

## BASIC INSTRUCTIONS ON GETTING STARTED:

Disclosure: This guide was prepared by me and is not an official Saivian document. Saivian did not give approval to distribute this. I compiled this as a teaching tool for my team. Please take note of the "last updated date". My team is welcome to use this and share this as a teaching tool. However, DO NOT MAKE ALTERATIONS WITHOUT MY KNOWLEDGE. I am open to changes and improvements. -Rebecca Respicio



### **THE FIRST STEPS YOU TAKE WILL SET THE PACE.**

So, start off on the right foot and set yourself up  
for ***Success!***

Guam Cashback 20% - Rebecca Respicio  
[rebeccarespicio@gmail.com](mailto:rebeccarespicio@gmail.com)  
(671)482-5695

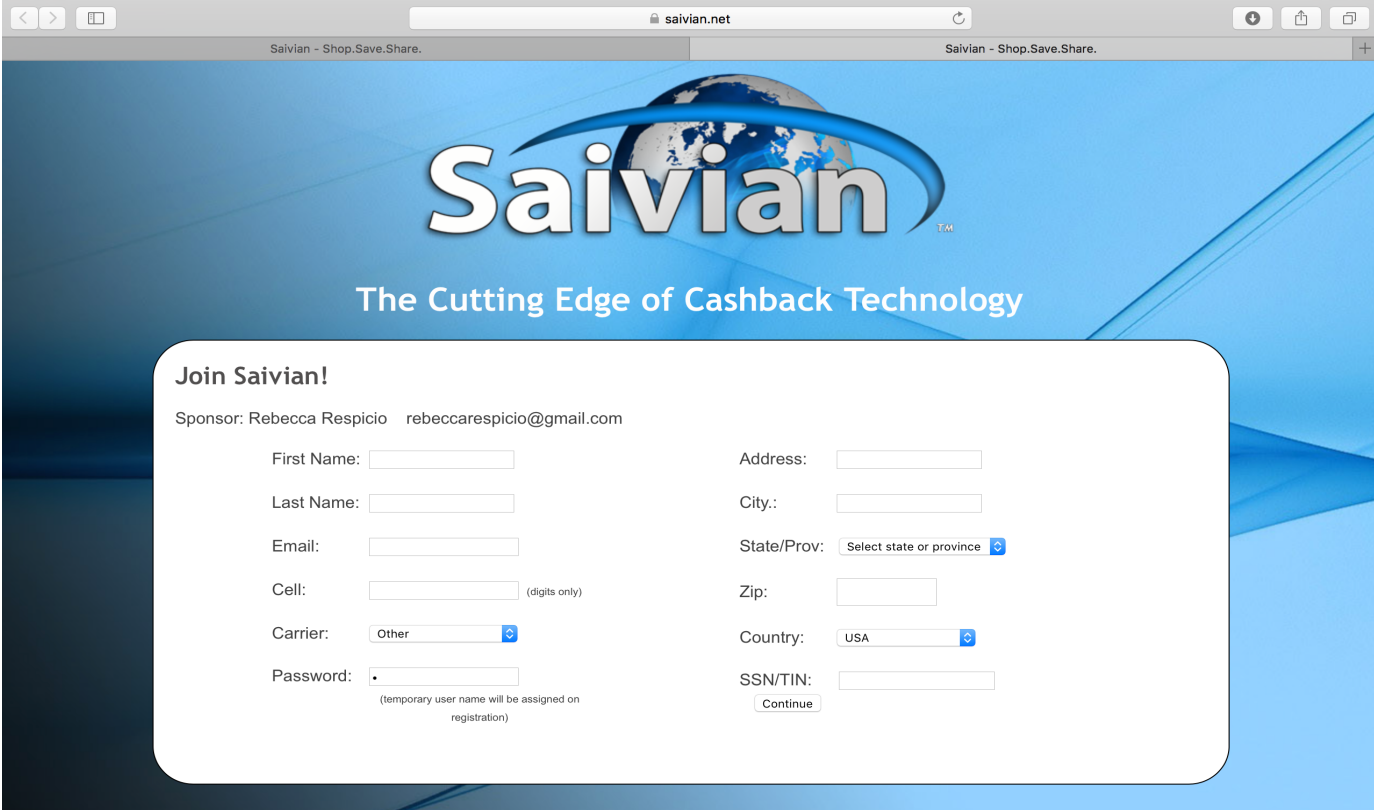
Last Updated: May 25, 2016

## REMINDERS BEFORE AN ENROLLMENT:

- You only need 3 Personals (you may get more later but it is best to build founders below you to ensure a long lasting team).
  - Are you sure you intend on being the sponsor for this new member? If not, be sure to use the website of the intended sponsor. Otherwise, if you are using your Genealogy section to do this enrollment, make sure that the you enter the ID number of the correct member sponsor. Read everything as you move along the process. DO NOT RUSH!
  - You are building only 2 Teams. Be sure your placement is set to the team you want your new member to fall under (1 or 2). DO NOT PLACE ANYONE IN TEAM 3.
  - PAYMENT METHODS: The first option should always be the Genie Checking Account. Your new member must already have a personal checking account with online bank access and know all log-in information. If the person does not have a checking account and/or online access, use a RSM Enrollment Pass \$125 and be sure the member opens a checking account and does the genie process before the renewal (28 days).
  - Make sure when verifying Genie, you are using an actual Checking Account Number. Not a bank member number. Not a check-card number. Routing Number listings are available from upline. (Note: On Genie - Coast 360 is found as Government of Guam EFCU - Coast 360)
  - DO NOT ENTER DASHES in the account numbers.
  - Always take a photo or write down all usernames and passwords.
- 
- Email should be gmail or yahoo to ensure proper delivery of all messages and updates. If your member doesn't have an account with gmail or yahoo have them create one. It can be done after enrollment and changed in the back office profile.

## HOW TO ENROLL A NEW MEMBER:

- Have all the information in this screen shot. No Dashes for cell number. It should be 671xxxxxxx. Carrier is "OTHER".
- Social Security Number is used for Tax Purposes Only. Your SSN is your Taxpayer Identification Number, unless you have a business license already and you are signing up your business then use your TIN.



The screenshot shows a web browser window with the URL `saivian.net`. The page features the Saivian logo, which includes a globe and the text "Saivian T.M.", and the tagline "The Cutting Edge of Cashback Technology". Below this is a registration form titled "Join Saivian!". The form includes a sponsor field with the text "Sponsor: Rebecca Respicio rebeccarespicio@gmail.com". The registration fields are arranged in two columns. The left column contains fields for First Name, Last Name, Email, Cell (with a note "(digits only)"), Carrier (set to "Other"), and Password (with a note "(temporary user name will be assigned on registration)"). The right column contains fields for Address, City, State/Prov (a dropdown menu set to "Select state or province"), Zip, Country (set to "USA"), and SSN/TIN. A "Continue" button is located at the bottom right of the form.

**Join Saivian!**

Sponsor: Rebecca Respicio rebeccarespicio@gmail.com

First Name:

Last Name:

Email:

Cell:  (digits only)

Carrier:

Password:  (temporary user name will be assigned on registration)

Address:

City:

State/Prov:

Zip:

Country:

SSN/TIN:

- Email should be gmail or yahoo to ensure proper delivery of all messages and updates. If your member doesn't have an account with gmail or yahoo have them create one. It can be done after enrollment and changed in the back office profile.

## PAYMENT METHOD:

- 1. VERIFIED CHECK (Genie) – preferred method if you have a checking account already.  
In order to verify Genie, you must know all Online Banking Information.  
LOGIN, PASSWORD, and SECURITY QUESTIONS!



The Cutting Edge of Cashback Technology

Join Saivian!

### *RSM Membership and Payment Method*

Payment  
Method:

- ☒ Verified Check (Genie) (\$125) [Click here to find out about Genie](#)
- ☐ RSM (formerly Saivian) Pass - enter here:

v. 4.0

Genie Gateway is a unified communications and payment processing platform blending business products and services. It engages multimedia communications hub, telecommunications, eCommerce, Cable TV, speed Internet, into a Unified Solution. The company is headquartered... – *Wall Street Journal Stock Market Website*

**ALL CURRENT MEMBERS MUST ALSO COMPLETE GENIE CHECKING IF YOU DIDN'T ALREADY.**

## GENIE SET-UP:

- When you get to BANK or CARD NAME, start typing your BANK NAME and a drop box of banking institutions will appear. Select your Bank.
  - NOTE: Coast 360 will appear as Government of Guam FCU (Coast 360)

### Applicant Information

First Name

Last Name

Date of Birth

---

Bank or Card Name  ⓘ

ABA (Routing) Number  ⓘ

Account Number

☐ BY CHECKING THIS BOX, YOU APPLY FOR INSTANT BANK VERIFICATION ("IBV") AND ACCEPT THE TERMS AND

☐ BY CLICKING "NEXT" I AGREE I HAVE READ AND I AGREE TO BE BOUND BY THE TERMS AND CONDITIONS IN THE

[Terms and Conditions](#)

BY CLICKING "NEXT" I AGREE TO THE TERMS AND CONDITIONS IN THE AGREEMENT, INCLUDING THE PRIVACY POLICY AND THE ARBITRATION CLAUSE CONTAINED THEREIN.

 **Security Matters**  
Learn More

Chat Hours  
8:30am-10:30pm GMT  
3:30am-5:30pm ET 

### Other Guidelines:

First & Last name will be pre-filled according to your Saivian Enrollment

Enter Birthdate as shown including the slash in between “/”

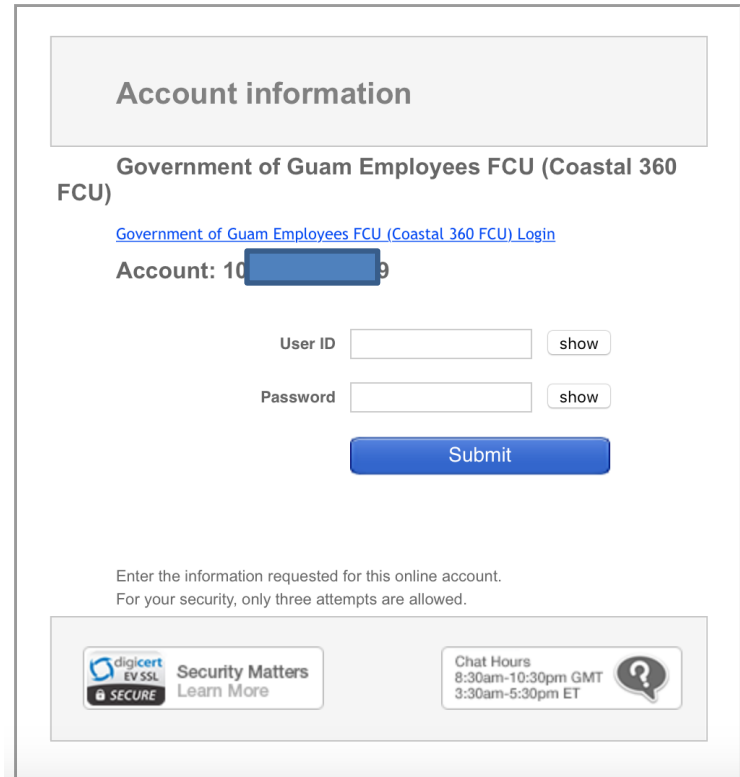
NO DASHES IN ACCOUNT NUMBERS

CHECK BOTH BOXES

HIT NEXT

## GENIE SET-UP – continued...

- Enter your Online Banking User ID & Password.
  - Do this exactly as you would if you were on your bank website.



**Account information**

Government of Guam Employees FCU (Coastal 360 FCU)

[Government of Guam Employees FCU \(Coastal 360 FCU\) Login](#)

Account: 10 [REDACTED] 9

User ID

Password

Enter the information requested for this online account.  
For your security, only three attempts are allowed.

 **Security Matters**  
Learn More

Chat Hours  
8:30am-10:30pm GMT  
3:30am-5:30pm ET 

### Other Guidelines:

Case Sensitive (use the 'show' option to see what you're typing)

Hit Submit

### FAQ: Why do I need to log-in to my bank and give my password?

Genie is so secure that they need to absolutely make sure this is YOU! Anyone can put a routing and account and login your information, but the next way to really make sure it's you is to ask as many questions as possible. If you have a concern, go change your bank password, verify genie, then change it back...OR open a new checking account strictly for this business.

## GENIE SET-UP – continued...

- SECURITY QUESTIONS:
  - You will then be asked a series of banking security questions.

The answers to these questions are the same as your online banking answers.

Case Sensitive – must be typed exactly how you would enter it on your own online banking website.

Hit Submit

*Many people get an “incorrect” notice even if you are 100% sure it is correct. Don’t give up, try again. Some people had to try over and over and then it worked. If it still doesn’t go through, try logging into your online banking separately and see if you do get through. Remember that banking pre-set answers have to be typed exactly how the bank listed it. If it still isn’t working you might need to call your bank and reset your security questions. We will have to figure it out and be patient.*

*OR We can use an Enrollment Pass and get back to Genie later.*

FAQ: Why do I need to give my bank security answers?

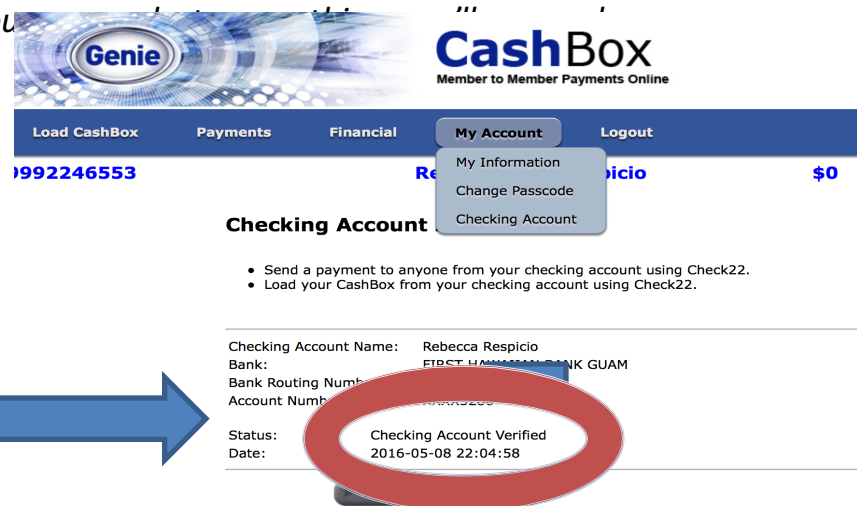
Again, Genie is so secure that they need to absolutely make sure this is YOU! Anyone can put a routing and account and login your information, but the next way to really make sure it’s you is to ask as many questions as possible. If you have a concern, go change your bank password, verify genie, then change it back...OR open a new checking account strictly for this business.

## GENIE SET-UP – continued...

- If you are done, it should take you back to the Saivian Member Log-in Page. Try logging in!  
Once logged in, begin your membership settings. See next slide.
- If you are not able to login to Saivian immediately, Please give it 24 Hours for your membership to be processed.
- Some people have immediate access and some don't. Depends on Genie processing.

AT THIS TIME AND WHILE YOU AWAIT SAIVIAN ACTIVATION, GO CHECK YOUR GENIE ACCOUNT TO SEE IF IT VERIFIED YOUR CHECKING ACCOUNT:

- You should have received either a TEXT or EMAIL showing your Genie Account and Passcode. **SAVE THIS INFORMATION.** Take a picture with your phone to have it saved and accessible.
- 1. Go to [www.geniechecking.com](http://www.geniechecking.com)
- 2. Login to your genie account on the top right using your Genie Number and Passcode.
  - *Your registered email address will also work in place of your genie number*
  - *Once logged in, You can also change your*
    - Go to MYACCOUNT > CHANGE PASSCODE
- 3. Go to My Account > Checking Account
- 4. It should say “Checking Account Verified”



If it is still pending verification, it is possible that the process did not complete and needs to be repeated.

Click on Verify Checking and Try Again.

DON'T GIVE UP. BE PATIENT. THERE IS NO RUSH.

## UPLOAD YOUR 10 STORES:

- Before you upload your card (4 digits) you must have stores uploaded  
Upload all stores at this time because cash back will only be available 30 days after your store submissions (and \$125 to redeem)  
*As seen from this screen shot of the redemption tracker page*

**Saivian**  
*Shop. Save. Share.*

**The Cutting Edge of Cashback Technology**

**Redemption Tracker**

There are no redemptions entered as of this time.

**1. Stores Submitted Date:**   
*(This is the first time you selected your stores)*

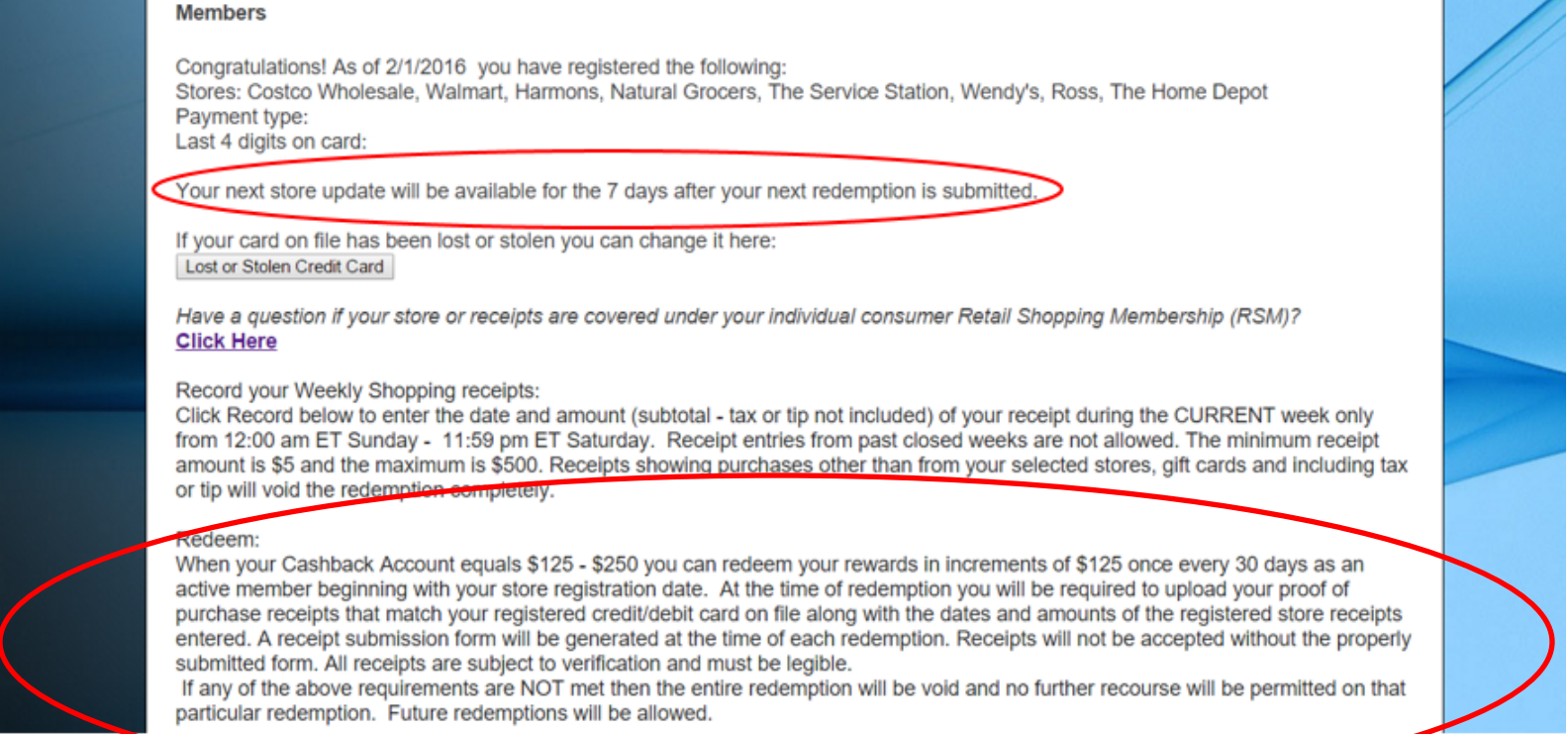
**2. RSM Redemption Available Date:**   
*(This is 30 days following your submitted stores date provided you a minimum of \$125 in your Cashback wallet)*

- This page can be found under Members Portal > Redemption Tracker
- **Cashback Redemption will be available "30 days following your submitted stores date provided you have a minimum of \$125 in your Cashback wallet"**

## UPLOAD YOUR STORES:

1. Go to members portal.
2. Click on Retail Shopping Membership.
3. Click on Update stores or payment information.
4. Scroll down and fill in Store Name, Address, City, State, Zip.
5. Click Add Store
6. There is a limited amount of time to put in your stores until they become permanent (7 days from the 1<sup>st</sup> save). The date that your stores become permanent is located at the top of the member portal page. PAY ATTENTION TO YOUR DEADLINE!!!

Once your stores are permanent, they can't be changed until you redeem your rebate.



**Members**

Congratulations! As of 2/1/2016 you have registered the following:  
Stores: Costco Wholesale, Walmart, Harmons, Natural Grocers, The Service Station, Wendy's, Ross, The Home Depot  
Payment type:  
Last 4 digits on card:

Your next store update will be available for the 7 days after your next redemption is submitted.

If your card on file has been lost or stolen you can change it here:  
[Lost or Stolen Credit Card](#)

*Have a question if your store or receipts are covered under your individual consumer Retail Shopping Membership (RSM)?*  
[Click Here](#)

Record your Weekly Shopping receipts:  
Click Record below to enter the date and amount (subtotal - tax or tip not included) of your receipt during the CURRENT week only from 12:00 am ET Sunday - 11:59 pm ET Saturday. Receipt entries from past closed weeks are not allowed. The minimum receipt amount is \$5 and the maximum is \$500. Receipts showing purchases other than from your selected stores, gift cards and including tax or tip will void the redemption completely.

Redeem:  
When your Cashback Account equals \$125 - \$250 you can redeem your rewards in increments of \$125 once every 30 days as an active member beginning with your store registration date. At the time of redemption you will be required to upload your proof of purchase receipts that match your registered credit/debit card on file along with the dates and amounts of the registered store receipts entered. A receipt submission form will be generated at the time of each redemption. Receipts will not be accepted without the properly submitted form. All receipts are subject to verification and must be legible.  
If any of the above requirements are NOT met then the entire redemption will be void and no further recourse will be permitted on that particular redemption. Future redemptions will be allowed.

## UPLOAD PAYMENT INFORMATION:

1. Go to members portal.
2. Click on Retail Shopping Membership.
3. Update stores or payment information.
4. Scroll down, choose card type, and enter in last 4 digits of card.
5. Click save payment information.
6. Payment information can only be changed after a redemption of rebate because the card on file must match the receipts uploaded.

NOTE: Please be sure that the member name is on that Card being used. At the time of redemption, you're required to also include a picture of the front of the card (not the back) showing it is the member.

shopping:

*Have a question if your store or receipts are covered under your individual consumer Retail Shopping Membership (RSM)?*  
[Click Here](#)

Stores (you can register up to 10 stores)  
Stores saved so far:

Store Name:

Store Address:

City:

State:

Zip:

Online: ☐

Method of Payment

Card Type:

Last 4 digits on card:

## ENTER YOUR RECEIPTS:

1. Go to members portal.
2. Click on Retail Shopping Membership.
3. Scroll down the drop box and click record or delete this week's receipts.
4. Pick out the store you have already saved, the date of purchase, and type in the subtotal from your purchase. Do Not Include: Service Charge, Tip, or Taxes (for stateside).

If you see a GRT Amount on the receipt, you DO NOT need to subtract that. By Law, vendors are allowed to show the GRT paid however it is factored into the price of the item already.

5. Click record purchase.

SHOPPING WEEK:

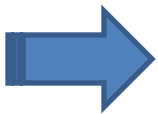
EVERY SUNDAY to SATURDAY (7 days)

DEADLINE TO INPUT:

Following day: Sunday 1:59pm (must be before 12midnight EST)

We have 14 hours more for paperwork.

Note: The drop box of dates is provided. Please defer to those dates.



Each Receipt must be between \$5 and \$300.

The system will allow for multiple receipts under \$300 to be inputted, however it will stop once your amount hits over the max allowed.

Example: You're at \$289 and have another receipt for \$50 – you can input that last one but you will only be credited for up to \$300 weekly.

If an individual receipt is higher than \$300, the system will not accept it.

DO NOT ENTER \$300 for a receipt that is over, expecting to be credited the \$300. This is data collection, it has to match what is submitted.

# HOW TO TRACK YOUR CASHBACK REBATE:

1. Go to members portal.
2. Click on Retail Shopping Membership.
3. Scroll down, what is circled is the rebate total, it accumulates week by week until there is \$125 to redeem, sometimes this total is incorrect so there is another area that always shows the correct rebate.

Redeem:  
When your Cashback Account equals \$125 - \$250 you can redeem your rewards in increments of \$125 once every 30 days as an active member beginning with your store registration date. At the time of redemption you will be required to upload your proof of purchase receipts that match your registered credit/debit card on file along with the dates and amounts of the registered store receipts entered. A receipt submission form will be generated at the time of each redemption. Receipts will not be accepted without the properly submitted form. All receipts are subject to verification and must be legible.  
If any of the above requirements are NOT met then the entire redemption will be void and no further recourse will be permitted on that particular redemption. Future redemptions will be allowed.

Credits received since last redemption: \$105.34

[Record or Delete this week's receipts](#)

[RSM Account/Redemption](#)

Current Week Receipts Recorded:

| Date       | Store | Purchase Recorded |
|------------|-------|-------------------|
| 02-14-2016 | Ross  | \$76.44           |

Total recorded for current period: \$76.44

4. Always see the correct rebate by clicking RSM Account/Redemption.

Redeem:  
When your Cashback Account equals \$125 - \$250 you can redeem your rewards in increments of \$125 once every 30 days as an active member beginning with your store registration date. At the time of redemption you will be required to upload your proof of purchase receipts that match your registered credit/debit card on file along with the dates and amounts of the registered store receipts entered. A receipt submission form will be generated at the time of each redemption. Receipts will not be accepted without the properly submitted form. All receipts are subject to verification and must be legible.  
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[Record or Delete this week's receipts](#)

[RSM Account/Redemption](#)

Current Week Receipts Recorded:

| Date       | Store | Purchase Recorded |
|------------|-------|-------------------|
| 02-14-2016 | Ross  | \$76.44           |

Total recorded for current period: \$76.44

# HOW TO TRACK YOUR CASHBACK REBATE:

5. Change Last 7 days into all transactions and click display transactions.

The screenshot shows the Saivian website header with navigation links: Profile, Members, Ewallet, Reports, Personals, Passes, Marketing, and Log Out. The main banner features the Saivian logo and the tagline 'Shop. Save. Share.' with the text 'The Cutting Edge of Cashback Technology' below it. The 'RSM Account Wallet' section contains a dropdown menu set to 'Last 7 days' and a 'Display Transactions' button, both of which are circled in red. Below these is a table with transaction data.

| Date       | Description      | Credit | Debit | Balance |
|------------|------------------|--------|-------|---------|
| 02-09-2016 | Starting Balance | 90.05  |       | 90.05   |
| 02-14-2016 | RSM Credit       | 15.29  |       | 105.34  |

Below the table is an 'Enter Redemption' button and a small disclaimer: 'Redemptions allowed during banking hours 9 am to 9 pm ET Monday through Friday. The first RSM Wallet redemption will be \$125. Subsequent redemptions will be either \$125 or \$250 with a minimum of 30 days.'

6. This number is the amount of rebate that has accumulated, as soon as it reaches \$125 you can cash out..

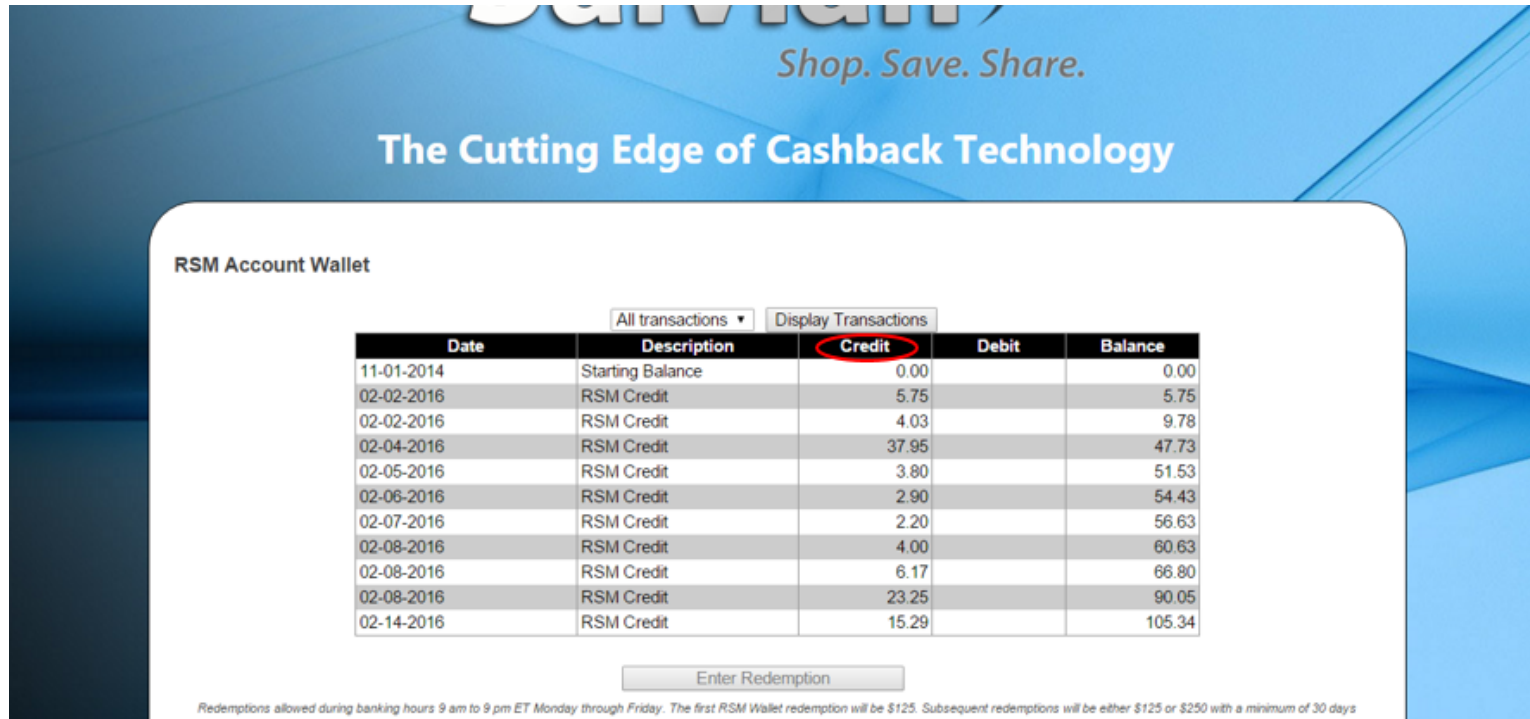
This screenshot shows the same Saivian website interface, but the dropdown menu in the 'RSM Account Wallet' section is now set to 'All transactions'. The 'Display Transactions' button is also highlighted. The table below shows a longer history of transactions, with the final balance of 105.34 circled in red.

| Date       | Description      | Credit | Debit | Balance |
|------------|------------------|--------|-------|---------|
| 11-01-2014 | Starting Balance | 0.00   |       | 0.00    |
| 02-02-2016 | RSM Credit       | 5.75   |       | 5.75    |
| 02-02-2016 | RSM Credit       | 4.03   |       | 9.78    |
| 02-04-2016 | RSM Credit       | 37.95  |       | 47.73   |
| 02-05-2016 | RSM Credit       | 3.80   |       | 51.53   |
| 02-06-2016 | RSM Credit       | 2.90   |       | 54.43   |
| 02-07-2016 | RSM Credit       | 2.20   |       | 56.63   |
| 02-08-2016 | RSM Credit       | 4.00   |       | 60.63   |
| 02-08-2016 | RSM Credit       | 6.17   |       | 66.80   |
| 02-08-2016 | RSM Credit       | 23.25  |       | 90.05   |
| 02-14-2016 | RSM Credit       | 15.29  |       | 105.34  |

Below the table is an 'Enter Redemption' button and the same disclaimer as in the previous screenshot.

## HOW TO TRACK YOUR CASHBACK REBATE:

7. This is the how much rebate earned per receipt..



The screenshot displays the 'RSM Account Wallet' interface. At the top, it says 'Shop. Save. Share.' and 'The Cutting Edge of Cashback Technology'. Below this, the 'RSM Account Wallet' section contains a table of transactions. The table has columns for Date, Description, Credit, Debit, and Balance. The 'Credit' column is highlighted with a red circle. Above the table, there are dropdown menus for 'All transactions' and a button for 'Display Transactions'. Below the table is an 'Enter Redemption' button. At the bottom, a small text line states: 'Redemptions allowed during banking hours 9 am to 9 pm ET Monday through Friday. The first RSM Wallet redemption will be \$125. Subsequent redemptions will be either \$125 or \$250 with a minimum of 30 days'.

| Date       | Description      | Credit | Debit | Balance |
|------------|------------------|--------|-------|---------|
| 11-01-2014 | Starting Balance | 0.00   |       | 0.00    |
| 02-02-2016 | RSM Credit       | 5.75   |       | 5.75    |
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| 02-05-2016 | RSM Credit       | 3.80   |       | 51.53   |
| 02-06-2016 | RSM Credit       | 2.90   |       | 54.43   |
| 02-07-2016 | RSM Credit       | 2.20   |       | 56.63   |
| 02-08-2016 | RSM Credit       | 4.00   |       | 60.63   |
| 02-08-2016 | RSM Credit       | 6.17   |       | 66.80   |
| 02-08-2016 | RSM Credit       | 23.25  |       | 90.05   |
| 02-14-2016 | RSM Credit       | 15.29  |       | 105.34  |

There is a separate page that indicates when rebate can be redeemed:

Go to the member portal.

Click on Redemption Tracker.

## HOW TO DO A CASHBACK REDEMPTION:

1. Is it that time yet? Check your redemption tracker for the date!
2. Do you have at least \$125 to redeem? Check your RSM Account Wallet!

*IF IT'S THAT TIME.....*

Go to Members Portal. Click on Retail Shopping Membership.

Click on RSM Account/Redemption. Click on enter redemption.

Saivian has instructions on what needs to be done.

### RSM Redemption

#### Instructions

1. Print this page so you have a record of the receipts to send in.
2. Your receipts must be all combined in chronological order matching your receipts entered as listed below in one email.
3. If any of receipts are not reflecting a full credit it is due to the last credit for the week being reduced so that the credits added up to the \$60 limit. There is no carryover on the weekly entered receipts.
4. Multiple email submission will not be accepted.
5. Please also include a copy of the front of your credit card displaying your name and the last four digits of your card. If your card was lost or stolen please include a letter from your bank or credit card company.
6. It is recommended that you submit this in a PDF format.
7. Email receipts to [SaivianRedemptions@gmail.com](mailto:SaivianRedemptions@gmail.com). Make sure your ID

is in the subject.

**7. If the subject does not have your correct ID, your redemption will not be accepted!**

8. No third party redemptions permitted as all redemptions must be submitted by the member individually.
9. Redemption must be submitted from the matching email on file and no duplicate emails addresses are accepted.
10. Receipts are due by 30 days from the day you click Submit.
11. Click Submit below
12. If the above steps are not followed or you are missing receipts your redemption will be void.

Submit Redemption

## HOW TO DO A E-Wallet REDEMPTION (daily residuals)

1. Do you have at least \$125 to redeem? Check your E-Wallet!
2. Log-In. Click E-Wallet.

Note: Your e-wallet amount will primarily be used to renew your membership (\$125). After that, the rest is yours for the rest of your 28-day cycle.

The first \$125 earned each 28 day payment period will automatically be applied to your RSM and/or GTM membership renewal payment from your ewallet to maintain your active status and hold sales volume. If you withdraw the full amount there then be sure you are prepared for the time your renewal is scheduled and you have to initiate renewal payment via genie or a pass.

You can withdraw in increments of \$125. Withdrawal is allowed only during banking hours (11pm-11am TUES-SAT Guam Time). You can also redeem PASSES for use any way you like.

Redemptions get deposited to your GENIE CASH BOX. From there you can write yourself a check and print it for deposit at your own banking institution. Or you can transfer money from your genie to another genie member or write out checks to establishments to pay anything.

Redemptions are paid out to Genie in the same day provided you meet the deadline. Otherwise it is next day.

Both types of Redemptions can be cashed out only after W-9 is submitted

Download W-9 at <https://www.irs.gov/pub/irs-pdf/fw9.pdf>

Then e-mail it to [SaivianW9@gmail.com](mailto:SaivianW9@gmail.com)

In the email body put your Member Name and Member ID Number.

## TYPES OF PASSES AVAILABLE TO PURCHASE

You can Purchase various Passes in different ways:

1. Using the funds in your Ewallet \$125 each
2. Under the Passes Tab – you can use your own genie checking account \$125 each
3. [www.cashbacktools.net](http://www.cashbacktools.net) – here you can purchase various passes using a credit card or paypal but it is \$130 each (\$5 added convenience fee)

Following Passes are available:

|                    |                                                                          |
|--------------------|--------------------------------------------------------------------------|
| RSM PASS           | (may be used for new RSM signup only)                                    |
| RENEWAL PASS       | (may be used to renew RSM membership on Profile page or lapsed renewals) |
| REINSTATEMENT PASS | (use only to reinstate a person deactivated for a returned payment)      |
| GTM PASS           | (may be used for new GTM member signup only)                             |
| GTM UPGRADE PASS   | (may be used to upgrade to GTM membership only)                          |
| GTM RENEWAL PASS   | (may be used to renew GTM membership on Profile page or lapsed renewals) |

## SUPPORT / HELP

1. Login. Marketing. Support
2. There you can ask your questions. Be sure to check with your sponsor first as they may have an answer. Otherwise ask your questions and allow 2-3 business days for a response. 500 character limit so be brief but include all necessary information. (Member ID for downline, account info, etc.)

## **A FEW SIMPLE RULES OF THUMB WHEN SELLING THE MEMBERSHIP...**

If they don't spend enough money each week to see the value and don't want to identify 3 people, Don't sell it.

If they don't travel enough or ever take vacations, don't sell the GTM.

If they are on RSM, barely can afford it...don't recommend upgrading until at least they are VIP.

If they can't afford it they will cancel.

Pushing people to buy a membership they are not likely to use or can't afford is a very bad idea. DON'T DO IT!

Be up front about how the membership works! Always explain the 28 day renewal and first \$125 in 28 days rule.

People who think these are double charges did not have it explained properly. Have every new member watch the video.

Understand this product is not for everybody even if you think that it is. There are 100+ million people who shop.

Stop convincing people to join if they don't SEE IT.

If you are seeing new members in your business rapidly move from new sign up to cancel, YOU are doing something wrong and creating the wrong expectations. Review your approach and what you're SAYING or NOT SAYING.

Correct it!

I have never seen a person angry, upset, wanting to quit who is having their expectations met in Saivian. Only when expectations are so high because you OVERSOLD the product and failed to share with them EXACTLY how it works do people get mad, upset, want to quit. There are some exceptions I know, because sometimes you can't fix ignorance.

Better to build your business steady and sure by being a bit more Qualifying with who you work with versus taking on everyone which includes people who don't really care about anything, just want to join something, cross their fingers, and hope that the MLM fairies make their business grow.

## COMMON CONCERNS:

addressed by Rebecca

Is everyone really getting the necessary information to succeed?

“Whatsapp is overwhelming!” or “I don’t use Facebook!”

MY SOLUTION: I created a website just for our team. Visit it when you need updates. In fact, please visit it DAILY. Go to [www.cashbackguam.net](http://www.cashbackguam.net)  
*Urgent Updtes, Announcements, Calendar, Tools & Forms*

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“I don’t want to use Genie because they ask for my banking info and that’s scary.”

MY ANSWER: Look up Genie Gateway for yourself. Understand the purpose of the business and the company and how the merger with Saivian was necessary for security and speed in getting paid and obtaining payments. Genie asks for all those security questions to really make sure it is you authorizing the verification of your checking account. Again, you have options. But you have to explore them and consult your upline leader. Do this now!

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“I think this is Pyramid Scheme!”

MY ANSWER: Well, first I ask them what’s a pyramid scheme? 90% of the time they don’t have an answer. They just have heard the term before. So then I educate them and say:

A pyramid scheme is when people keep paying for membership and don’t receive any product or service in return. I get my 20% cashback the same with all members. And I also get paid for sharing the membership with others. We have a corporate attorney who ranks top in the field of MLM law. His name is D Jack Smith. If you think it’s a scam, I still get paid and our company attorney backs this up 100%.

**YOU ARE THE MAIN PERSON RESPONSIBLE FOR YOUR SUCCESS WITH THIS BUSINESS.**

## **STAY PLUGGED IN:**

Are you on the Whatsapp Chat?

Are you on the Facebook Pages for: CBT Guam, Cashback Twenty, The Founders Team  
If not, get on it! Ask to be added to the closed groups!

Visit our team website Daily! [www.cashbackguam.net](http://www.cashbackguam.net)

**Are you attending Presentations and Inviting New People?**

**Are you calling into the Free Opportunity Calls and Inviting People?**

**Are you taking advantage of 3-way calls with your prospect & Rebecca?**

**Are you SHARING THIS MEMBERSHIP?**

*\$125 every 28 days = \$4.46 per day to own this amazing opportunity. It is worth the effort!*

*If you're having a hard time finding your 3 personals, think about what you're doing and try doing it differently. Just tell people about the 20% cash back, tell them you're also on your way to a better than free membership and then let someone else who knows a little more than you take over. Sometimes the person between the business and a new member is YOU. There is always a relationship/respect boundary.*

*Be transparent and only say what you really know! Stop guessing and don't over promise this will work for them without actually working.*

