

# ACN Insurance in partnership with BIBE

## Order Process Guide



# General Process Overview

## Step 1

The customer completes the lead form

## Step 2

BIBE contacts the customer and proposes an offer

## Step 3

The payment is collected, and the customer receives the insurance policy

## Step 1

The customer completes  
the lead form

# Step 1: The customer completes the lead form

Click on the 'Insurance Partnership' icon on the IBO Online Shop or [www.myacn.eu](http://www.myacn.eu).

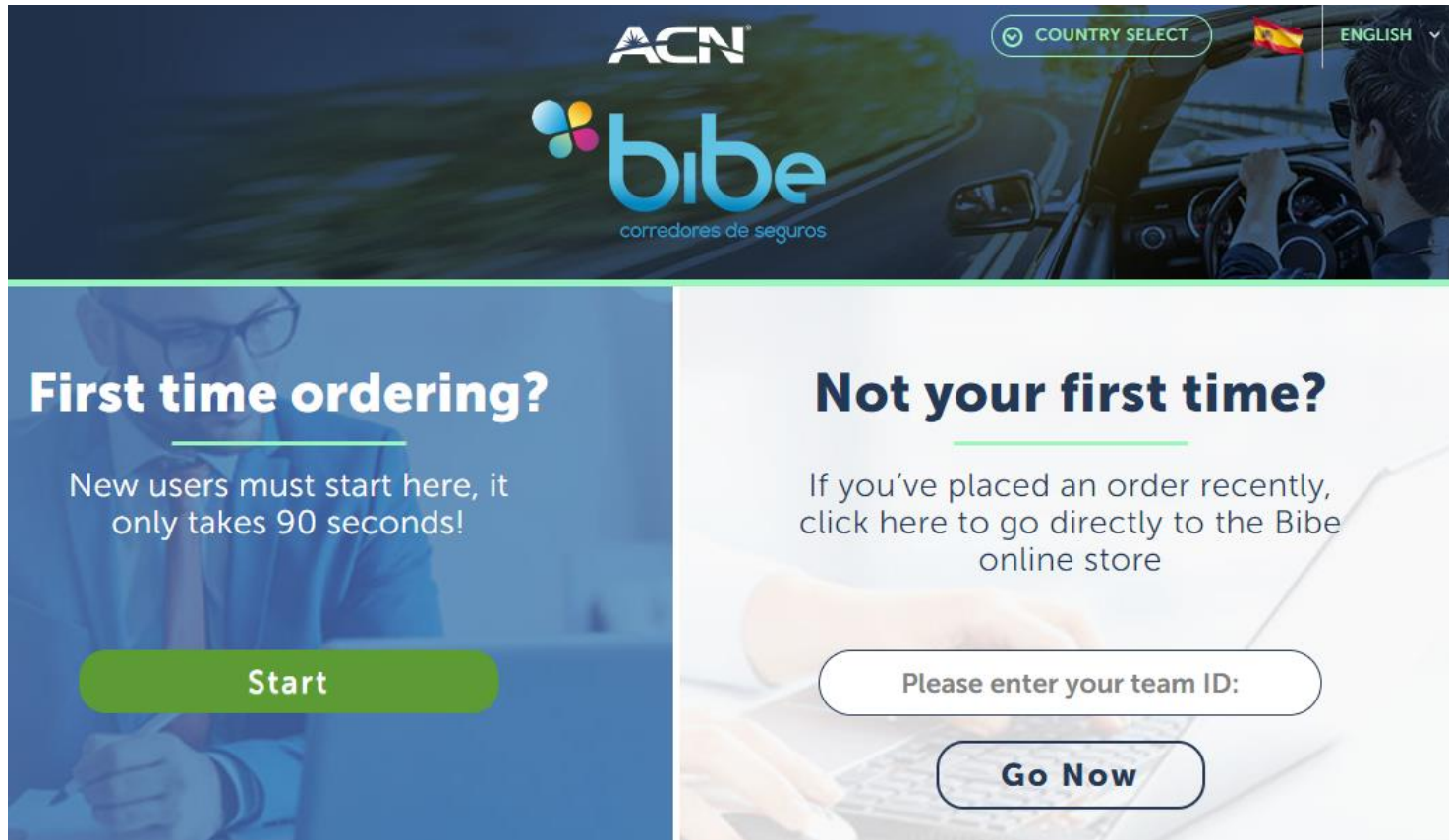
## Select Service

The screenshot displays a 'Select Service' menu with six options. The 'Insurance Partnership' option is highlighted with a yellow border. Each option includes a logo, an icon, a service name, and a category label at the bottom.

Service	Category
<b>SIM CARD Services</b>	HOME SERVICE
<b>Broadband, Phone and Mobile Partnership</b>	HOME SERVICE
<b>Energy Partnership</b>	HOME OR BUSINESS SERVICE
<b>Broadband, Phone and Mobile Partnership</b>	BUSINESS SERVICE
<b>Insurance Partnership</b>	HOME OR BUSINESS SERVICE
<b>Home Security Partnership</b>	HOME OR BUSINESS SERVICE

# Step 1: The customer completes the lead form

You will be redirected to the ACN's homepage for the Insurance partnership. The website will provide the information you need to successfully place an order.



The screenshot displays the ACN Bibe website interface. At the top, the ACN logo is on the left, and navigation options for 'COUNTRY SELECT' (with a Spanish flag) and 'ENGLISH' are on the right. The Bibe logo, 'corredores de seguros', is prominently displayed in the center. Below the header, there are two main sections:

- First time ordering?**: A blue-tinted section with a background image of a man in a suit. It includes the text 'New users must start here, it only takes 90 seconds!' and a green 'Start' button.
- Not your first time?**: A white section with a background image of hands typing on a laptop. It includes the text 'If you've placed an order recently, click here to go directly to the Bibe online store', a text input field with the placeholder 'Please enter your team ID:', and a 'Go Now' button.

# Step 1: The customer completes the lead form

You will be redirected to the ACN/BIBE portal, where you will land in the 'New Opportunity' section of the website.

(New Opportunity) Generates new leads

(Consults) Tracks the status of the orders

(Templates) Contains the templates of the different lead forms to help you prepare for your sales

Adds people to the insurance policy of your existing Health, Dental and/or Family Assistance customers

The screenshot shows the ACN/BIBE portal interface. At the top left is the logo for 'bibe seguro ACN'. Below it is a blue banner with the text '¡Hola Empresario Independiente !'. A navigation menu on the left contains four items: 'N Nueva oportunidad', 'C Consultas', 'P Plantillas', and 'P Upselling'. The main content area displays the heading 'A continuación se creará una Nueva oportunidad' and a progress indicator with five steps, the first of which is active. Below this, it says 'Para comenzar, introduce el DNI/NIE/CIF' and features a text input field labeled 'Introduce el DNI' and a pink 'Continuar' button.

# Step 1: The customer completes the lead form

In order to start the process the customer needs to fill in their DNI/NIE/CIF and click on Continuar (continue).



The screenshot displays the bibe ACN web interface. On the left, there is a navigation menu with the following items: "¡Hola Empresario Independiente!", "N Nueva oportunidad", "C Consultas", "P Plantillas", and "P Upselling". The main content area features a header with the bibe ACN logo and a green and blue decorative banner. Below the banner, the text reads "A continuación se creará una Nueva oportunidad". A progress indicator shows five steps, with the first step (1) highlighted in blue. The main instruction is "Para comenzar, introduce el DNI/NIE/CIF". Below this, there is a text input field with the placeholder text "Introduce el DNI". A yellow arrow points to the "Continuar" button, which is a pink rounded rectangle.

# Step 1: The customer completes the lead form

The system will look for the customer within the BIBE database. If the customer is not a BIBE customer yet, they will need to choose if they are residential, self-employed (autónomo), or business customers; fill out their personal details and accept the data protection policy.

To continue click on Guardar usuario (save user).

If the customer is an existing BIBE customer, their details will be prepopulated and masked throughout the process.

The screenshot shows a web form for user registration. At the top, it states: "Parece que la oportunidad no es cliente de BIBE. Para crear un nuevo cliente añadiremos en primer lugar si es residencial o empresa." Below this, there are three radio buttons: "Es usuario residencial" (highlighted with a yellow arrow), "Es usuario de empresa", and "Es usuario autónomo". The form contains several input fields: "Nombre" (with a yellow arrow pointing to the label), "Apellidos", "NIF/NIE", "Email", "Dirección", "Código postal", "Localidad" (dropdown), "Provincia" (dropdown), "Módulo preferido" (dropdown with "Módulo" selected), and "Adjuntar NIF/NIE" (checkbox). At the bottom, there are four checkboxes for terms and conditions, with a yellow arrow pointing to the first one. A yellow arrow also points to the "Guardar usuario" button at the bottom of the form.



# Step 1: The customer completes the lead form

Next, the customer needs to select the type of insurance they wish to acquire.

- When a type of insurance is selected, the field will turn green. Next to it, the customer will be able to see the number of requested insurances
- Additional insurances can be added at a later stage

To continue click on Siguiete (next).

**A continuación se creará una Nueva oportunidad**

1 2 **3** 4

<input type="checkbox"/> Vehículo	0	<input checked="" type="checkbox"/> Hogar	1	<input type="checkbox"/> Salud	0
<input type="checkbox"/> Asistencia familiar	0	<input type="checkbox"/> Vida	0	<input checked="" type="checkbox"/> Dental	1
<input type="checkbox"/> Responsabilidad Civil	0	<input type="checkbox"/> Comercio	0	<input type="checkbox"/> Pyme	0
<input checked="" type="checkbox"/> Moto	1	<input type="checkbox"/> Furgoneta	0		

**Siguiente**

SME - producer  
Trade insurance - reseller

**Debe seleccionar una opción**

You must select an option

# Step 1: The customer completes the lead form

The selected insurance types will be listed. The customer will be able to add or remove insurances on this screen.

**A continuación se creará una Nueva oportunidad**

1 2 3 4

**Seguro de Vehículo** Borrar seguro

¿Tiene póliza?

Sí, tiene póliza  No, no tiene póliza

**Seguro de Salud** Borrar seguro

¿Tiene póliza?

Sí, tiene póliza  No, no tiene póliza

**Seguro de Vida** Borrar seguro


¿Tiene póliza?

Sí, tiene póliza  No, no tiene póliza

¿Deseas añadir otro seguro?

Vehículo

**Añadir otro seguro**



# Step 1: The customer completes the lead form

The customer needs to select 'Sí, tiene póliza' if they already have an insurance policy for the selected insurance type, or 'No, no tiene póliza' if they are not insured or they do not have their insurance policy at hand.

**A continuación se creará una Nueva oportunidad**

1 2 3 4

Seguro de Vehículo Sumar seguro

¿Tiene póliza?

Sí, tiene póliza  No, no tiene póliza

\* Modalidad a contratar  
Terceros

\* Fecha de efecto del seguro  
(fecha en la que entrará en vigor)  
dd/mm/aaaa

\* ¿Qué documento desea subir?  
 Ficha técnica  Permiso de circulación

Adjuntar ficha técnica vehículo  
\*El formato podrá ser .jpg, .png o .pdf y no deberá superar los 5MB.

Adjuntar carné de conducir  
\*El formato podrá ser .jpg, .png o .pdf y no deberá superar los 5MB.

Subir póliza  
\*El formato podrá ser .jpg, .png o .pdf y no deberá superar los 5MB.

Observaciones  
Indique algún tipo de observación

Documentación adicional  
\*El formato podrá ser .jpg, .png o .pdf y no deberá superar los 5MB.

Introduzca una descripción

+ Nuevo

Guardar seguro

# Step 1: The customer completes the lead form

If the customer has an insurance policy already, they will need to upload the relevant paperwork. The documents that need to be uploaded are dependent on the type of insurance the customer chose.

If they are not insured yet, they will need to provide the relevant information depending on the type of insurance they selected. All the required information per insurance type can be found in the 'Plantillas' (templates) section of the website.

A continuación se creará una **Nueva oportunidad**

1 2 3 4

Seguro de Vehículo Borrar seguro

¿Tiene póliza?

Sí, tiene póliza  No, no tiene póliza

**Datos del vehículo**

• **Marca vehículo**  
(Bmw, Citroen, etc.)

• **Combustible**  
Selecciona el combustible para poder filtrar por:

• **Modelo**  
(Bmw CA, etc.)

• **Versión**  
(1.9 Td, etc.)

• **Fecha 1ª matriculación**  
(Fecha en que se matriculó el vehículo)

• **Matrícula**  
Introduce la matrícula del vehículo:

• **Número de puertas**

• **Tipo de cambio**  
 Manual  Automático

• **Valor de accesorios**  
(Total valor de accesorios TDK, no de serie, homologados)

**Remolque**

• ¿Sola remolque?  
 Sí  No

**Marca remolque**  
(Lactaner, Bommé Depolvi, etc.)

# Step 1: The customer completes the lead form

Once all the information has been provided, the confirmation message ‘Seguro guardado correctamente’ (insurance saved correctly) should appear on each of the selected insurance types. The customer will still be able to add or remove insurances on this screen.

To complete the order the customer should click on ‘Finalizar operación’ (finalise operation).

A continuación se creará una Nueva oportunidad

1 2 3 4

Seguro de Vehículo Borrar seguro

**Seguro guardado correctamente**

Seguro de Salud Borrar seguro

**Seguro guardado correctamente**

Seguro de Vida Borrar seguro

**Seguro guardado correctamente**

¿Deseas añadir otro seguro?

Vehículo

**Añadir otro seguro**

**Finalizar operación**

# Step 1: The customer completes the lead form

After clicking on 'Finalizar operación' you will get a confirmation screen with a summary of the order. The customer details will appear masked. The customer will receive a confirmation email.

**A continuación se creará una Nueva oportunidad**

1 2 3 4

**¡Enhorabuena!**

La información se ha guardado con éxito.

**El número de las operaciones generadas son:**

14399  
14400  
14401

Resumen de los datos introducidos anteriormente

- Seguro de vehículo
- Seguro de salud
- Seguro de vida

+ Nueva oportunidad



# Step 1: The customer completes the lead form

On the **Consults** section of the website you can track the status of your orders, check the reasons for incomplete orders, upload missing documentation and edit some of the policy details.

1

Consultas  
introduce los datos para obtener resultados

Introduce el número de operación, o número de cliente (DNI, NIE, CIF)

Buscar

Ordenar por: Fecha de caducidad

2

Observaciones  
ES UN PISO EN ALQUILER

Pendiente de documentación

Tomador

Documentación

Ver detalle

Comentarios

Subir documentación

DETALLE DEL SEGURO

Subir documentación

Introduzca una descripción

Nuevo

Guardar seguro

DETALLE DEL SEGURO

Datos básicos del tomador

Empresa CIF Código postal

Documentación disponible

Póliza

COMENTARIOS DEL SEGURO

Escribe aquí lo comentario

Guardar comentario

# Step 1: The customer completes the lead form

With the **Upselling** tool, your BIBE customers with status 'Póliza Efectiva' can add people to their existing *health, dental* and/or *family assistance* insurance policies. The customer will need to provide the DNI/NIE, date of birth and gender of each new person.

Please note that this tool is intended for sales that have already been completed. If a customer wants to add more people to their policy before the sale is completed, they need to do so in the **Consultas** section.

The screenshot displays the BIBE ACN Upselling tool interface. On the left, a sidebar menu includes options like 'Nueva oportunidad', 'Consultas', 'Plantillas', and 'Upselling', with 'Upselling' highlighted in yellow. The main area is titled 'Upselling Incluye nuevos asegurados' and features a search bar with a 'Buscar' button and a dropdown menu for 'Ordenar por: Fecha descendente'. Below this, there's a section for 'Documentación' with a '+ Añadir asegurado' button highlighted in yellow. To the left, a 'DETALLE DEL SEGURO' modal is open, showing a table with columns for 'DNI-NIE', 'Fecha de nacimiento', and 'Sexo'. Each row contains input fields for these details. A yellow arrow points from the '+ Añadir asegurado' button in the main interface to the first row of the table in the modal. The modal also has an 'Actualizar seguro' button at the bottom.



## Step 2

BIBE verifies the lead,  
contacts the customer and  
proposes an offer

## Step 2: BIBE verifies the lead, contacts the customer and proposes an offer

- It can take up to 48 hours for BIBE to verify the submitted data
- If the order is missing information or documentation, the IBO will receive an email alert from ACN requesting them to resolve the issue. The IBO will need to contact the customer and provide the requested information via the Consultas section
- It can take up to 5 working days for BIBE to rate the lead and send an offer proposal to the customer
- The customer will receive an email with the available offers, coverage details and conditions of sale. BIBE will call the customer soon after to confirm their choice
- BIBE will make a maximum of 10 attempts to contact the customer from a number that starts with 942. After 2 failed attempts, the customer will receive an email requesting them to answer BIBE's call
- Once the offer is confirmed by the customer, BIBE will send them a welcome email with the link to the BIBE app and an access code

## Step 3

The payment is collected  
and the customer receives  
the insurance policy

## Step 3: The payment is collected and the customer receives the insurance policy

- The policy will become active only after the first payment is received
- If the payment is not received, the customer will be contacted and requested to make the payment. If the payment is still not received the lead will be rejected
- If a customer fails to pay subsequent installments, the IBO will no longer be compensated for them

# Step 3: The payment is collected and the customer receives the insurance policy

Statuses visible in the Personal Customer List (PCL):



Please note that a customer's NIF/NIE can only be associated to one Business ID. Subsequent insurance policies ordered with the same NIF/NIE will be associated to the original Business ID provided.

Status	Description
Incomplete	Lead submitted – verification of data
Incomplete	Rating in progress
Incomplete	Contact date with customer has been scheduled
Incomplete	Rejected by vendor
Incomplete	Missing data/documentation
Incomplete	Customer not reachable
Incomplete	Rejected - customer not reachable
Incomplete	Required data/documentation provided – pending verification by the vendor
Incomplete	The offer has been presented – pending customer decision
Incomplete	The offer was accepted by the customer
Incomplete	The offer was rejected by the customer
Incomplete	Policy issued – pending payment
Incomplete	Postdated Policy issued – pending payment
Rejected	
Active	