⚠️ **Loyalty Program** — ZaarCash 💎, ZaarHub's own loyalty currency, earned and spent network-wide.

🏬 Setting Up Your Loyalty Program

Everything you need to start rewarding loyal customers and growing your business with ZaarHub.

⚡ Walkthrough — do this, in this order

From signing in to your first scanned customer — the order a new business should follow.

1. **Sign in to the Business Portal.** Open `https://zaarhub.com/portal` and sign in with your business credentials.

2. **Find your four panels.** In the loyalty area you get **Offers**, **ZaarCash**, **Referrals** and **Settings**. Those are the only screens you need day to day.

3. **Write down your Purchase PIN.** Open **Settings** and note the auto-generated **Purchase PIN** (format `Z100`, `Z101`…). You enter it to verify customer purchases. Staff only — never share it with customers.

4. **Create your first offer.** Open **Offers** → create. Give it a **Name**, a **Discount %** and a **Cap $**. Example: *"25% Off Up to $6"*. The cap is the most a customer can save on one bill.

5. **Set up the till.** On the shop phone or tablet open `https://zaarhub.com/scanner` and sign in — the scanner detects your business automatically. Add it to the home screen; it is a PWA.

6. **Serve a customer.** In the scanner choose one of three actions: 💳 **Purchase** (award ZaarCash on the bill total), ✅ **Check-in** (a visit bonus, 10 ZaarCash by default), or 🎁 **Redeem** (spend the customer's balance — capped at 10% of the bill, and the customer needs 100+ ZaarCash).

7. **Confirm it landed.** Every scan appears in the **ZaarCash** tab of the portal, and the customer's balance updates instantly.

8. **Know which numbers are yours.** The earn rate (1 ZaarCash per $1.00 spent, 100 ZaarCash = $1.00) is network-wide, so your growth lever is your offers and service. The redemption cap, the minimum balance and how free items are treated are programme settings — your listing shows what your customers get.

✅ **You're done when:** the scanner is on the counter phone, at least one offer is live, and you have processed a Purchase, a Check-in or a Redeem that shows up in the ZaarCash tab.

📊 1. Your Dashboard

Log into your **Business Portal** to access everything you need. The loyalty tab is your command center:

- **Offers** — Create and manage promotions that customers redeem with ZaarCash
- **ZaarCash** — View ZaarCash earning activity and redemption history
- **Referrals** — Track which customers are bringing in new participants
- **Settings** — Configure your offers, purchase PIN, and profile

ZaarCash is opt-in. Only businesses that **sign up to the loyalty programme** participate — participants carry the **ZaarCash 💎 badge** on their listing.

💡 **Tip:** Bookmark the Business Portal URL for quick access. Your session stays active for several hours.

⚙️ 2. The Network Earn Rate

Customers earn **ZaarCash** on their spend at the programme's standard rate: **1 ZaarCash per $1.00** of earnable spend. **100 ZaarCash = $1.00** of buying power (1 ZaarCash = 1¢).

- **Standard earn rate:** 1 ZaarCash per $1.00 spent — a $20 purchase earns **20 ZaarCash** ($0.20 of value)
- **Where it is set:** the earn rate is a programme-level setting the directory runs for the whole ZaarHub network — merchants do not set their own rate. Your listing shows it as "Earn 1 ZaarCash per $1"
- **Free items earn nothing:** only the **paid subtotal** of a bill earns ZaarCash — a free or fully discounted item mints none

Strategy tip: because the rate is network-wide, your growth lever is your offers and your service rather than the rate. Make sure your listing carries the ZaarCash badge and that staff scan every customer.

> 💡 **Tip:** ZaarCash earned at your counter is spendable at any participating ZaarHub business, in any city — so a customer you reward can bring a new customer to you from elsewhere in the network.

💎 2b. ZaarCash at a Glance

- **Earn:** 1 ZaarCash per $1.00 of earnable spend at a participating business
- **Value:** 100 ZaarCash = $1.00 (1 ZaarCash = 1¢)
- **Redemption cap:** at most 10% of a bill may be paid with ZaarCash
- **Minimum:** a member must bank at least 100 ZaarCash before redeeming
- **Free items earn nothing:** only the paid subtotal earns
- **Network-wide:** earned and spent across every ZaarHub city — new cities join the same programme automatically
- **Opt-in:** only businesses that sign up participate; look for the ZaarCash 💎 badge
- **Native:** ZaarCash is ZaarHub's own programme, not a third-party service

🏷️ 3. Creating Offers

Offers are how customers redeem their ZaarCash at your business. Navigate to the **Offers tab** to create them.

Each offer needs:

- **Name** — A clear, attractive title (e.g., "25% Off Your Purchase")
- **Discount %** — The percentage off the customer's purchase total
- **Cap $** — The maximum dollar value of the discount. Example: "25% off up to $6" means the discount is 25% but never more than $6 in savings

How it works: When a customer redeems, the system calculates the percentage off their purchase total. If the discount exceeds the cap, it's capped. ZaarCash equal to the savings (100 ZaarCash = $1.00) is deducted from the customer's balance — and never more than **10% of the bill**.

> 📝 **Example:** Offer "25% Off Up to $6" on a $40 purchase. 25% of $40 = $10, but capped at $6. Customer pays $34, saves $6, and 600 ZaarCash are deducted from their balance ($6 = 10% of the bill, so the programme cap is satisfied).

> 💡 **Tip:** Start with 1-2 simple offers. "10% off up to $5" and "20% off up to $10" cover most customer segments. Add seasonal offers later.

🔑 4. Your Purchase PIN

Every merchant account gets an auto-generated Purchase PIN when you sign up for the loyalty program. Format: **Z100, Z101, Z102**, etc.

- **Where to find it:** Go to **Settings** in the loyalty section
- **What it's for:** You enter this PIN to verify customer purchases
- **Keep it confidential:** Only share with authorized staff who process verifications
- **Cannot be changed:** The PIN is permanent. If compromised, contact support for a reset

> ⚠️ **Important:** Never share your PIN with customers or outside parties. Only trained staff should have access to it.

📷 5. The ZaarHub Scanner — Verifying Purchases

The **ZaarHub Scanner** at `/scanner` is your point-of-sale tool for processing loyalty transactions. It uses your device's camera to scan customer QR codes and award ZaarCash instantly.

How to access the scanner:

- Go to **`https://zaarhub.com/scanner`** from any device with a camera (phone, tablet, or laptop)
- Sign in with your business credentials (email + password)
- The scanner auto-detects your business name and category from your account
- You can also add the scanner as a **home screen app** on your phone for quick access (it's a PWA)

Three scan types are available:

- ✅ **Check-in** — Award a check-in bonus in ZaarCash for visiting (10 ZaarCash by default). No amount needed.
- 💳 **Purchase** — Customer earns ZaarCash on their purchase. Enter the total purchase amount.
- 🎁 **Redeem** — Customer uses their ZaarCash balance. Enter ZaarCash to deduct — the programme refuses a redemption above 10% of the bill, and a member must hold at least 100 ZaarCash to redeem at all.

1. Open **`zaarhub.com/scanner`** on your phone or tablet
2. Select the scan type (Check-in, Purchase, or Redeem) at the top
3. Customer shows their **QR code** on their phone — viewable on any ZaarHub business profile page under the Loyalty section
4. Point your camera at the QR code — it scans automatically within ~1 second. You'll see a green confirmation and vibration feedback
5. For Purchases: enter the **total amount** and optional notes (e.g., "Table 7"). Click **Process Transaction**
6. ZaarCash is awarded instantly! The success screen shows the member's name, tier, and ZaarCash earned. Tap **Scan Next Customer** to continue.

Each transaction automatically records:

- Your business ID, name, and category
- A unique transaction ID for audit tracking
- The scan timestamp and scan type
- All fields feed into the native MultiDirectory clearinghouse for billing and reimbursement

> 💡 **Tip:** The scanner works offline with the service worker cache, then syncs when reconnected. Good lighting and a steady hand ensure fast scans. Works on iPhone, Android, and desktop browsers with cameras.

👤 5b. Where Customers See Their Loyalty Info

Customers can view their loyalty status on **any ZaarHub business profile page** at `/biz/:slug/:id`. Each profile includes a dedicated **"ZaarHub Rewards" section** that shows:

- **Current tier** — Bronze, Silver, Gold, or Platinum with color-coded badge
- **ZaarCash balance** — Total ZaarCash earned across all participating businesses
- **QR code** — Scan-able at checkout to earn or redeem
- **Earn rate** — 1 ZaarCash per $1 spent (100 ZaarCash = $1.00)
- **Join button** — For new customers who aren't enrolled yet

The loyalty section fetches live data from the native loyalty engine — **no separate app needed by the customer**. They just visit any ZaarHub business listing while logged in.

> 💡 **Tip:** Encourage customers to log in before visiting. When they're logged in, the "ZaarHub Rewards" card automatically shows their personal tier, balance, and scannable QR. No login = they see the program info but not their personal data.

💵 6. Understanding Payouts

The ZaarHub Loyalty Program is designed to be simple and cost-effective for merchants:

- **No per-transaction fees** — You don't pay anything each time a customer earns or redeems ZaarCash
- **Merchant pricing** — Your subscription covers Program participation as detailed in your agreement
- **Two built-in protections** — a redemption is capped at **10% of the bill**, and a member must hold at least **100 ZaarCash ($1.00)** before spending any, so your exposure per sale stays small
- **Control costs with caps** — By setting offer caps (e.g., max $6 discount), you control your maximum liability per redemption
- **No minimum transaction size** — there is no minimum purchase to earn ZaarCash

> 💡 **Tip:** Review your analytics monthly to see how much discounts are costing vs. the additional revenue from repeat customers. Most merchants find the ROI strongly positive.

📋 7. Booking Requests

Visitors can request services directly from your business listing:

- **Booking Requests tab** in your merchant dashboard shows incoming service requests
- **Review request details** — visitor name, requested service, preferred date/time, phone, notes
- **Confirm or Decline** — click to update status; visitor sees the change in their portal
- **Completed bookings** automatically archive

> 💡 **Tip:** Respond to booking requests within 24 hours. Fast response times build trust and convert leads into customers.

👥 8. Referrals & Earn ZaarCash

Refer other businesses and earn ZaarCash:

- **Refer another business** — earn 200 ZaarCash per referred business (2× bonus!)
- **Refer a customer** — earn 50 ZaarCash when they sign up
- **Your referral link** is in your merchant dashboard under Refer & Earn
- **Admin verifies** the signup before ZaarCash is awarded
- Referral ZaarCash lands in the same network-wide wallet — spendable at any participating ZaarHub business, in any city

🔌 9. Integration CTA Buttons

Add action buttons to your business listing from the **Integrations tab**:

- **Booking CTA** — "Book Appointment", "Schedule a Consultation", "Book Now" — connects to CoreSwift calendar
- **Campaign CTA** — "Earn Rewards", "Join Our Loyalty Program" — connects visitors to the native loyalty campaign
- **SMS CTA** — "Text Us", "Get Started" — triggers a FunnelSwift SMS funnel
- Toggles and dropdowns are all controlled vocabulary — pick from pre-approved options to keep the directory consistent

⭐ 10. Best Practices

Get the most out of your ZaarHub Loyalty Program:

- **Display the ZaarHub badge** — Put it on your door, counter, and website. It tells customers you participate
- **Train your staff** — Make sure every cashier knows how to scan QR codes, enter amounts, and verify purchases. A 30-second training saves confusion later
- **Update offers seasonally** — Change your offers every quarter to keep things fresh. Seasonal offers (summer sale, holiday special) drive engagement
- **Monitor analytics** — Check which offers are most popular, what times of day customers redeem, and which customers are your biggest advocates
- **Promote the program** — Mention it at checkout, on receipts, and on social media. "Earn rewards every time you shop with us!"

> 💡 **Tip:** The businesses that succeed most with loyalty programs are the ones that actively talk about it. Mention it every time a customer pays — within weeks, repeat customers will be asking for it.

🔄 11. Role Switcher & Navigation

The header navigation includes a **Role Switcher** that lets you toggle between different views without logging out:

- **Visitor view** — Browse directories, search businesses, and save favorites as a regular user
- **Business Owner view** — Access your Business Portal, manage your listing, and configure loyalty offers
- **Supplier view** — If you're also registered as a supplier, switch to manage your catalog and orders

Look for the role switcher dropdown in the top-right header area. One account can have multiple roles — no need for separate logins.

> 💡 **Tip:** If you also offer products as a supplier in addition to running your main business, use the role switcher to jump between merchant and supplier views. All from the same login.

🏅 12. Verification Badges for Your Business

When you claim your business listing on the MultiDirectory platform, you earn verification badges that build trust with potential customers:

- **Verified Owner** — Automatically awarded when your claim is approved. Shows customers you're the legitimate business owner
- **Top Rated** — Earned by maintaining a 4.5+ star rating across enough reviews. Updates automatically as new reviews come in
- **Editor's Pick** — Curated recognition from directory admins for outstanding businesses
- **Where badges appear:** On your ZaarHub business listing card, search results, and detail page — right next to your business name

> 💡 **Tip:** After claiming your business (see Admin Guide Section 1), your Verified Owner badge appears automatically. Encourage happy customers to leave reviews to work toward the Top Rated badge.

🏪 13. The ZaarCash Loyalty Programme — the business view

ZaarCash (💎) is the programme's currency — never "points", never "credits". It is network-wide: 1 ZaarCash per $1.00 of earnable spend, 100 ZaarCash = $1.00, at most 10% of a bill redeemed at a time, a 100 ZaarCash minimum balance before any redemption, and free or fully discounted items earning nothing. What matters most to you as a business is that **you own your numbers** — earn rate, redemption cap, minimum balance and free-item treatment are your settings, and they are the terms your customers see.

🏬 What the programme does for your business

- **Repeat footfall:** a customer balance with your name on it is a reason to come back, and the wallet is network-wide — visitors from other ZaarHub cities bring balances with them
- **You set the economics:** earn rate, cap, minimum and free-item treatment are all yours, so nothing pays out beyond your ceiling
- **Optional and reversible:** participation is opt-in and you may change your rates at any time
- **Auditable:** every scanner transaction carries a unique ID, so earned and redeemed value is traceable when you reconcile
- **Zero development:** a 💎 badge on your listing, the ZaarHub Scanner PWA for your staff, and your settings in the Business Portal

Read the full ZaarCash programme guide for businesses →

⚠️ **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.