ZAR Rewards
FOR BUSINESS

SOUTH AFRICAN BY DESIGN

ZAR Rewards Company Portfolio

Loyalty that belongs in everyday life

ZAR Rewards brings a South African perspective to how people use loyalty and how businesses recognise the customers who keep coming back.

Our consumer app makes loyalty cards easier to carry and use. Our next chapter, ZAR Rewards for Business, is being built to give merchants a digital loyalty programme under their own brand, beside the tills they already use.

Your brand. Their loyalty.

For independent businesses, chains, hospitality groups and prospective partners exploring loyalty in South Africa.

BUSINESS **zarewards.co.za**
CONSUMER APP **zarewards.com**

Business product in development • Pilot enquiries welcome

One South African brand

ZAR is the currency code of South Africa. It is also the foundation of our identity: a product built around local customers, local businesses and the value in their everyday purchases.

We want loyalty to be useful at the moment it matters. For customers, that means having the right card ready. For businesses, it means being able to recognise a regular and keep a reliable record of their progress.

ZAR Rewards for customers

The consumer app is available on iOS and Android. It brings loyalty cards together, with barcode access, favourites and offline access to saved cards. Customers can use the wallet without creating an account, with optional account sync available.

Shopping lists and tools for organising rewards extend its role in everyday shopping. Estimated rewards values help customers understand balances they enter; direct programme integrations remain part of the future direction.

ZAR Rewards for Business

Our business product is in development. It is designed for merchants who want their own programme, their own rules and a customer list they can export. Customers will be recognised by cell number, with wallet cards available as an option.

Two destinations with one purpose

Destination	Who it serves
zarewards.com	Customers discovering and using the ZAR Rewards app.
zarewards.co.za	Businesses exploring merchant loyalty and discussing a pilot.

A programme of your own

Paper cards can disappear between visits. A business may know familiar faces without having a useful record of their loyalty. ZAR Rewards for Business is designed to make that relationship easier to manage.

Your brand and your rules

The merchant's name and colours lead the experience. Choose a stamp programme or a tier structure, with earning rules and rewards shaped around the business. The merchant owns the programme and its member list, with export included in the planned owner portal.

A cell number is enough

Customers will be able to join and identify themselves by cell number. They will not need to install an app. An optional Apple Wallet, Google Wallet or web card will show progress and provide another way to identify a member.

A simple step beside the till

The planned staff web page will run on a phone, tablet or laptop. Staff find the member, enter the purchase amount and record the visit. Cash and card purchases can both qualify under the merchant's rules.

This approach works alongside the till. Automatic integration with a till system is a separate future capability.

An owner view of the programme

The owner portal is planned to bring members, activity, staff access and programme rules together. Purchase history, corrections and reward fulfilment will support a clear record of what happened.

DESIGNED FOR REGULAR CUSTOMERS AND THE TEAMS WHO SERVE THEM

Merchant defined rewards

Shape your programme around the benefits your customers value. The reward design is extensible, with rules and supported reward types agreed before a pilot.

Choose what customers work towards

Rewards may include tier merchandise, a fixed-rand or percentage discount on an eligible bill, a voucher, a service or an experience. For hospitality, that could mean merchandise at a tier milestone or a benefit reserved for a later visit.

These are programme design options. Stamps and tiers lead the first release; advanced discount rules, vouchers and points redemption require agreed scope and may follow in later development.

An illustrative hospitality programme

Rule	How it works
Earn	Record qualifying purchases against the member. Eligible cumulative spend builds towards R20,000 within the agreed earning window.
Unlock	Reaching R20,000 of qualifying cumulative spend unlocks a R450 discount reward. This does not automatically apply it to the purchase that reaches the threshold.
Redeem	Use the R450 reward on the next eligible bill strictly above R2,000. A bill of exactly R2,000 does not qualify. The reward must also meet its expiry and other redemption conditions.

Agree the detail before launch

Earning, unlocking and redemption are separate rules. We scope the qualifying-spend definition, threshold, earning window, expiry, exclusions, stacking with other offers, reward reuse and the effect of returns with the merchant. We also agree how an eligible bill is measured and how staff validate and fulfil the reward.

Illustrative programme design. Supported rules and release scope are agreed before launch.

From first store to wider rollout

We are starting with a focused merchant product and proving the experience in stores. Each stage has a defined scope so a business can understand what it is discussing.

Stage	Scope
First release In development	Stamp cards and tiers; cell-number lookup; counter or cashier sign-up; wallet and web cards; staff earn, refund, undo and reward flows; owner portal, card announcements and data export.
Multi-store pilot Dependent on a pilot agreement	One member account across participating stores under the same merchant, store-linked staff access and head-office views by store.
Later development Planned	Points redemption, vouchers and advanced discount rules; WhatsApp and SMS journeys, birthday and return-visit messages, deeper analytics and merchant cards inside the ZAR Rewards app.
Longer-term direction Exploratory	Earn APIs and selected till connections, receipt-based earning and closer connections between merchant programmes and the consumer app.

A connected future built on consent

We see an opportunity to connect merchant-recorded activity with a customer's wider ZAR experience. Any use of that activity for ZAR's own purposes would require separate, optional member consent.

Cross-merchant rewards and payment-linked experiences are longer-term ambitions that depend on partnerships, commercial design and appropriate review. They are not part of the initial merchant offer.

Build the first programme with us

We are inviting conversations with businesses that want to explore a pilot and help shape a practical loyalty experience for South Africa.

Where we can start

Independent stores and venues provide a focused place to test stamps or tiers. Chains and franchises can explore how an existing programme could work across stores. Hospitality groups can discuss recognition across venues, with the scope agreed before a pilot.

A pilot with clear measures

We start with a demonstration and a discussion of your existing programme, customer journey and staff workflow. Together, we agree the earning rules, reward handling, pilot scope and measures of success.

The pilot should show how often purchases are linked to members, how customers identify themselves, how much time the staff step takes and whether members return. Reward fulfilment and disputes also form part of the review.

A clear route to rollout

The intended commercial model is a monthly subscription per store. Pilot terms, onboarding and rollout pricing will be agreed with each business. Wider rollout follows what the pilot demonstrates.

Start a conversation

Tell us about your business, how many stores or venues you operate, and whether you currently use stamps, tiers or another loyalty approach.

hello@zarewards.co.za

Business enquiries zarewards.co.za
Consumer app zarewards.com