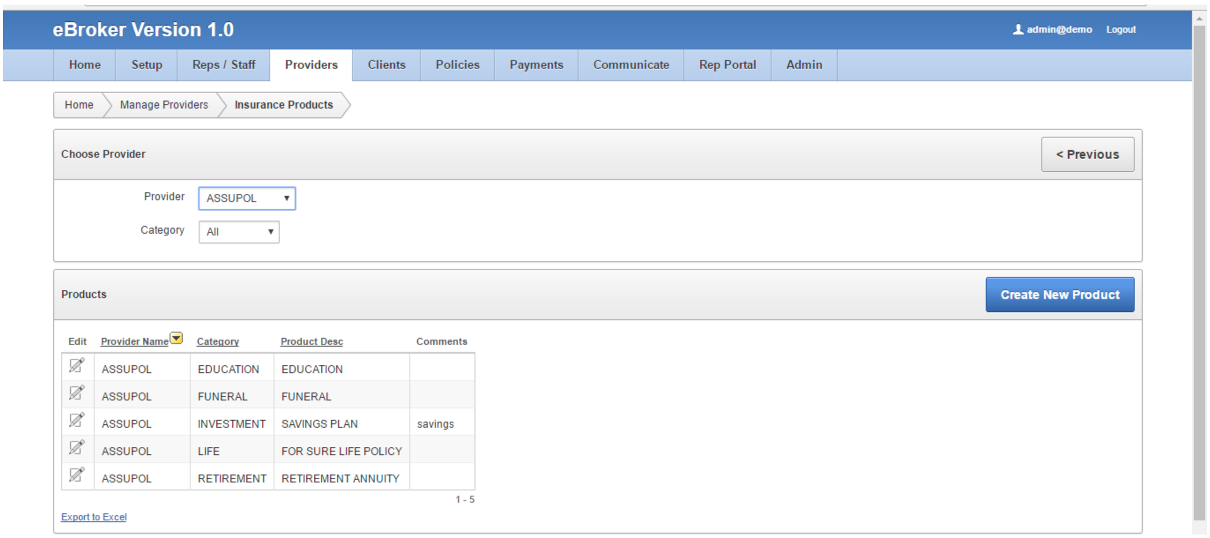
- Choose the Logo (Must already have been scanned and stored on the Computer)
- Add products if available (These can be added later)
- Click on Create.



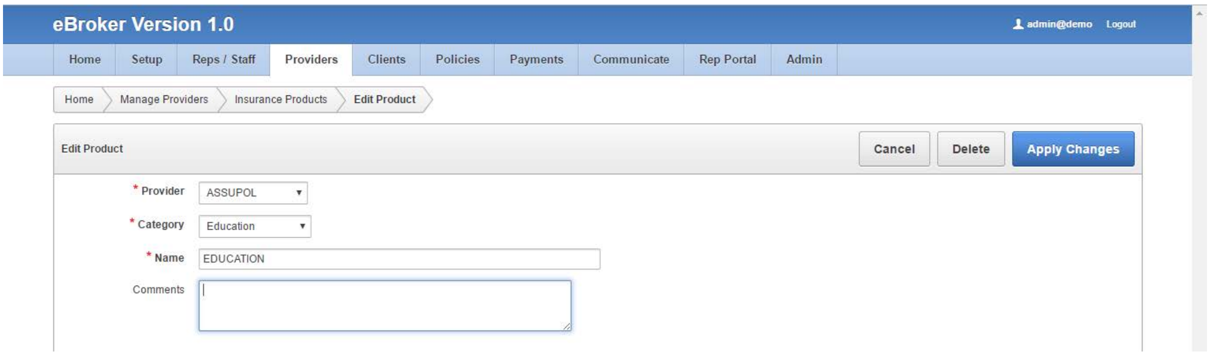
4.2 Define Insurance Products

Go to Providers Tab

Click on Insurance Products



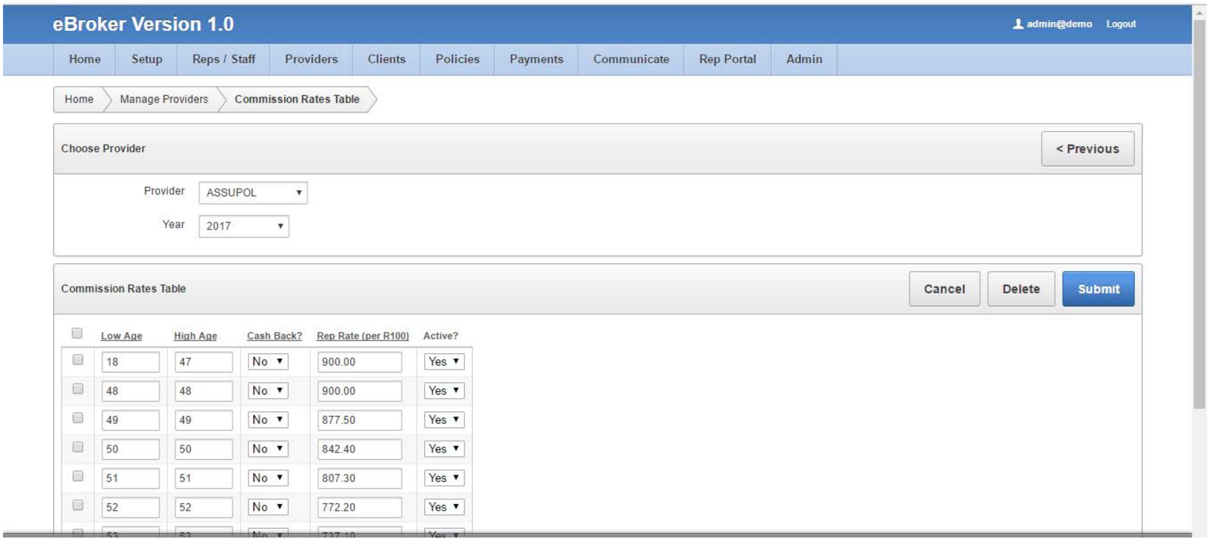
Click on Create New Product



Apply Changes

4.3 Commission Tables

- Go To Providers
- Choose Commission Rate Tables
- Choose Provider
- Choose the Year



5 Manage Clients

Clients play a central role in EBroker, after all they are the ones that buy policies and without them, a brokerage stands to generate no income. So it is important to manage clients as quickly and as accurately as possible.

Clients are intricately linked to policies.

In this module, you will be able to do the following key activities:

(i) Create new clients
(ii) Search for a client
(iii) Create new policies for a client
(iv) View current policies for a client
(v) Update the status of a client policy
(vi) Capture the commission for a client policy

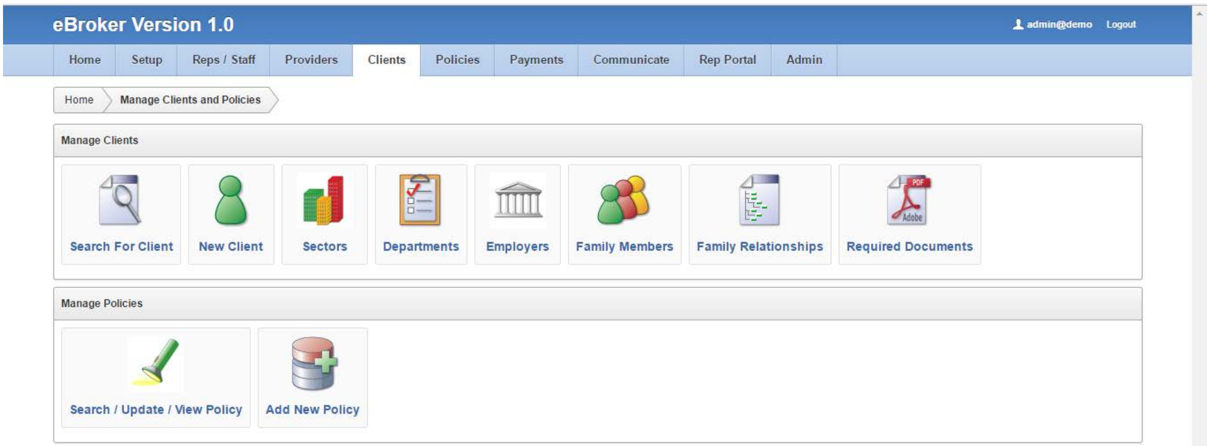
The following sections addresses each of these key activities

5.1 Create New Client

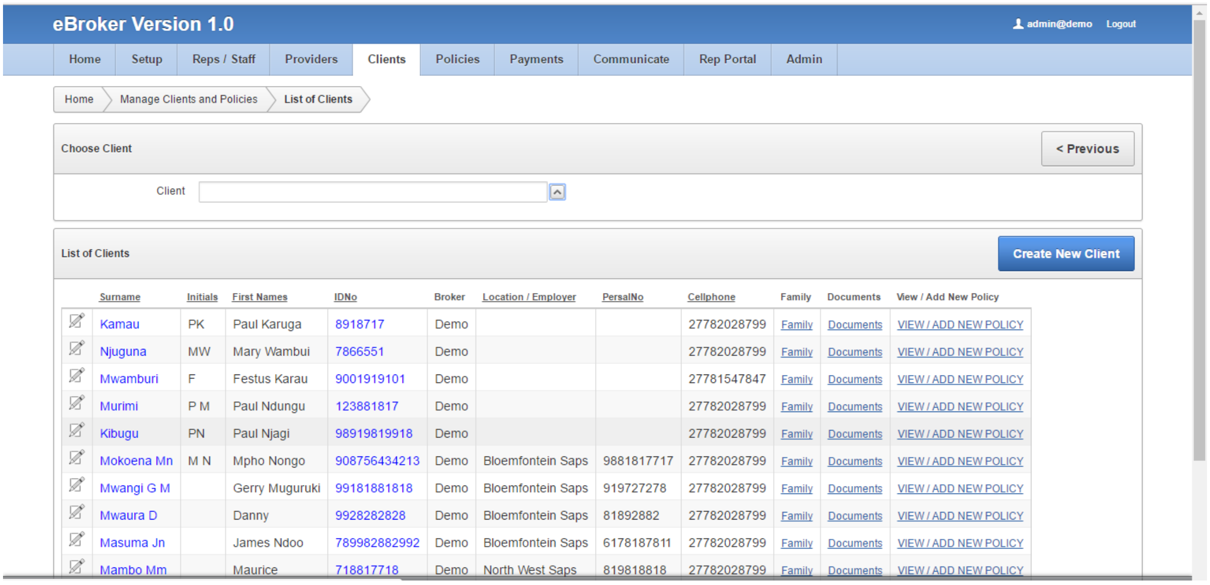
Before creating a new client, it is important to first verify that the client does not currently exist.

5.1.1 Search for Client

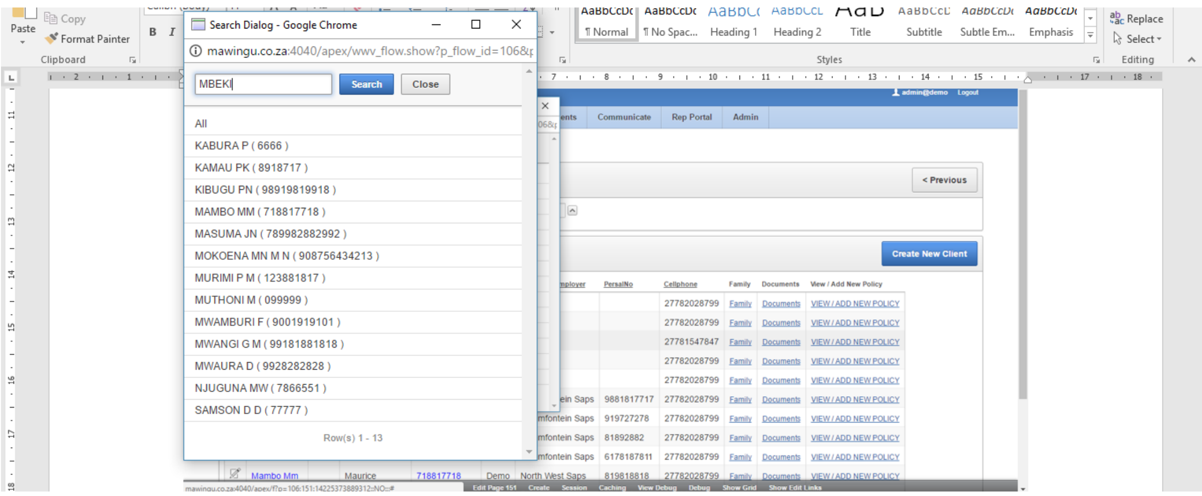
Go to the Clients Tab, Choose **Search For Client**



Searching for a Client brings up the following form



Under the Choose Client block, Click on the List of Values to activate a list of existing clients from where to choose from.



From the pop-up list of values, enter the Search String (Can be **Surname** or **IDNo**) and click **Search**.

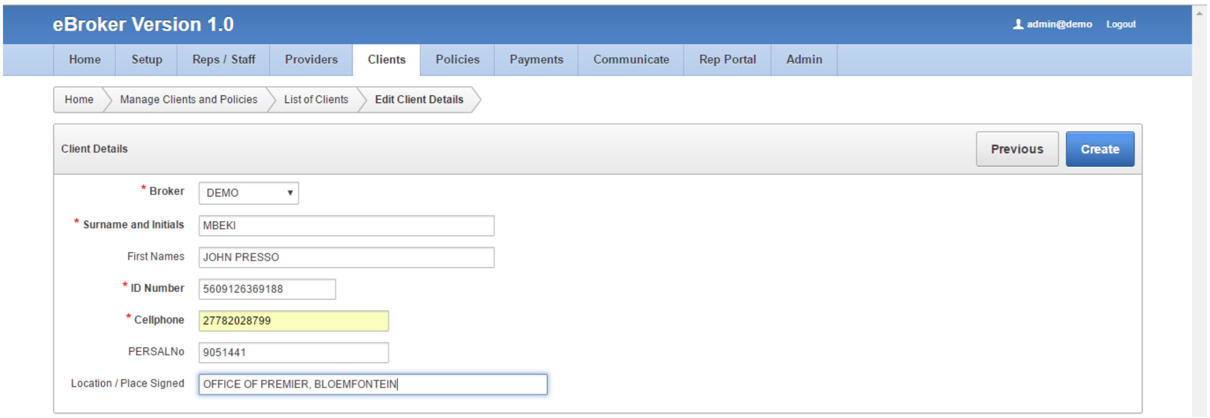
If the search returns no record(s), then this client does not currently exist and we should therefore create a new record for him / her.

Close the pop-up search window.

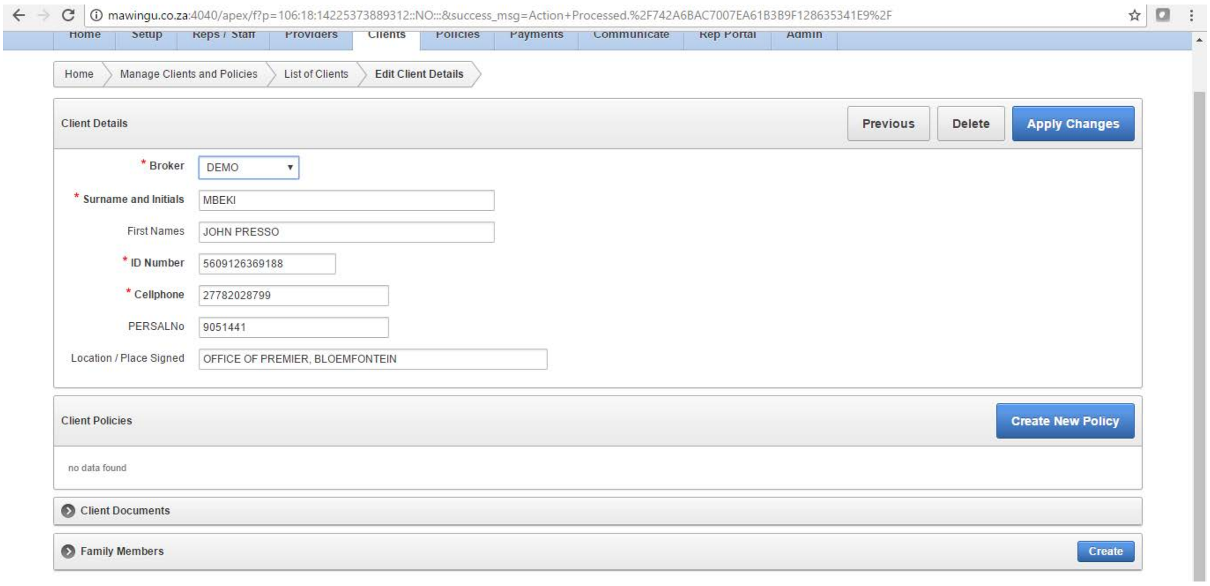
Click on button **Create New Client**.

Enter the **Client Details**

Click **Create** when done.



The following form opens

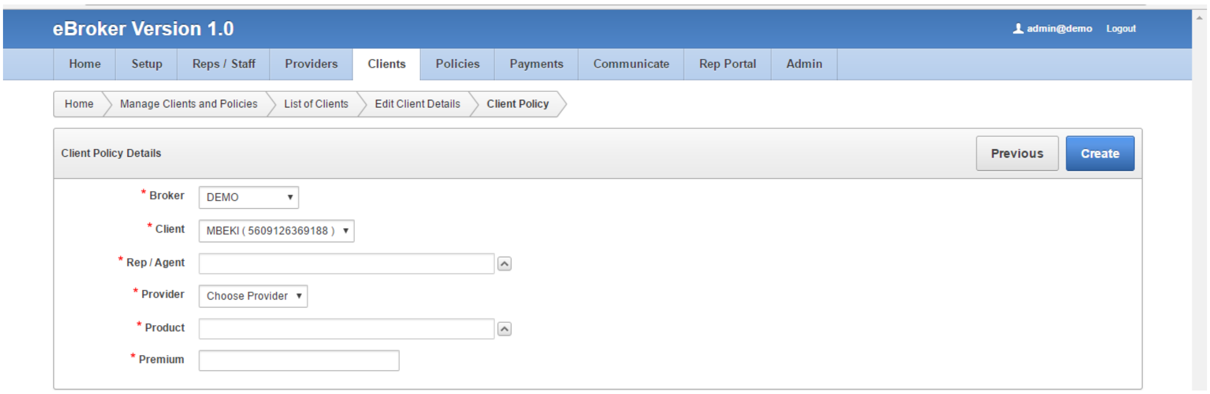


What does each of the boxes that appear mean?

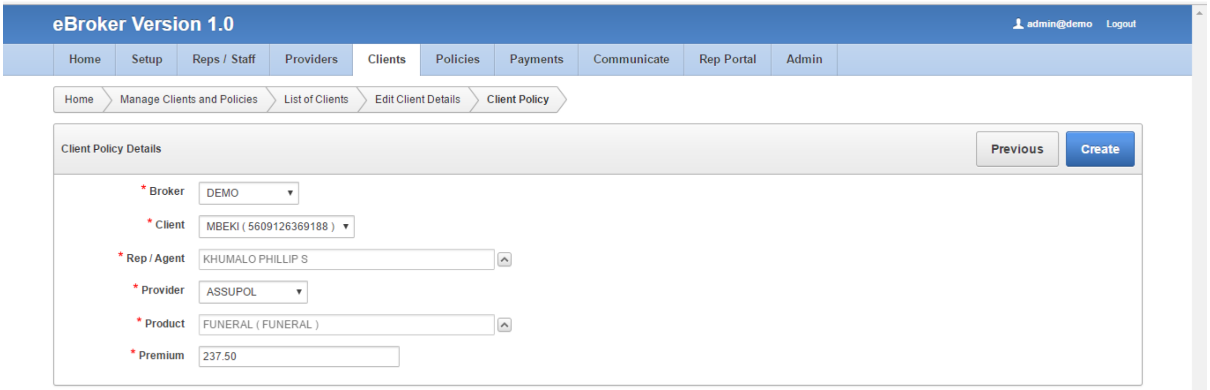
(i) Client Policies
(ii) Client Documents
(iii) Family Members

5.2 Create a new policy

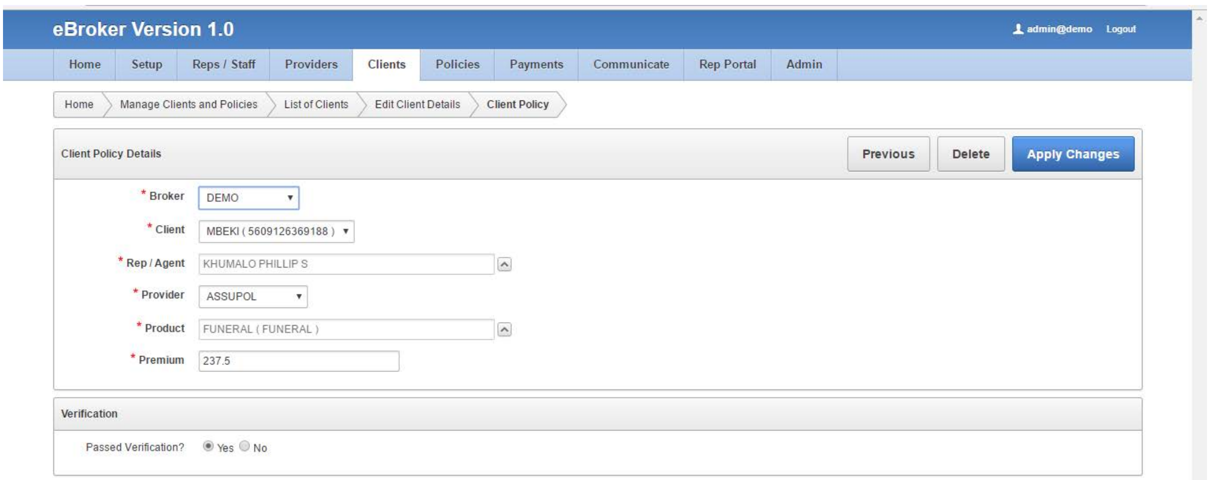
To add a new Policy for this client, Click on Create New Policy to open the new policy form below



Specify the new policy details (see example below)



Click create.



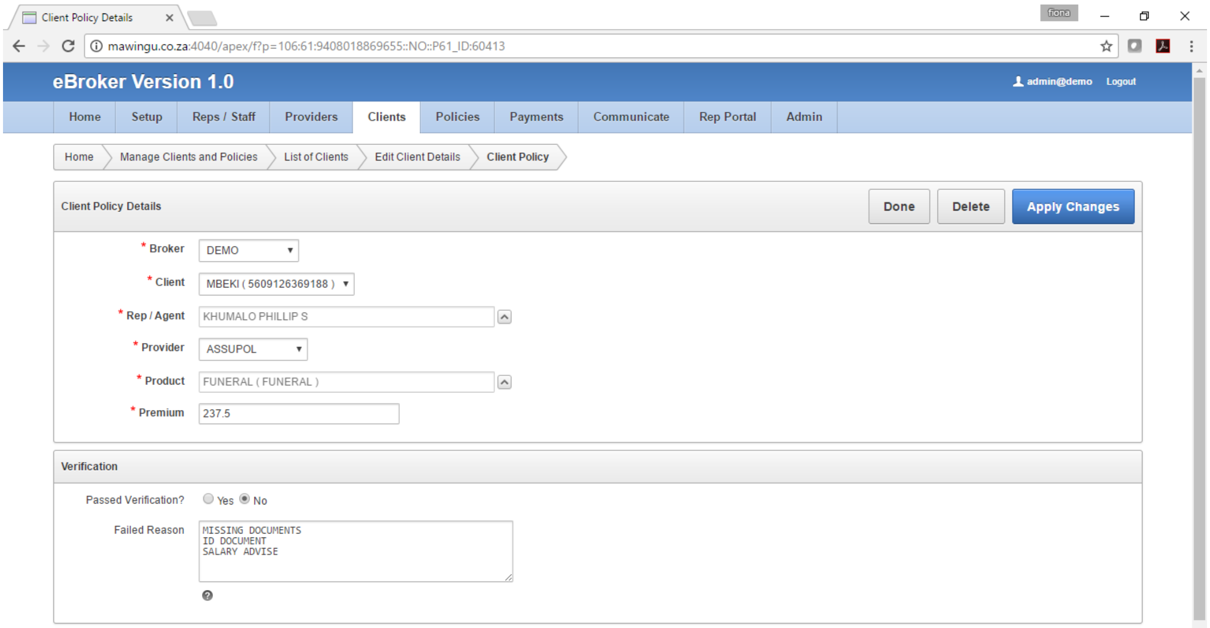
5.3 Verification of the Policy Application Form

Under the Verification Block, indicate whether the Policy passes Verification (Yes or No)

Yes indicates that the policy is complete in all aspects as required by the service provider (for example (Form is correctly filled, Certified Copy of Client ID Document is attached, Proof of salary advise is attached etc)

5.3.1 Form Fails Verification

If you indicate that the policy application fails verification, then provide the reason why the verification failed:



Apply the changes

Click button Done

Notes:

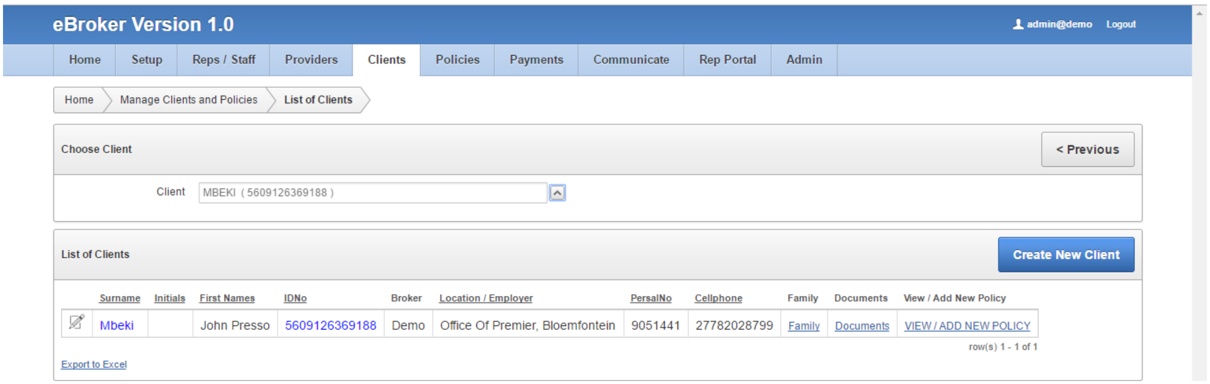
- An SMS is immediately sent to the Rep alerting him/her that the policy has some outstanding issues (as indicated on the Reason box)
- Policies that fail verification are not submitted to the Insurance provider.
- Once the Rep rectifies the situation, the form may be re-verified again.

5.4 Update Policy Status / Capture Commission Amounts

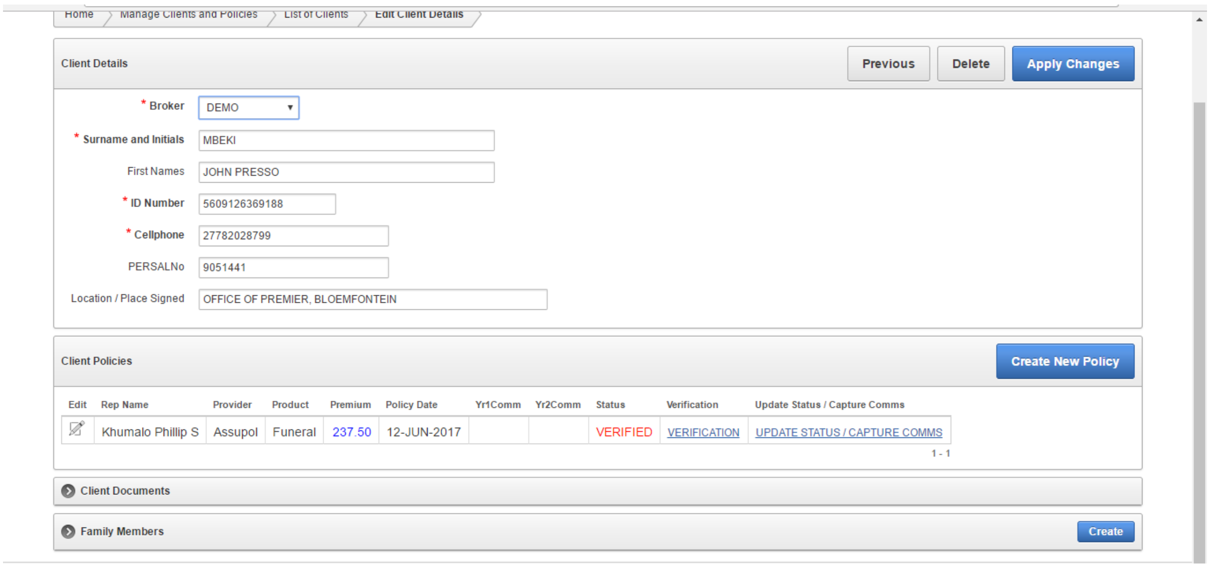
Once the service provider has processed the application, the results are communicated back to the broker. We need to capture this approval status using the feedback received from the service provider. We start by searching for the Client.

- Go to Clients tab
- Click Search Client
- Choose the Client

A form similar to the one shown below opens

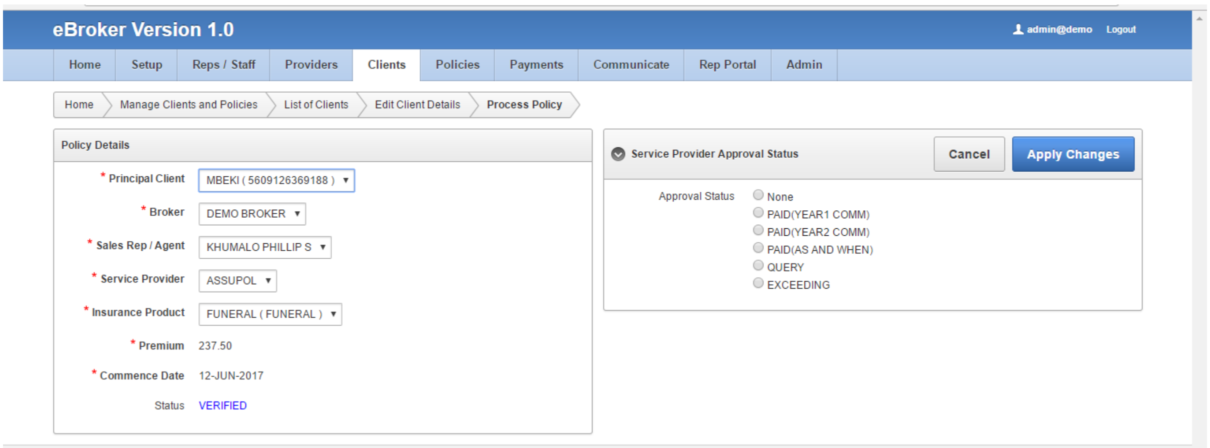


Click on View / Add New Policy to get the following form



To update the policy status, Click on **UPDATE STATUS / CAPTURE COMMS**

The following form opens



The Approval from the Service Provider falls under FOUR categories

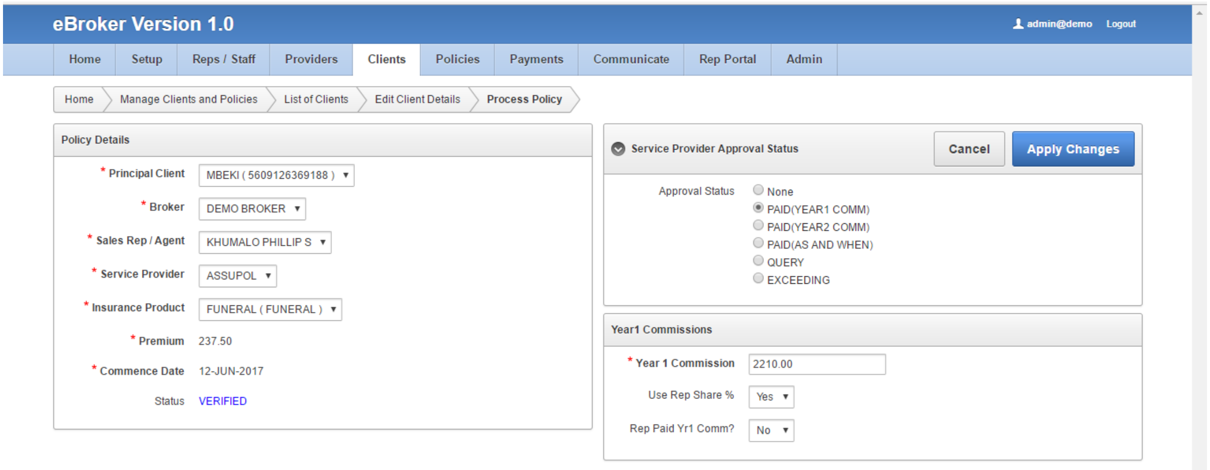
(i) PAID(YEAR1 COMM)
(ii) PAID(YEAR2 COMM)
(iii) PAID(AS AND WHEN)
(iv) QUERY
(v) EXCEEDING

APPROVAL INDICATOR	MEANING	COMMENTS
PAID(YEAR1 COMM)	This is a new policy. The policy was approved. Provider will pay the first portion of the commission (Year1 comm) as a Lump sum (usually using a formula that considers several factors such as the premium, age of the client, etc)	
PAID(YEAR2 COMM)	This is an existing policy that has been active for at least a Year. The second portion of the commission is usually a THIRD of the first year commission.	
PAID(AS AND WHEN)	The provider has approved the policy BUT the commission payments will be spread over 24 months. The broker will be paid as and when the client makes the monthly payment.	
QUERY	The policy was REJECTED due to a number of reasons.	
EXCEEDING	The policy was REJECTED because the client cannot afford to pay for the policy.	

Let us try each of these scenarios.

5.4.1 PAID(YEAR1 COMM)

Choosing this approval status opens the following form



Enter the Year1 Commission paid out to the broker (this is the total commission paid)

Indicate how the Rep and broker portions of the commission will be calculated by setting the **Use Rep Share %** Flag to either **Yes** or **No** (the default is Yes).

(i) **Yes** means the Rep will be paid a percentage (%) as agreed with the broker (e.g. 70% Rep, 30% Broker). We will see later on how to set these percentages.

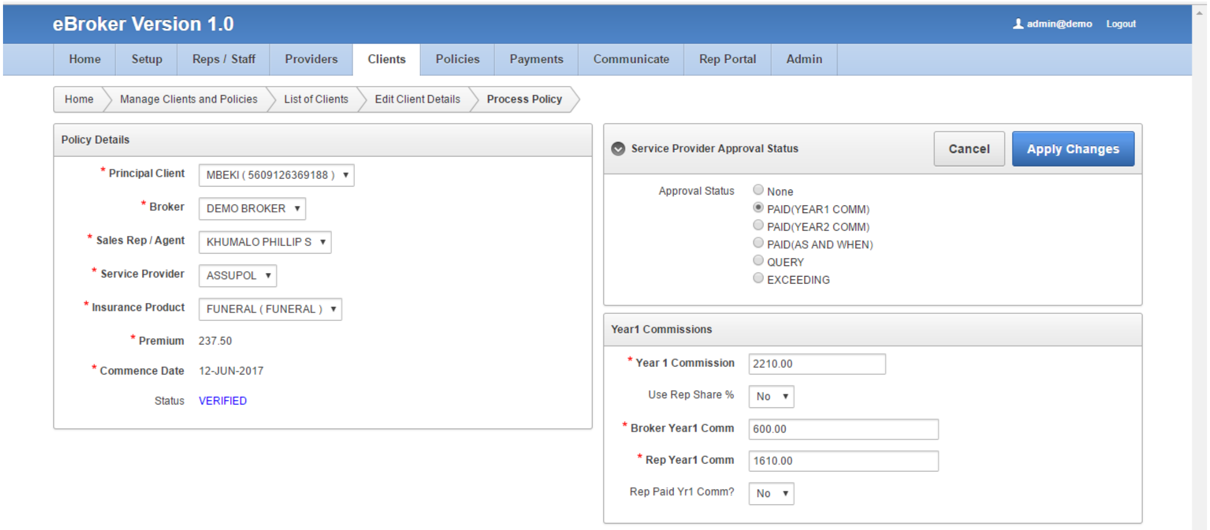
(ii) **No** means the rep and broker portions of the commission will be manually entered.

For example, if the Rep /Broker share is set at 70 / 30 %, a commission of R2,200.00 will be shared out as follows:

The Rep Amount = (70/100) *2200 = R1,540.00

Broker Amount = (30/100) *2200 = R660.00

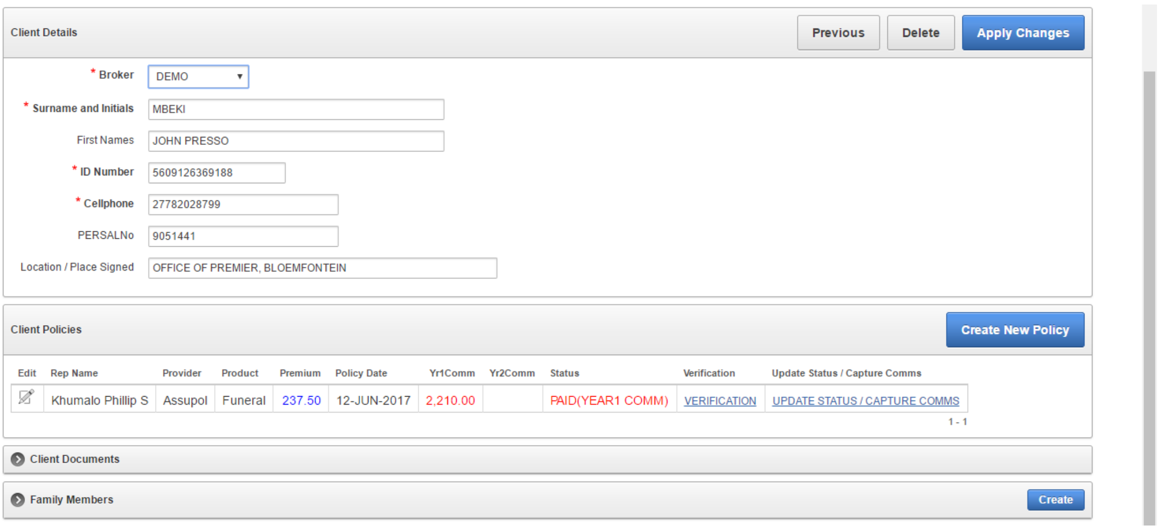
If the Use Rep Share % Flag is set to **No**, then the forms changes to the following:



Manually enter the Broker and Rep portions.

If the Rep has not yet been paid his portion, then Rep Paid Yr1 Comm? remains No.

Apply Changes



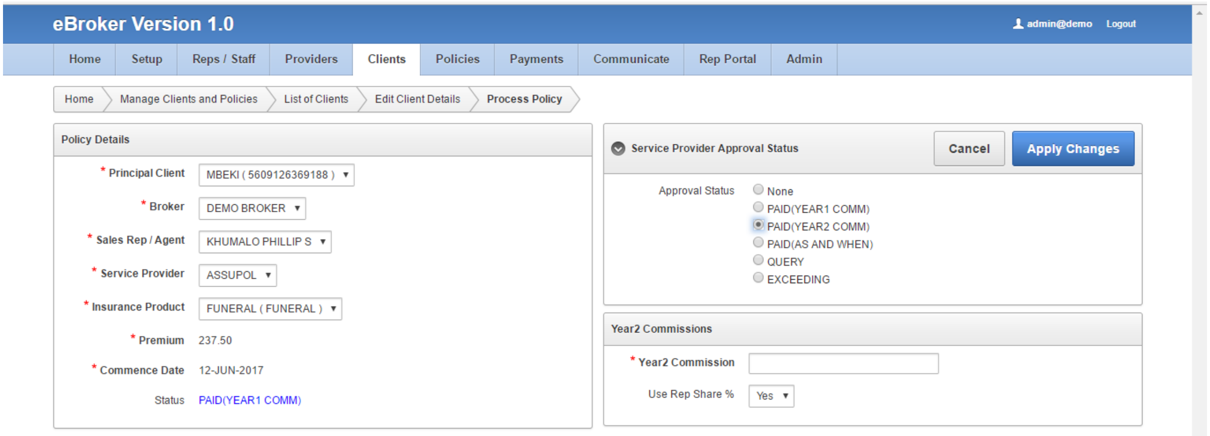
NOTE THAT POLICY STATUS CHANGES FROM **VERIFIED** TO **PAID(YEAR1 COMM)**

5.4.2 PAID(YEAR2 COMM)

If the policy remains active for 12 months, the provider pays out a second commission in Year2. Change the policy status to reflect this.

Make sure you have chosen the correct Client and the correct policy.

Click on **UPDATE STATUS / CAPTURE COMMS.**



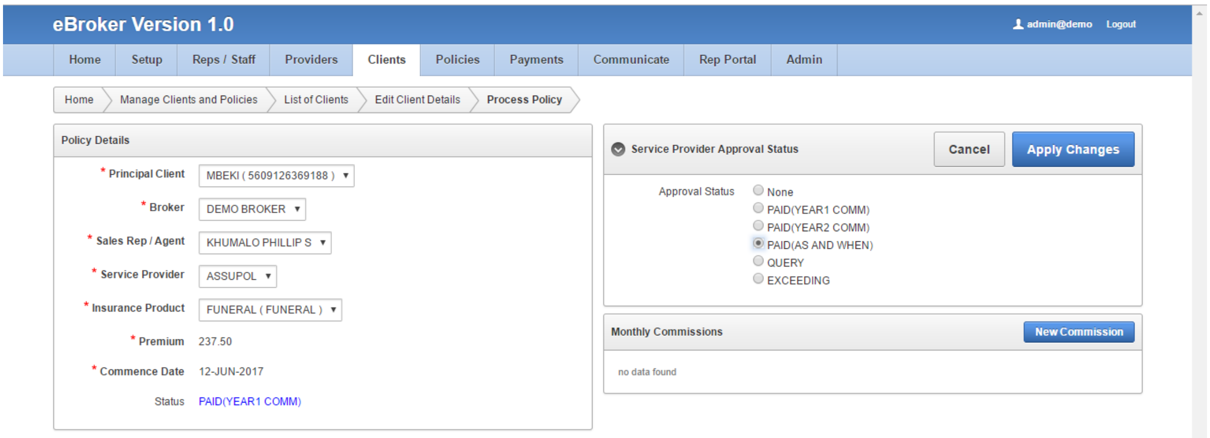
Enter the Year2 Commission as obtained from the provider payment statement

Set the Rep Share % flag to either Yes or No

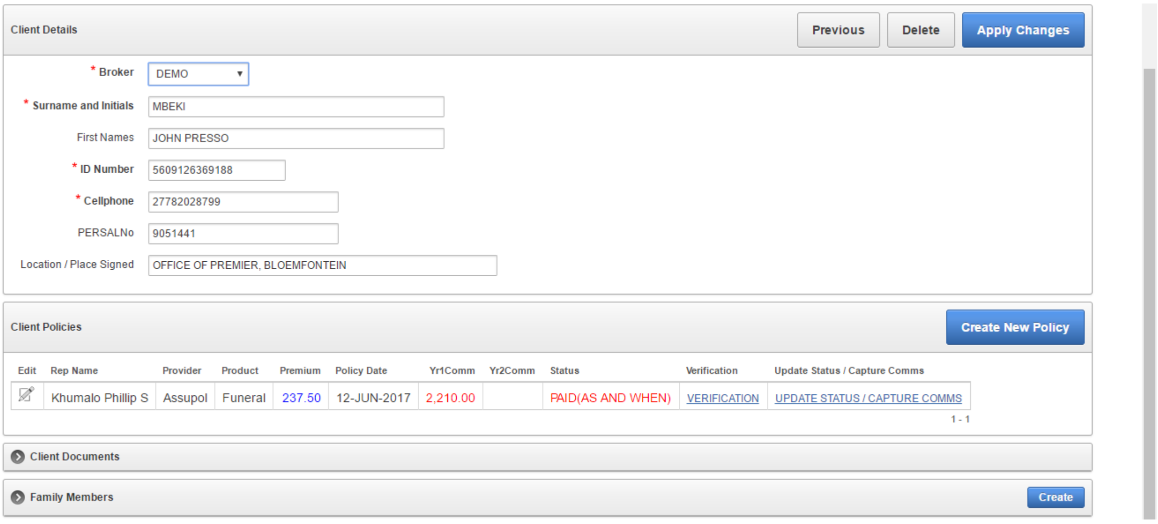
Apply Changes.

5.4.3 PAID(AS AND WHEN)

Choosing this option opens the following form:

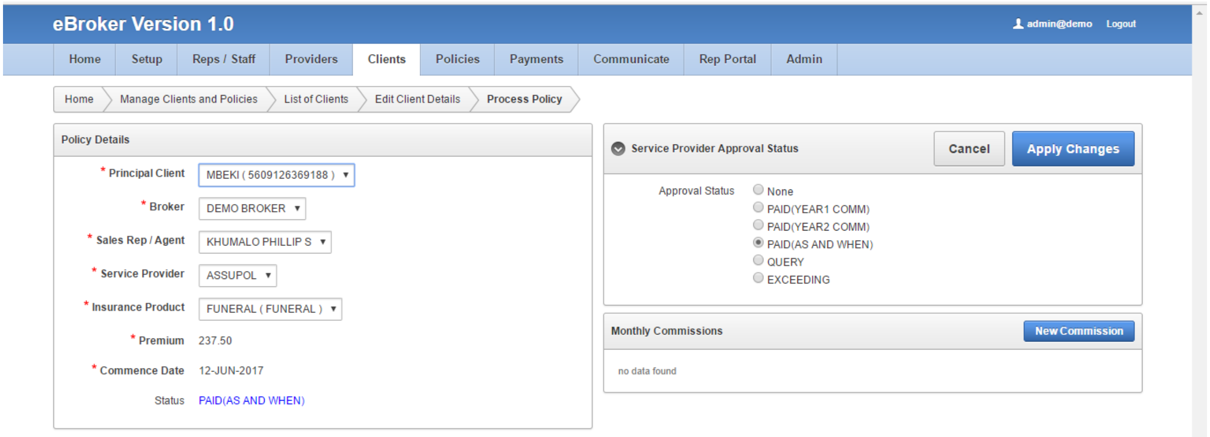


Click Apply Changes

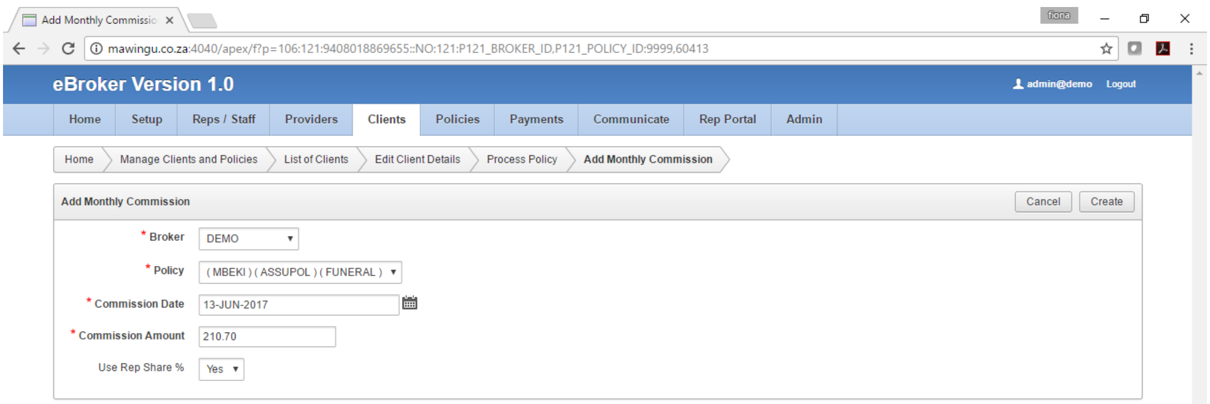


Note that the status has now changed to PAID(AS AND WHEN).

Click on UPDATE STATUS / CAPTURE COMMS



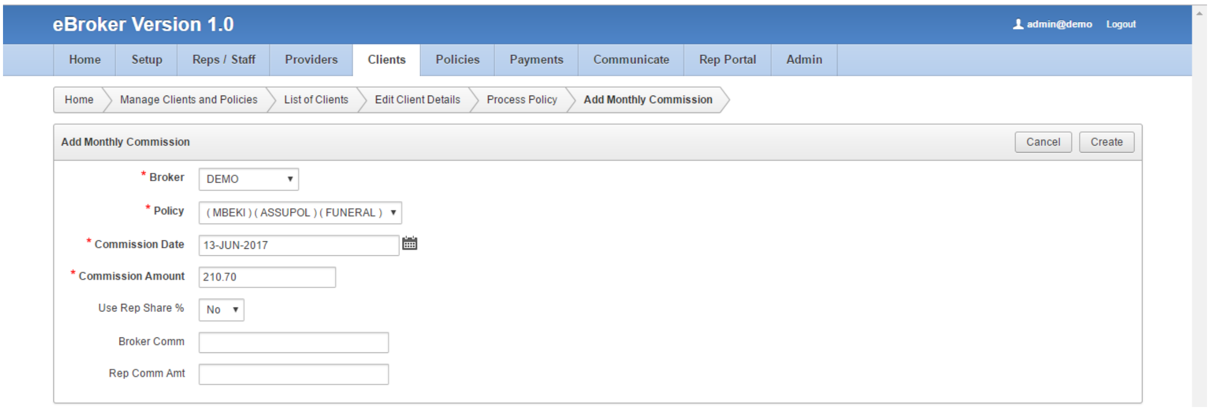
To capture the Monthly (As and When) Commission, click on New Commission



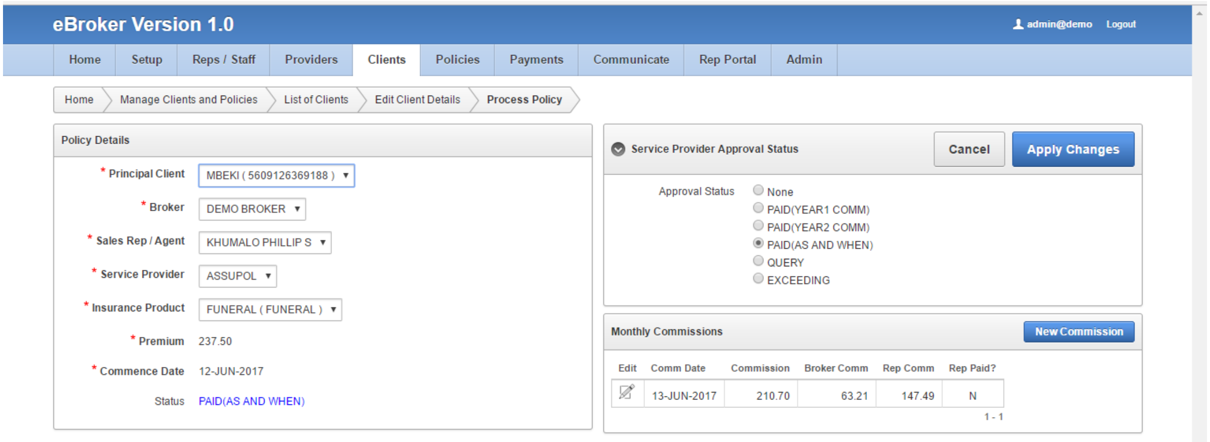
Enter the Commission Amount.

Set the Use Rep Share % to Yes or No.

If You set the share Flag to No, the Broker and Rep Amount fields are revealed to allow you manually specify the respective amounts.



Click Create.

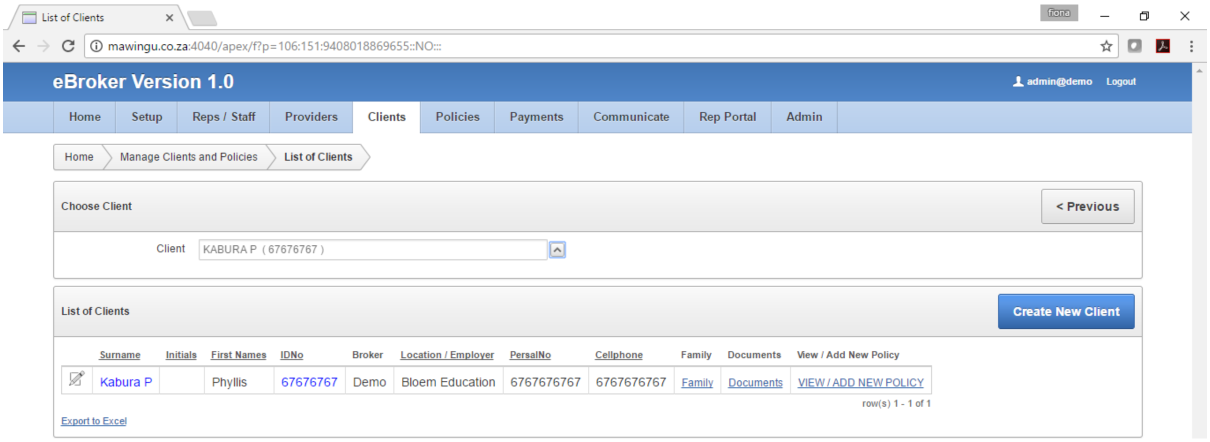


Note that this month’s commission is now captured. Subsequent commissions will be captured in the same way.

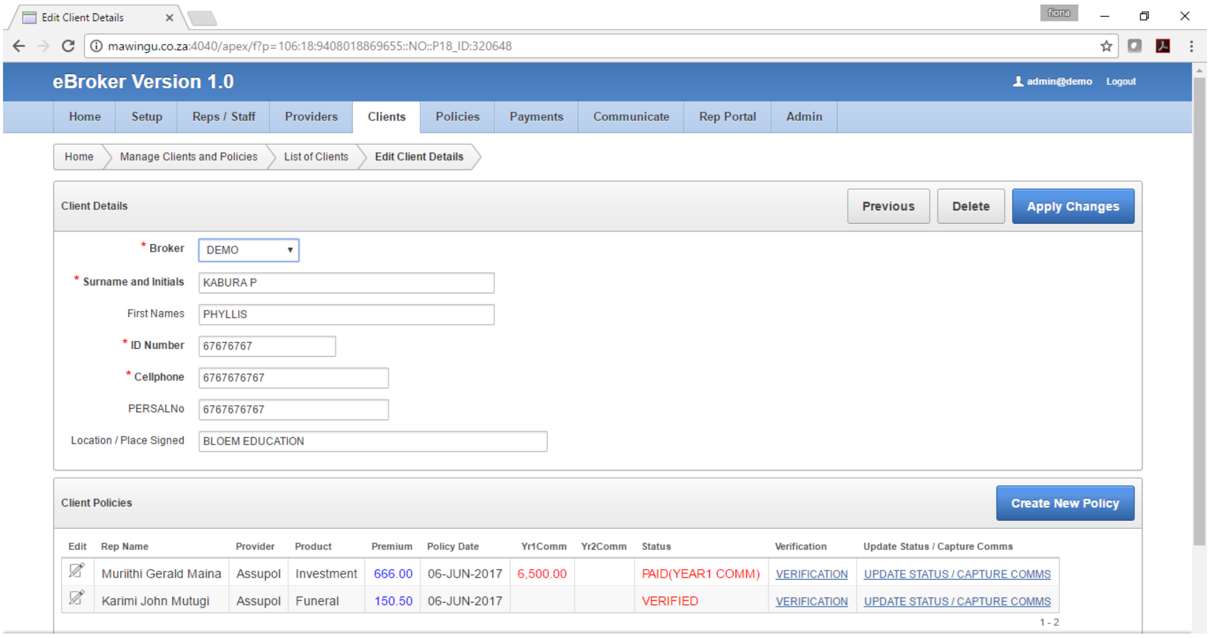
5.4.4 QUERY

Choosing this option opens the following form:

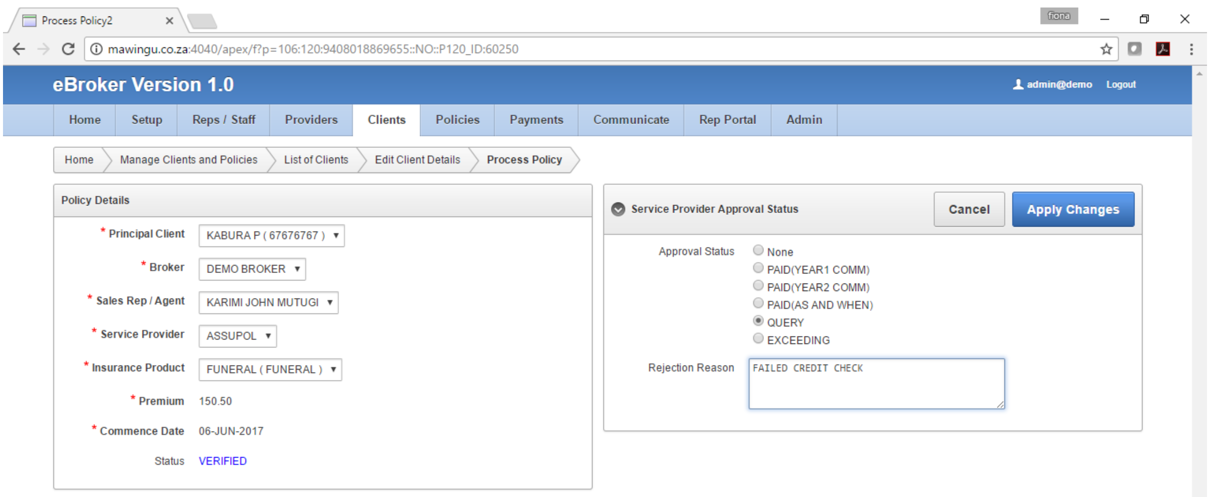
Choose a Client



Click VIEW / ADD POLICY



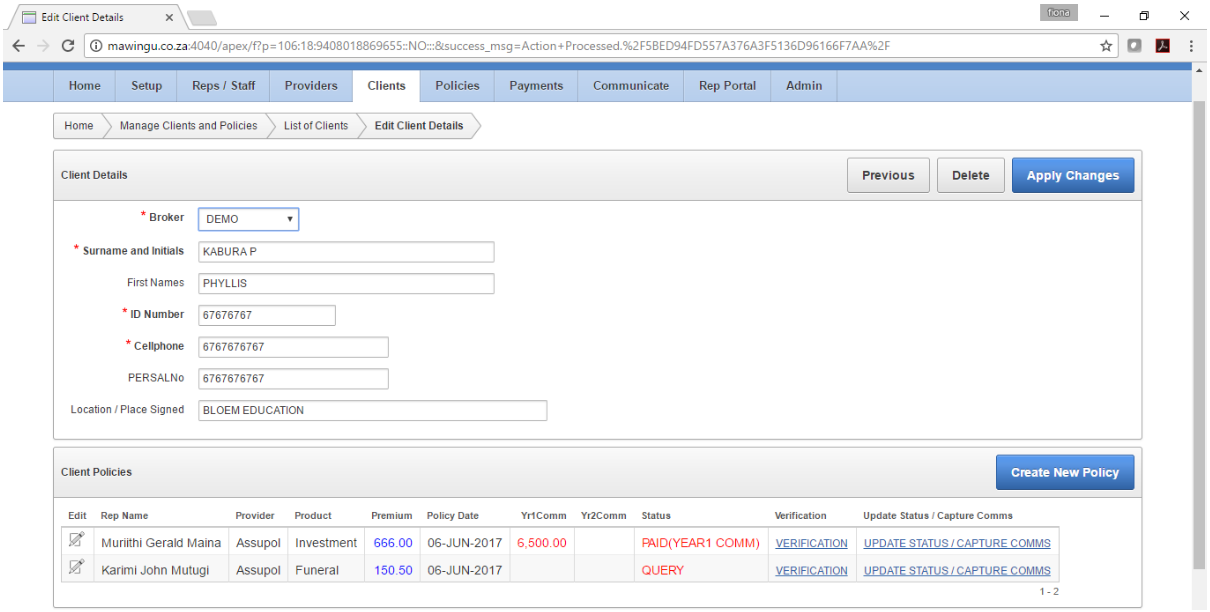
Click on UPDATE STATUS / CAPTURE COMMS



Choose QUERY

Enter Rejection Reason

Apply Changes



Note that the Status changes to QUERY and there is no Year1 Comm.

NB: As soon as you Apply Changes, the Rep receives an SMS notifying him that this particular policy was rejected and the reason why the provider rejected it.

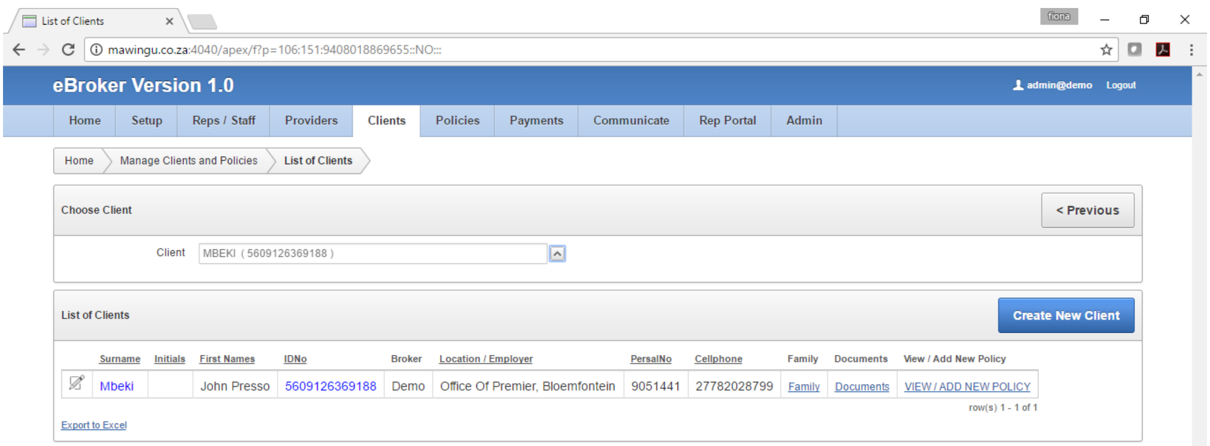
5.4.5 Exceeding

Similarly, you could choose EXCEEDING.

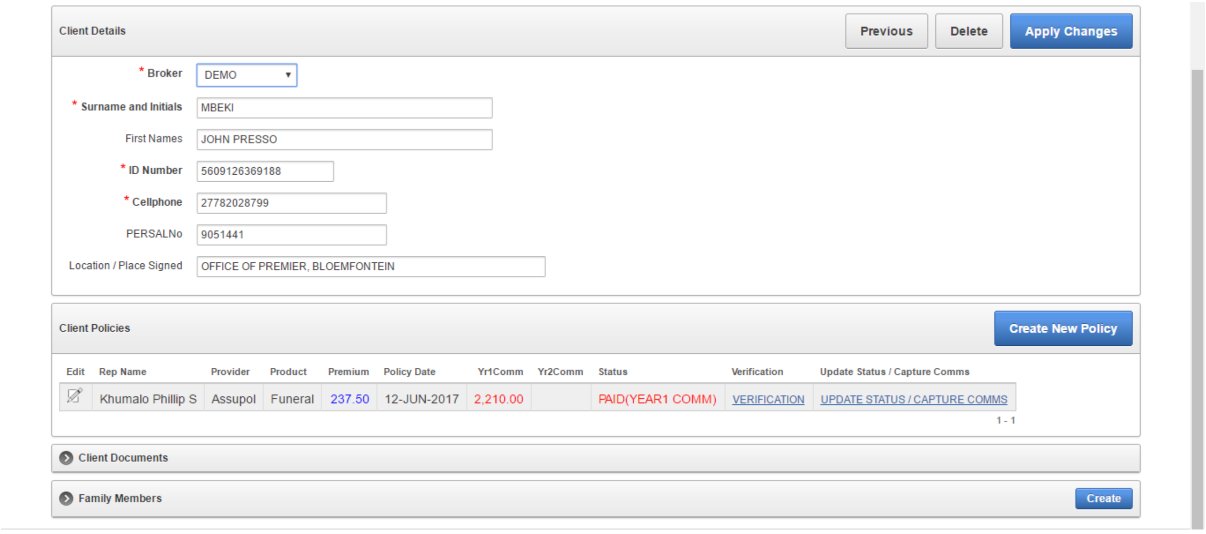
Exceeding usually indicates that the policy was rejected because the client failed a Credit Check. In other words, he/she is not able to pay for the policy.

5.5 Attaching Client Documents

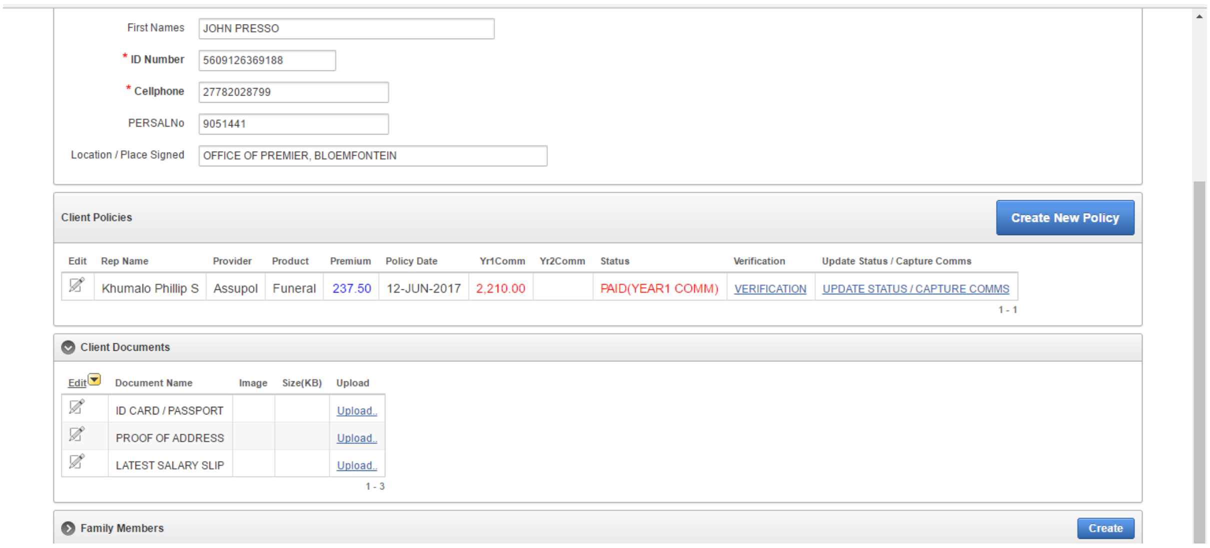
Choose the Client



Click on Documents



Expand the Client Documents Block

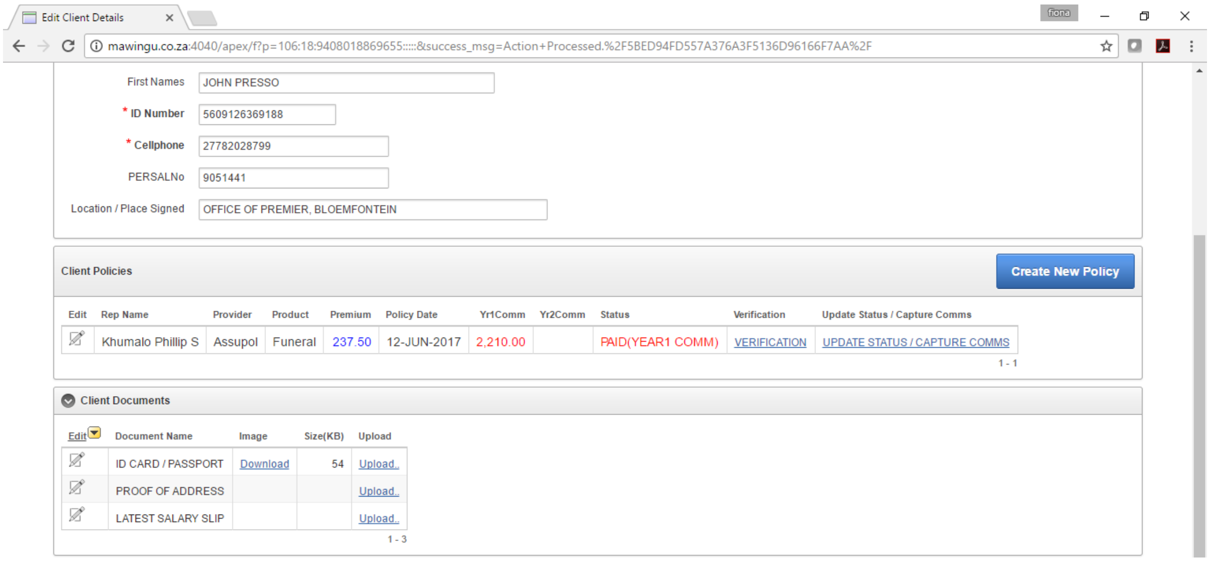


Identify the document to upload (Document should be scanned and ready)

Click the Upload link

Attach the File

Apply Changes



Repeat this for each of the required documents

5.6 Adding Family Members

Choose the Client

Click on Family

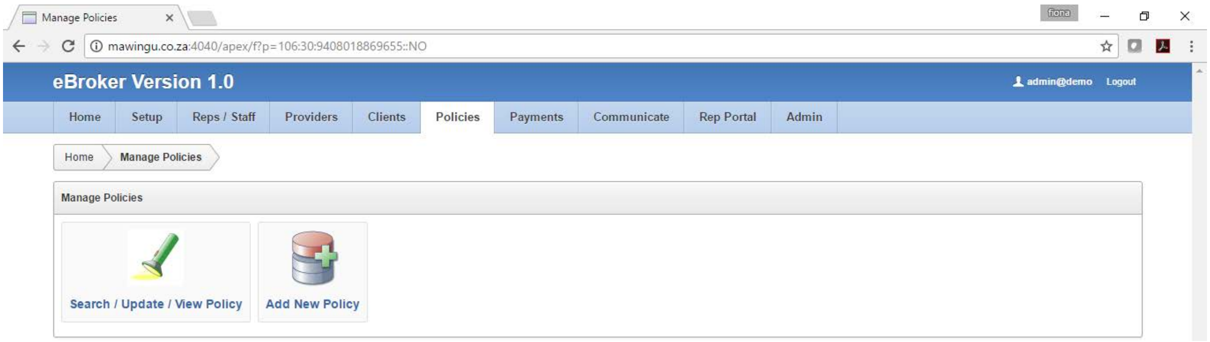
Expand the Family Member Block

Add as many Family Members as needed.

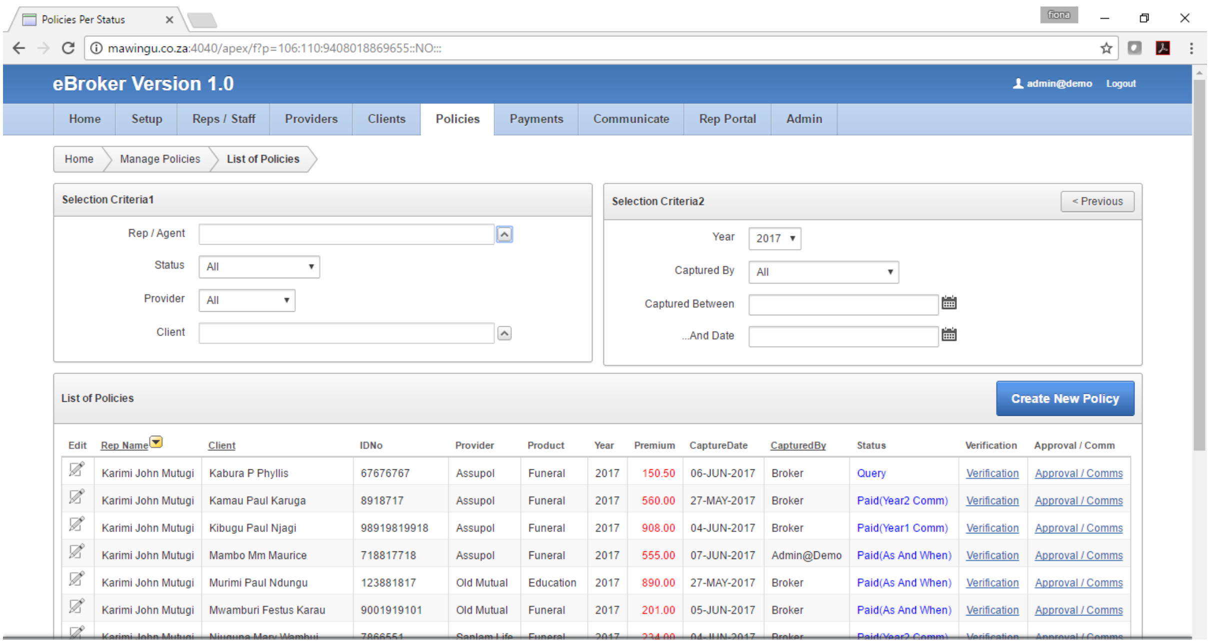
6 Manage Policies

As your database grows, the number of clients and their policies can become rather huge. EBroker provides a very simplified means of managing these policies. You can search for policies using several search criteria.

To search for policies, Go to the Policies Tab



Click on Search / Update / View Policy



A rich set of search criteria is available. The following examples demonstrates some useful queries you can perform using this module.

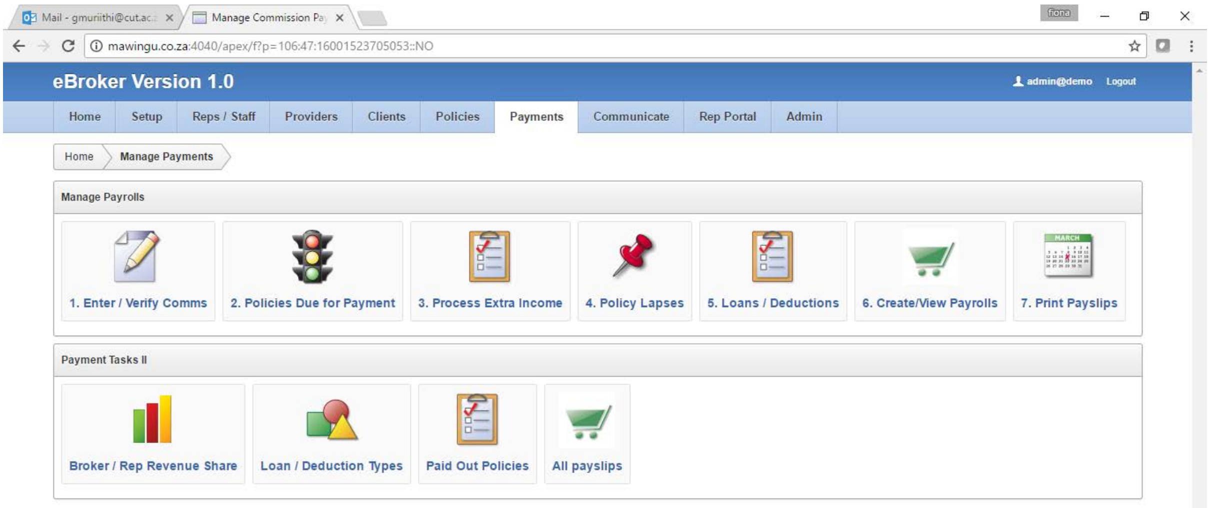
Required	Applicable Search Criteria	Comments
All Policies for a Specific Rep	Choose Rep	
All Verified Policies	Status = Verified / Checked	
All Policies with a QUERY	Status = Query	

All Policies Captured between two dates	Specify Capture Start Date and End Date	
All lapsed policies	Status = Lapsed.	
Lapsed Policies for a Specific Rep in a Specific Year	Choose Rep, Year, set status = Lapsed	
Rep’s policies whose Year1 Comm have been paid	Choose Rep, set status = Paid(Year1 Comm), Rep Paid Year1 = “Yes”	
Rep’s policies whose Year1 Comm have NOT been paid	Choose Rep, Status = Paid(Year1 Comm), Rep Paid Year1 = “No”	

7 Manage Payments

Payments need to be handled with care. eBroker provides a simple 7 step process to manage payments.

Click on the Payments Tab



The following Table explains the purpose of each step.

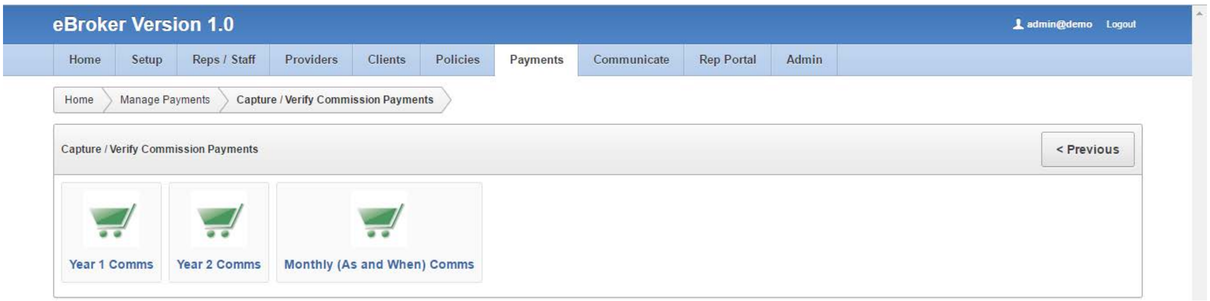
Step	Description	Comments
1. Enter / Verify Commissions	• This step allows you to check the commissions captured for each approved policy. • There are THREE possible options when a policy is approved for payment: o PAID(YEAR1 COMM) o PAID(YEAR2 COMM) o PAID(AS AND WHEN)	Almost all commission payment amounts would already have been captured when the policy status was changed from *Verified* to *Paid*. So this step is mainly for confirming that the commissions captured are accurate and correct.
2.Policies Due for Payment	Shows you policies whose payments have been received from the provider BUT Reps have not yet been paid. This is an important step. Policies that appear here should match the payment statement sent by the service provider. It also shows you the revenue split between the Rep and the broker.	
3.Process Extra Income	This allows you to pay additional income to the REP not necessarily derived from the commission payments. Examples could be RETENTIONS paid by the provider in favour of old policies belonging to a REP. You could aggregate all these small amounts into one additional	

	payment and include it in the next payroll run. Another example could be a performance bonus payment e.g. a R500 once off payment to a REP.	
4.Policy Lapses	If a policy lapses, the REP should pay back any commissions paid for the policy. Once a policy is marked as Lapsed, EBroker automatically determines any amounts paid to the REP in the past and prepares to recover these amounts from the REP in the next payroll run. Of course the recovery is possible ONLY if the Rep has income.	
5.Loans / Deductions	EBroker allows you to give out loans to your reps to be recovered from future commission earnings. These loans include o ADVANCES o LAPSES – Lapses are treated a loans that are recovered as soon as a Rep earns commissions o VEHICLE LEVY o SHORT TERM LOANS etc	
6. Create View Payrolls	This simple step allows you to create a payroll. A payroll calculates each rep's Gross Pay, Total deductions and Net pay where o Gross Pay = Total Policy Commissions not yet paid + Any Additional Pay o Deductions = Sum of all deductions for loans not yet paid o Net Pay = Gross Pay - Deductions	
7. Print Payslips	Print / View individual Payslips for each Rep	

The following sections illustrates each step.

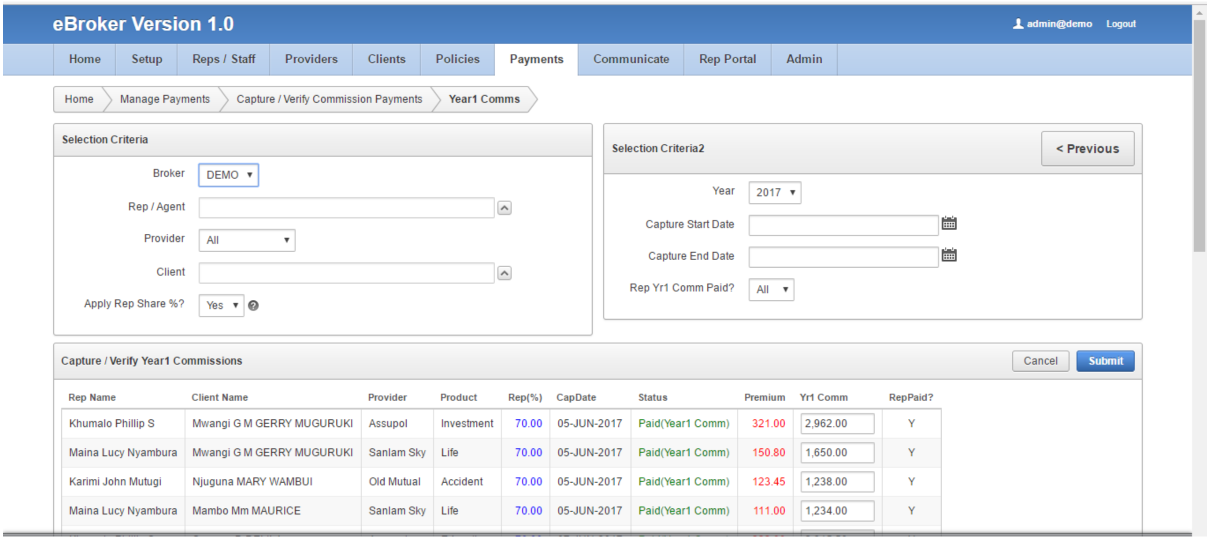
7.1 Step 1 : Enter / Verify Commissions

Click on Step 1: Enter / Verify Comms



7.1.1 Verify Year1 Commissions

Click on Year1 Comms



Filter by Rep, Year, Provider, Client, Capture Dates, Rep Paid Year1? as required.

Check that the commissions are accurate.

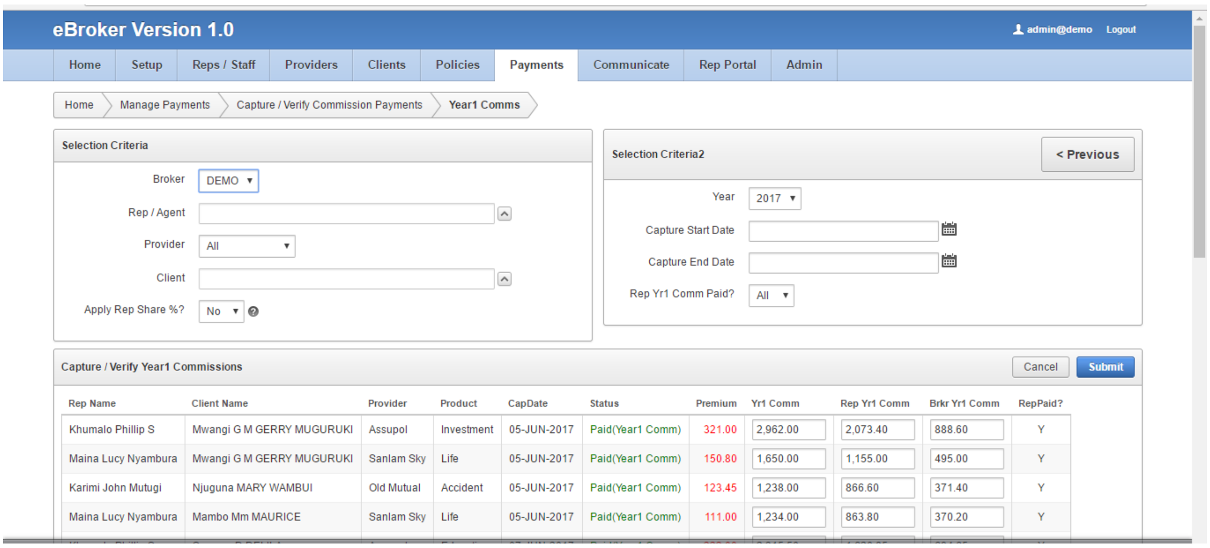
Capture all missing commissions.

Note:

The flag **"Apply Rep Share %'** is an important one.

If set to "Yes", the commission is shared using the Broker / Rep Share Percentage setting configured for each Rep (see section 7.2 below). The default is Yes.

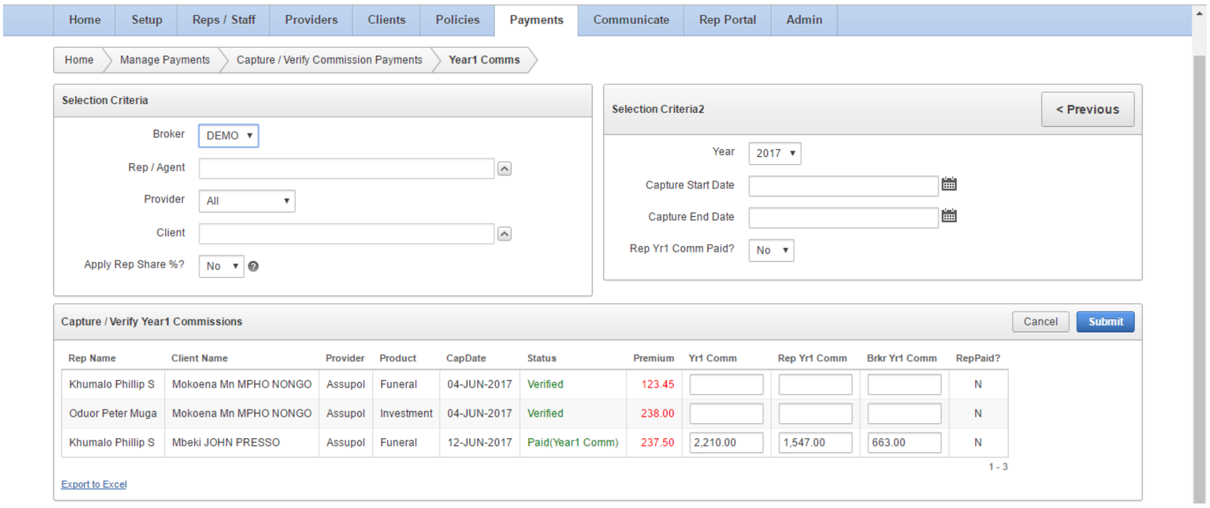
If set to "No", then you can manually split the Broker and Rep share (as illustrated below)



The other important flag is "**Rep Year1 Comm Paid**"

If set to All (Default), then EBroker shows all policies, i.e. those where the Rep has been paid and those where the Rep has not been paid.

Setting the flag to "No" shows all those policies that have not been paid (very useful if you are preparing a payment run). See an example below

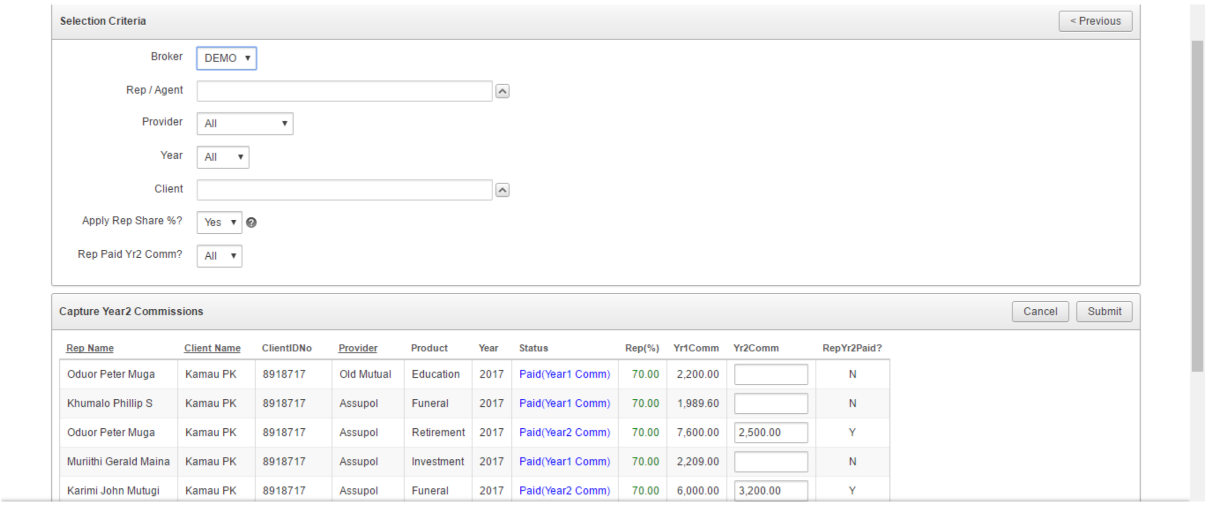


The other useful filter is **Capture Start Date** and End Date. If you run payrolls on a weekly basis, then you probably pay all policies captured between Monday and Thursday of any given week. Specifying Start Date(Monday) and End Date (Thursday) shows only those policies captured between those dates and whose status is (PAID (YEAR1 COMM)). You can then quickly enter the commission amounts if not already captured before.

Note. If the policies are too many, you can filter by Rep as well to only see policies belonging to the specified Rep.

7.1.2 Verify Year2 Comms

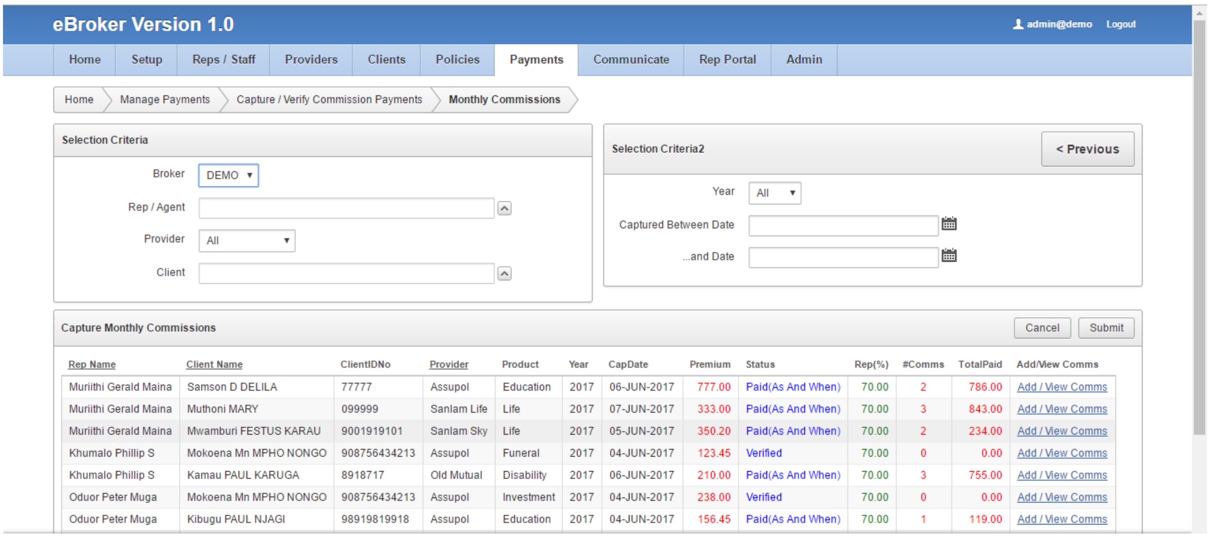
This applies to old policies that have remained active for the last 12 months. Once the provider pays out the second commission payout (usually a THIRD) of the year1 commission, then you can quickly check if these commissions have been captured accurately (Most likely you have already captured these when you updated the policy status to PAID(YEAR2 COMM). All other operations are similar to the Year1 Commission activities.



7.1.3 Verify Monthly (As and When) Commissions

These policies are paid out only when the Client pays. If the policy lapses, no more payments are made to the Rep.

EBroker allows you to capture these monthly commissions if and when they become available. Once again you probably have already captured them when you changed the policy status to PAID(AS AND WHEN).

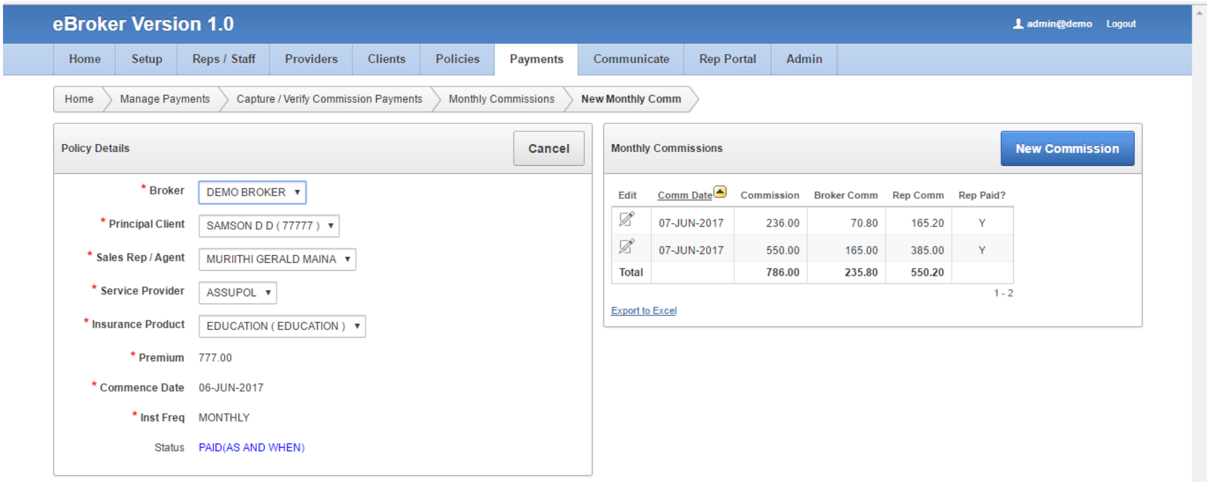


Apply the filters as necessary.

Identify the policy

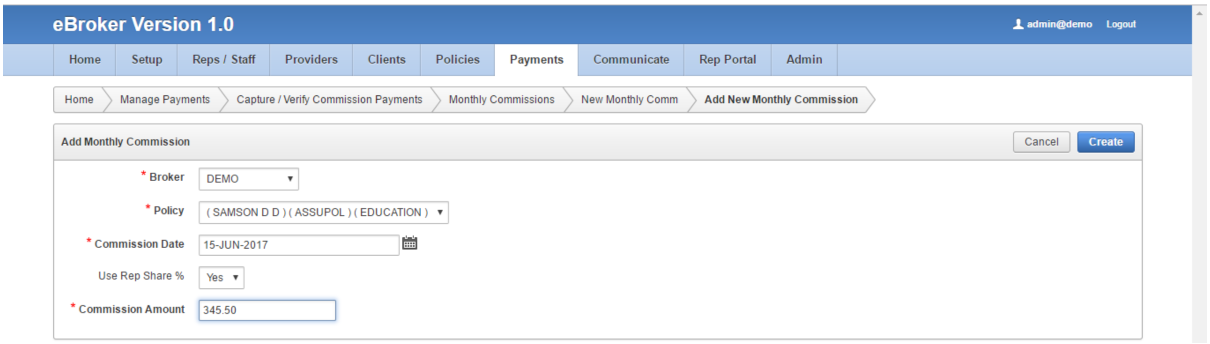
Note: EBroker shows you the Number of Monthly Commmissions paid out so far, as well as the Total Amount received (for a normal active policy, 24 commissions will be received)

To add a new monthly commission received from the provider, click on **Add/View Comms**



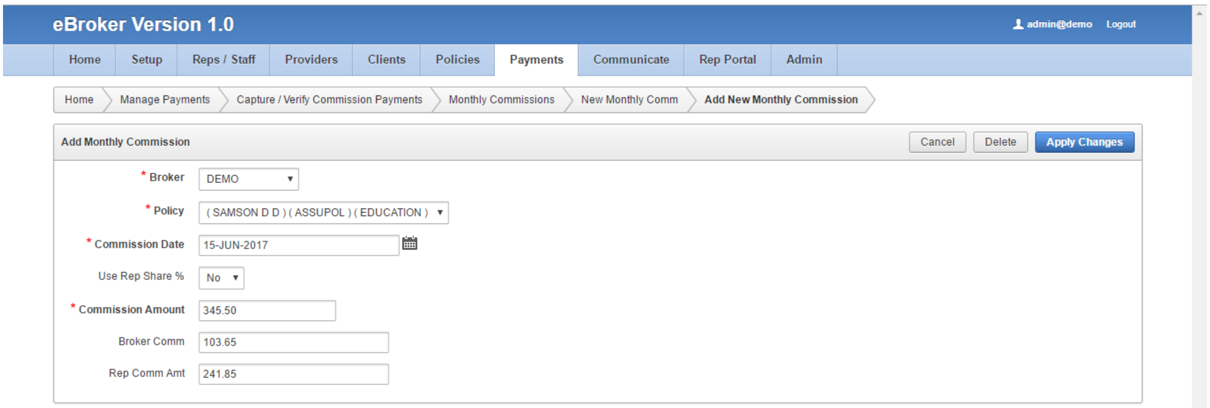
You can see all previously received commissions (Date, Commission, Broker and Rep Share and whether the Rep has been paid or not).

To capture a new one, Click on **New Commission**

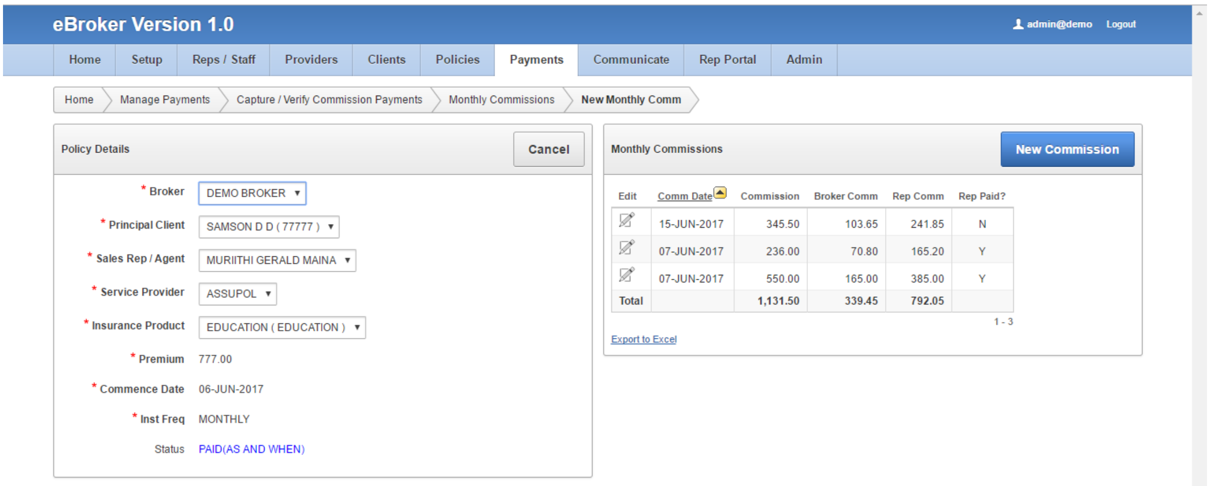


Click **Create**.

NOTE : Set the "**Use Rep Share%**" flag to **"No"** if you want to manually specify the Broker and Rep portions of the Commission.



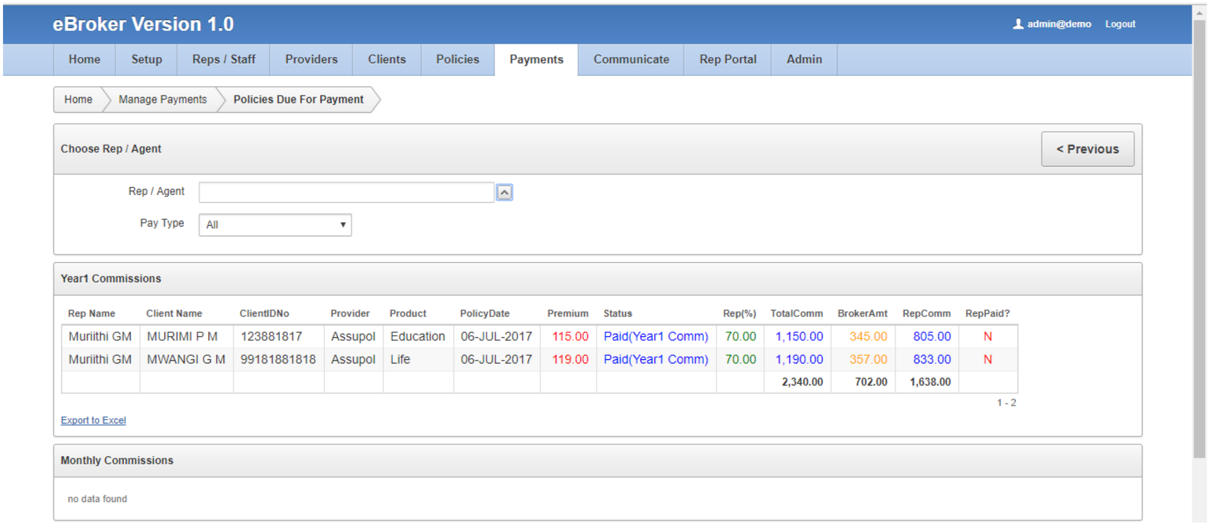
Once you click Create you open the following form:



The new commission is now added. Note that the Rep Paid Flag is “N”, indicating that the Rep has not yet been paid this commission.

7.2 Step 2 : Policies Due for Payment

Go to the Payments Tab and Click Step 2: Policies Due For Payment



This shows all policies due for Payment (that is those policies where you have captured the commissions BUT the Reps have not been paid yet)

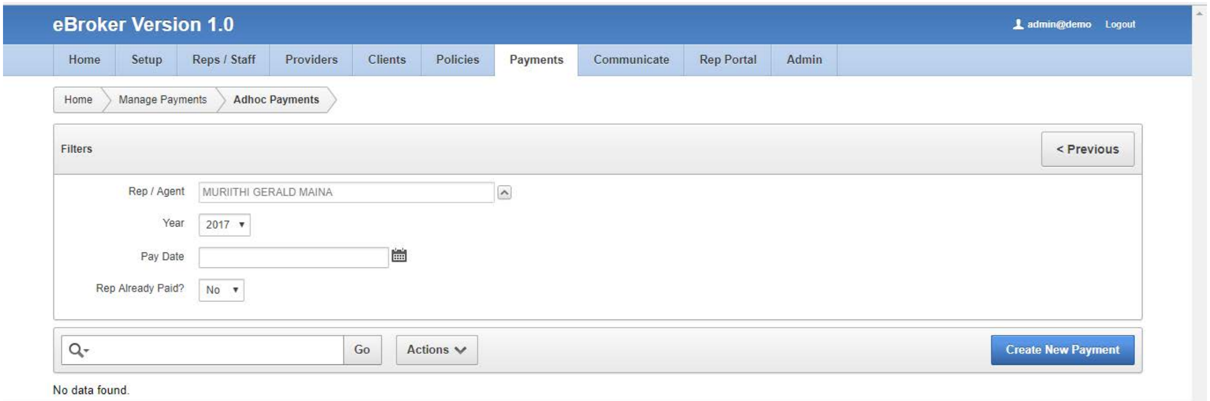
NOTE

This step is IMPORTANT because it shows you which policies you are going to pay in the Next Payroll run. Check that everything is correct FOR EACH AND EVERY REP.

7.3 Step 3: Process Extra Income

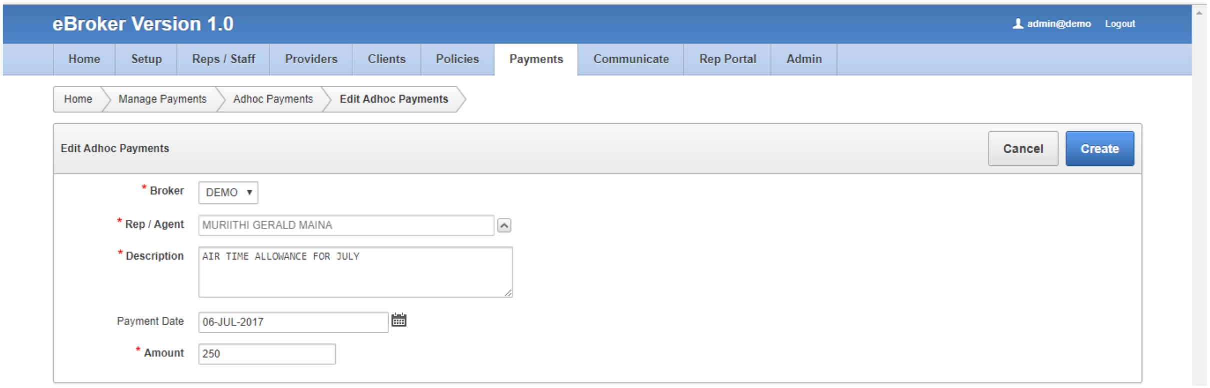
Most of the Rep income is derived from commissions that they earn when policies get paid by the service provider. If you want to pay a Rep extra income not emanating from this source, then you will treat it as an EXTRA INCOME.

Under Payments, Click on Step 3: Process Extra Income



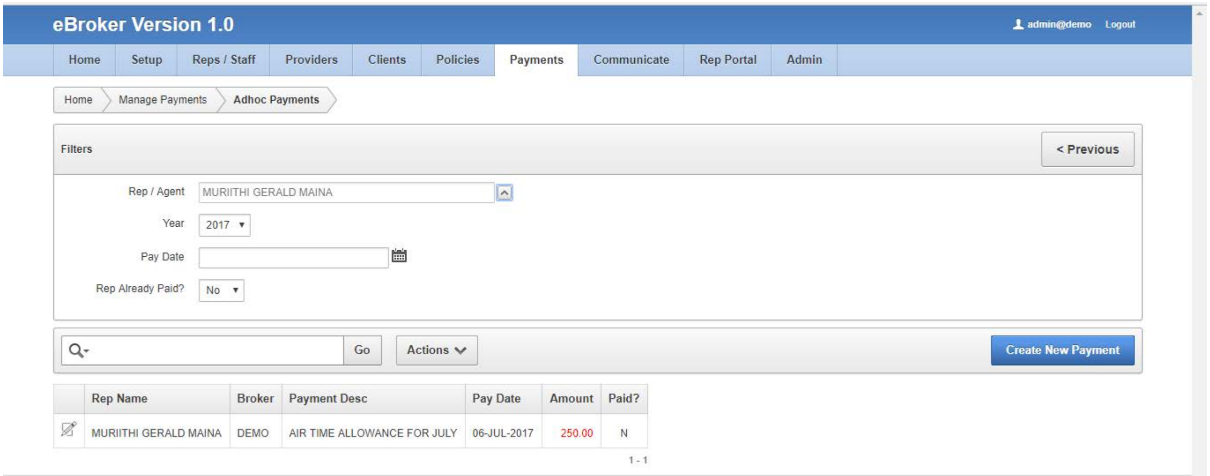
Choose the Rep

Click on Create New Payment



Enter the Additional Payment Details

Click **Create**



NOTE that the additional Payment is now available. Also Check that the Rep has not yet been paid.

Repeat this for all the Reps that need to receive extra income

7.4 Step 4 : Policy Lapses

When a policy lapses (i.e. is cancelled) before 24 months are over, the provider recovers from the brokerage any lumpsum amounts paid for the policy. The broker then needs to recover from the Rep any amounts paid for this policy. eBroker provides two options of recovering policy lapse amounts

(i) Mark the Policy as Lapsed
(ii) Manually Capture the Policy Lapse as a Loan or Deduction (See section 7.5 below)

7.4.1 Option 1 : Mark the Policy as Lapsed

This option is appropriate when the policy was paid out using eBroker and the commission pay-outs are already available in the system. In this case, you simply mark the Policy as Lapsed and the system will automatically create a loan item to be deducted from the Reps next payslip. The system automatically calculates the deduction amount (= all amounts paid out to the Rep pertaining to this policy)

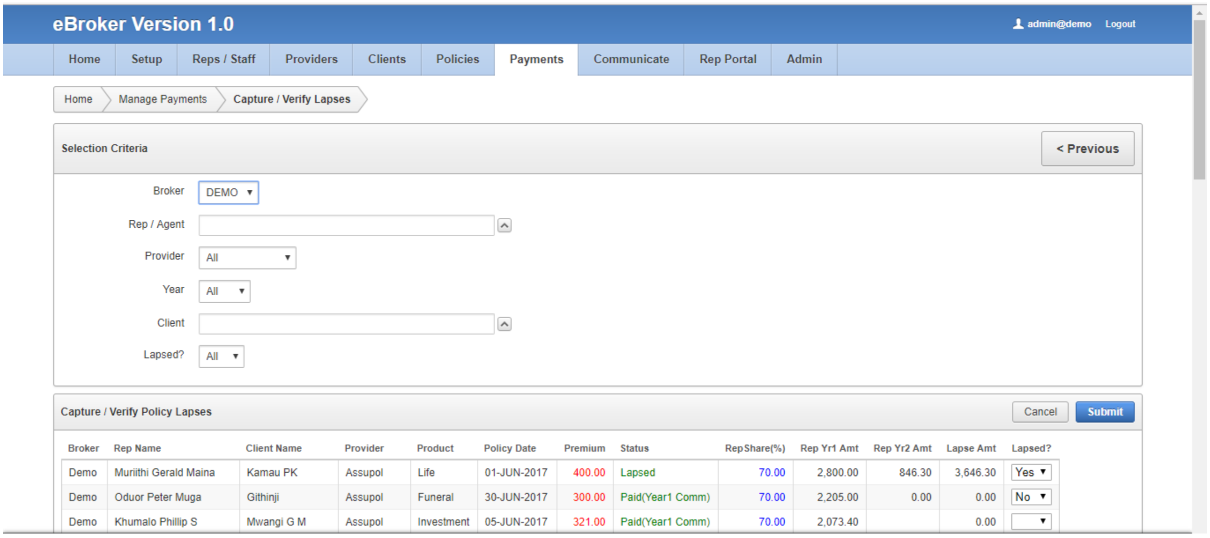
Click on Step 4 : Policy Lapses

Use the Filters to identify the Policy

Note the Lapse Amount – It should equal to the Commission Amount Paid out to the Rep Earlier.

Change the Lapsed Flag to "Yes"

Click Submit



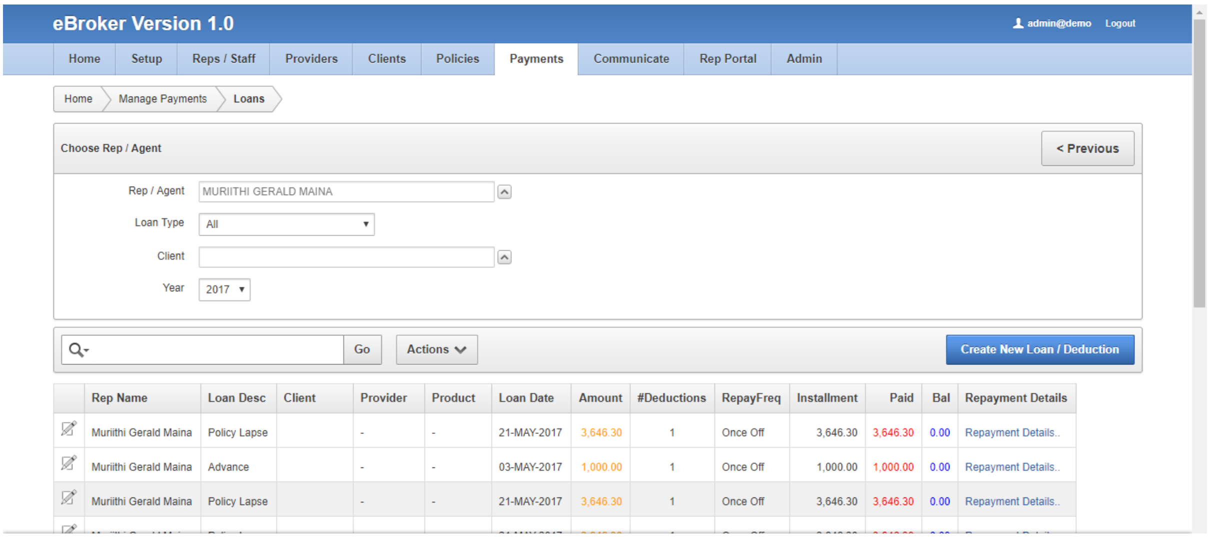
This automatically creates a loan amount to be deducted from the Rep at the next Payroll run.

7.5 Step 5 : Loans / Deductions

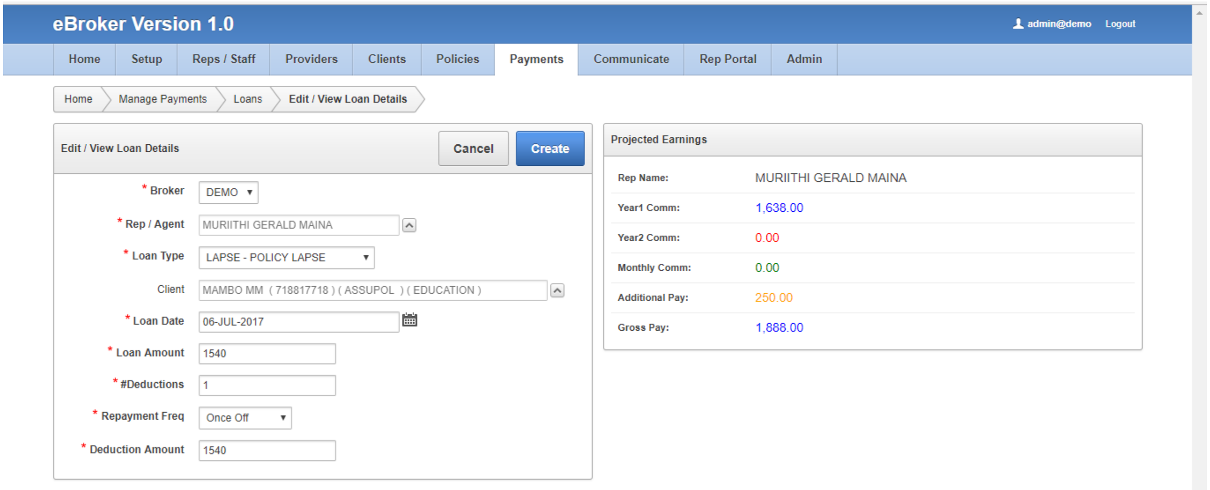
Any loans that need to be deducted from the Rep are captured in this step. Policy Lapses are treated as loans.

Click on Step 5: Loans and Deductions

Choose the Rep



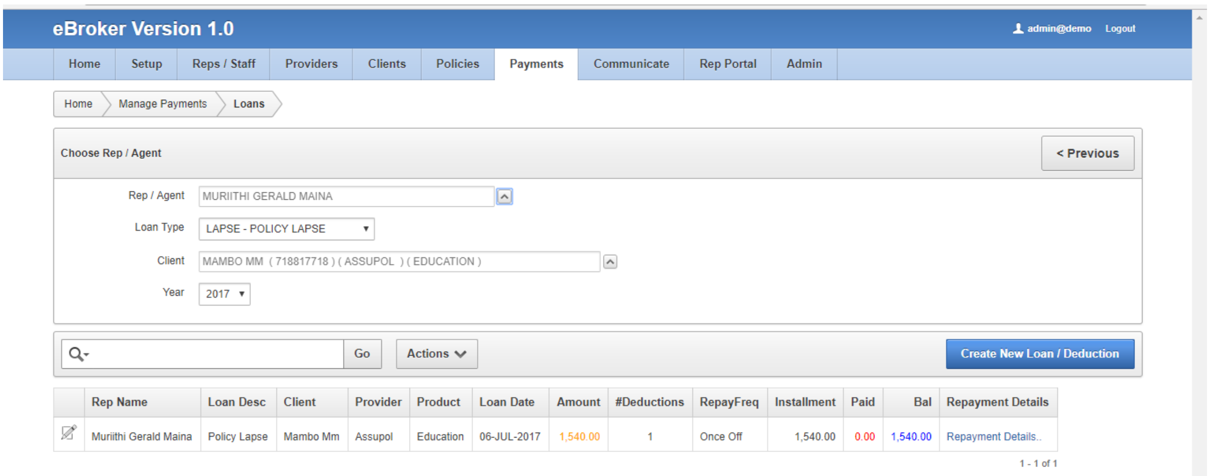
Click on Create New Loan / Deduction



If the Loan Type is a Policy Lapse, then you need to Specify the Client.

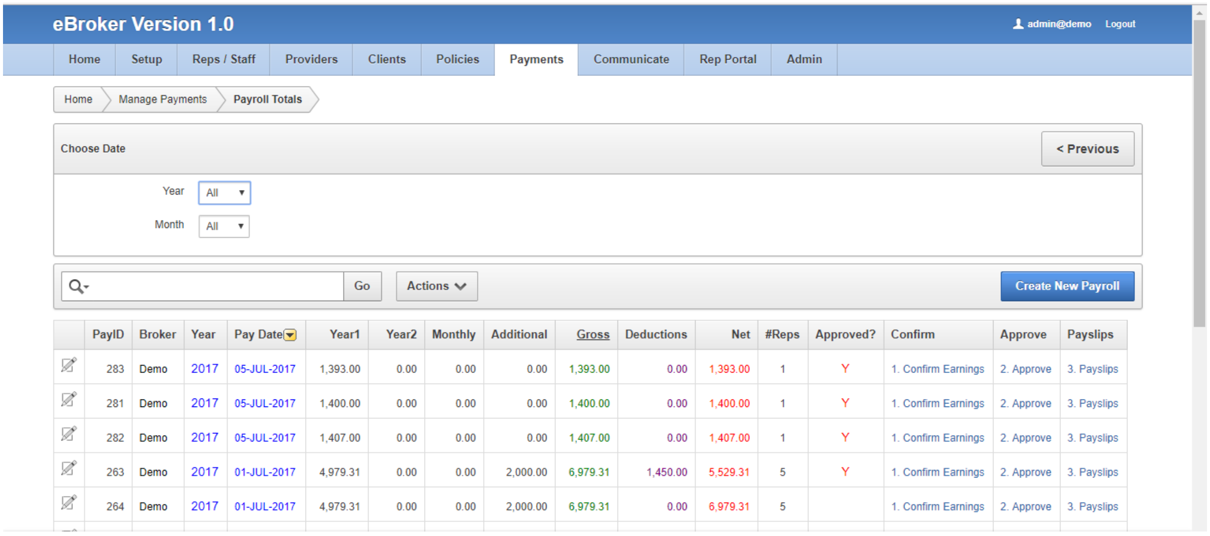
Notes:

Projected Earnings allow you to see how much the Rep is destined to earn in the next payroll run. If the loan is more than the earnings, the system deducts everything earned and leaves the Rep with a net pay of 0. The remaining loan balance will be deducted in the next payroll run if and when the Rep earns some more money.



Create more loans if necessary

7.6 Step 6: Create / View Payrolls

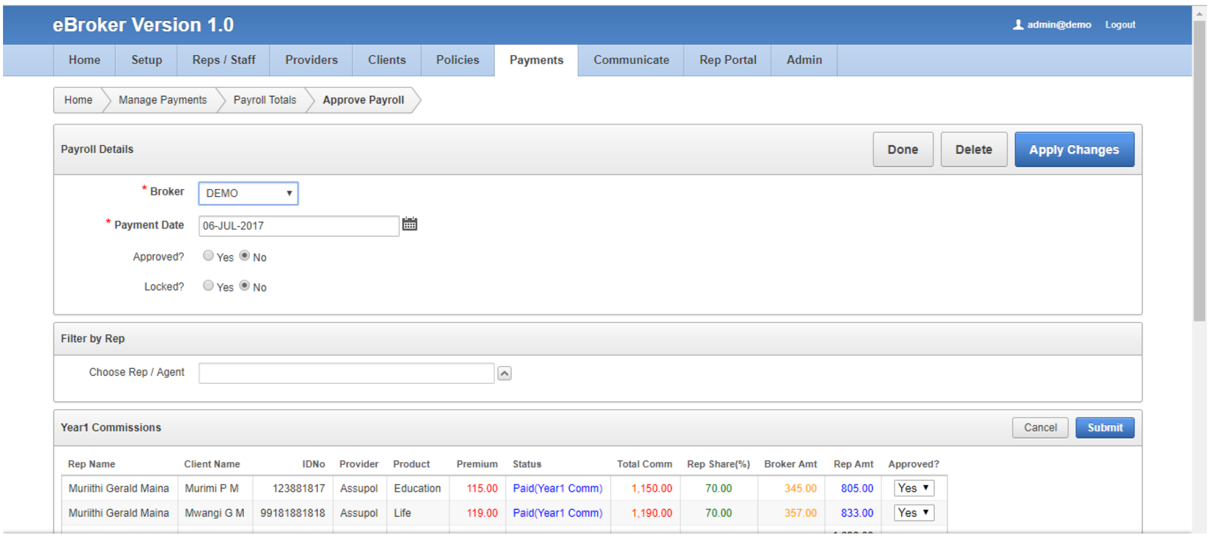


Notes : System shows all previous payrolls

To create a new one, click on Create New Payroll

Specify the Payment Date (i.e. When are you going to actually pay the Reps?)

Click Create



Notes:

Review the Commission payments (Year1, Year1, Monthly)

Review the additional payments

Review the Loans and Deductions

Do this for each Rep

7.6.1 Approve Payroll

If satisfied, Approve the Payroll (See Under Payroll Details)

Apply Changes

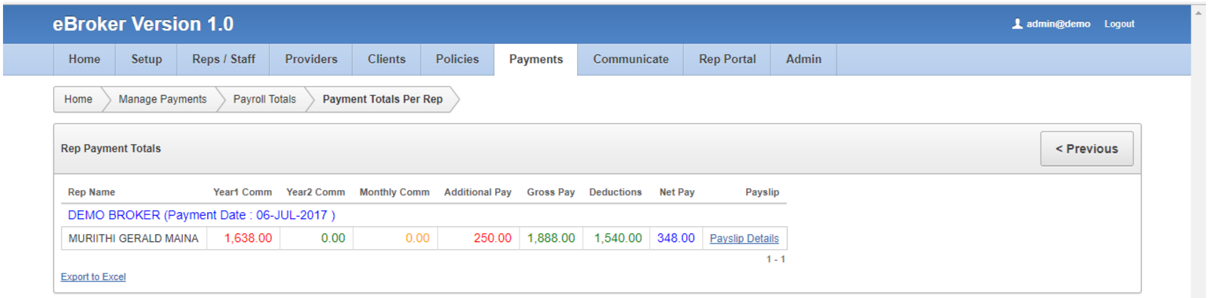
7.6.2 View Payslips

Once you approve the payroll, Click Done

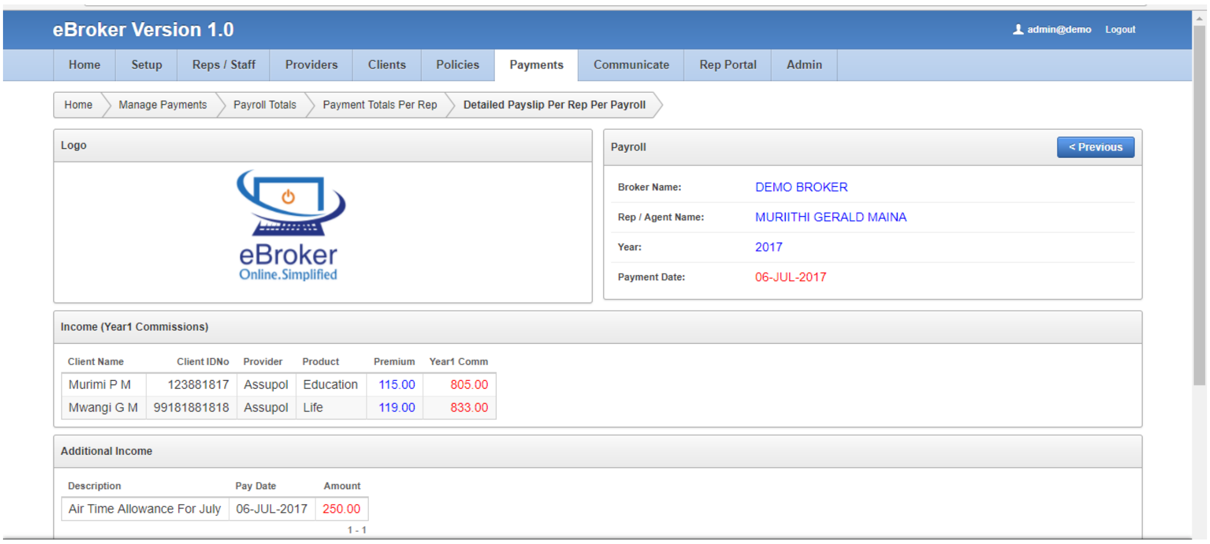
To See the Payslips,

Identify the Payroll Run

Click on 3. Payslips



To drill down to the detailed Payslip, Click on Payslip Details



Notes:

As soon as you approve the payroll, the system automatically sends an SMS to the Rep notifying him / her that the Payslip is ready.

7.6.3 Sample SMS for Payslip Alert

A sample SMS looks as follows:

PAYSLIP ALERT Broker : **DEMO** PayDate **: 06-JUL-2017** Rep **: MURIITHI GM** Gross **: 1,888.00** Deductions **: 1,540.00** Net **: 348.00** **Check Email for Details**

7.6.4 Sample Payslip Email

An email with Payslip Details is also dispatched

Detailed Payslip

Broker Name	:	**DEMO BROKER**
Street Address	:	**18 HEGAR CRESCENT**
Suburb	:	**HOSPITAL PARK**
Phone	:	**0515225707**
City / Town	:	**BLOEMFONTEIN**

Rep / Agent Details

Rep / Agent Name	:	**MURIITHI GERALD MAINA**
Rep / Agent Code	:	**R001**
Payment Date	:	**06-JUL-2017**

Year1 Commissions

ClientName	ClientIDNo	Provider	Product	Premium	Year1 Comm
MURIMI P M	123881817	ASSUPOL	EDUCATION	115.00	805.00
MWANGI G M	99181881818	ASSUPOL	LIFE	119.00	833.00

Additional Payments

Description	Amount
AIR TIME ALLOWANCE FOR JULY	250.00

Deductions

Code	Deduction Desc	Client	Provider	Product	Freq	Amount	Balance
LAPSE	POLICY LAPSE	Mambo Mm	Assupol	Education	ONCE OFF	1,540.00	.00

Summary Totals

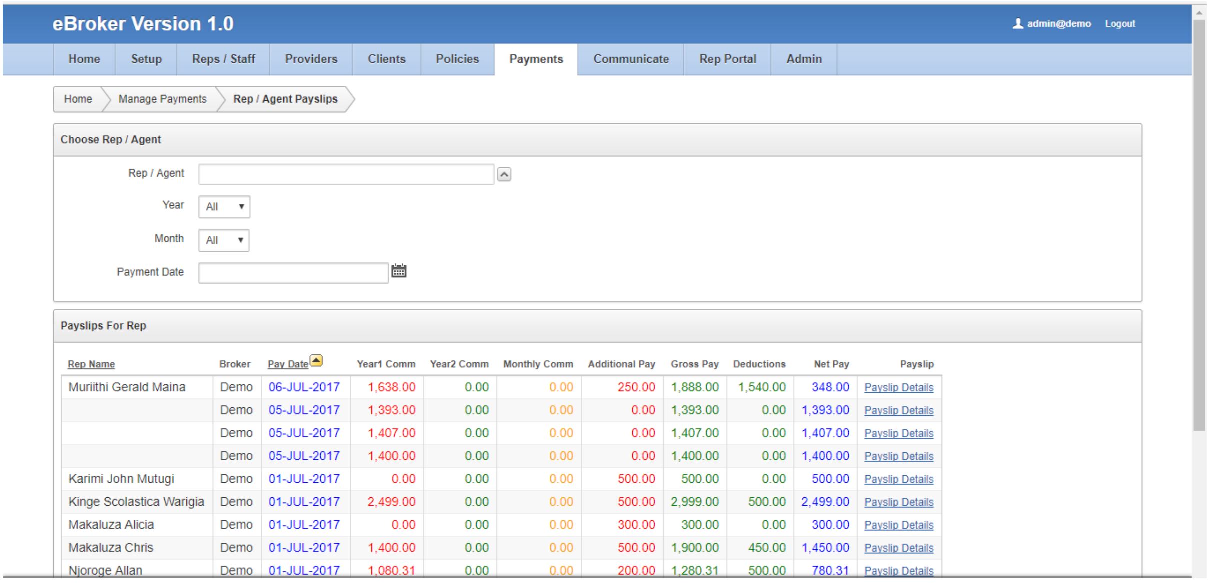
Total Year1 Commissions	:	**1,638.00**
Total Year2 Commissions	:	**.00**
Total Monthly Commissions	:	**.00**
Total Additional Pay	:	**250.00**
Gross Pay	:	**1,888.00**
Total Deductions	:	**1,540.00**
Net Pay	:	**348.00**

All Errors and omissions will be rectified in the next Payroll run.

7.7 View All Payslips Issued, Per Rep or All **Reps**

Go to Payments

Choose All Payslips

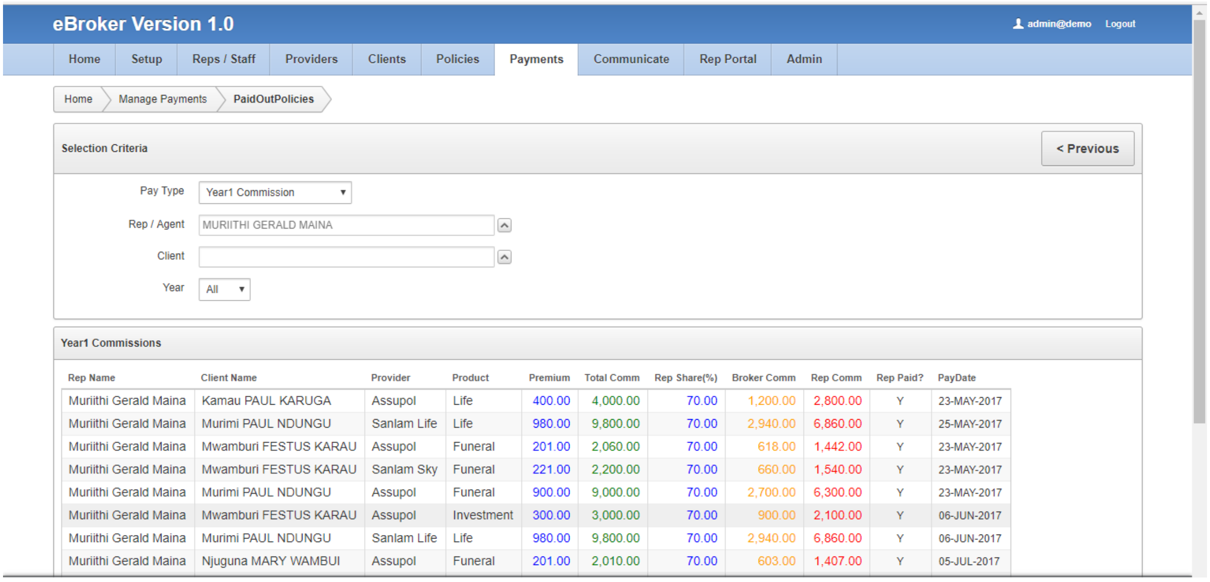


Rep Name	Broker	Pay Date	Year1 Comm	Year2 Comm	Monthly Comm	Additional Pay	Gross Pay	Deductions	Net Pay	Payslip
Muriithi Gerald Maina	Demo	06-JUL-2017	1,638.00	0.00	0.00	250.00	1,888.00	1,540.00	348.00	Payslip Details
	Demo	05-JUL-2017	1,393.00	0.00	0.00	0.00	1,393.00	0.00	1,393.00	Payslip Details
	Demo	05-JUL-2017	1,407.00	0.00	0.00	0.00	1,407.00	0.00	1,407.00	Payslip Details
	Demo	05-JUL-2017	1,400.00	0.00	0.00	0.00	1,400.00	0.00	1,400.00	Payslip Details
Karimi John Mutugi	Demo	01-JUL-2017	0.00	0.00	0.00	500.00	500.00	0.00	500.00	Payslip Details
Kinge Scolastica Warigia	Demo	01-JUL-2017	2,499.00	0.00	0.00	500.00	2,999.00	500.00	2,499.00	Payslip Details
Makaluza Alicia	Demo	01-JUL-2017	0.00	0.00	0.00	300.00	300.00	0.00	300.00	Payslip Details
Makaluza Chris	Demo	01-JUL-2017	1,400.00	0.00	0.00	500.00	1,900.00	450.00	1,450.00	Payslip Details
Njoroge Allan	Demo	01-JUL-2017	1,080.31	0.00	0.00	200.00	1,280.31	500.00	780.31	Payslip Details

7.8 View Paid Out Policies Per Rep

Go to Payments
Choose Paid out Policies

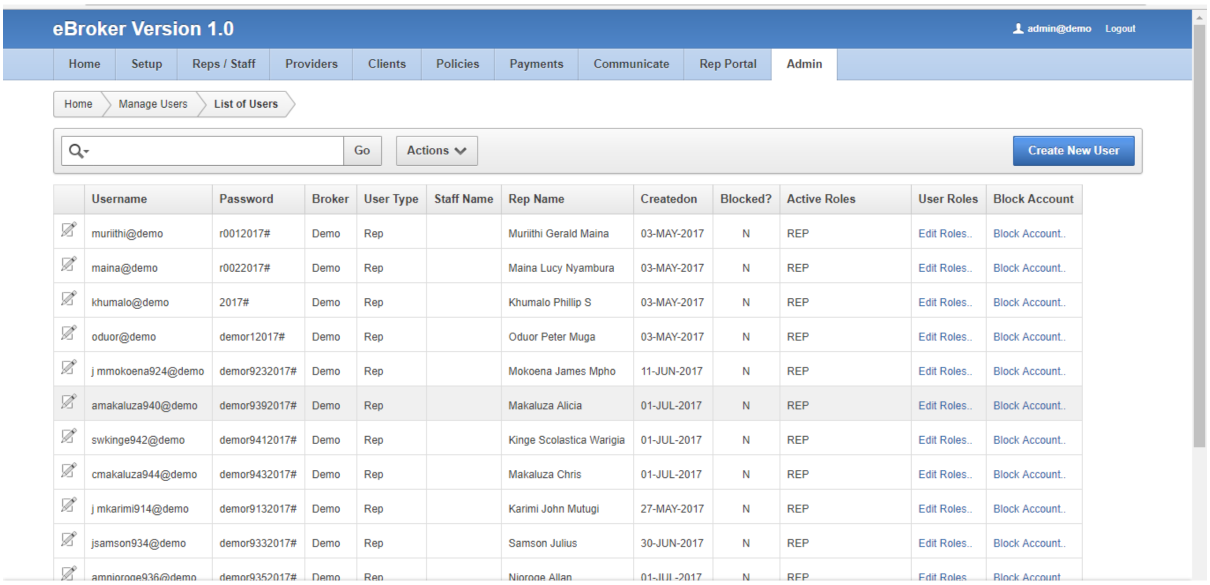
Choose the Pay Type (Year1 Comms, Year2 Comms, As and When etc)
Optionally, Choose the Rep and Year



Rep Name	Client Name	Provider	Product	Premium	Total Comm	Rep Share(%)	Broker Comm	Rep Comm	Rep Paid?	PayDate
Muriithi Gerald Maina	Kamau PAUL KARUGA	Assupol	Life	400.00	4,000.00	70.00	1,200.00	2,800.00	Y	23-MAY-2017
Muriithi Gerald Maina	Murimi PAUL NDUNGU	Sanlam Life	Life	980.00	9,800.00	70.00	2,940.00	6,860.00	Y	25-MAY-2017
Muriithi Gerald Maina	Mwamburi FESTUS KARAU	Assupol	Funeral	201.00	2,060.00	70.00	618.00	1,442.00	Y	23-MAY-2017
Muriithi Gerald Maina	Mwamburi FESTUS KARAU	Sanlam Sky	Funeral	221.00	2,200.00	70.00	660.00	1,540.00	Y	23-MAY-2017
Muriithi Gerald Maina	Murimi PAUL NDUNGU	Assupol	Funeral	900.00	9,000.00	70.00	2,700.00	6,300.00	Y	23-MAY-2017
Muriithi Gerald Maina	Mwamburi FESTUS KARAU	Assupol	Investment	300.00	3,000.00	70.00	900.00	2,100.00	Y	06-JUN-2017
Muriithi Gerald Maina	Murimi PAUL NDUNGU	Sanlam Life	Life	980.00	9,800.00	70.00	2,940.00	6,860.00	Y	06-JUN-2017
Muriithi Gerald Maina	Njuguna MARY WAMBUI	Assupol	Funeral	201.00	2,010.00	70.00	603.00	1,407.00	Y	05-JUL-2017

8 Manage Users

Go to the Admin Tab, Click Manage Users



	Username	Password	Broker	User Type	Staff Name	Rep Name	Createdon	Blocked?	Active Roles	User Roles	Block Account
	muriithi@demo	r0012017#	Demo	Rep		Muriithi Gerald Maina	03-MAY-2017	N	REP	Edit Roles..	Block Account..
	maina@demo	r0022017#	Demo	Rep		Maina Lucy Nyambura	03-MAY-2017	N	REP	Edit Roles..	Block Account..
	khumalo@demo	2017#	Demo	Rep		Khumalo Phillip S	03-MAY-2017	N	REP	Edit Roles..	Block Account..
	oduor@demo	demor12017#	Demo	Rep		Oduor Peter Muga	03-MAY-2017	N	REP	Edit Roles..	Block Account..
	j mmokoena924@demo	demor9232017#	Demo	Rep		Mokoena James Mpho	11-JUN-2017	N	REP	Edit Roles..	Block Account..
	amakaluza940@demo	demor9392017#	Demo	Rep		Makaluza Alicia	01-JUL-2017	N	REP	Edit Roles..	Block Account..
	swkinge942@demo	demor9412017#	Demo	Rep		Kinge Scolastica Warigia	01-JUL-2017	N	REP	Edit Roles..	Block Account..
	cmakaluza944@demo	demor9432017#	Demo	Rep		Makaluza Chris	01-JUL-2017	N	REP	Edit Roles..	Block Account..
	j mkarimi914@demo	demor9132017#	Demo	Rep		Karimi John Mutugi	27-MAY-2017	N	REP	Edit Roles..	Block Account..
	jsamson934@demo	demor9332017#	Demo	Rep		Samson Julius	30-JUN-2017	N	REP	Edit Roles..	Block Account..
	amnjoroge936@demo	demor9352017#	Demo	Rep		Njoroge Allan	01-JUL-2017	N	REP	Edit Roles..	Block Account..

Notes:

eBroker automatically creates a user account for each Rep and Staff that is added to the system and allocates them the initial passwords.

8.1 Assigning User Roles

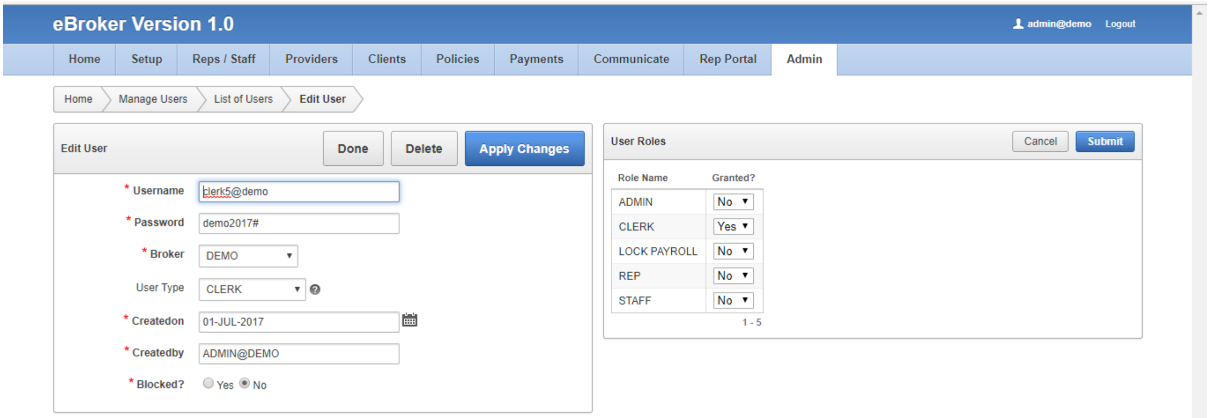
Roles determine what modules and features within that module that a user can access. The following table presents the various roles and their responsibilities in eBroker

User Role	Responsibilities	What Modules are Visible	Comments
ADMIN	Manage all Aspects of eBroker • Manage Reps and Staff • Manage Clients and Policies • Manage Payrolls • Manage Users	All Modules	This is a privileged role that should be assigned with care.
CLERK	• Capture Clients and Policies • Verify Policies • Upload Scanned Client documents	Clients, Policies	This role is suitable for staff who help with capturing clients and policies Clerks can also Verify policies and send SMS notifications to Reps if the Policy has a problem. BUT they cannot capture

			commissions OR even view them
STAFF	• Capture Clients • Capture Policies • Verify Policies • Upload Client Documents • Capture Commissions • Prepare Payrolls (BUT can not APPROVE)	All modules EXCEPT the Admin Module NB: Some features are blocked.	Can perform almost all activities related to policies and commissions BUT cannot APPROVE the payroll. Approving the Payroll requires Admin rights.
REP	View OWN payslips View any Messages sent to him/her	Rep Portal	Some brokerages may opt to permit reps to Capture Policies for their clients. BUT this option is Inactive for now.
LOCK PAYROLL	All modules Plus the ability to Lock Payrolls to Prevent modifications once the payroll has been approved	All Modules	Assign this to a special Admin with special privileges.

To assign a user role(s), Search for the User (eg clerk5@demo)

Click on Edit Roles



Under User Roles, Grant all required roles (NB: a user can have more than one role e.g. CLERK and STAFF). It is recommended to allocate the higher role if you want the user to also acquire the lower roles)

Click Submit

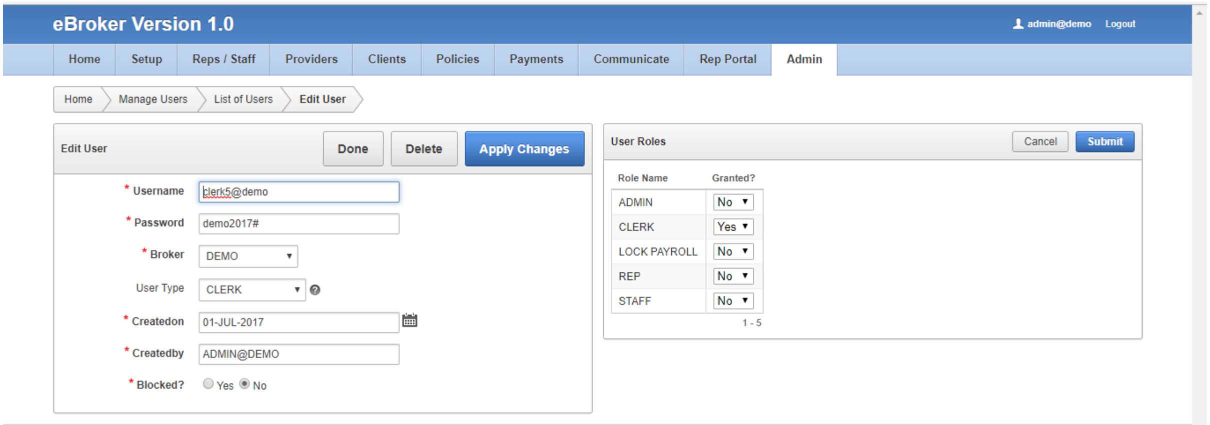
Click Done.

Note:

Granting the ADMIN role makes it irrelevant to assign the other lower roles such as CLERK or REP.

8.2 Blocking a User

Only users whose accounts have not been blocked can access eBroker. To block a user account, login in as an Admin, Go to the Admin Tab, Search for the User (e.g. clerk5@demo) Click on **Block Account**



Change Flag **Blocked?** from **No** to **Yes**

Optionally Specify the Reason for blocking the User (e.g. Left company)

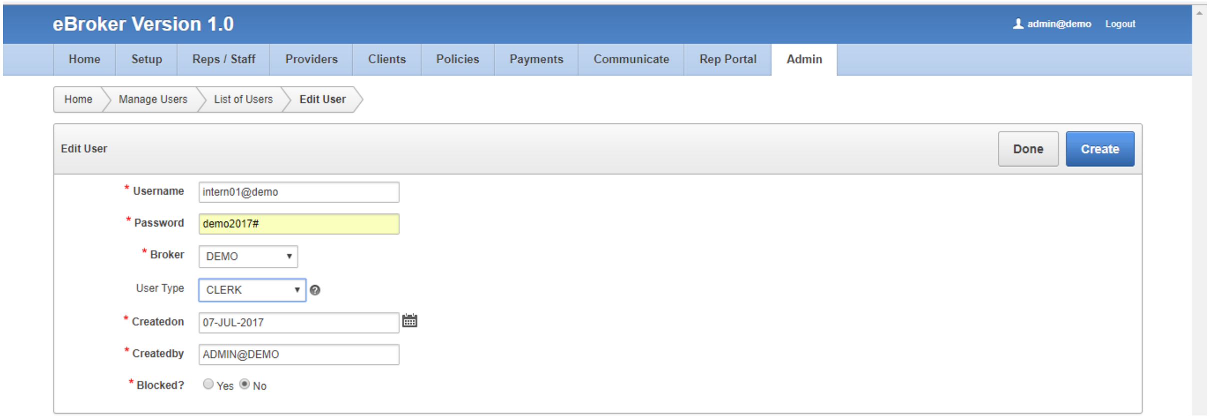
Apply Changes

Click Done

8.3 Creating a New User

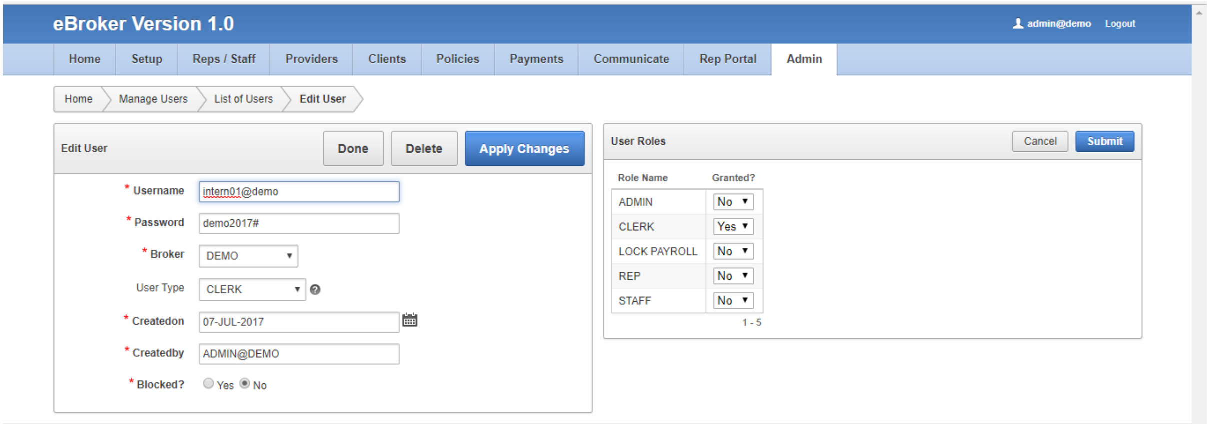
If the user is neither a Rep or a member of your staff, eBroker still allows you to Create a New User manually from scratch

Click on Create New User



Be Careful with the User Type (CLERK is recommended)

Click Create



Grant the required Role(s)

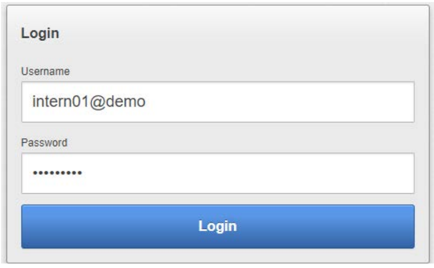
Click Submit

Click Done

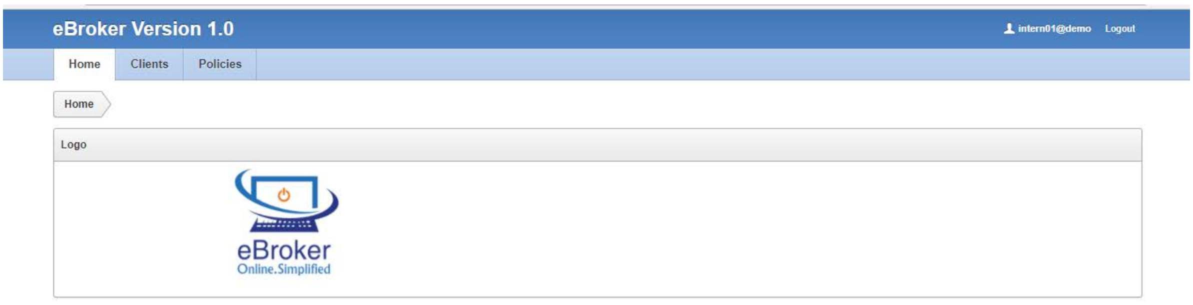
8.4 Testing a User Account

If logged in, Click Logout.

Enter the new log in details



Click Login



eBroker Screen for User with the role of a CLERK

Note: The Clerk Role ONLY accesses the Clients and Policies Tab