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# eBroker User's Guide

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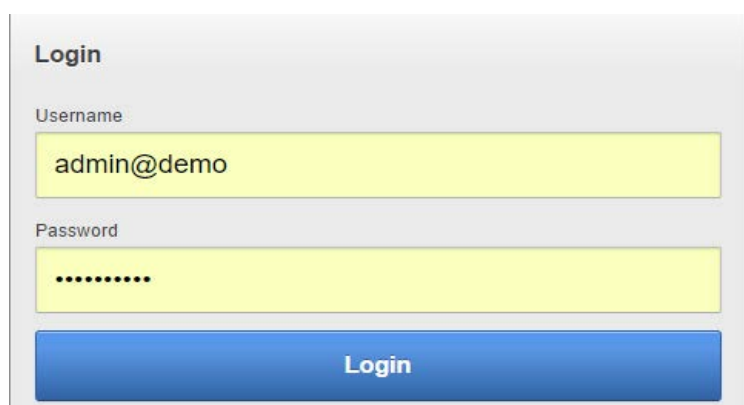
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# 1. Logging into EBroker

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



The screenshot shows a login form with the following elements:

- Title:** Login
- Username:** admin@demo
- Password:** .....
- Button:** Login

## 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

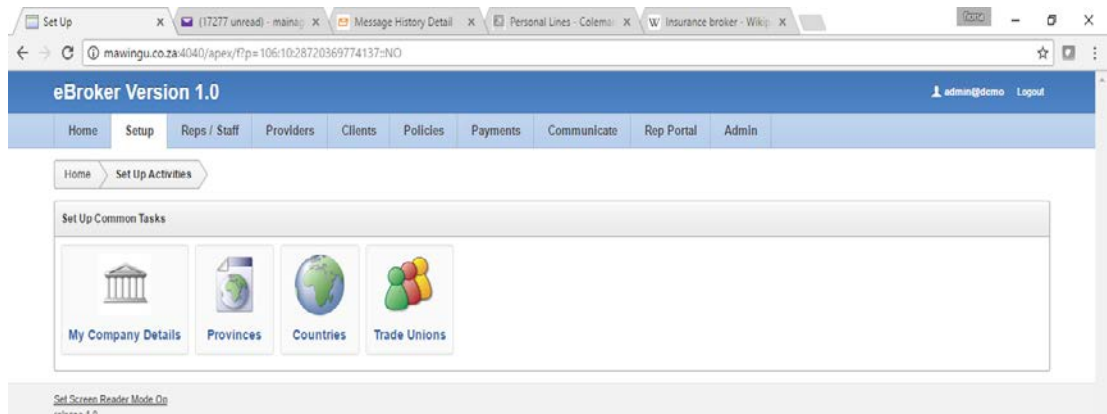
## Assignment No 1

Login into eBroker using one of the admin accounts in Table 1 above.

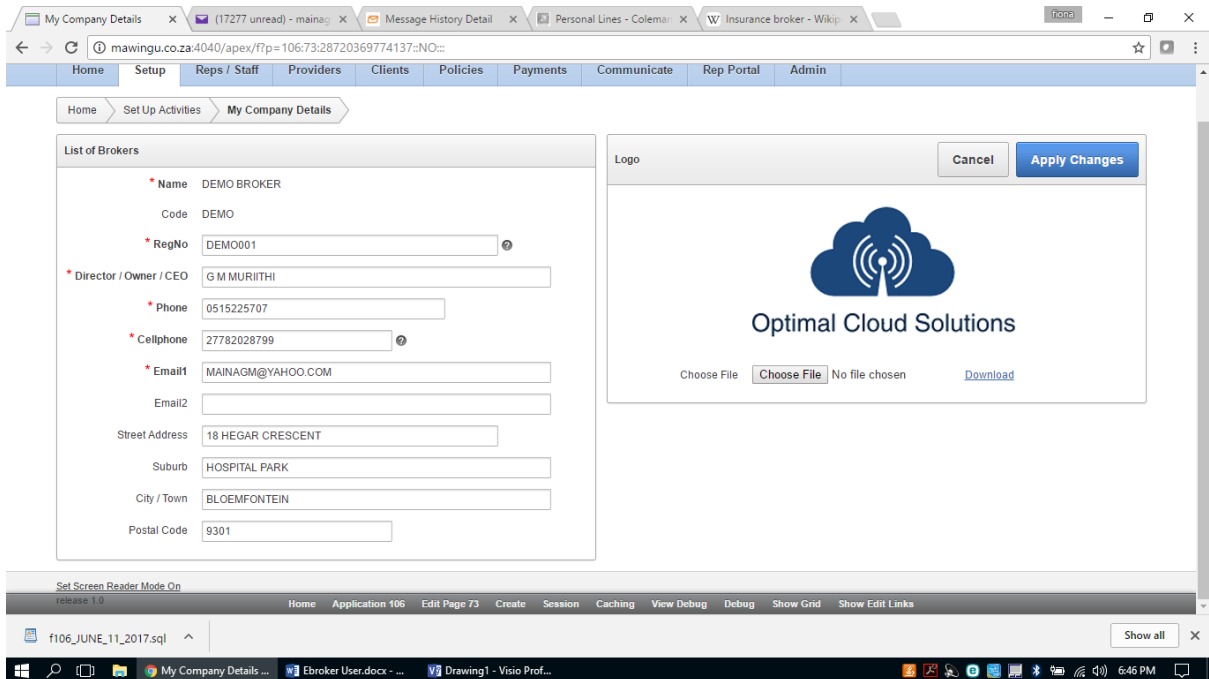
# 2.Setup Activities

## 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



List of Brokers	
* Name	DEMO BROKER
Code	DEMO
* RegNo	DEMO001
* Director / Owner / CEO	G M MURITHI
* Phone	0515225707
* Cellphone	27782028799
* Email1	MAINAGM@YAHOO.COM
Email2	
Street Address	18 HEGAR CRESCENT
Suburb	HOSPITAL PARK
City / Town	BLOEMFONTEIN
Postal Code	9301

Logo

Cancel Apply Changes



Optimal Cloud Solutions

Choose File Choose File No file chosen Download

- 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.

	Surname	First Names	Initials	Broker	Code	Cellphone	Email	City / Town	Active?	#Policies	Documents
	Karimi	John Mutugi	J M	Demo	DEMOR913	27782028799	mainagm@yahoo.com	Bloemfontein	Y	8	Attach / View Docs
	Oduor	Peter Muga	PM	Demo	DEMOR1	27782028799	mainagm@yahoo.com	-	Y	9	Attach / View Docs
	Khumalo	Phillip S	PS	Demo	-	27782028799	mainagm@yahoo.com	-	Y	8	Attach / View Docs
	Maina	Lucy Nyambura	LN	Demo	R002	27782028799	mainagm@yahoo.com	-	Y	94	Attach / View Docs
	Muriithi	Gerald Maina	GM	Demo	R001	27782028799	mainagm@yahoo.com	-	Y	17	Attach / View Docs

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)

eBroker Version 1.0 admin@demo Logout

Home Setup **Reps / Staff** Providers Clients Policies Payments Communicate Rep Portal Admin

Home > Manage Reps and Office Staff > Active Reps / Agents > **Edit Rep Details**

**Edit Rep Details**

\* Surname: MOKOENA

First Names: JAMES MPH0

Initials: J M

\* Currently Active?: Yes

\* Cellphone: 27782028799

Email: jmokoena@gmail.com

Title: Mr

\* Insurance Broker: DEMO

Rep Code:

Gender: Male

Nationality: SOUTH AFRICA

ID Number: 9000123650188

Photo

Choose File  200700006.JPG

Home Application 106 Edit Page 12 Create Session Caching View Debug Debug Show Grid Show Edit Links

- 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

eBroker Version 1.0 admin@demo Logout

Home Setup **Reps / Staff** Providers Clients Policies Payments Communicate Rep Portal Admin

Home > Manage Reps and Office Staff > **Active Reps / Agents**

Search:  Go

	Surname	First Names	Initials	Broker	Code	Cellphone	Email	City / Town	Active?	#Policies	Documents
	Karimi	John Mutugi	J M	Demo	DEMOR913	27782028799	mainagm@yahoo.com	Bloemfontein	Y	8	<a href="#">Attach / View Docs</a>
	Mokoena	James Mpho	J M	Demo	DEMOR923	27782028799	jmokoena@gmail.com	Bloemfontein	Y	0	<a href="#">Attach / View Docs</a>
	Oduor	Peter Muga	PM	Demo	DEMOR1	27782028799	mainagm@yahoo.com	-	Y	9	<a href="#">Attach / View Docs</a>
	Khumalo	Phillip S	PS	Demo	-	27782028799	mainagm@yahoo.com	-	Y	8	<a href="#">Attach / View Docs</a>
	Maina	Lucy Nyambura	LN	Demo	R002	27782028799	mainagm@yahoo.com	-	Y	94	<a href="#">Attach / View Docs</a>
	Muriithi	Gerald Maina	GM	Demo	R001	27782028799	mainagm@yahoo.com	-	Y	17	<a href="#">Attach / View Docs</a>

1 - 6 of 6

## 3.2 Edit the Details of an Existing Rep

Click on the **Rep / Staff** Tab

Choose Menu **Add New / View Rep / Agent**

eBroker Version 1.0 admin@demo Logout

Home Setup **Reps / Staff** Providers Clients Policies Payments Communicate Rep Portal Admin

Home > Manage Reps and Office Staff > Active Reps / Agents

Q- Go Actions Create New Rep

	Surname	First Names	Initials	Broker	Code	Cellphone	Email	City / Town	Active?	#Policies	Documents
	Karimi	John Mutugi	J M	Demo	DEMOR913	27782028799	mainagm@yahoo.com	Bloemfontein	Y	8	<a href="#">Attach / View Docs</a>
	Mokoena	James Mpho	J M	Demo	DEMOR923	27782028799	jmokoena@gmail.com	Bloemfontein	Y	0	<a href="#">Attach / View Docs</a>
	Oduor	Peter Muga	PM	Demo	DEMOR1	27782028799	mainagm@yahoo.com	-	Y	9	<a href="#">Attach / View Docs</a>
	Khumalo	Phillip S	PS	Demo	-	27782028799	mainagm@yahoo.com	-	Y	8	<a href="#">Attach / View Docs</a>
	Maina	Lucy Nyambura	LN	Demo	R002	27782028799	mainagm@yahoo.com	-	Y	94	<a href="#">Attach / View Docs</a>
	Muriithi	Gerald Maina	GM	Demo	R001	27782028799	mainagm@yahoo.com	-	Y	17	<a href="#">Attach / View Docs</a>

1 - 6 of 6


- 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

Home > Manage Reps and Office Staff > Active Reps / Agents > Edit Rep Details

**Edit Rep Details**

\* Surname: SAMSON  
 First Names: JULIUS  
 Initials: J  
 \* Currently Active?: Yes    
 \* Cellphone: 27782028799  
 Email: mainagm@yahoo.com  
 Title: Mr  
 \* Insurance Broker: DEMO  
 Rep Code: DEMOR933  
 Gender: Male  
 Nationality: KENYA  
 ID Number: 8188188188181  
 Passport No:  
 Date Of Birth:  
 Ethnic Group: Black  
 Street Address:

Photo: Done Delete Apply Changes



Choose File Choose File No file chosen [View](#)

Broker / Rep Revenue Share Create New

Edit	Year	Start Date	End Date	Broker(%)	Rep(%)	Status
	2017	30-JUN-2017		30.00	70.00	ACTIVE

1 - 1

Rep Documents

Edit	Doc Name	Size (KB)	Document	ChooseFile
	ID CARD / PASSPORT	10	<a href="#">View Doc</a>	<a href="#">ChooseFile..</a>
	ACADEMIC CERTIFICATES	8	<a href="#">View Doc</a>	<a href="#">ChooseFile..</a>

1 - 2

- 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)

The screenshot shows the 'Broker / Rep Comm Share %' form in the eBroker Version 1.0 application. The form is titled 'Broker / Rep Comm Share %' and has buttons for 'Cancel', 'Delete', and 'Apply Changes'. The fields are as follows:

- \* Broker: DEMO BROKER (dropdown)
- Rep / Agent: SAMSON JULIUS (dropdown)
- \* Year: 2017 (dropdown)
- Start Date: 30-JUN-2017 (calendar icon)
- End Date: (calendar icon)
- \* Broker Share(%): 30 (text input)
- \* Rep Share(%): 70 (text input)
- \* Status: Active (dropdown)

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:

The screenshot shows the 'Add / View Rep Docs' form in the eBroker Version 1.0 application. The form is titled 'Add / View Rep Docs' and has buttons for 'Cancel', 'Delete', and 'Apply Changes'. The fields are as follows:

- \* Broker: DEMO BROKER (dropdown)
- \* Rep / Agent: MOKOENA J M (dropdown)
- \* Document Desc: ID CARD / PASSPORT (dropdown)
- Choose File: **Choose File** No file chosen

- 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

eBroker Version 1.0 admin@demo Logout

Home Setup **Reps / Staff** Providers Clients Policies Payments Communicate Rep Portal Admin

Home > Manage Reps and Office Staff > Active Reps / Agents > Edit Rep Details

**Edit Rep Details**

\* Surname: MOKOENA

First Names: JAMES MPHO

Initials: J M

\* Currently Active?: Yes

\* Cellphone: 27782028799

Email: jmokoena@gmail.com

Title: Mr


\* Insurance Broker: DEMO

Rep Code: DEMOR923

Gender: Male

Nationality: SOUTH AFRICA

**Photo** Cancel Delete Apply Changes



Choose File Choose File No file chosen [Download](#)

**Documents**

Edit	Doc Name	Size (KB)	Document	ChooseFile
	ID CARD / PASSPORT	44	<a href="#">View Doc</a>	<a href="#">ChooseFile</a>
	ACADEMIC CERTIFICATES			<a href="#">ChooseFile</a>

1 - 2

- 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

eBroker Version 1.0 admin@demo Logout


Home Setup **Reps / Staff** Providers Clients Policies Payments Communicate Rep Portal Admin

Home > Manage Reps and Office Staff


Manage Sales Reps and Office Staff



Add New / View Rep / Agent




Active Reps / Agents



Dormant Reps / Agents



Staff Members



Job Positions

- Choose **Active Reps / Agents**

eBroker Version 1.0 admin@demo Logout

Home Setup **Reps / Staff** Providers Clients Policies Payments Communicate Rep Portal Admin

Home > Manage Reps and Office Staff > Active Reps / Agents

Q- Go Actions Create New Rep

	Surname	First Names	Initials	Broker	Code	Cellphone	Email	City / Town	Active?	#Policies	Documents
	Karimi	John Mutugi	J M	Demo	DEMOR913	27782028799	mainagm@yahoo.com	Bloemfontein	Y	8	Attach / View Docs
	Mokoena	James Mpho	J M	Demo	DEMOR923	27782028799	jmokoena@gmail.com	Bloemfontein	Y	0	Attach / View Docs
	Oduor	Peter Muga	PM	Demo	DEMOR1	27782028799	mainagm@yahoo.com	-	Y	9	Attach / View Docs
	Khumalo	Phillip S	PS	Demo	-	27782028799	mainagm@yahoo.com	-	Y	8	Attach / View Docs
	Maina	Lucy Nyambura	LN	Demo	R002	27782028799	mainagm@yahoo.com	-	Y	94	Attach / View Docs
	Murithi	Gerald Maina	GM	Demo	R001	27782028799	mainagm@yahoo.com	-	Y	17	Attach / View Docs

1 - 6 of 6

- 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)

eBroker Version 1.0 admin@demo Logout

Home Setup **Reps / Staff** Providers Clients Policies Payments Communicate Rep Portal Admin

Home > Manage Reps and Office Staff > Active Reps / Agents > Edit Rep Details

Edit Rep Details

\* Surname: MOKOENA  
 First Names: JAMES MPHO  
 Initials: J M  
 \* Currently Active?: No  
 \* Cellphone: 27782028799  
 Email: jmokoena@gmail.com  
 Title: Mr  
 \* Insurance Broker: DEMO  
 Rep Code: DEMOR923  
 Gender: Male  
 Nationality: SOUTH AFRICA  
 ID Number: 0009126369188

Photo: Cancel Delete Apply Changes  
 Choose File Choose File No file chosen Download

Documents

Edit	Doc Name	Size (KB)	Document	ChooseFile
	ID CARD / PASSPORT	44	<a href="#">View Doc</a>	<a href="#">ChooseFile</a>
	ACADEMIC CERTIFICATES			<a href="#">ChooseFile</a>

1 - 2

- 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)

The screenshot shows the eBroker Version 1.0 interface. The top navigation bar includes Home, Setup, Reps / Staff, Providers, Clients, Policies, Payments, Communicate, Rep Portal, and Admin. The breadcrumb trail is Home > Manage Reps and Office Staff > Dormant Sales Reps. Below the breadcrumb is a search bar with a 'Go' button and an 'Actions' dropdown menu. A 'Create New Rep' button is on the right. A table lists the following rep record:

	Surname	First Names	Initials	Broker	Code	Cellphone	Email	City / Town	Active?	#Policies	Documents
	Mokoena	James Mpho	J M	Demo	DEMOR923	27782028799	jmokoena@gmail.com	Bloemfontein	N	0	<a href="#">Attach / View Docs</a>

1 - 1 of 1

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

The screenshot shows the eBroker Version 1.0 interface with the 'Edit Rep Details' form open. The breadcrumb trail is Home > Manage Reps and Office Staff > Active Reps / Agents > Edit Rep Details. The form contains the following fields:

- Surname: MOKOENA
- First Names: JAMES MPHO
- Initials: J M
- Currently Active?: Yes (dropdown menu)
- Cellphone: 27782028799
- Email: jmokoena@gmail.com
- Title: Mr (dropdown menu)
- Insurance Broker: DEMO (dropdown menu)
- Rep Code: DEMOR923
- Gender: Male (dropdown menu)
- Nationality: SOUTH AFRICA (dropdown menu)
- ID Number: 0000126369188

On the right, there is a 'Photo' section with a photo of a man, a 'Cancel' button, a 'Delete' button, and an 'Apply Changes' button. Below the photo is a 'Documents' section with a table:

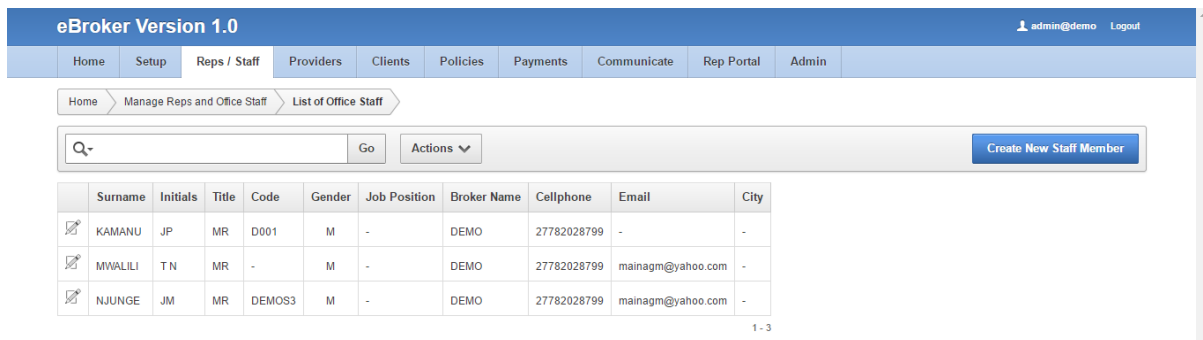
Edit	Doc Name	Size (KB)	Document	ChooseFile
	ID CARD / PASSPORT	44	<a href="#">View Doc</a>	<a href="#">ChooseFile</a>
	ACADEMIC CERTIFICATES			<a href="#">ChooseFile</a>

1 - 2

The Rep Status is changed to Active.

## 3.6 Manage Staff

Go to Reps / Staff Tab and Choose Staff members



eBroker Version 1.0

Home Setup Reps / Staff Providers Clients Policies Payments Communicate Rep Portal Admin

Home Manage Reps and Office Staff List of Office Staff

Q- Go Actions

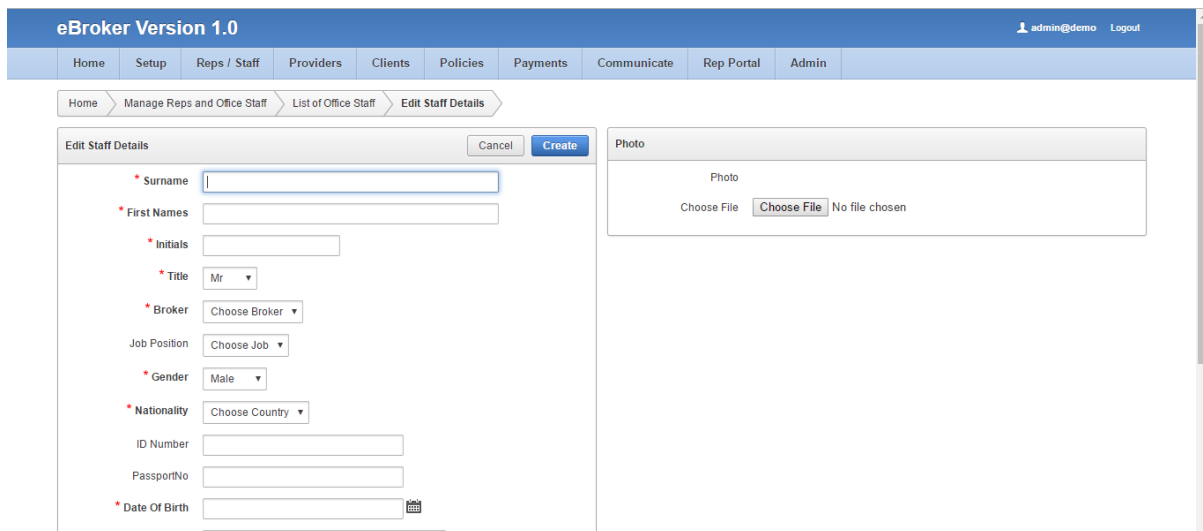
Create New Staff Member

	Surname	Initials	Title	Code	Gender	Job Position	Broker Name	Cellphone	Email	City
	KAMANU	JP	MR	D001	M	-	DEMO	27782028799	-	-
	MWALILI	T N	MR	-	M	-	DEMO	27782028799	mainagm@yahoo.com	-
	NJUNGE	JM	MR	DEMOS3	M	-	DEMO	27782028799	mainagm@yahoo.com	-

1 - 3

### 3.5.1 Create a New Staff Member

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



eBroker Version 1.0

Home Setup Reps / Staff Providers Clients Policies Payments Communicate Rep Portal Admin

Home Manage Reps and Office Staff List of Office Staff Edit Staff Details

Edit Staff Details Cancel Create

Photo

Photo

Choose File Choose File No file chosen

\* Surname

\* First Names

\* Initials

\* Title Mr

\* Broker Choose Broker

Job Position Choose Job

\* Gender Male

\* Nationality Choose Country

ID Number

PassportNo

\* Date Of Birth

Fill in the Staff Details and Click button Create.

# 4 Manage Service Providers

In this module, you can do the following tasks

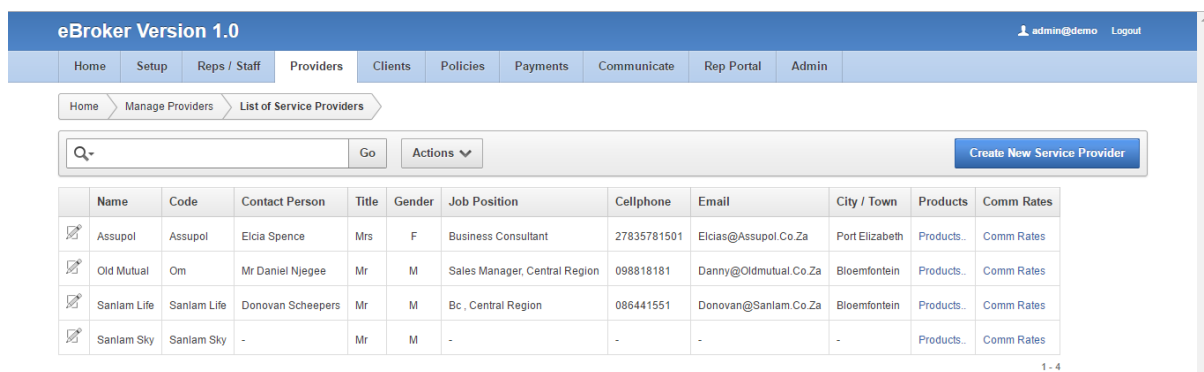
- (i) Add New Service Provider
- (ii) Specify the Insurance Products for each service Provider
- (iii) Specify the Commission Payment Reference Tables for each provider

## 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.

**Insurance Service Provider**

\* Name: ASSUPOL  
 Code: ASSUPOL  
 Contact Person: ELCIA SPENCE  
 Contact Person Title: Mrs  
 Contact Person Gender: Female  
 Contact Person Rank: BUSINESS CONSULTANT  
 Contact Cellphone: 27835781501  
 Contact Email: ELCIAS@ASSUPOL.CO.ZA  
 Street Address: 233 CAPE ROAD  
 Suburb: MILL PARK  
 City / Town: PORT ELIZABETH  
 Postal Code: 6001

**Logo**

ASSUPOL  
SERVING THOSE WHO SERVE SINCE 1913

File: Choose File | No file chosen | Download

**Products**

Edit	Name	Category
<input type="checkbox"/>	Education	Education
<input type="checkbox"/>	Funeral	Funeral
<input type="checkbox"/>	Savings Plan	Investment
<input type="checkbox"/>	For Sure Life Policy	Life
<input type="checkbox"/>	Retirement Annuity	Retirement

## 4.2 Define Insurance Products

Go to Providers Tab

Click on Insurance Products

**Choose Provider**

Provider: ASSUPOL  
 Category: All

**Products**

Edit	Provider Name	Category	Product Desc	Comments
<input type="checkbox"/>	ASSUPOL	EDUCATION	EDUCATION	
<input type="checkbox"/>	ASSUPOL	FUNERAL	FUNERAL	
<input type="checkbox"/>	ASSUPOL	INVESTMENT	SAVINGS PLAN	savings
<input type="checkbox"/>	ASSUPOL	LIFE	FOR SURE LIFE POLICY	
<input type="checkbox"/>	ASSUPOL	RETIREMENT	RETIREMENT ANNUITY	

Click on Create New Product

eBroker Version 1.0 admin@demo Logout

Home Setup Reps / Staff **Providers** Clients Policies Payments Communicate Rep Portal Admin

Home > Manage Providers > Insurance Products > **Edit Product**

Cancel Delete **Apply Changes**

\* Provider: ASSUPOL

\* Category: Education

\* Name: EDUCATION

Comments:

Apply Changes

## 4.3 Commission Tables

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

eBroker Version 1.0 admin@demo Logout

Home Setup Reps / Staff **Providers** Clients Policies Payments Communicate Rep Portal Admin

Home > Manage Providers > **Commission Rates Table**

< Previous

Choose Provider

Provider: ASSUPOL

Year: 2017

Cancel Delete **Submit**

<input type="checkbox"/>	Low Age	High Age	Cash Back?	Rep Rate (per R100)	Active?
<input type="checkbox"/>	18	47	No	900.00	Yes
<input type="checkbox"/>	48	48	No	900.00	Yes
<input type="checkbox"/>	49	49	No	877.50	Yes
<input type="checkbox"/>	50	50	No	842.40	Yes
<input type="checkbox"/>	51	51	No	807.30	Yes
<input type="checkbox"/>	52	52	No	772.20	Yes



# 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

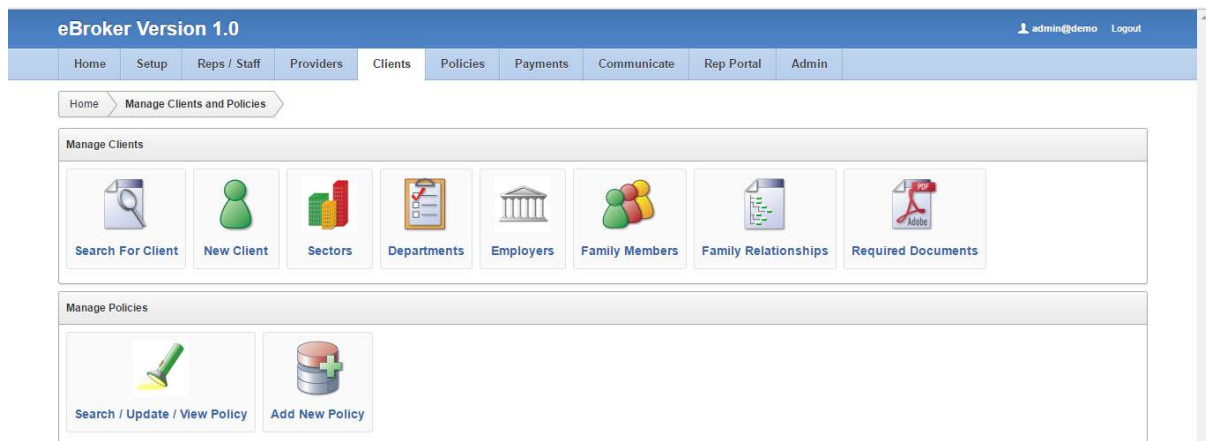
The following sections addresses each of these key activities

## 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

eBroker Version 1.0 admin@demo Logout

Home Setup Reps / Staff Providers **Clients** Policies Payments Communicate Rep Portal Admin

Home > Manage Clients and Policies > List of Clients

Choose Client < Previous

Client

List of Clients Create New Client

Surname	Initials	First Names	IDNo	Broker	Location / Employer	PersonaNo	Cellphone	Family	Documents	View / Add New Policy
Kamau	PK	Paul Karuga	8918717	Demo			27782028799	Family	Documents	VIEW / ADD NEW POLICY
Njuguna	MW	Mary Wambui	7866551	Demo			27782028799	Family	Documents	VIEW / ADD NEW POLICY
Mwamburi	F	Festus Karau	9001919101	Demo			27781547847	Family	Documents	VIEW / ADD NEW POLICY
Murimi	P M	Paul Ndungu	123881817	Demo			27782028799	Family	Documents	VIEW / ADD NEW POLICY
Kibugu	PN	Paul Njagi	98919819918	Demo			27782028799	Family	Documents	VIEW / ADD NEW POLICY
Mokoena Mm	M N	Mpho Nongo	908756434213	Demo	Bloemfontein Saps	9881817717	27782028799	Family	Documents	VIEW / ADD NEW POLICY
Mwangi G M		Gerry Muguruki	99181881818	Demo	Bloemfontein Saps	919727278	27782028799	Family	Documents	VIEW / ADD NEW POLICY
Mwaura D		Danny	9928282828	Demo	Bloemfontein Saps	81892882	27782028799	Family	Documents	VIEW / ADD NEW POLICY
Masuma Jn		James Ndoos	789982882992	Demo	Bloemfontein Saps	6178187811	27782028799	Family	Documents	VIEW / ADD NEW POLICY
Mambo Mm		Maurice	718817718	Demo	North West Saps	819818818	27782028799	Family	Documents	VIEW / ADD NEW POLICY

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

The screenshot shows a search dialog box titled 'Search Dialog - Google Chrome' with the search string 'MBEKI'. The results list includes:

- All
- KABURA P ( 6666 )
- KAMAU PK ( 8918717 )
- KIBUGU PN ( 98919819918 )
- MAMBO MM ( 718817718 )
- MASUMA JN ( 789982882992 )
- MOKOENA MN M N ( 908756434213 )
- MURIMI P M ( 123881817 )
- MUTHONI M ( 099999 )
- MWAMBURI F ( 9001919101 )
- MWANGI G M ( 99181881818 )
- MWAURA D ( 9928282828 )
- NJUGUNA MW ( 7866551 )
- SAMSON D D ( 77777 )

Row(s) 1 - 13

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.

eBroker Version 1.0 admin@demo Logout

Home Setup Reps / Staff Providers **Clients** Policies Payments Communicate Rep Portal Admin

Home > Manage Clients and Policies > List of Clients > Edit Client Details

Client Details Previous Create

\* Broker DEMO

\* Surname and Initials MBEKI

First Names JOHN PRESSO

\* ID Number 5609126369188

\* Cellphone 27782028799

PERSALNo 9051441

Location / Place Signed OFFICE OF PREMIER, BLOEMFONTEIN

The following form opens

mawingu.co.za/4040/apex/?p=106:18:14225373889312:NO::&success\_msg=Action+Processed.%2F742A6BAC7007EA61B3B9F128635341E9%2F

Home Setup Reps / Staff Providers **Clients** Policies Payments Communicate Rep Portal Admin

Home > Manage Clients and Policies > List of Clients > Edit Client Details

Client Details Previous Delete Apply Changes

\* Broker DEMO

\* Surname and Initials MBEKI

First Names JOHN PRESSO

\* ID Number 5609126369188

\* Cellphone 27782028799

PERSALNo 9051441

Location / Place Signed OFFICE OF PREMIER, BLOEMFONTEIN

Client Policies Create New Policy

no data found

Client Documents

Family Members Create

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

eBroker Version 1.0 admin@demo Logout

Home Setup Reps / Staff Providers **Clients** Policies Payments Communicate Rep Portal Admin

Home > Manage Clients and Policies > List of Clients > Edit Client Details > Client Policy

Client Policy Details Previous Create

\* Broker: DEMO

\* Client: MBEKI ( 5609126369188 )

\* Rep / Agent:

\* Provider: Choose Provider

\* Product:

\* Premium:

Specify the new policy details (see example below)

eBroker Version 1.0 admin@demo Logout

Home Setup Reps / Staff Providers **Clients** Policies Payments Communicate Rep Portal Admin

Home > Manage Clients and Policies > List of Clients > Edit Client Details > Client Policy

Client Policy Details Previous Create

\* Broker: DEMO

\* Client: MBEKI ( 5609126369188 )

\* Rep / Agent: KHUMALO PHILLIP S

\* Provider: ASSUPOL

\* Product: FUNERAL ( FUNERAL )

\* Premium: 237.50

Click create.

eBroker Version 1.0 admin@demo Logout

Home Setup Reps / Staff Providers **Clients** Policies Payments Communicate Rep Portal Admin

Home > Manage Clients and Policies > List of Clients > Edit Client Details > Client Policy

Client Policy Details Previous Delete Apply Changes

\* Broker: DEMO

\* Client: MBEKI ( 5609126369188 )

\* Rep / Agent: KHUMALO PHILLIP S

\* Provider: ASSUPOL

\* Product: FUNERAL ( FUNERAL )

\* Premium: 237.5

Verification

Passed Verification?  Yes  No

## 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:

The screenshot shows a web browser window with the URL [mawingu.co.za:4040/apex/?p=106:61:9408018869655:NO:P61\\_ID:60413](http://mawingu.co.za:4040/apex/?p=106:61:9408018869655:NO:P61_ID:60413). The page title is "Client Policy Details". The navigation menu includes Home, Setup, Reps / Staff, Providers, Clients, Policies, Payments, Communicate, Rep Portal, and Admin. The breadcrumb trail is Home > Manage Clients and Policies > List of Clients > Edit Client Details > Client Policy.

The "Client Policy Details" section contains the following fields:

- \* Broker: DEMO
- \* Client: MBEKI ( 5609126369188 )
- \* Rep / Agent: KHUMALO PHILLIP S
- \* Provider: ASSUPOL
- \* Product: FUNERAL ( FUNERAL )
- \* Premium: 237.5

The "Verification" section shows:

- Passed Verification?  Yes  No
- Failed Reason: MISSING DOCUMENTS  
ID DOCUMENT  
SALARY ADVISE

Buttons: Done, Delete, Apply Changes

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

The screenshot shows the 'eBroker Version 1.0' interface. The top navigation bar includes 'Home', 'Setup', 'Reps / Staff', 'Providers', 'Clients', 'Policies', 'Payments', 'Communicate', 'Rep Portal', and 'Admin'. The 'Clients' tab is active. Below the navigation, there is a breadcrumb trail: 'Home > Manage Clients and Policies > List of Clients'. A 'Choose Client' section contains a search bar with 'MBEKI ( 5609126369188 )' entered. Below this is a 'List of Clients' table with columns: Surname, Initials, First Names, IDNo, Broker, Location / Employer, PERSALNo, Cellphone, Family, Documents, and View / Add New Policy. The table contains one row for 'MBEKI' with details: John Presso, 5609126369188, Demo, Office Of Premier, Bloemfontein, 9051441, 27782028799, Family, Documents, and a link to 'VIEW / ADD NEW POLICY'. There are also buttons for 'Export to Excel' and 'Create New Client'.

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

The screenshot shows the 'Edit Client Details' form. The top navigation bar includes 'Home > Manage Clients and Policies > List of Clients > Edit Client Details'. The form has three main sections: 'Client Details', 'Client Policies', and 'Client Documents / Family Members'. The 'Client Details' section includes fields for: Broker (DEMO), Surname and Initials (MBEKI), First Names (JOHN PRESSO), ID Number (5609126369188), Cellphone (27782028799), PERSALNo (9051441), and Location / Place Signed (OFFICE OF PREMIER, BLOEMFONTEIN). The 'Client Policies' section contains a table with columns: Edit, Rep Name, Provider, Product, Premium, Policy Date, Yr1Comm, Yr2Comm, Status, Verification, and Update Status / Capture Comms. The table has one row: Khumalo Phillip S, Assupol, Funeral, 237.50, 12-JUN-2017, Status: VERIFIED, Verification: VERIFICATION, and Update Status / Capture Comms: UPDATE STATUS / CAPTURE COMMS. The 'Client Documents' and 'Family Members' sections are currently empty.

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

The screenshot shows the 'eBroker Version 1.0' interface. The top navigation bar includes 'Home', 'Setup', 'Reps / Staff', 'Providers', 'Clients', 'Policies', 'Payments', 'Communicate', 'Rep Portal', and 'Admin'. The breadcrumb trail is 'Home > Manage Clients and Policies > List of Clients > Edit Client Details > Process Policy'. The 'Policy Details' section contains the following information:

- Principal Client: MBEKI ( 5609126369188 )
- Broker: DEMO BROKER
- Sales Rep / Agent: KHUMALO PHILLIP S
- Service Provider: ASSUPOL
- Insurance Product: FUNERAL ( FUNERAL )
- Premium: 237.50
- Commence Date: 12-JUN-2017
- Status: VERIFIED

The 'Service Provider Approval Status' section shows the 'PAID(YEAR1 COMM)' option selected. The 'Year1 Commissions' section shows:

- Year 1 Commission: 2210.00
- Use Rep Share %: Yes
- Rep Paid Yr1 Comm?: No

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:



eBroker Version 1.0 admin@demo Logout

Home Setup Reps / Staff Providers Clients Policies Payments Communicate Rep Portal Admin

Home > Manage Clients and Policies > List of Clients > Edit Client Details > Process Policy

**Policy Details**

\* Principal Client: MBEKI ( 5609126369188 )

\* Broker: DEMO BROKER

\* Sales Rep / Agent: KHUMALO PHILLIP S

\* Service Provider: ASSUPOL

\* Insurance Product: FUNERAL ( FUNERAL )

\* Premium: 237.50

\* Commence Date: 12-JUN-2017

Status: VERIFIED

**Service Provider Approval Status** Cancel Apply Changes

Approval Status

None

PAID(YEAR1 COMM)

PAID(YEAR2 COMM)

PAID(AS AND WHEN)

QUERY

EXCEEDING

---

**Year1 Commissions**

\* Year 1 Commission: 2210.00

Use Rep Share %: No

\* Broker Year1 Comm: 600.00

\* Rep Year1 Comm: 1610.00

Rep Paid Yr1 Comm?: No

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

**Client Details** Previous Delete Apply Changes

\* Broker: DEMO

\* Surname and Initials: MBEKI

First Names: JOHN PRESSO

\* ID Number: 5609126369188

\* Cellphone: 27782028799

PERSALNo: 9051441

Location / Place Signed: OFFICE OF PREMIER, BLOEMFONTEIN

---

**Client Policies** Create New Policy

Edit	Rep Name	Provider	Product	Premium	Policy Date	Yr1Comm	Yr2Comm	Status	Verification	Update Status / Capture Comms
	Khumalo Phillip S	Assupol	Funeral	237.50	12-JUN-2017	2,210.00		PAID(YEAR1 COMM)	VERIFICATION	UPDATE STATUS / CAPTURE COMMS

1 - 1

---

Client Documents

---

Family Members Create

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**

Client Details Previous Delete Apply Changes

\* Broker: DEMO

\* Surname and Initials: MBEKI

First Names: JOHN PRESSO

\* ID Number: 5609126369188

\* Cellphone: 27782028799

FERSALNo: 9051441

Location / Place Signed: OFFICE OF PREMIER, BLOEMFONTEIN

---

Client Policies Create New Policy

Edit	Rep Name	Provider	Product	Premium	Policy Date	Yr1Comm	Yr2Comm	Status	Verification	Update Status / Capture Comms
	Khumalo Phillip S	Assupol	Funeral	237.50	12-JUN-2017	2,210.00		PAID(AS AND WHEN)	VERIFICATION	UPDATE STATUS / CAPTURE COMMS

1 - 1

---

Client Documents

---

Family Members Create

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

Click on UPDATE STATUS / CAPTURE COMMS

eBroker Version 1.0 admin@demo Logout

Home Setup Reps / Staff Providers Clients Policies Payments Communicate Rep Portal Admin

Home > Manage Clients and Policies > List of Clients > Edit Client Details > Process Policy

Policy Details

\* Principal Client: MBEKI ( 5609126369188 )

\* Broker: DEMO BROKER

\* Sales Rep / Agent: KHUMALO PHILLIP S

\* Service Provider: ASSUPOL

\* Insurance Product: FUNERAL ( FUNERAL )

\* Premium: 237.50

\* Commence Date: 12-JUN-2017

Status: PAID(AS AND WHEN)

Service Provider Approval Status Cancel Apply Changes

Approval Status

- None
- PAID(YEAR1 COMM)
- PAID(YEAR2 COMM)
- PAID(AS AND WHEN)
- QUERY
- EXCEEDING

Monthly Commissions New Commission

no data found

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

Add Monthly Commission Cancel Create

\* Broker: DEMO

\* Policy: ( MBEKI ) ( ASSUPOL ) ( FUNERAL )

\* Commission Date: 13-JUN-2017

\* Commission Amount: 210.70

Use Rep Share %: Yes

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.

**eBroker Version 1.0** admin@demo Logout

Home Setup Reps / Staff Providers Clients Policies Payments Communicate Rep Portal Admin

Home > Manage Clients and Policies > List of Clients > Edit Client Details > Process Policy > Add Monthly Commission

**Add Monthly Commission** Cancel Create

\* Broker DEMO

\* Policy MBEKI ( ASSUPOL ) ( FUNERAL )

\* Commission Date 13-JUN-2017

\* Commission Amount 210.70

Use Rep Share % No

Broker Comm

Rep Comm Amt

Click Create.

**eBroker Version 1.0** admin@demo Logout

Home Setup Reps / Staff Providers Clients Policies Payments Communicate Rep Portal Admin

Home > Manage Clients and Policies > List of Clients > Edit Client Details > Process Policy

**Policy Details**

\* Principal Client MBEKI ( 5609126369188 )

\* Broker DEMO BROKER

\* Sales Rep / Agent KHUMALO PHILLIPS

\* Service Provider ASSUPOL

\* Insurance Product FUNERAL ( FUNERAL )

\* Premium 237.50

\* Commence Date 12-JUN-2017

Status PAID(AS AND WHEN)

**Service Provider Approval Status** Cancel Apply Changes

Approval Status

- None
- PAID(YEAR1 COMM)
- PAID(YEAR2 COMM)
- PAID(AS AND WHEN)
- QUERY
- EXCEEDING

**Monthly Commissions** New Commission

Edit	Comm Date	Commission	Broker Comm	Rep Comm	Rep Paid?
	13-JUN-2017	210.70	63.21	147.49	N

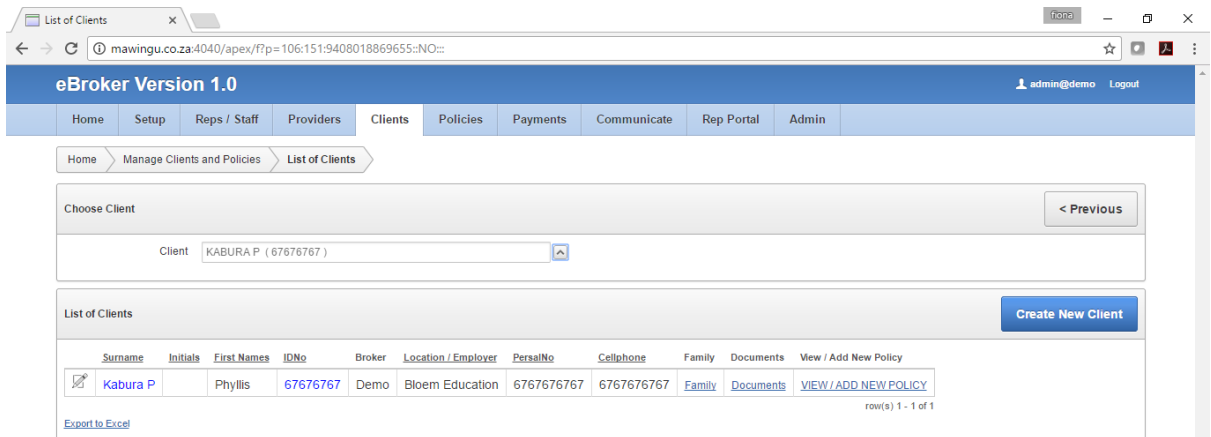
1 - 1

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

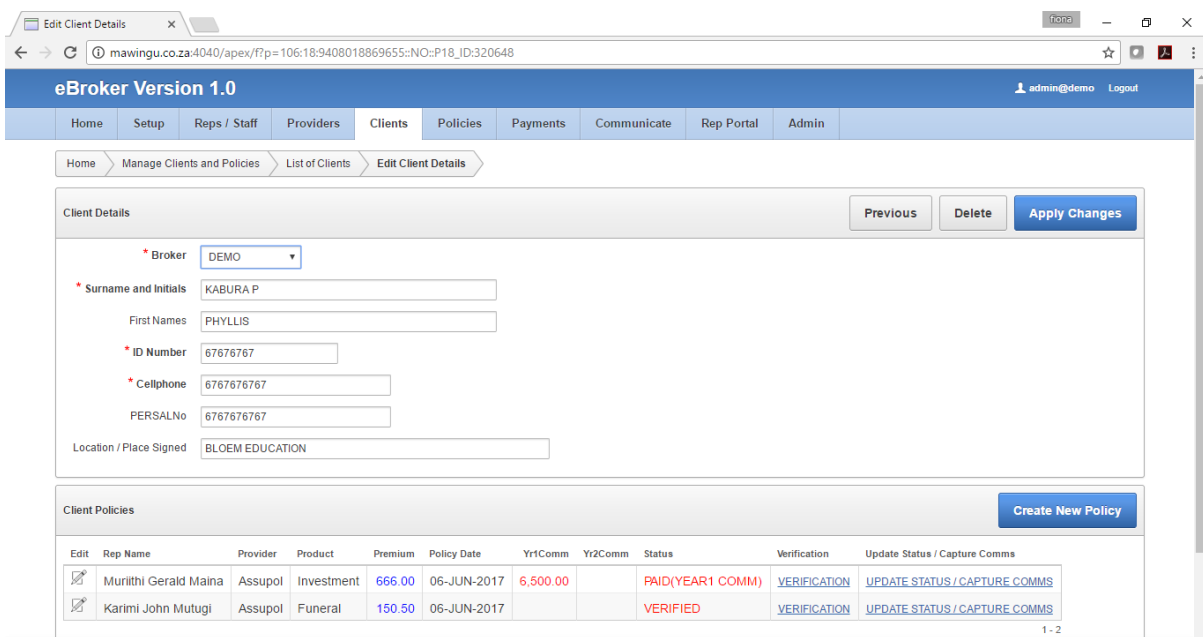
#### 5.4.4 QUERY

Choosing this option opens the following form:

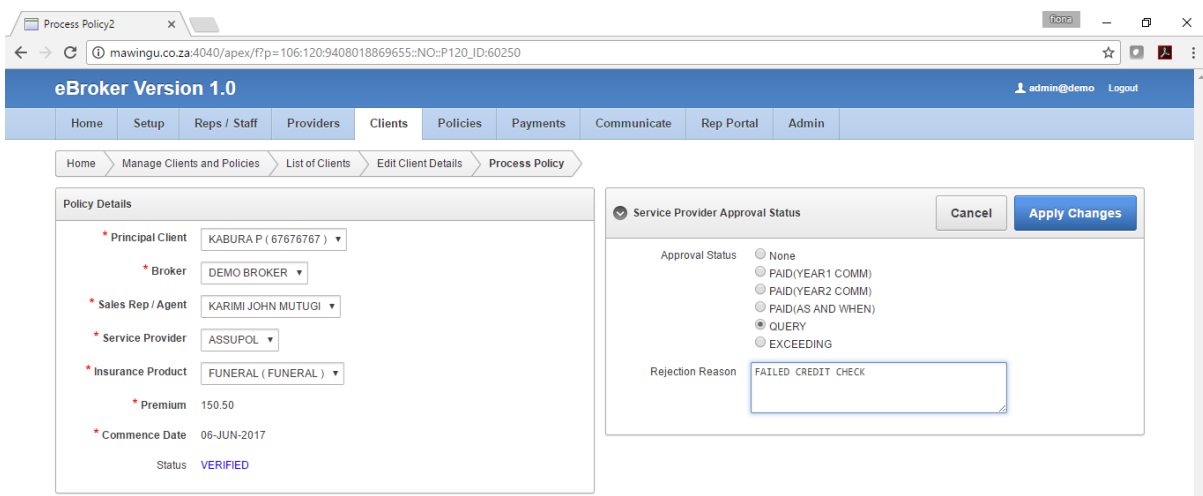
Choose a Client



Click VIEW / ADD POLICY



Click on UPDATE STATUS / CAPTURE COMMS



Choose QUERY

Enter Rejection Reason

Apply Changes

Edit	Rep Name	Provider	Product	Premium	Policy Date	Yr1Comm	Yr2Comm	Status	Verification	Update Status / Capture Comms
<input type="checkbox"/>	Muriithi Gerald Maina	Assupol	Investment	666.00	06-JUN-2017	6,500.00		PAID(YEAR1 COMM)	<a href="#">VERIFICATION</a>	<a href="#">UPDATE STATUS / CAPTURE COMMS</a>
<input type="checkbox"/>	Karimi John Mutugi	Assupol	Funeral	150.50	06-JUN-2017			QUERY	<a href="#">VERIFICATION</a>	<a href="#">UPDATE STATUS / CAPTURE COMMS</a>

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

Surname	Initials	First Names	IDNo	Broker	Location / Employer	PERSALNo	Cellphone	Family	Documents	View / Add New Policy
Mbeki		John Presso	5609126369188	Demo	Office Of Premier, Bloemfontein	9051441	27782028799	Family	<a href="#">Documents</a>	<a href="#">VIEW / ADD NEW POLICY</a>

## Click on Documents

Client Details Previous Delete Apply Changes

\* Broker: DEMO

\* Surname and Initials: MBEKI

First Names: JOHN PRESSO

\* ID Number: 5609126369188

\* Cellphone: 27782028799

PERSALNo: 9051441

Location / Place Signed: OFFICE OF PREMIER, BLOEMFONTEIN

Client Policies Create New Policy

Edit	Rep Name	Provider	Product	Premium	Policy Date	Yr1Comm	Yr2Comm	Status	Verification	Update Status / Capture Comms
	Khumalo Phillip S	Assupol	Funeral	237.50	12-JUN-2017	2,210.00		PAID(YEAR1 COMM)	VERIFICATION	UPDATE STATUS / CAPTURE COMMS

1 - 1

Client Documents

Family Members Create

## Expand the Client Documents Block

First Names: JOHN PRESSO

\* ID Number: 5609126369188

\* Cellphone: 27782028799

PERSALNo: 9051441

Location / Place Signed: OFFICE OF PREMIER, BLOEMFONTEIN

Client Policies Create New Policy

Edit	Rep Name	Provider	Product	Premium	Policy Date	Yr1Comm	Yr2Comm	Status	Verification	Update Status / Capture Comms
	Khumalo Phillip S	Assupol	Funeral	237.50	12-JUN-2017	2,210.00		PAID(YEAR1 COMM)	VERIFICATION	UPDATE STATUS / CAPTURE COMMS

1 - 1

Client Documents

Edit	Document Name	Image	Size(KB)	Upload
	ID CARD / PASSPORT			<a href="#">Upload</a>
	PROOF OF ADDRESS			<a href="#">Upload</a>
	LATEST SALARY SLIP			<a href="#">Upload</a>

1 - 3

Family Members Create

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

Click the Upload link

Client Documents

mawingu.co.za:4040/apex/?p=106:57:9408018869655:NO:P57\_ID:321467

eBroker Version 1.0 admin@demo Logout

Home Setup Reps / Staff Providers Clients Policies Payments Communicate Rep Portal Admin

Home > Manage Clients and Policies > List of Clients > Edit Client Details > Client Documents

Client Documents Cancel Delete Apply Changes

\* Broker: DEMO BROKER

\* Client: MBEKI ( 5609126369188 )

\* Document Desc: ID CARD / PASSPORT

Attach File: [Choose File](#) Logo.jpg

Attach the File

Apply Changes

First Names: JOHN PRESSO

ID Number: 5609126369188

Cellphone: 27782028799

PERSALNo: 9051441

Location / Place Signed: OFFICE OF PREMIER, BLOEMFONTEIN

Client Policies

Edit	Rep Name	Provider	Product	Premium	Policy Date	Yr1Comm	Yr2Comm	Status	Verification	Update Status / Capture Comms
	Khumalo Phillip S	Assupol	Funeral	237.50	12-JUN-2017	2,210.00		PAID(YEAR1 COMM)	<a href="#">VERIFICATION</a>	<a href="#">UPDATE STATUS / CAPTURE COMMS</a>

Client Documents

Edit	Document Name	Image	Size(KB)	Upload
	ID CARD / PASSPORT	<a href="#">Download</a>	54	<a href="#">Upload..</a>
	PROOF OF ADDRESS			<a href="#">Upload..</a>
	LATEST SALARY SLIP			<a href="#">Upload..</a>

Repeat this for each of the required documents

## 5.6 Adding Family Members

Choose the Client

Click on Family

Expand the Family Member Block

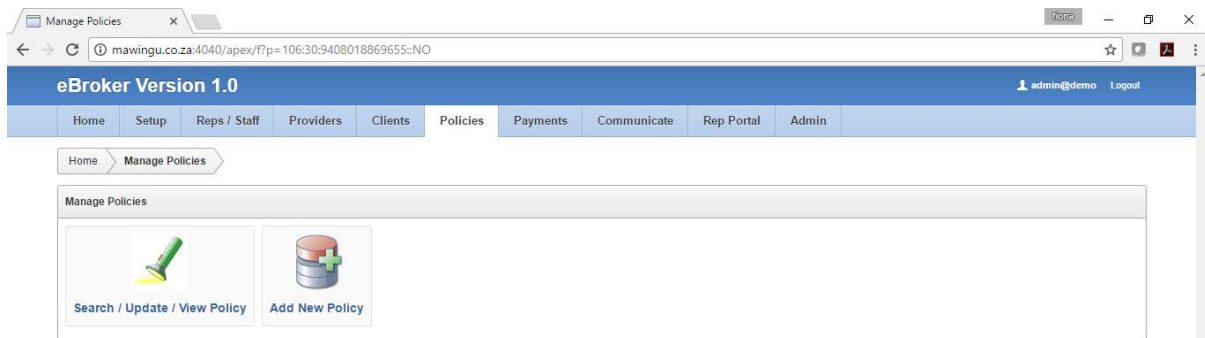
Add as many Family Members as needed.



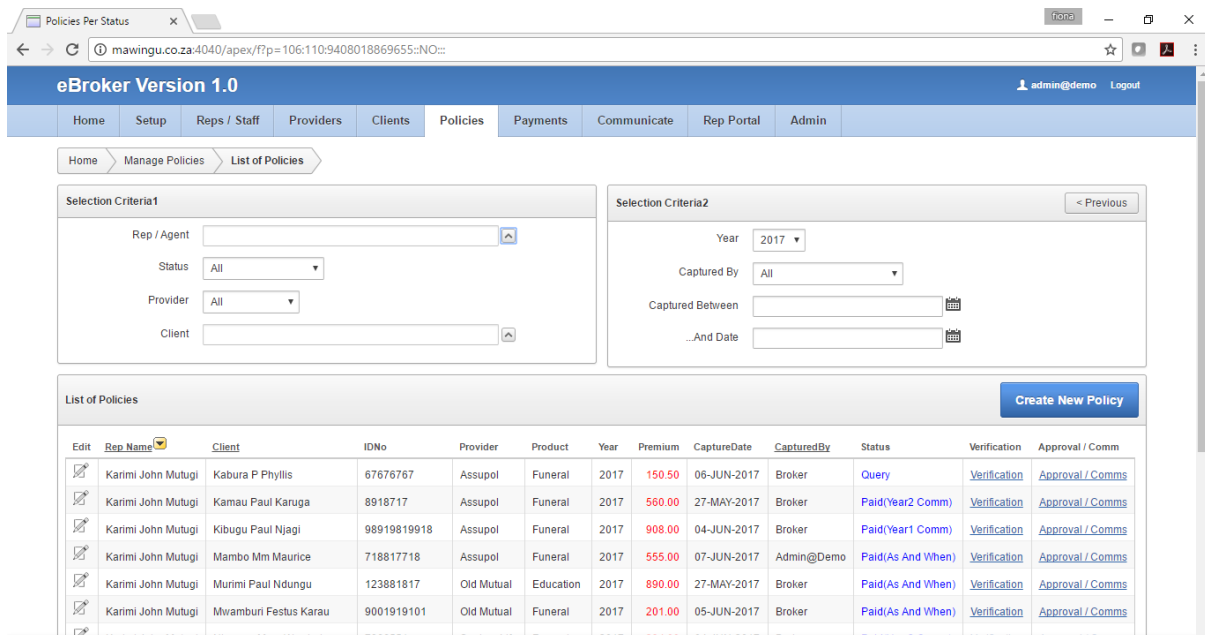
# 6 Manage Policies

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.

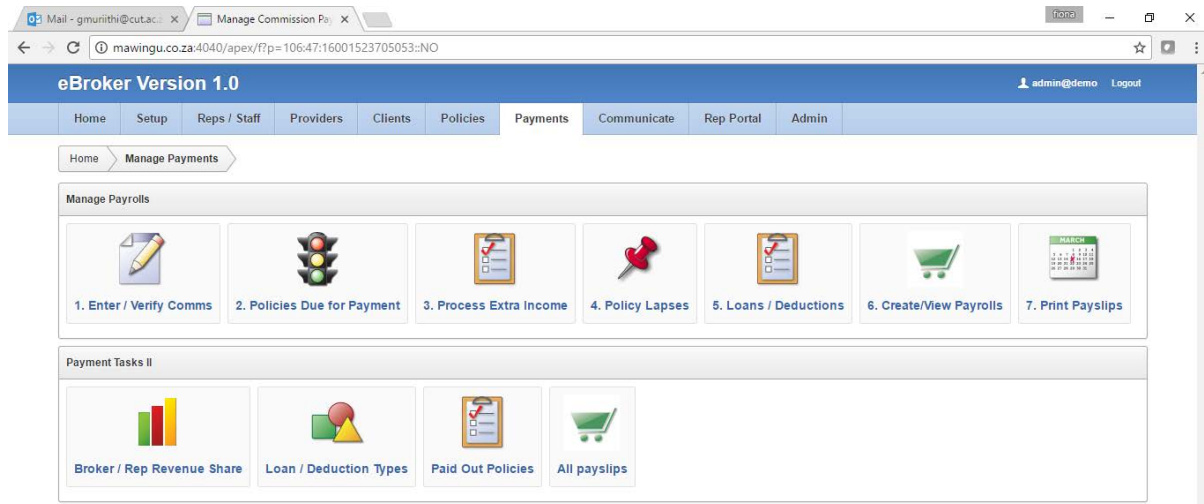
Required	Applicable Search Criteria	Comments
All Policies for a Specific Rep	Choose Rep	
All Verified Policies	Status = Verified / Checked	
All Policies with a QUERY	Status = Query	

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.

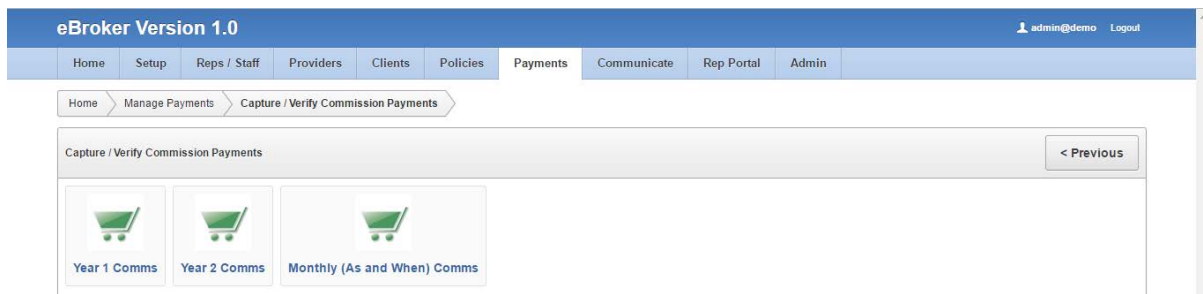
Step	Description	Comments
1. Enter / Verify Commissions	<ul style="list-style-type: none"> <li>This step allows you to check the commissions captured for each approved policy.</li> <li>There are THREE possible options when a policy is approved for payment: <ul style="list-style-type: none"> <li>PAID(YEAR1 COMM)</li> <li>PAID(YEAR2 COMM)</li> <li>PAID(AS AND WHEN)</li> </ul> </li> </ul>	Almost all commission payment amounts would already have been captured when the policy status was changed from <i>Verified</i> to <i>Paid</i> . 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 <ul style="list-style-type: none"> <li>○ ADVANCES</li> <li>○ LAPSES – Lapses are treated a loans that are recovered as soon as a Rep earns commissions</li> <li>○ VEHICLE LEVY</li> <li>○ SHORT TERM LOANS etc</li> </ul>	
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 <ul style="list-style-type: none"> <li>○ Gross Pay = Total Policy Commissions not yet paid + Any Additional Pay</li> <li>○ Deductions = Sum of all deductions for loans not yet paid</li> <li>○ Net Pay = Gross Pay - Deductions</li> </ul>	
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

eBroker Version 1.0 admin@demo Logout

Home Setup Reps / Staff Providers Clients Policies Payments Communicate Rep Portal Admin

Home > Manage Payments > Capture / Verify Commission Payments > Year1 Comms

**Selection Criteria**

Broker: DEMO

Rep / Agent:

Provider: All

Client:

Apply Rep Share %? Yes

**Selection Criteria2** < Previous

Year: 2017

Capture Start Date:

Capture End Date:

Rep Yr1 Comm Paid? All

**Capture / Verify Year1 Commissions** Cancel Submit

Rep Name	Client Name	Provider	Product	Rep(%)	CapDate	Status	Premium	Yr1 Comm	RepPaid?
Khumalo Phillip S	Mwangi G M GERRY MUGURUKI	Assupol	Investment	70.00	05-JUN-2017	Paid(Year1 Comm)	321.00	2,962.00	Y
Maina Lucy Nyambura	Mwangi G M GERRY MUGURUKI	Sanlam Sky	Life	70.00	05-JUN-2017	Paid(Year1 Comm)	150.80	1,650.00	Y
Karimi John Mutugi	Njuguna MARY WAMBUI	Old Mutual	Accident	70.00	05-JUN-2017	Paid(Year1 Comm)	123.45	1,238.00	Y
Maina Lucy Nyambura	Mambo Mm MAURICE	Sanlam Sky	Life	70.00	05-JUN-2017	Paid(Year1 Comm)	111.00	1,234.00	Y

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)

eBroker Version 1.0 admin@demo Logout

Home Setup Reps / Staff Providers Clients Policies Payments Communicate Rep Portal Admin

Home > Manage Payments > Capture / Verify Commission Payments > Year1 Comms

**Selection Criteria**

Broker: DEMO

Rep / Agent:

Provider: All

Client:

Apply Rep Share %? No

**Selection Criteria2** < Previous

Year: 2017

Capture Start Date:

Capture End Date:

Rep Yr1 Comm Paid? All

**Capture / Verify Year1 Commissions** Cancel Submit

Rep Name	Client Name	Provider	Product	CapDate	Status	Premium	Yr1 Comm	Rep Yr1 Comm	Brkr Yr1 Comm	RepPaid?
Khumalo Phillip S	Mwangi G M GERRY MUGURUKI	Assupol	Investment	05-JUN-2017	Paid(Year1 Comm)	321.00	2,962.00	2,073.40	888.60	Y
Maina Lucy Nyambura	Mwangi G M GERRY MUGURUKI	Sanlam Sky	Life	05-JUN-2017	Paid(Year1 Comm)	150.80	1,650.00	1,155.00	495.00	Y
Karimi John Mutugi	Njuguna MARY WAMBUI	Old Mutual	Accident	05-JUN-2017	Paid(Year1 Comm)	123.45	1,238.00	866.60	371.40	Y
Maina Lucy Nyambura	Mambo Mm MAURICE	Sanlam Sky	Life	05-JUN-2017	Paid(Year1 Comm)	111.00	1,234.00	863.80	370.20	Y

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

Rep Name	Client Name	Provider	Product	CapDate	Status	Premium	Yr1 Comm	Rep Yr1 Comm	Brkr Yr1 Comm	RepPaid?
Khumalo Phillip S	Mokoena Mn MPHONGONGO	Assupol	Funeral	04-JUN-2017	Verified	123.45				N
Oduor Peter Muga	Mokoena Mn MPHONGONGO	Assupol	Investment	04-JUN-2017	Verified	238.00				N
Khumalo Phillip S	Mbeki JOHN PRESSO	Assupol	Funeral	12-JUN-2017	Paid(Year1 Comm)	237.50	2,210.00	1,547.00	663.00	N

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.

< Previous

Selection Criteria

Broker: DEMO

Rep / Agent:

Provider: All

Year: All

Client:

Apply Rep Share %? Yes

Rep Paid Yr2 Comm? All

Cancel Submit

Capture Year2 Commissions

Rep Name	Client Name	ClientIDNo	Provider	Product	Year	Status	Rep(%)	Yr1Comm	Yr2Comm	RepYr2Paid?
Oduor Peter Muga	Kamau PK	8918717	Old Mutual	Education	2017	Paid(Year1 Comm)	70.00	2,200.00	<input type="text"/>	N
Khumalo Phillip S	Kamau PK	8918717	Assupol	Funeral	2017	Paid(Year1 Comm)	70.00	1,989.60	<input type="text"/>	N
Oduor Peter Muga	Kamau PK	8918717	Assupol	Retirement	2017	Paid(Year2 Comm)	70.00	7,600.00	2,500.00	Y
Muriithi Gerald Maina	Kamau PK	8918717	Assupol	Investment	2017	Paid(Year1 Comm)	70.00	2,209.00	<input type="text"/>	N
Karimi John Mutugi	Kamau PK	8918717	Assupol	Funeral	2017	Paid(Year2 Comm)	70.00	6,000.00	3,200.00	Y

### 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).

eBroker Version 1.0
admin@demo Logout

Home Setup Reps / Staff Providers Clients Policies Payments Communicate Rep Portal Admin

Home > Manage Payments > Capture / Verify Commission Payments > Monthly Commissions

< Previous

Selection Criteria2

Year: All

Captured Between Date:

...and Date:

Cancel Submit

Capture Monthly Commissions

Rep Name	Client Name	ClientIDNo	Provider	Product	Year	CapDate	Premium	Status	Rep(%)	#Comms	TotalPaid	Add/View Comms
Muriithi Gerald Maina	Samson D DELILA	77777	Assupol	Education	2017	06-JUN-2017	777.00	Paid(As And When)	70.00	2	786.00	<a href="#">Add / View Comms</a>
Muriithi Gerald Maina	Muthoni MARY	099999	Sanlam Life	Life	2017	07-JUN-2017	333.00	Paid(As And When)	70.00	3	843.00	<a href="#">Add / View Comms</a>
Muriithi Gerald Maina	Mwamburi FESTUS KARAU	9001919101	Sanlam Sky	Life	2017	05-JUN-2017	350.20	Paid(As And When)	70.00	2	234.00	<a href="#">Add / View Comms</a>
Khumalo Phillip S	Mokoena Mn MPHONGONGO	908756434213	Assupol	Funeral	2017	04-JUN-2017	123.45	Verified	70.00	0	0.00	<a href="#">Add / View Comms</a>
Khumalo Phillip S	Kamau PAUL KARUGA	8918717	Old Mutual	Disability	2017	06-JUN-2017	210.00	Paid(As And When)	70.00	3	755.00	<a href="#">Add / View Comms</a>
Oduor Peter Muga	Mokoena Mn MPHONGONGO	908756434213	Assupol	Investment	2017	04-JUN-2017	238.00	Verified	70.00	0	0.00	<a href="#">Add / View Comms</a>
Oduor Peter Muga	Kibugu PAUL NJAGI	98919819918	Assupol	Education	2017	04-JUN-2017	156.45	Paid(As And When)	70.00	1	119.00	<a href="#">Add / View Comms</a>

Apply the filters as necessary.

Identify the policy

Note: EBroker shows you the Number of Monthly Commissions 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**

eBroker Version 1.0 admin@demo Logout

Home Setup Reps / Staff Providers Clients Policies Payments Communicate Rep Portal Admin

Home > Manage Payments > Capture / Verify Commission Payments > Monthly Commissions > New Monthly Comm

**Policy Details** Cancel

\* Broker: DEMO BROKER

\* Principal Client: SAMSON D D ( 77777 )

\* Sales Rep / Agent: MURIITHI GERALD MAINA

\* Service Provider: ASSUPOL

\* Insurance Product: EDUCATION ( EDUCATION )

\* Premium: 777.00

\* Commence Date: 06-JUN-2017

\* Inst Freq: MONTHLY

Status: PAID(AS AND WHEN)

**Monthly Commissions** New Commission

Edit	Comm Date	Commission	Broker Comm	Rep Comm	Rep Paid?
	07-JUN-2017	236.00	70.80	165.20	Y
	07-JUN-2017	550.00	165.00	385.00	Y
<b>Total</b>		<b>786.00</b>	<b>235.80</b>	<b>550.20</b>	

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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**

eBroker Version 1.0 admin@demo Logout

Home Setup Reps / Staff Providers Clients Policies Payments Communicate Rep Portal Admin

Home > Manage Payments > Capture / Verify Commission Payments > Monthly Commissions > New Monthly Comm > Add New Monthly Commission

**Add Monthly Commission** Cancel Create

\* Broker: DEMO

\* Policy: ( SAMSON D D ) ( ASSUPOL ) ( EDUCATION )

\* Commission Date: 15-JUN-2017

Use Rep Share %: Yes

\* Commission Amount: 345.50

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.

eBroker Version 1.0 admin@demo Logout

Home Setup Reps / Staff Providers Clients Policies Payments Communicate Rep Portal Admin

Home > Manage Payments > Capture / Verify Commission Payments > Monthly Commissions > New Monthly Comm > Add New Monthly Commission

**Add Monthly Commission** Cancel Delete Apply Changes

\* Broker: DEMO

\* Policy: ( SAMSON D D ) ( ASSUPOL ) ( EDUCATION )

\* Commission Date: 15-JUN-2017

Use Rep Share %: No

\* Commission Amount: 345.50

Broker Comm: 103.65

Rep Comm Amt: 241.85

Once you click Create you open the following form:



eBroker Version 1.0 admin@demo Logout

Home Setup Reps / Staff Providers Clients Policies **Payments** Communicate Rep Portal Admin

Home > Manage Payments > Capture / Verify Commission Payments > Monthly Commissions > **New Monthly Comm**

**Policy Details** Cancel

\* Broker: DEMO BROKER

\* Principal Client: SAMSON D D (77777)

\* Sales Rep / Agent: MURIITHI GERALD MAINA

\* Service Provider: ASSUPOL

\* Insurance Product: EDUCATION ( EDUCATION )

\* Premium: 777.00

\* Commence Date: 06-JUN-2017

\* Inst Freq: MONTHLY

Status: PAID(AS AND WHEN)

**Monthly Commissions** New Commission

Edit	Comm Date	Commission	Broker Comm	Rep Comm	Rep Paid?
	15-JUN-2017	345.50	103.65	241.85	N
	07-JUN-2017	236.00	70.80	165.20	Y
	07-JUN-2017	550.00	165.00	385.00	Y
<b>Total</b>		<b>1,131.50</b>	<b>339.45</b>	<b>792.05</b>	

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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

eBroker Version 1.0 admin@demo Logout

Home Setup Reps / Staff Providers Clients Policies **Payments** Communicate Rep Portal Admin

Home > Manage Payments > **Policies Due For Payment**

Choose Rep / Agent < Previous

Rep / Agent:

Pay Type: All

**Year1 Commissions**

Rep Name	Client Name	ClientIDNo	Provider	Product	PolicyDate	Premium	Status	Rep(%)	TotalComm	BrokerAmt	RepComm	RepPaid?
Muriithi GM	MURIMI P M	123881817	Assupol	Education	06-JUL-2017	115.00	Paid(Year1 Comm)	70.00	1,150.00	345.00	805.00	N
Muriithi GM	MWANGI G M	99181881818	Assupol	Life	06-JUL-2017	119.00	Paid(Year1 Comm)	70.00	1,190.00	357.00	833.00	N
									2,340.00	702.00	1,638.00	

[Export to Excel](#) 1 - 2

**Monthly Commissions**

no data found

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)

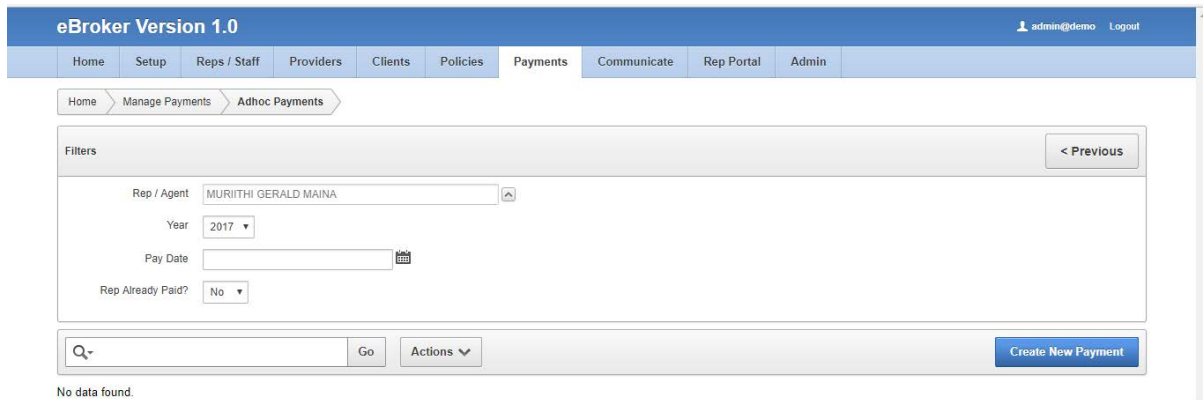
#### NOTE

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



eBroker Version 1.0 admin@demo Logout

Home Setup Reps / Staff Providers Clients Policies Payments Communicate Rep Portal Admin

Home > Manage Payments > Adhoc Payments

Filters < Previous

Rep / Agent: MURIITHI GERALD MAINA

Year: 2017

Pay Date:

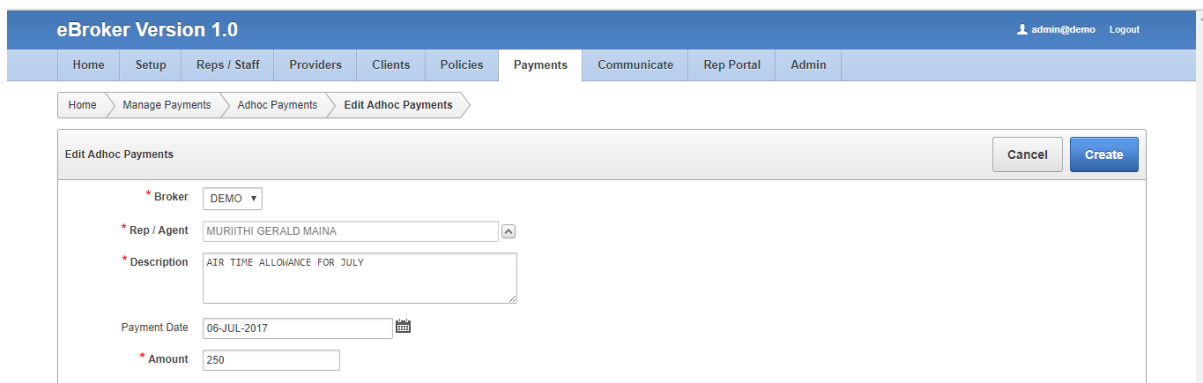
Rep Already Paid?: No

Go Actions Create New Payment

No data found.

Choose the Rep

Click on Create New Payment



eBroker Version 1.0 admin@demo Logout

Home Setup Reps / Staff Providers Clients Policies Payments Communicate Rep Portal Admin

Home > Manage Payments > Adhoc Payments > Edit Adhoc Payments

Edit Adhoc Payments Cancel Create

\* Broker: DEMO

\* Rep / Agent: MURIITHI GERALD MAINA

\* Description: AIR TIME ALLOWANCE FOR JULY

Payment Date: 06-JUL-2017

\* Amount: 250

Enter the Additional Payment Details

Click **Create**

eBroker Version 1.0 admin@demo Logout

Home Setup Reps / Staff Providers Clients Policies Payments Communicate Rep Portal Admin

Home > Manage Payments > Adhoc Payments

Filters < Previous

Rep / Agent: MURIITHI GERALD MAINA

Year: 2017

Pay Date:

Rep Already Paid?: No

Go Actions Create New Payment

Rep Name	Broker	Payment Desc	Pay Date	Amount	Paid?
MURIITHI GERALD MAINA	DEMO	AIR TIME ALLOWANCE FOR JULY	06-JUL-2017	250.00	N

1 - 1

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**

eBroker Version 1.0 admin@demo Logout

Home Setup Reps / Staff Providers Clients Policies **Payments** Communicate Rep Portal Admin

Home > Manage Payments > Capture / Verify Lapses

Selection Criteria < Previous

Broker: DEMO

Rep / Agent:

Provider: All

Year: All

Client:

Lapsed?: All

Capture / Verify Policy Lapses Cancel Submit

Broker	Rep Name	Client Name	Provider	Product	Policy Date	Premium	Status	RepShare(%)	Rep Yr1 Amt	Rep Yr2 Amt	Lapse Amt	Lapsed?
Demo	Murithi Gerald Maina	Kamau PK	Assupol	Life	01-JUN-2017	400.00	Lapsed	70.00	2,800.00	846.30	3,646.30	Yes
Demo	Oduor Peter Muga	Githinji	Assupol	Funeral	30-JUN-2017	300.00	Paid(Year1 Comm)	70.00	2,205.00	0.00	0.00	No
Demo	Khumalo Phillip S	Mwangi G M	Assupol	Investment	05-JUN-2017	321.00	Paid(Year1 Comm)	70.00	2,073.40		0.00	

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

eBroker Version 1.0 admin@demo Logout

Home Setup Reps / Staff Providers Clients Policies Payments **Communicate** Rep Portal Admin

Home > Manage Payments > Loans

Choose Rep / Agent < Previous

Rep / Agent: MURIITHI GERALD MAINA

Loan Type: All

Client:

Year: 2017

Q-  Go Actions Create New Loan / Deduction

Rep Name	Loan Desc	Client	Provider	Product	Loan Date	Amount	#Deductions	RepayFreq	Installment	Paid	Bal	Repayment Details
Murithi Gerald Maina	Policy Lapse		-	-	21-MAY-2017	3,646.30	1	Once Off	3,646.30	3,646.30	0.00	Repayment Details..
Murithi Gerald Maina	Advance		-	-	03-MAY-2017	1,000.00	1	Once Off	1,000.00	1,000.00	0.00	Repayment Details..
Murithi Gerald Maina	Policy Lapse		-	-	21-MAY-2017	3,646.30	1	Once Off	3,646.30	3,646.30	0.00	Repayment Details..

Click on Create New Loan / Deduction

eBroker Version 1.0 admin@demo Logout

Home Setup Reps / Staff Providers Clients Policies Payments Communicate Rep Portal Admin

Home > Manage Payments > Loans > Edit / View Loan Details

Edit / View Loan Details
Cancel Create

\* Broker: DEMO

\* Rep / Agent: MURIITHI GERALD MAINA

\* Loan Type: LAPSE - POLICY LAPSE

Client: MAMBO MM ( 718817718 ) ( ASSUPOL ) ( EDUCATION )

\* Loan Date: 06-JUL-2017

\* Loan Amount: 1540

\* #Deductions: 1

\* Repayment Freq: Once Off

\* Deduction Amount: 1540

Projected Earnings

Rep Name: MURIITHI GERALD MAINA

Year1 Comm: 1,638.00

Year2 Comm: 0.00

Monthly Comm: 0.00

Additional Pay: 250.00

Gross Pay: 1,888.00

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.

eBroker Version 1.0 admin@demo Logout

Home Setup Reps / Staff Providers Clients Policies Payments Communicate Rep Portal Admin

Home > Manage Payments > Loans

Choose Rep / Agent
< Previous

Rep / Agent: MURIITHI GERALD MAINA

Loan Type: LAPSE - POLICY LAPSE

Client: MAMBO MM ( 718817718 ) ( ASSUPOL ) ( EDUCATION )

Year: 2017

Rep Name	Loan Desc	Client	Provider	Product	Loan Date	Amount	#Deductions	RepayFreq	Installment	Paid	Bal	Repayment Details
Muriithi Gerald Maina	Policy Lapse	Mambo Mm	Assupol	Education	06-JUL-2017	1,540.00	1	Once Off	1,540.00	0.00	1,540.00	<a href="#">Repayment Details..</a>

1 - 1 of 1

Create more loans if necessary

## 7.6 Step 6: Create / View Payrolls

Choose Date

Year: All  
Month: All

Go Actions Create New Payroll

PayID	Broker	Year	Pay Date	Year1	Year2	Monthly	Additional	Gross	Deductions	Net	#Reps	Approved?	Confirm	Approve	Payslips
283	Demo	2017	05-JUL-2017	1,393.00	0.00	0.00	0.00	1,393.00	0.00	1,393.00	1	Y	1. Confirm Earnings	2. Approve	3. Payslips
281	Demo	2017	05-JUL-2017	1,400.00	0.00	0.00	0.00	1,400.00	0.00	1,400.00	1	Y	1. Confirm Earnings	2. Approve	3. Payslips
282	Demo	2017	05-JUL-2017	1,407.00	0.00	0.00	0.00	1,407.00	0.00	1,407.00	1	Y	1. Confirm Earnings	2. Approve	3. Payslips
263	Demo	2017	01-JUL-2017	4,979.31	0.00	0.00	2,000.00	6,979.31	1,450.00	5,529.31	5	Y	1. Confirm Earnings	2. Approve	3. Payslips
264	Demo	2017	01-JUL-2017	4,979.31	0.00	0.00	2,000.00	6,979.31	0.00	6,979.31	5		1. Confirm Earnings	2. Approve	3. Payslips

Notes : System shows all previous payrolls

To create a new one, click on Create New Payroll

Payroll Details

\* Broker: DEMO  
\* Payment Date: 06-Jul-2017

Done Create

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

Click Create

Payroll Details

\* Broker: DEMO  
\* Payment Date: 06-JUL-2017  
Approved?  Yes  No  
Locked?  Yes  No

Filter by Rep  
Choose Rep / Agent

Year1 Commissions

Rep Name	Client Name	IDNo	Provider	Product	Premium	Status	Total Comm	Rep Share(%)	Broker Amt	Rep Amt	Approved?
Muriithi Gerald Maina	Murimi P M	123881817	Assupol	Education	115.00	Paid(Year1 Comm)	1,150.00	70.00	345.00	805.00	Yes
Muriithi Gerald Maina	Mwangi G M	99181881818	Assupol	Life	119.00	Paid(Year1 Comm)	1,190.00	70.00	357.00	833.00	Yes

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**

Rep Name	Year1 Comm	Year2 Comm	Monthly Comm	Additional Pay	Gross Pay	Deductions	Net Pay	Payslip
DEMO BROKER (Payment Date : 06-JUL-2017)								
MURIITHI GERALD MAINA	1,638.00	0.00	0.00	250.00	1,888.00	1,540.00	348.00	<a href="#">Payslip Details</a>

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

Client Name	Client IDNo	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

Description	Pay Date	Amount
Air Time Allowance For July	06-JUL-2017	250.00

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

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

**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

The screenshot shows the 'Rep / Agent Payslips' page in the eBroker system. The page has a navigation bar with 'Home', 'Setup', 'Reps / Staff', 'Providers', 'Clients', 'Policies', 'Payments', 'Communicate', 'Rep Portal', and 'Admin'. The 'Payments' menu is active, and the breadcrumb trail is 'Home > Manage Payments > Rep / Agent Payslips'. Below the navigation is a search form for 'Choose Rep / Agent' with fields for 'Rep / Agent', 'Year' (set to 'All'), 'Month' (set to 'All'), and 'Payment Date'. The main content area is a table titled 'Payslips For Rep' with columns: Rep Name, Broker, Pay Date, Year1 Comm, Year2 Comm, Monthly Comm, Additional Pay, Gross Pay, Deductions, Net Pay, and Payslip. The table lists payslips for several agents, including Muriithi Gerald Maina, Karimi John Mutugi, Kinge Scolastica Warigla, Makaluza Alicia, Makaluza Chris, and Nioroge Allan.

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	<a href="#">Payslip Details</a>
	Demo	05-JUL-2017	1,393.00	0.00	0.00	0.00	1,393.00	0.00	1,393.00	<a href="#">Payslip Details</a>
	Demo	05-JUL-2017	1,407.00	0.00	0.00	0.00	1,407.00	0.00	1,407.00	<a href="#">Payslip Details</a>
	Demo	05-JUL-2017	1,400.00	0.00	0.00	0.00	1,400.00	0.00	1,400.00	<a href="#">Payslip Details</a>
Karimi John Mutugi	Demo	01-JUL-2017	0.00	0.00	0.00	500.00	500.00	0.00	500.00	<a href="#">Payslip Details</a>
Kinge Scolastica Warigla	Demo	01-JUL-2017	2,499.00	0.00	0.00	500.00	2,999.00	500.00	2,499.00	<a href="#">Payslip Details</a>
Makaluza Alicia	Demo	01-JUL-2017	0.00	0.00	0.00	300.00	300.00	0.00	300.00	<a href="#">Payslip Details</a>
Makaluza Chris	Demo	01-JUL-2017	1,400.00	0.00	0.00	500.00	1,900.00	450.00	1,450.00	<a href="#">Payslip Details</a>
Nioroge Allan	Demo	01-JUL-2017	1,080.31	0.00	0.00	200.00	1,280.31	500.00	780.31	<a href="#">Payslip Details</a>

## 7.8 View Paid Out Policies Per Rep

Go to Payments

Choose Paid out Policies

eBroker Version 1.0 admin@demo Logout

Home Setup Reps / Staff Providers Clients Policies **Payments** Communicate Rep Portal Admin

Home > Manage Payments > PaidOutPolicies

Selection Criteria < Previous

Pay Type:

Rep / Agent:

Year:

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

eBroker Version 1.0 admin@demo Logout

Home Setup Reps / Staff Providers Clients Policies **Payments** Communicate Rep Portal Admin

Home > Manage Payments > PaidOutPolicies

Selection Criteria < Previous

Pay Type:

Rep / Agent:

Client:

Year:

**Year1 Commissions**

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	Created on	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..
jmmokoena924@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..
jmikarimi914@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..
amnirooe936@demo	demor9352017#	Demo	Rep		Niaroee Allan	01-III-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
<b>ADMIN</b>	<p>Manage all Aspects of eBroker</p> <ul style="list-style-type: none"> <li>• Manage Reps and Staff</li> <li>• Manage Clients and Policies</li> <li>• Manage Payrolls</li> <li>• Manage Users</li> </ul>	All Modules	This is a privileged role that should be assigned with care.
<b>CLERK</b>	<ul style="list-style-type: none"> <li>• Capture Clients and Policies</li> <li>• Verify Policies</li> <li>• Upload Scanned Client documents</li> </ul>	Clients, Policies	<p>This role is suitable for staff who help with capturing clients and policies</p> <p>Clerks can also Verify policies and send SMS notifications to Reps if the Policy has a problem. BUT they cannot capture</p>

			commissions OR even view them
STAFF	<ul style="list-style-type: none"> <li>Capture Clients</li> <li>Capture Policies</li> <li>Verify Policies</li> <li>Upload Client Documents</li> <li>Capture Commissions</li> <li>Prepare Payrolls (BUT can not APPROVE)</li> </ul>	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**

The screenshot shows the 'eBroker Version 1.0' Admin interface. The top navigation bar includes 'Home', 'Setup', 'Reps / Staff', 'Providers', 'Clients', 'Policies', 'Payments', 'Communicate', 'Rep Portal', and 'Admin'. The 'Admin' menu is active, showing 'Home', 'Manage Users', 'List of Users', and 'Edit User'. The 'Edit User' panel is open, displaying fields for Username (clerk5@demo), Password (demo2017#), Broker (DEMO), User Type (CLERK), Created on (01-JUL-2017), Created by (ADMIN@DEMO), and Blocked? (No). The 'User Roles' panel is also open, showing a table of roles and their granted status:

Role Name	Granted?
ADMIN	No
CLERK	Yes
LOCK PAYROLL	No
REP	No
STAFF	No

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**

The screenshot shows the 'Edit User' form in the eBroker Version 1.0 Admin interface. The form includes fields for Username (clerk5@demo), Password (demo2017#), Broker (DEMO), User Type (CLERK), Createdon (01-JUL-2017), and Createdby (ADMIN@DEMO). The 'Blocked?' checkbox is currently set to 'No'. To the right, the 'User Roles' table shows the following roles and their granted status:

Role Name	Granted?
ADMIN	No
CLERK	Yes
LOCK PAYROLL	No
REP	No
STAFF	No

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

The screenshot shows the 'Edit User' form in the eBroker Version 1.0 Admin interface. The form includes fields for Username (intern01@demo), Password (demo2017#), Broker (DEMO), User Type (CLERK), Createdon (07-JUL-2017), and Createdby (ADMIN@DEMO). The 'Blocked?' checkbox is currently set to 'No'. To the right, the 'User Roles' table shows the following roles and their granted status:

Role Name	Granted?
ADMIN	No
CLERK	Yes
LOCK PAYROLL	No
REP	No
STAFF	No

**Be Careful with the User Type (CLERK is recommended)**

**Click Create**

The screenshot shows the 'Admin' section of the eBroker Version 1.0 interface. The 'Edit User' form is active, showing fields for Username (intern01@demo), Password (demo2017#), Broker (DEMO), User Type (CLERK), Createdon (07-JUL-2017), Createdby (ADMIN@DEMO), and Blocked? (No). The 'User Roles' table is also visible, showing the following roles and their granted status:

Role Name	Granted?
ADMIN	No
CLERK	Yes
LOCK PAYROLL	No
REP	No
STAFF	No

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

The screenshot shows the 'Login' form with the following fields:

- Username: intern01@demo
- Password: [masked]
- Login button

Click Login

The screenshot shows the user interface after logging in as a CLERK. The user is logged in as 'intern01@demo'. The navigation menu shows 'Home', 'Clients', and 'Policies' tabs. The main content area displays the eBroker logo and the tagline 'Online. Simplified'.

*eBroker Screen for User with the role of a CLERK*

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