

Ansar App - Complete Manual

Introduction

Ansar is a digital marketplace created by Zamzam Bank where:

- Merchants (sellers) can register and sell products.
- Customers (buyers) can purchase products and pay with flexible repayment plans.
- Zamzam Bank manages verification, payments, and security.

Process:

1. Merchants register -> Bank verifies -> Approved merchants list products.
2. Customers register -> Bank verifies -> Approved customers shop.
3. Customer orders product -> Merchant confirms -> Bank pays merchant.
4. Customer receives product -> Customer repays bank.

Merchant Guide

MERCHANT GUIDE

Step 1: Merchant Onboarding

- Provide: TIN Number, Business License, Tax Registration Certificate, Business Address, Contact Person details.
- Upload: Scans of TIN, License, Tax Certificate.

Step 2: Bank Verification

- Bank checks validity of documents and business credibility.
- Rejections occur if documents are incorrect or expired.
- Once approved, merchant dashboard is activated.

Step 3: Listing Products

- Add product name, description, price, stock availability, and photos.
- Products must comply with Zamzam Bank policy.

Step 4: Selling Products

- When order is placed, merchant confirms availability and uploads proof if needed.

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- Bank processes payment after confirmation.

Customer Guide

CUSTOMER GUIDE

Step 1: Customer Onboarding

- Provide: National ID, Full Name, Address (Kebele, Woreda), Spouse details (if married).
- Business info (if retailer): TIN, Address, Profits, Number of employees.
- Upload: Scans of ID, Business License, Tax documents.

Step 2: Bank Approval

- Bank checks identity authenticity and financial eligibility.
- Approval activates account.

Step 3: Browsing & Ordering

- Browse products, add to cart, place order, confirm delivery.

Step 4: Payment & Repayments

- Full payment or Installments according to agreement.
- Bank sends repayment reminders.

Bank Process & Payment Terms

BANK PROCESS & PAYMENT TERMS

Order Flow:

1. Customer orders product.
2. Merchant confirms availability.
3. Bank pays merchant.
4. Customer receives product.
5. Customer repays bank.

Repayment Terms:

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- Weekly/Monthly installments.
- Penalties for late payments.
- All terms visible in app.

Support & FAQs

SUPPORT & FAQs

FAQs:

Q: How long does approval take?

A: 1-3 business days.

Q: What if my product is damaged?

A: Report to support; the bank investigates.

Support:

- In-App Chat
- Call Zamzam Bank Customer Care
- Visit nearest branch