💎 The ZaarCash Loyalty Programme

One programme, four audiences. ZaarCash is ZaarHub's own loyalty currency — earned and spent across the whole ZaarHub network. This page explains what it is, how it works for **you**, and what it is worth to **you**.

⚡ Walkthrough — do this, in this order

One programme, four audiences. Find your role below and follow its numbers — the four sections further down this page give each audience its full terms and disclaimers.

1. **Customer — get set up.** Sign in, then open any participating business profile (`/biz/<slug>/<id>`). Look for the 💎 **ZaarCash badge**, and find your tier, balance and QR code under **ZaarHub Rewards**.
2. **Customer — earn.** Show your QR at the till. The cashier scans it in the scanner as 💳 **Purchase** and you earn **1 ZaarCash per $1.00** of paid subtotal, credited instantly.
3. **Customer — redeem.** Bank at least **100 ZaarCash**, then ask the cashier to 🎁 **Redeem** — up to **10% of the bill**, and never on a free item.
4. **Business — turn it on.** Claim your listing, open `/portal`, and opt in to the programme so your listing carries the badge and your customers can earn with you.
5. **Business — run the till.** Open `https://zaarhub.com/scanner` on the shop phone, add it to the home screen, and scan 💳 **Purchase**, ✅ **Check-in** or 🎁 **Redeem**.
6. **Supplier — reach the buyers.** List with `/distributor`, keep the catalog current, and remember the rules your buyers play by: 1 ZaarCash per $1.00 spent, 100 ZaarCash = $1.00, 10% bill cap, 100 minimum to redeem, free items earn nothing.
7. **Administrator — own every number.** The earn rate, redemption cap, minimum balance and free-item treatment are programme settings you control in the admin panel — this page quotes the same numbers your users are shown.
8. **Everyone — the loop is the same.** Earn at the till, bank 100 ZaarCash, redeem up to 10% of a bill. The wallet is network-wide, so it is earned in one city and spendable in another.

✅ **You're done when:** you have followed the path for your own role above, and you can point to the “for you” section further down this page that carries your terms and disclaimer.

The programme rules — how ZaarCash actually works

ZaarCash (💎) is the currency of the programme. It is called ZaarCash everywhere — on customer listings, on receipts, in the scanner, in this guide. It is *not* "points" and it is *not* "credits"; if you see either of those words anywhere, treat it as a documentation bug rather than a second currency.

1	100	10%	100
ZaarCash earned per $1 of earnable spend	ZaarCash = $1.00 of buying power	Maximum share of a bill payable in ZaarCash	ZaarCash minimum banked before you can redeem

💎 ZaarCash at a glance

- **Currency:** ZAARCASH (💎). Never "points", never "credits".
- **Earning:** 1 ZaarCash per $1.00 of *earnable* spend at participating businesses. **Bonuses may also apply per redemption, per check-in and per visit** — check-in and visit bonuses are awarded at the business's own setting.
- **Value:** 100 ZaarCash = $1.00 (1 ZaarCash = 1¢).
- **Redemption cap:** at most **10% of any bill** may be paid in ZaarCash. A $40.00 bill can take at most $4.00 of ZaarCash, whatever the balance.
- **Minimum balance:** you must bank **100 ZaarCash** (= $1.00) before you can redeem anything. Below that the balance simply keeps accruing.
- **Free items earn nothing:** a free or fully discounted item mints no ZaarCash. Only the paid subtotal of a bill earns.
- **Network-wide:** your wallet is one wallet. Earn at a business in one ZaarHub city and redeem it in another; new cities join the same programme automatically.
- **Opt-in only:** only businesses that sign up to the programme participate — participating listings carry the **ZaarCash 💎 badge**.
- **Ownership:** this is **ZaarHub's own programme**, native to the directory. It is not a third-party rewards service and it does not depend on one.

⭐ **The numbers are settings, not constants.** ZaarHub runs one network-wide programme with the numbers above. Another directory using the same platform can run different numbers — a different earn rate, a different cap, a different minimum, or even a different currency name. Always read the terms shown by the directory you are using.

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FOR CUSTOMERS

👤 For Customers — earning and spending ZaarCash

What it is

ZaarCash is the reward you collect for spending money at businesses that have joined the programme. Every dollar of earnable spend mints ZaarCash into your own wallet, and that wallet works everywhere in the ZaarHub network — not just at the business where you earned it.

How it works for you

1. **Join once, for free.** Open a business profile that carries the ZaarCash 💎 badge and tap **"Join ZaarHub Rewards"**. You need a free ZaarHub account; joining takes one tap and gives you a personal QR code.
2. **Show your QR code when you pay.** Your code lives in the visitor portal on your phone — nothing to print. Staff scan it with the ZaarHub Scanner.
3. **Earn on the paid subtotal.** 1 ZaarCash per $1.00 of earnable spend — a $25.00 purchase earns 25 ZaarCash. Free or fully discounted items earn nothing, and check-in, visit and redemption bonuses may add more.
4. **Watch your balance grow in real time.** Your ZaarCash balance, tier badge and QR code appear on every business profile once you are enrolled — no separate app, no need to refresh.
5. **Redeem anywhere in the network.** Once you have banked at least **100 ZaarCash**, tell the cashier you want to pay with ZaarCash. The scanner deducts up to **10% of the bill** — again, free items are excluded from what can be discounted.
6. **Travel with it.** Spend in one ZaarHub city, redeem in another. New cities join the same programme automatically, so your wallet follows you.

How you benefit

- **A real discount, not a voucher maze.** 100 ZaarCash is worth exactly $1.00 — a fixed, predictable 1% back on the paid subtotal, before any bonus.
- **It compounds with bonuses.** Check-in, visit and redemption bonuses are awarded on top of the base earn rate, so regulars earn faster than occasional visitors.
- **One wallet, every city.** You never have a stranded balance in a city you have left behind.
- **No card, no stamp, no app install.** One QR code in the browser works at every participating business.
- **No surprises at the till.** The cap is a fixed percentage of the bill, so the discount you expect is the discount you get.

⚠️ **DISCLAIMER — FOR CUSTOMERS**

ZaarCash is a loyalty reward, not money. It has no cash value and cannot be exchanged for cash, transferred, sold or inherited. It can only be redeemed at businesses that participate in the programme.

The earning rates, the 10% bill cap and the minimum balance are set by each business and by ZaarHub, and can change; ZaarCash may also expire or be withdrawn if the programme changes or ends. A balance is not a promise that any particular reward will be available.

If a participating business refuses or is unable to honour a valid redemption, report it and we will act — but we do not guarantee any individual business's performance. Your balance belongs to your account and is forfeited if the account is closed.

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FOR BUSINESSES

🏪 For Businesses — running the programme on your terms

What it is

The ZaarCash programme is a shared loyalty network you can switch on for your listing. Your customers earn ZaarCash when they spend with you and spend it with you (or anywhere else in the network). You do not build or maintain anything: you sign up, you set your numbers, your staff scan.

How it works for you

1. **Sign up to the programme** from your Business Portal. Your listing then carries the ZaarCash 💎 badge so customers know you participate; only signed-up businesses participate, so the badge is a real signal.

2. **Set your numbers** — earn rate, redemption cap, minimum balance and whether free items earn. These are your settings, and they are the terms your customers see.

3. **Put the scanner in your staff's hands.** Open `zaarhub.com/scanner` on any phone or tablet, sign in, add it to the home screen. Three scan types: **Check-in** (award a visit bonus), **Purchase** (customer earns on the amount you enter) and **Redeem** (customer pays with ZaarCash, deducted up to the programme cap).

4. **Scan on every visit.** Every scan produces a unique transaction ID, so your earning and redemption activity is auditable and disputes are resolvable with evidence.

5. **Track and tune.** Your portal shows ZaarCash earning activity and redemption history. If the cost is outrunning the return, change your numbers — your settings, your call.

6. **Pair it with offers.** Deals and loyalty work together: a deal wins the trial visit, ZaarCash and visit bonuses bring the customer back.

How you benefit

- **Repeat footfall by design.** A balance with your name on it is a reason to come back — and because the wallet is network-wide, customers arriving from other ZaarHub cities bring balances with them.
- **You control the economics.** Earn rate, cap, minimum and free-item treatment are yours. Nothing pays out beyond the ceiling you set.
- **Opt-in, and opt-out.** Participation is optional, and you can change your rates at any time.
- **Zero builds, zero integration.** No app, no POS replacement, no development work — a badge, a scanner and your settings.
- **Trust the badge carries.** The 💎 badge tells customers you reward loyalty, and it appears in search and on your listing next to your business name.
- **Auditable by default.** Every transaction is identified, so you can check exactly what was earned and redeemed when you reconcile your month.

💰 What has to sit behind the ZaarCash you hand out — the float

ZaarCash is a promise: when a customer spends the ZaarCash you awarded, the network pays you back in cash. For that promise to stay real, the network has to be holding enough cash to cover the ZaarCash still sitting in your customers' wallets. That reserve is called the **float**, and it is checked three separate ways. Keep all three healthy and nothing changes for you — scanning, earning and redeeming work exactly as they do today.

1. **Coverage — the cash behind what your customers are holding.** The float has to cover the ZaarCash members are still holding, by default **100%**: every dollar of ZaarCash out there is backed by a dollar on hand. This is the accounting check — the network never pays out ZaarCash that was never funded.

2. **Burn — the cash for a normal month of redemptions.** The float must also cover about one month of the redemptions actually being made across the network over the last 30 days (a seasonal programme may hold two or three months). A programme can look fully covered on paper and still run short the week everybody redeems at once — this is the check that stops that.

3 **Floor — the smallest reserve the programme will run on.** A brand-new programme has almost nothing outstanding and almost no redemptions yet, so it would pass the first two checks while holding nothing at all. The floor is the hard minimum — a real number, enough to cover the smallest business on the network.

What is expected of you: fund before you launch, and top up before you grow. If you raise your earn rate or your redemption cap, or you run a promotion that hands out a lot of ZaarCash, the reserve has to keep pace. Your Business Portal and the network's monthly statement show what you have issued and what it costs, so the numbers are never a surprise.

If a condition is short, redemptions pause — they do not vanish. Your customers' ZaarCash is untouched and stays valid, nothing is confiscated and no balance is lost. Redeeming resumes on its own as soon as the reserve is topped up, and you will always be told *which* of the three conditions is short and *by exactly how much* — so topping up is a one-step fix, not a guess.

Earning is never affected: awarding ZaarCash to a customer does not depend on the reserves. These checks only ever gate the moment cash is paid back out.

⚠ DISCLAIMER — FOR BUSINESSES

Participation is optional and you control the numbers — earn rate, redemption cap, minimum balance and whether free items earn. ZaarCash you issue is funded by you: ZaarHub does not reimburse redeemed value, and the discount comes out of your margin, so treat it as a marketing cost and account for it as such.

You are responsible for honouring redemptions validly issued under your settings and for the tax treatment of the discounts you give. You may change your rates at any time; balances already earned remain redeemable under the rules in force when they were earned.

ZaarHub does not guarantee any increase in sales, footfall or retention, and may suspend a business that abuses the programme or repeatedly fails to honour redemptions.

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FOR SUPPLIERS

📦 For Suppliers — reaching the businesses that already buy

What it is

Suppliers sit one step upstream of the loyalty loop. The businesses in the network earn and redeem ZaarCash with their own customers, and you supply those businesses. The programme gives you a way to put a funded offer in front of them: a supplier deal or CTA on your listing that business buyers can claim through the same ZaarCash mechanism their customers use.

How it works for you

1. **Maintain a claimed, complete supplier listing.** Buyers reach you through your supplier profile and catalog — the same profile that carries your verification badges.
2. **Publish an offer with a `🎁 Claim This Deal` CTA.** That CTA routes redemption through the native ZaarCash programme, so the buyer's claim is tracked the same way a customer redemption is: network-wide, capped, and identified by transaction ID.
3. **Know the rules your buyers are playing by.** Network-wide: 1 ZaarCash per $1.00 spent, 100 ZaarCash = $1.00, at most 10% of a bill redeemable, at least 100 ZaarCash banked before a buyer may redeem any, and free or fully discounted items earn nothing. Only businesses that sign up to the programme participate — they show the ZaarCash 💎 badge.
4. **Decide your own funding.** Any discount or reward you attach to your offer is your commercial decision — you set the value and your margin absorbs it.
5. **Fulfil what you advertise.** Claimed offers must be honoured exactly as published, at the published value, at the published time.

How you benefit

- **Distribution where the demand already is.** Your offer appears to directory businesses whose own customers are already earning ZaarCash with them.
- **One mechanism, no new integration.** The same programme that runs customer loyalty carries your supplier offer — one badge, one redemption path, one audit trail.
- **A reason for merchants to return.** A standing supplier deal gives a buying business a reason to come back to your catalog next month, not just once.
- **Traceable redemptions.** Every claim is identified, so you can see what your offer actually produced.
- **You keep control of the economics.** What you fund, and how much, is your decision — nothing is imposed on your margin.

⚠️ DISCLAIMER — FOR SUPPLIERS

Loyalty benefits offered to suppliers are provided as-is. ZaarHub does not guarantee lead volume, orders, margins, listing placement or any commercial outcome from participating. Any discount or reward you fund is your own commercial decision and is not reimbursed by ZaarHub.

Do not misrepresent the programme, the value of ZaarCash, or your participation status to merchants or customers. Programme features may change or be withdrawn, and access may be suspended for misuse or for non-payment where fees apply.

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FOR ADMINISTRATORS

🛡️ For Administrators — every number is a setting you own

What it is

The loyalty programme is native to the directory: it is configured in the admin panel rather than in code, and it is scoped per directory or per network. ZaarHub runs a single network-wide programme; another directory can run different numbers under a different currency name on the same platform.

How it works for you

1. **Open the ⭐ Loyalty Programmes card** in the admin panel. This is the single surface that controls the programme.
2. **Set the earning and redemption numbers:** the **earn rate** (ZaarCash per $1 spent), the **redemption cap %** (max share of a bill payable), the **minimum balance to redeem**, and whether **free items earn nothing**.
3. **Set the currency identity and bonuses:** the currency's **name and icon**, plus the **per-check-in**, **per-visit** and **per-redemption** rates.
4. **Scope it and switch it on or off.** A programme can target one directory or a whole network, and it can be toggled on or off.

5 **Publish the terms.** Whatever you configure becomes the promise customers see. Keep this guide, the loyalty page and the panel in agreement, and state earning rates, cap, minimum and expiry where customers can find them.

6 **Watch the loop and police it.** Use the dashboard's transaction view for unusual patterns, resolve disputes against transaction IDs, and log every manual balance correction with reason, authorisation and timestamp.

How you benefit

- **No code changes to tune the programme.** Rates, cap, minimum, currency name and bonuses are all panel settings.
- **Multi-tenant by design.** Another directory may run different numbers and a different currency name — same engine, separate settings.
- **One source of truth.** Configure once at network scope, and every city that joins inherits it instead of needing its own launch.
- **Disputes you can settle with evidence.** Transaction IDs, audit logs and manual-adjustment records give you a defensible paper trail.
- **Clear division of responsibility.** The platform stores and applies your settings; the commercial judgement — the numbers, the terms, the launch — stays yours.

💰 The float rule — three conditions, and every one is yours to set

Redemptions are held when the network's reserve (the **float**) cannot cover them. Three independent conditions; the hold lifts by itself the moment all three pass. Nothing is confiscated and no balance is lost — **redemptions pause, they do not vanish**, and issuing ZaarCash is never blocked.

- **Coverage — `float_coverage_pct`, default `100`**: the float must be at least this percentage of the ZaarCash members still hold. The accounting view — never redeem points nobody funded. Lower it only when you are deliberately extending credit, and write down why.
- **Burn — `float_burn_months`, default `1`**: the float must also cover this many months of the redemptions actually made in the last 30 days. The operational view — a programme can be fully covered on paper and still fail when several members redeem at once. Raise it toward **2–3** for a seasonal programme (holiday/event-driven redemption).
- **Floor — `minimum_float`, default `$100`**: the smallest reserve the programme will run on. The risk view — a new programme has almost no liability and almost no burn, so it would pass the other two holding nothing. Set it to a real number: enough for the smallest business onboarded.

All three live in the admin panel: **Clearinghouse → Settlement settings**, in the same card as the issue/redeem rates. `0` in any of them turns that condition off. The panel's **Treasury** card shows the live verdict condition by condition, with the actual numbers — read it before and after every change.

Review them after every large campaign: a campaign raises redemptions immediately, so **burn** is the condition that moves first; coverage re-settles itself as ZaarCash is redeemed and liability falls.

> ⚠️ **DISCLAIMER — FOR ADMINISTRATORS**
>
> You are configuring a customer-facing rewards scheme, so the settings you choose are the promises customers see. Publish your terms (earning rates, cap, minimum, expiry) and keep them accurate in this guide and in the panel.
>
> Promotional and gift-card style rules vary by state and country — confirm what applies to you before launch, including whether unredeemed balances must be honoured or may expire.
>
> The platform stores and applies your settings; it does not decide them, does not reimburse redeemed value, and gives no warranty that a particular configuration is lawful or profitable in your jurisdiction.

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⚖️ Legal basis and where to read more

Each audience's terms are stated in the disclaimer above under its own heading. They are written for that audience specifically — a customer's terms are not the same as a business's, and an administrator's obligations are not the same as either. The four disclaimers on this page are the substance of the programme's terms.

- Customer Guide — earning, redeeming and managing your wallet
- Visitor Guide — your rewards section on business profiles
- Business Owner Guide — joining, the scanner and your settings
- Merchant Guide — the merchant walkthrough of the same loop
- Supplier Guide — supplier offers and CTAs
- Admin Guide — running the platform's loyalty configuration
- ZaarHub Program Legal Terms