✅ **ZaarCash Loyalty** — 100 ZaarCash = $1.00. ZaarHub's own loyalty programme, earned and spent network-wide.

🎉 How the Loyalty Program Works for You

Earn ZaarCash when you shop. Redeem them anywhere in the ZaarHub network. It's that simple.

⚡ Walkthrough — do this, in this order

From your first sign-up to your first redeemed discount — the exact order of clicks at the counter and on your phone.

1. **Get an account.** Sign up free (or **Sign In** if you already have one) — you cannot hold ZaarCash without a ZaarHub account. See the Sign-In & Account Guide if you get stuck.

2. **Find your QR code.** Log in, then open any participating business profile (`/biz/<slug>/<id>`). The **ZaarHub Rewards** card shows your tier, balance and QR code. Only businesses that signed up to the programme participate — look for the 💎 **ZaarCash badge** on the listing.

3. **Earn — at the counter.** Make your purchase, show your QR code, and let the cashier scan it in the **ZaarHub Scanner** (`zaarhub.com/scanner`) after choosing 💳 **Purchase** and typing the bill total. You earn **1 ZaarCash per $1.00** of paid subtotal, credited instantly.

4. **Bank 100 ZaarCash.** You must hold at least **100 ZaarCash** before you can redeem anything (100 ZaarCash = $1.00). Your balance is visible in the Rewards card whenever you are logged in.

5. **Redeem — at the counter.** Tell the cashier you want to use your ZaarCash. They pick 🎁 **Redeem** in the scanner and enter the amount. The programme caps a redemption at **10% of the bill** and refuses anything above it.

6. **Collect a check-in bonus.** With no purchase needed, the cashier can choose ✅ **Check-in** in the scanner — 10 ZaarCash by default just for visiting.

7. **Track it all.** Open your visitor portal (`/visitor`) → loyalty section for your tier, balance and full earn/redeem history. The same card is on every business profile.

8. **Know the one trap.** Free or fully discounted items earn nothing — only the **paid subtotal** of a bill mints ZaarCash.

✅ **You're done when:** you have shown your QR, earned ZaarCash on a purchase, banked at least 100, and redeemed up to 10% of a bill as a discount.

⚡ Quick Start

1. Show your QR code when you pay
2. Tell the cashier the purchase amount
3. ZaarCash appears in your account instantly
4. Redeem at any participating business

🚀 1. Getting Started

Getting started with the ZaarHub Loyalty Program is quick and free. Only businesses that **sign up to the loyalty programme** participate — look for the **ZaarCash 💎 badge** on their listing. Here's what you need to know:

1. **Scan a Business QR Code** — When you visit a participating business, look for their ZaarHub QR code. Scanning it opens the sign-up flow directly.
2. **Create Your Free Account** — You need a ZaarHub account to participate. Sign up is free — do it at the business or online at the ZaarHub portal.
3. **You're In!** — Once signed up, you'll get your personal QR code. Start earning ZaarCash on your next purchase.

💡 **Tip:** No need to print anything. Your QR code lives in the visitor portal on your phone — just pull it up when you check out.

💰 2. Earning ZaarCash

Every time you spend money at a participating business, you earn ZaarCash — **1 ZaarCash per $1.00** of earnable spend. The process is automatic once the business verifies your purchase.

How it works:

1. Make a purchase at any participating ZaarHub business
2. Show your personal loyalty QR code at checkout
3. The cashier scans your code and verifies the purchase amount
4. ZaarCash is added to your account **instantly**

Standard rate: 1 ZaarCash per $1.00 of earnable spend. So a $5 purchase earns **5 ZaarCash**, and a $50 purchase earns **50 ZaarCash**. ZaarCash accumulates in one network-wide wallet across every participating business and city — earn at a business in one city and redeem it in another, and any new city joins the same programme automatically.

What your ZaarCash are worth: 100 ZaarCash = $1.00 of buying power (1 ZaarCash = 1¢).

100. **100 ZaarCash = $1.00** — the minimum you must bank before you can redeem anything.
500. **500 ZaarCash = $5.00** of buying power
1,000. **1,000 ZaarCash = $10.00** of buying power

> 💡 **Tip:** 100 ZaarCash always equals $1.00 of value. No hidden rates — what you earn is what you can spend.

Free items earn nothing: if an item is free or fully discounted, only the **paid subtotal** of your bill earns ZaarCash — a 100%-off deal mints none. ZaarCash is ZaarHub's own loyalty programme, built into the directory (not a third-party service).

📱 3. Your QR Code & Loyalty Display

Your personal QR code is your key to the ZaarHub Loyalty Program. Businesses scan this to identify you and award ZaarCash.

- **Where to find it:** Visit **any ZaarHub business profile page** (`/biz/:slug/:id`) while logged in. The **"ZaarHub Rewards"** section shows your tier badge, ZaarCash balance, and scannable QR code. No separate app needed — it's built into every business listing.
- **Also available:** Log into your visitor portal and navigate to the loyalty section to see your QR code and transaction history.
- **What businesses see:** When scanned, the business sees your name, tier, and current balance — then processes your check-in, purchase, or redemption instantly.
- **Safe to share:** Your QR code only contains a unique participant ID — no personal information. It's safe to show to any cashier.
- **Never share your password:** Your account password is secret. Your QR code is just an identifier, not a credential.
- **Permanent:** Your QR code doesn't change. Screenshot it for quick access if you like.

How it works on business profiles: The loyalty card on each business listing (`/biz/:slug/:id`) fetches your loyalty data from the native loyalty engine automatically when you're logged in. It shows your current tier, ZaarCash balance, and a QR that any business can scan at checkout.

> 💡 **Tip:** Turn up your screen brightness so the business scanner can read your QR code easily, especially in bright store lighting. The scanner uses your phone's camera and processes codes in under a second.

🎁 4. Redeeming ZaarCash

Redeeming ZaarCash is where you turn your loyalty into real savings. Here's how:

1. Make a purchase at a participating business
2. At checkout, tell the cashier you want to **use your ZaarCash**
3. The cashier applies ZaarCash as a discount, up to 10% of the bill
4. Discount is applied automatically — ZaarCash is deducted, savings are yours!

Example: You have 300 ZaarCash ($3.00 value) and the bill is $20. You may pay at most **10% of the bill** with ZaarCash — $2.00 — so $200 ZaarCash is applied and the remaining $18.00 is paid normally. You must also hold at least **100 ZaarCash** before any redemption is allowed at all.

The redemption cap: at most **10% of a bill** may be paid with ZaarCash, whatever your balance. On a $20 bill that is $2.00; on a $100 bill, $10.00. The cap keeps the programme healthy for participating businesses and is applied automatically at the register.

> 💡 **Tip:** The cap is applied automatically at the register — the cashier will show you the maximum you can apply before finalizing.

👥 5. Referrals

Love the program? Share it with friends and earn bonus ZaarCash!

1. Find your **referral code** in the visitor portal
2. Share it with friends via text, email, or social media
3. When they sign up and complete their **first verified purchase**, you earn bonus ZaarCash automatically

> 💡 **Tip:** Refer friends who shop at participating businesses regularly — their first purchase triggers your bonus, and then you both earn from every visit.

📊 6. Checking Your Balance

Stay on top of your ZaarCash and rewards anytime:

- **Log into the visitor portal** — Your dashboard shows your current ZaarCash balance and recent transactions
- **Transaction history** — See every ZaarCash earned and redeemed, including which business and the date

> 💡 **ZaarCash expiry:** ZaarCash older than **365 days** is expired on a rolling basis. Redeem regularly to keep your balance working for you.

📊 7. Community Polls

Vote on what matters in your community:

- **One-question polls** appear on your directory's sidebar or feed, like "Best taco spot?" or "Which event should we host?"
- **Vote once per poll** — you can change your vote anytime
- **Live results** show percentage bars after you vote
- **No account needed** to see poll questions and results — voting requires a free visitor login

📅 8. Upcoming Events

Discover community events in your directory:

- **Events page** shows upcoming events sorted by date, with category filters
- **RSVP** as Going, Maybe, or Not Going for any event
- **See who's attending** — event cards show attendee counts
- **Create events** — if you're a business owner, post events from your merchant dashboard

> 💡 **Tip:** RSVP early to help organizers plan. Your spot helps gauge interest!

📋 9. Service Bookings

Request services directly from businesses:

- **Request Service button** on business detail pages when the business offers services
- **Fill in** service type, preferred date/time, phone, and notes
- **Business confirms or declines** your request — status shows on your My Bookings page
- **Cancel anytime** while the request is still pending

🏠 10. Your Feed

Your personalized homepage at **ZaarHub.com/feed**:

- **Saved Places** — your bookmarked businesses at a glance
- **Upcoming Events** — events you're attending, sorted soonest first
- **Active Polls** — vote right from your feed
- **Suggested Businesses** — recommendations based on your bookmarks and survey answers

🏷️ 11. Deals & Discounts

Beyond earning ZaarCash, you can also find **deals, coupons, and discounts** from businesses across the directory network:

- **Featured Deals carousel** — Rotating deals appear on the ZaarHub homepage and directory landing pages. Look for the "Featured" badge on the best offers
- **Deals tab** — Browse all active deals across participating businesses. Filter by category or directory to find what you need
- **Coupon codes** — Some deals include coupon codes you can use online or show at checkout
- **Expiration dates** — Every deal shows its end date so you know how long you have to redeem. Deals auto-expire when the date passes
- **Business detail pages** — Active deals for a specific business appear on their listing page

> 💡 **Tip:** Check the Deals section regularly — businesses update their offers seasonally. The best deals often appear during holidays, local events, and slow business periods.

🔖 12. Saving Your Favorites

Build your own collection of favorite businesses to revisit later:

- **Save any business** — Click the ❤️ or 🔖 button on any business listing card or detail page. The business is added to your saved collection
- **View saved places** — All bookmarked businesses appear at **/user/saved** — your personal dashboard for saved spots
- **Works offline-ish** — On ZaarHub, saved businesses are stored in your browser's `localStorage` for quick access, plus synced to your account when logged in
- **Remove anytime** — Click the saved/bookmark icon again to remove a business from your collection
- **Quick access** — Your saved places appear on your ZaarHub feed for one-click access to your go-to businesses

> 💡 **Tip:** Save businesses as you discover them while browsing. When you need a plumber, restaurant, or salon later, your saved list is your personal directory of trusted businesses.

📍 13. Finding Businesses Near You

Discover participating businesses close to your current location with the **Near-Me** feature:

- **Near Me button** — Look for the location button on the ZaarHub or directory search page. Click it and allow location access when prompted
- **Distance-sorted results** — Businesses appear sorted by distance from you, with approximate distance shown on each listing
- **Map view** — Toggle to Map View to see business locations on an interactive map powered by Leaflet.js
- **Privacy first** — Your location is only used in your browser to sort results. It's never stored, tracked, or shared
- **Great for travel** — When visiting a new city, use Near-Me to find participating businesses around your hotel or current location

💎 14. The ZaarCash Loyalty Programme — your full guide

ZaarCash (💎) is ZaarHub's own loyalty currency, and this is the customer's view of how it works. It is **never** "points" and **never** "credits" — it is ZaarCash, and it is worth **100 ZaarCash = $1.00**.

🎁 What the programme gives you

- **Earn 1 ZaarCash per $1.00** of earnable spend at any participating business — plus check-in, visit and redemption bonuses where the business offers them
- **Redeem up to 10% of a bill** in ZaarCash — and only once you have banked at least **100 ZaarCash**
- **Free or fully discounted items earn nothing** — only the paid subtotal of a bill mints ZaarCash
- **One wallet, every ZaarHub city** — earn in one city and redeem in another; new cities join the same programme automatically
- **Look for the ZaarCash 💎 badge** — only businesses that sign up to the programme participate
- **It is ZaarHub's own programme** — native to the directory, not a third-party rewards service

Read the full ZaarCash programme guide for customers →

⚠️ **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.