AZ JOURNEY
INCIDENT REPORTING
SUPPORT GUIDE

V1.0	October 1, 2020	Initial Draft
V2.0	October 8, 2020	Added Guide for IT Helpdesk Updated FAQs on IRPQ, SI, Submission Checklist
V2.1	October 9, 2020	Additional FAQs on Leads, IRPQ, SI, E-app and Signature Page and Submission Checklist
V2.2	September 15, 2021	Updated FAQs and Instructions on Airwatch and Journey Installation
V2.3	September 23, 2021	Update on Records Syncing and Saving of Encoded Data

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ADDRESSING ISSUES RAISED

FOR INTERMEDIARIES

1. I encountered an issue on AZ Journey – to whom should I report this?

Please inform your BDS/SSS and/or your sales leaders and RBMs of the challenge you are currently encountering. If the issue cannot be resolved, you may escalate to IT Helpdesk (IT.Helpdesk@allianzpnblife.ph).

To facilitate resolution of the issue you encountered, please provide the following information in your email / Viber message:

Required Information	Example:
• Digital asset affected	AZ Journey
• Brief description of issue	Cannot submit my application
• Screenshots	[attach screenshots of error encountered]
• Mobile / Viber Number	0917-XXX-XXXX
• Best time/date to call	October 9 (Fri), 9am

FOR IT HELPDESK

1. What information must I gather when issues are reported to me by the intermediaries?

The information you need to get depends on the type of issue reported. To facilitate the resolution of reported issues, kindly ensure completeness of information prior to escalation to Level 3 support.

Issue Reported	Required Information
Network connection (Globe)	• Screen shots (except for Viber images with PO information) • Network used (provider, mobile data/wifi) • Application number • Applicant Owner Name • Proposed Insured Name (if AO is not PI)
User cannot submit (application stays on signed status)	• Application Number • Applicant Owner Name • Proposed Insured Name (if AO is not PI) • Screenshots • Date and Time of submission attempt • Tablet specifications (brand / model) • Network used and speed test results

AIRWATCH & JOURNEY INSTALLATION

1. How do I register my personal device with Allianz PNB Life?

Register your tablet in two easy steps:

1. Fill out and sign the Bring Your Own Device (BYOD) Undertaking
2. Submit it to IT.Helpdesk@allianzpnblife.ph together with request for Airwatch Installation and inclusion to the Agila / Journey Production Group.

2. What is the BYOD Undertaking for?

When an intermediary submits the BYOD undertaking to IT Helpdesk, he/she registers his/her tablet with the company and agrees that:

- All digital tools installed in his device and any data collected through these tools are solely and exclusively the property of Allianz PNB Life
- He/she will abide by data privacy guidelines set by the company.

3. How do I know that my personal device was successfully registered with the Company?

Upon receipt of the BYOD undertaking, IT will get in touch with you to install the Boxer Email App and Intelligent Hub (Airwatch) on your gadget.

- **AIRWATCH INTELLIGENT HUB -** Think of this as the official "app store" of Allianz PNB Life, through which you can get the latest version of the AZ Journey Mobile App.
- **BOXER WORKSPACE ONE -** This is your official AZPNBL mailbox.

IT will provide you your login credentials for both Airwatch Intelligent Hub and the Boxer Email app.

4. Will I still be able to use my device for personal use after Airwatch Intelligent Hub has been installed?

Yes, you will still be able to use your device for personal use, but please keep these guidelines in mind:

- Installing Airwatch on your device strengthens your tablet's security, especially in relation to client information captured through digital tools.
- Company emails should be accessed thru the Boxer App; hence, it is assumed that all correspondences that pass thru the Boxer application are official company business.
- Attachments (photos, documents) of emails opened via the AZPNBL Boxer email are placed in a separate, secured storage.
- In line with our data privacy guidelines, files stored in the secure Boxer storage:
    a. may not be uploaded in Cloud storage facilities (i.e. google drive)
    b. may not be attached and sent out via the intermediary's personal (non AZPNBL) email
    c. may not be transferred from the tablet to any other device via an external cable.

5. Can I still access my AZPNBL email on my browser of choice via OWA if the Boxer application is already installed on my tablet?

Yes, you can still access your AZPNBL email via OWA on your browser of choice.

6. If I can still access OWA on my tablet, will the attachments opened via OWA also be subjected to the same security measures as the Boxer email?

Yes, because any attachments available on OWA will also be available via the Boxer email application

7. I take a photo / create files on my tablet. Which of the following can I do?

Action	Allowed?
Attach the photo / file and send out via Boxer email	Files located on the tablet's internal storage may be uploaded / attached via the Boxer application or thru OWA. Files that are stored on cloud drives (i.e. google drive, dropbox, etc) may not be attached).
Attach the photo / file and send out via OWA	
Attach the photo / file and send via my personal (non AZPNBL) email	This is allowed for personal files, but not recommended for company files. Official files should be sent via OWA or Boxer email to ensure that they are transmitted securely.
Upload / share file on the cloud (i.e. google drive, dropbox, etc)	
Transfer file to other devices via external cable	This is allowed for personal files. Anything downloaded thru OWA or the Boxer application may not be copied to external devices.

8. Will installing Airwatch on my personal tablet restrict/ prevent me from using personal applications such as Facebook, Instagram, Netflix, etc?

Installing Airwatch will have no impact on using these types of applications.

9. How do I access Journey through Airwatch Intelligent Hub/Work Profile?

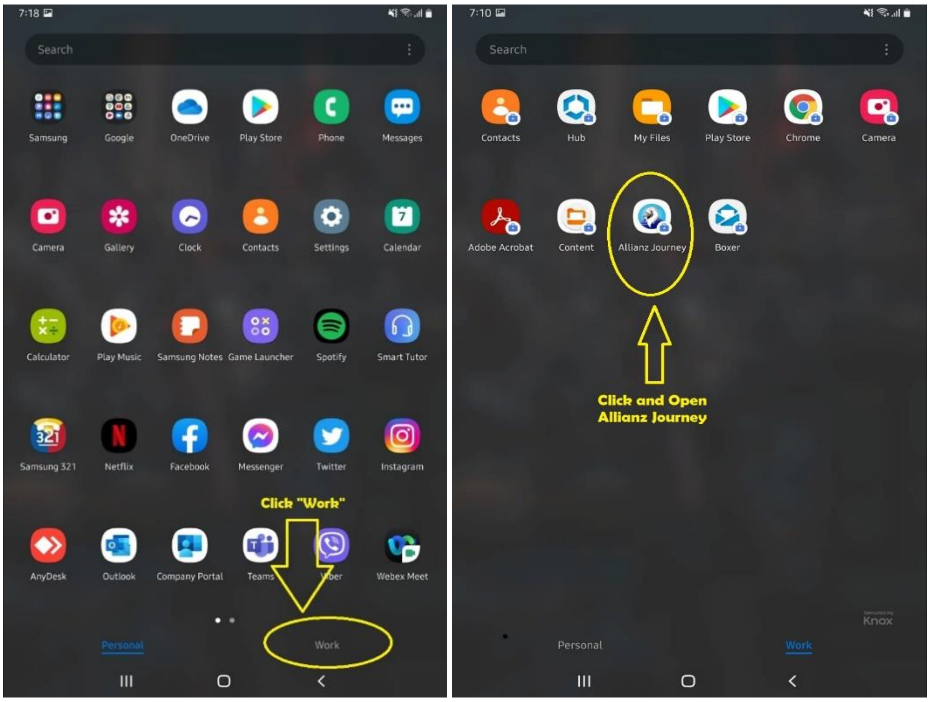
Previous Format – Managed Application Access:

a. Open Airwatch Intelligent Hub
b. Click "This Device"
c. Click "Sync Device"
d. Click "Managed Apps"
e. You will see the Allianz Journey icon in your list of managed apps
f. If you cannot still see the AZ Journey icon on the Airwatch Hub. Please contact Journey Support/IT Helpdesk for Application Redeployment

New Format – Work Profile Access

a. Go to App Icons Menu (If you are on home screen. Swipe up your tablet)
b. Find "Work" on the app icons category. it will be located on the bottom right side of the menu (Mostly for Samsung Tablets)
c. Locate and click Allianz Journey on the list of apps on the Work Menu

d. If Allianz Journey is still missing on the Work menu. Try to open the Work Menu Play Store and click the Allianz Journey icon to install the application.



10. I cannot access Airwatch. What do I do?

Contact IT Helpdesk for remote support.

Note to IT Helpdesk: In the event that Airwatch cannot be accessed after several attempts, we can request for exception approval to deploy the mobile application to the affected intermediary via FileExchange.

11. Can I install Journey on my laptop?

No. Journey may only be accessed on Android tablets. Samsung tablets (at least S5 or higher) are preferred but in general, minimum requirements for android tablets are:

- 3gb RAM
- 9inch screen
- Android 8 minimum

It will be available on iOS tablets in the future.

LOGGING IN

1. I can't log into Journey. What do I do?

Make sure that you have a stable internet connection and correct login credentials. Your login credentials are Journey are the same as the ones you use to login to your email.

- User name: firstname.lastname@allianzpnblife.ph
- Password: [same as email password]

Initial Log-in

Logging in for the first time, after having installed the new version of Journey, may take about 5-10 minutes. Please be patient and wait for the process to finish. Please check the table below for possible error messages and solutions that you can take:

Error Message	Solution
You provided an **invalid password**. Please try again.	Please check and verify if the password that you entered is correct.
You provided an **invalid username**. Please try again.	Please check and verify if the username that you entered is correct.
Your **account has been locked or disabled**, please contact IT Helpdesk at (02) 555-4911 or IT.Helpdesk@allianzpnblife.ph for assistance.	Contact IT helpdesk to reactivate your account. To prevent this from happening please login regularly and make sure that you always put in the correct credentials.
Sorry, something went wrong with your login request. Please try again later.	This may happen if you are connected to an unstable network or there is a heavy data traffic going on. Please restart the application and try to login again. If the error message persists please contact IT Helpdesk at (02) 555-4911 or IT.Helpdesk@allianzpnblife.ph for assistance
Your certificate is invalid.	This may happen if you are connected to an unstable network or there is a heavy data traffic going on. Please restart the application and try to login again. If the error message persists please contact IT Helpdesk at (02) 555-4911 or IT.Helpdesk@allianzpnblife.ph for assistance

Subsequent Log-In

1. Disconnect your WIFI and login to the application while you're offline. You can login to your Journey app offline for 7 days following your last online login.
2. Once you are logged-in. Turn on your WIFI again – make sure that you don't close your Journey application.
3. You can now start to create your application.

If you are unable to login even in offline mode, please report the issue to [IT Helpdesk] following the suggested incident reporting format.

2. **I got locked out of my email / my credentials are blocked. Does that mean I won't be able to login into AZ Journey either?**

   That is correct. Please request IT to reset your password.

3. **Can I login to the Journey application on the tablet of my fellow intermediary?**

   At the moment, Journey is designed to have only 1 user per device. Logging into Journey using your peer's device may potentially delete any unsaved information on your peer's Journey account.

   Allowing multiple users on a single device will be available in the future.

CREATING A LEAD

1. **Can I delete a lead record?**

   You cannot delete a lead record with a SUBMITTED application form. You may delete lead records of unsubmitted applications as well as the Needs Analysis (NA), Investment Risk Profile Questionnaire (IRPQ), and Sales Illustration (SI).

2. **Can I create a lead with a non-Philippines or non-United States present / work address?**

   The current version of Allianz Journey, does not support a non-Philippines or non-United States present / work address. For clients with foreign addresses, intermediaries are advised to process using a manual or virtual sales application.

3. **Can I create a lead even if I do not have all the information of the client yet?**

   Creating a lead required three client details only – First Name, Last Name and Mobile Number. The other fields are optional. Intermediaries can fill out the other details as they go along the sales process.

4. **Where can I indicate the lead referrer? (Applicable for Bancassurance)**

   You can reflect the referrer details – Referrer Name, ID No, Branch Name and Branch ID in the Referrer Info Tab in the Lead form.

NEEDS ANALYSIS

1. What is the validity period of the Needs Analysis?

The NA is valid for one (1) year from the time it was generated.

2. What is the Needs Analysis Waiver for?

You may use the NA Waiver for repeat customers or for clients who already underwent the Needs Analysis process (provided their needs have not changed). The NA waiver is valid for one (1) year from the time it was generated.

This option <u>may not be elected for first time clients</u>.

3. Is my client forced to purchase the product recommended at the end of the Needs Analysis section?

The recommended products that you will see serve as a guide on the solutions that the company feels would best address the client's needs. Clients are not restricted from purchasing products that are outside this list.

4. Is there a limit to the number of Needs Analysis that I can create per client?

There is no limit. Journey will attach the latest / most recent Needs Analysis or Needs Analysis Waiver created to your submission package.

INVESTMENT RISK PROFILE QUESTIONNAIRE (IRPQ)

1. Is the IRPQ required for traditional plans?

The Investment Risk Profile Questionnaire (IRPQ) is only mandatory for clients who are purchasing unit-linked plans.

SALES ILLUSTRATION

1. When can I create a sales illustration?

An intermediary can only create a Sales Illustration when the lead already has a completed NA and IRPQ (for Unit-Link plans) forms. The most recently created NA and/or IRPQ shall be attached to the created SI.

2. For how long is the sales illustration valid?

The sales illustration is valid for sixty (60) days from generation date.

3. What are the products available in Allianz Journey?

At the moment, only the following plans are available in Allianz Journey. There are also limited riders available for each product. If their preferred product is not in the selection, Intermediary is advised to use a manual application form.

Agency	
	Maximal
	Optimax
	Optimum
	Optimal
	Diversify
	Health Dynamics
	AZpire Series

Bancassurance	
	Maximal
	Optimax
	Optimum
	Optimal
	Diversify
	AZpire Series
	Health Dynamics

The intermediary should be advised that the project team is already working on making riders and other products available on the next releases.

4. Am I restricted to select products under the need selected in the Needs Analysis?

No, the client can select any product from any need regardless of the result in the NA stage.

5. Can I generate a substandard Sales Illustration?

To create a Sales Illustration, the Intermediary needs to fill out Applicant Owner and/or Proposed Insured Information details including occupation and address. A substandard Sales Illustration may be created if the selected occupation or territory is rated.

6. Can I create multiple Sales Illustrations on a single lead?

Yes, you can create multiple SIs for a single lead. You will need to select which SI to create an application form in the Application Form module.

E-APPLICATION

1. I have a client who already agrees with the sales illustration I presented and wishes to pay for his premiums. He doesn't have time to complete the application form yet. How can I get the application number which he can use as reference for paying?

You don't need to complete the eApplication form to generate the application number. Simply trigger creation of the App Form for your client then scroll back to the e-App Landing page. You will be able to view the e-App Card of your client with the corresponding application number.

2. **What if there are changes in non-editable or premium-affecting fields (i.e. gender, date of birth, address, occupation, etc.)?**

   You can either do any of the following:
   1. Delete the application form and edit the existing SI
   2. Create a new SI and attach to a new application form

3. **I cannot proceed to the signature page. What do I do?**

   Please review all the tabs and check if there is a red prompt, indicating that there is a missing value on a required field. Once all required fields are filled out, you should be allowed to proceed to signature page.

4. **Can I edit the application even if the client already provided his/her signature?**

   The editable and non-premium affecting fields can still be edited without removing the signature. However, if the fields to be updated are non-editable or premium-affecting fields, please refer to the guidelines in E-application, question number 2.

5. **Can I edit the application when it is already submitted?**

   No, you can no longer edit the application when it's already submitted. Any change in details will require an application amendment form to be submitted to New Business.

SIGNATURE PAGE

1. **My client chose to pay via "Upload Attestation Letter" method. Do I need to submit anything else to NBUW to ensure that his application is processed?**

   In the current version of Journey, you will be required to upload the following:
   - Attestation letter
   - Proof of meeting (screenshot)
   - Email confirmation from the client using the email indicated in the application form.

   If you have attached all other required documents, and have a clean application that is not subject to additional underwriting requirements, you will not be asked to submit anything else.

2. **Can my client sign if he is not in the Philippines?**

   No, the application form should be signed by Applicant Owners who are located in the Philippines at the time of signing.

SUBMISSION CHECKLIST

1. **Can we pay via online bills payment and attach online transaction confirmation on the submission checklist?**

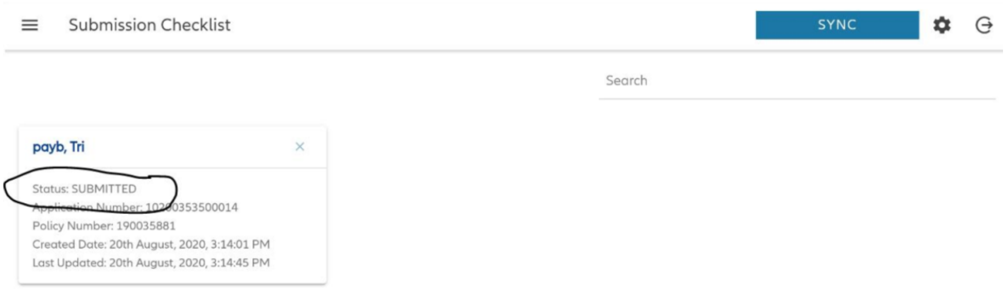
   The company accepts online bills payment via BDO for initial premium payments. Please use the 14-digit application number as the reference number when processing your payment. You may upload a screen shot of the transaction confirmation on Journey.

2. **The "submit" button is disabled. What do I do?**

   The "submit" button will only be enabled once you have completed all the requirements on the submission checklist. Kindly go back and review to ensure that your submission package is complete.

3. **What should I do if my submission failed or didn't get through?**

   When submitting your application, you must be online and connected to a strong and stable internet network. Your application status (which you can view on the submission checklist landing) will remain as "SIGNED" until you are connected to the internet.



Difference between "Submitted" and "Signed" Application Status:

Submitted	Application was successfully submitted; Expect to receive a policy number
Signed	Everything on submission checklist is complete but app has not been submitted. Follow these steps to submit: 1. Open your submission checklist 2. Double check that all required fields have been populated and that the client's signature is in place. 3. Tap the SUBMIT button. 4. Wait until a message appears regarding the status of your submission. 5. If you application was successfully submitted, you will be able view your client's policy number.

If you have followed the steps to submit indicated above, but continue to experience issues, please escalate the concern to IT Helpdesk using the suggested incident reporting format.

4. I don't know how to submit the applications that I created while in offline mode.

One feature of AZ Journey is that it allows you to create leads, go through the FNA, generate a sales illustration, and even create an application without having to connect to the internet. Once you are ready to submit, just follow these steps:

a. Make sure that all your pending submissions have the SIGNED status. Otherwise, please re-check the Submission Checklist of your application for any pending/incomplete forms.
b. Go online and ensure that you are connected to a stable internet connection
c. Select one of the applications that you want to submit.
d. Tap the SUBMIT button. By triggering this, all applications with SIGNED status shall be submitted.
e. Once you receive a policy number, you can be sure that your application was successfully submitted.

6. Can I submit additional documents in Allianz Journey?
All the necessary attachments based on the application details inputted shall be displayed and required in the Submission Checklist page. If you wish to provide additional documents or submit pending documents, you can send them as attachments in an email addressed to New Business and Underwriting.

NAVIGATING THE APPLICATION

1. Why can't I proceed to the next page or tab?

This may happen for any of the following reasons:

- Internet connection is unstable
- Multiple applications are open on your device (your gadget's processor has difficulty processing all the information simultaneously)
- Required fields were not properly filled out

Please wait for 5-10 seconds before the application directs you the next page or tab.

UPDATING RECORDS (SYNCING) & SAVING ENCODED DATA

1. Will the data I encoded for a particular client automatically be saved if I have to log out prior to submitting my application?

Each module in the Journey application has "sync" points. When you tap on these buttons, the data you encoded will be saved on your device (if you are in offline mode) and transferred to the Company's database (if you are online).

The table below shows the various sync points:

Module	Sync Point
Leads	• Create Lead button • Complete Button
Needs Analysis	• Calculate Button
IRPQ	• Next Buttons • I agree & and proceed to SI (upon confirmation) • I agree button (upon confirmation)
Sales Illustration	• View pdf button
e-App	• Submit button
Signature page	• (New) No sync point in signature page
Submission checklist	• Submit button

Make sure to always trigger this sync points / tap these sync buttons to ensure that your data will be saved.

2. What does the "Update Records" button do?

Pressing this button ensures that all records on both your personal device and the company's database are updated and aligned (synced). For instance, if you submitted an application, pressing "update records" will allow you to see whether it has already been issued or if there are still some pending requirements.

It allows you to retrieve data that you have previously submitted whenever:

1. You have switched gadgets (data which you encoded in Journey using your old tablet will be retrieved and integrated into the AZ Journey app of your current device)
2. You have installed a newer version of AZ Journey (data from older versions of Journey will be retrieved and integrated into the newer version of AZ Journey).

These two cases above refer to a FULL SYNC.

The "Update Records" button may also be used whenever you would like to update the status of your application (i.e. Encoded with Requirement / For Issuance / Issued).