

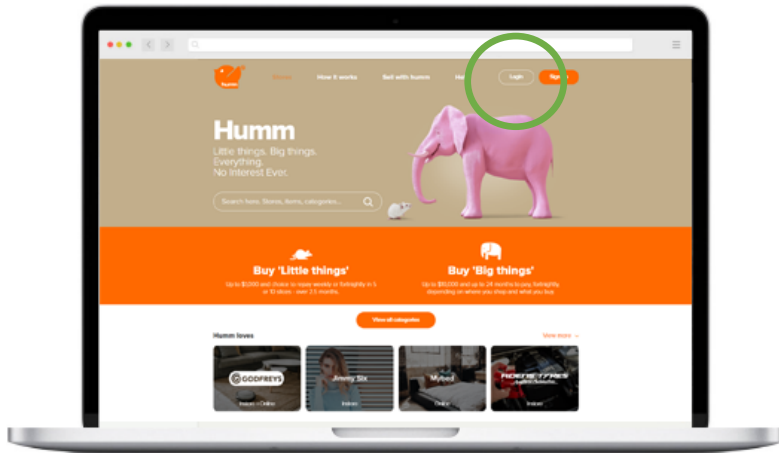
8 ways smart merchants start to humm

A quick reference guide to processing
applications. Version 1. Aug 2020

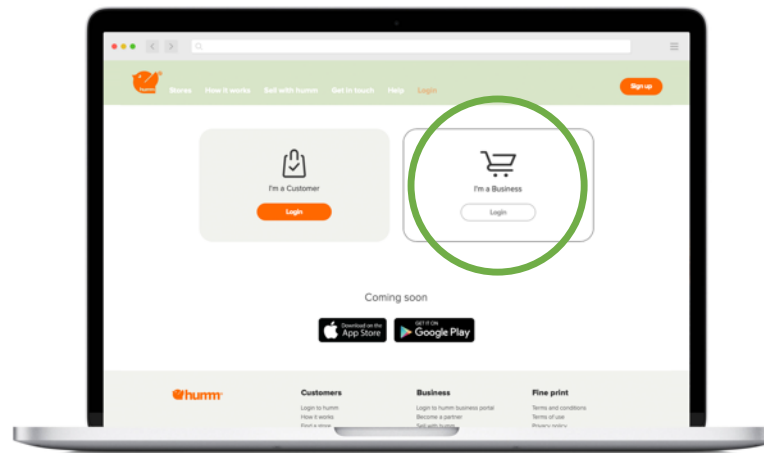


Finding the new seller portal

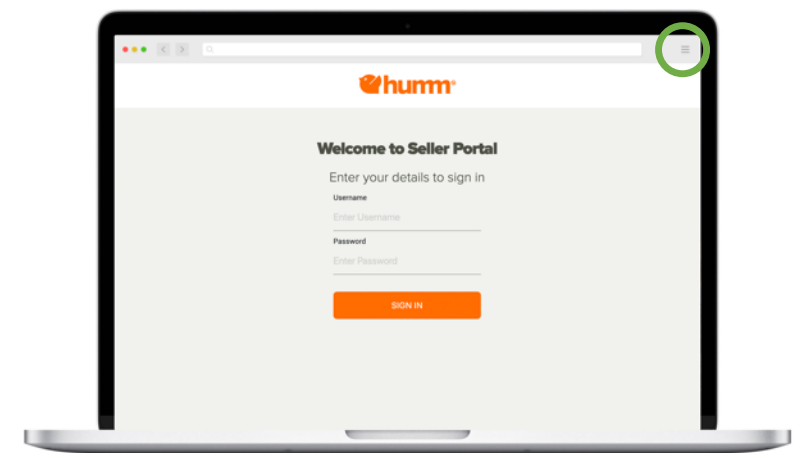
1. Head to
shophummm.co.nz
and click '**Login**'



2. Click the
'**I'm a Business**'
button



3. **Bookmark** the
page in your
favourites



<http://seller.shophummm.co.nz>



Today we'll get you humming over:

1. The **hummm** product overview
2. Customer eligibility
3. Navigating the home screen and the dashboard
4. A 'Little things' application
5. A 'Big things' application
6. New **hummm** customer application
7. How to find recent applications
8. How to activate an transaction



1. What is humm?

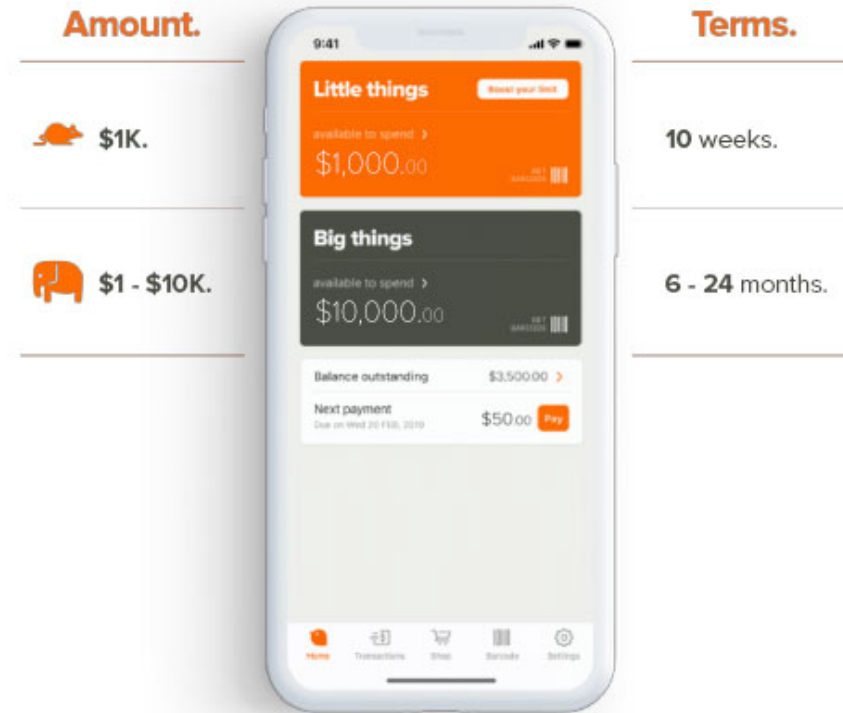


Oxipay is turning into **hummm**

Hummm is the only Buy Now Pay Later service that's perfect for both the Little things and Big things in life.

For buying 'Little things', you get up to \$1,000 and your choice to repay fortnightly in 5 slices that's 2.5 months. You can even pay for 'Little things' weekly if it's better for you. Plus each repayment frees your balance to spend again.

For buying 'Big things', you can apply for anything up to \$10,000. Just look for a **hummm** Big things retailer. Then, depending on what you're buying and where, you can choose to repay in 6, 12 all the way up to 24 months.



2. Humm through customer eligibility





Customer eligibility checklist

	Requirements
Customer age	18 years or older
Residency	Permanent resident or citizen
Identification	New Zealand driver's license, or Passport.
Employment	Full time or Permanent part-time, minimum 25 hours per week, or receiving NZ superannuation, or veterans pension.
History	Not an undischarged bankrupt, Must not be or about to be insolvent.
Direct debit details in applicant name	VISA, MasterCard (credit or debit)



3. Humm through the home screen and dashboard



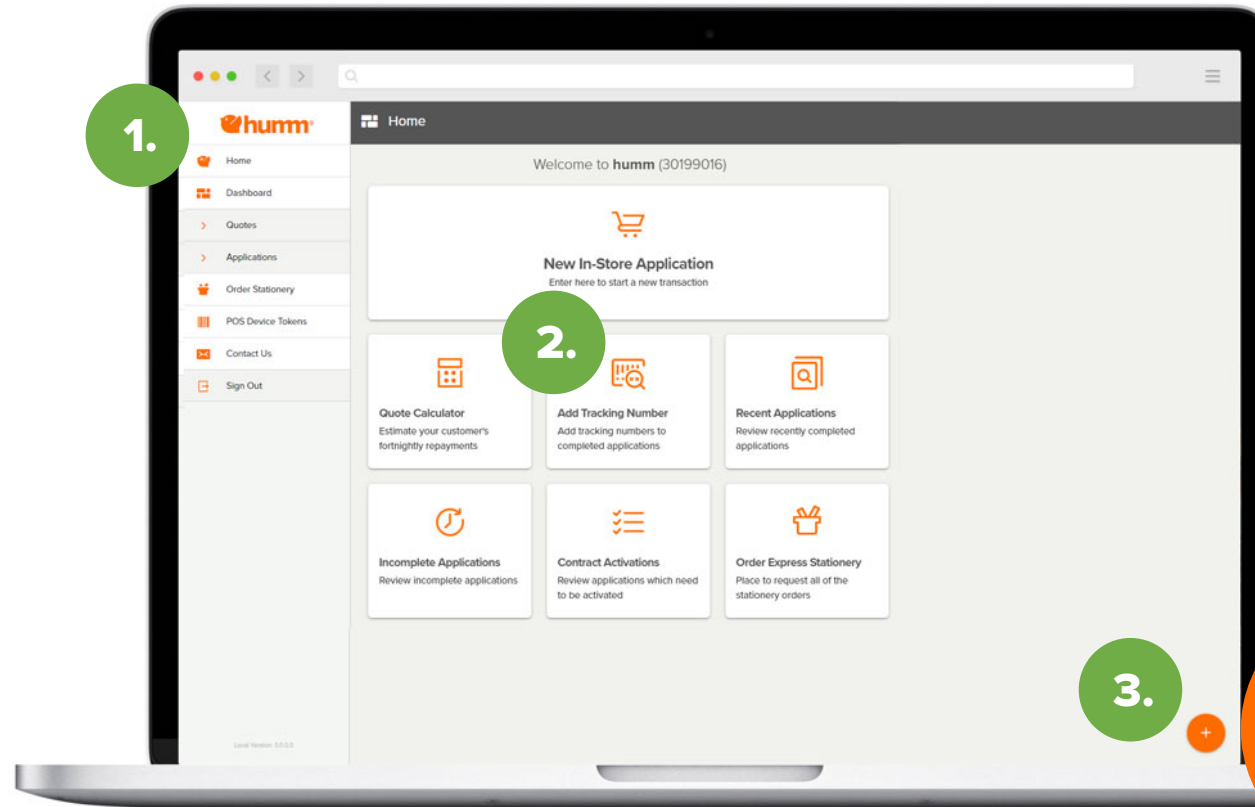
Home screen for all key activities

1. Main navigational menu

2. Quick link menu items for

- New Application
- Recent Applications
- Activate Contact

3. Click to start a 'new application' or 'new quote'



Click here to start a 'new application'



Dashboard for tracking sales performances

1. Main navigational menu

2. Sort sales data into periods

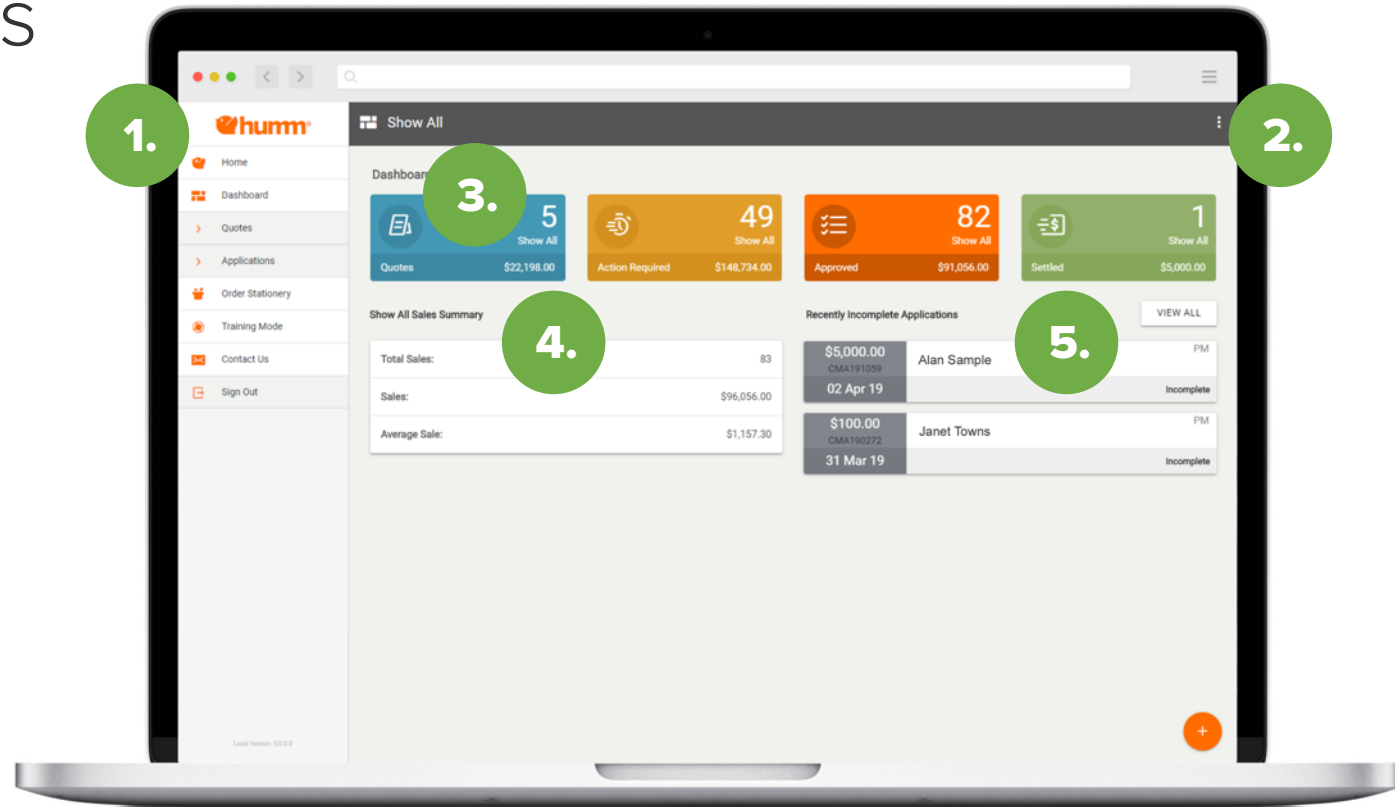
- Month to date
- Last calendar month
- Financial year to date

3. Overview of all applications

- Quotes - active product/services quotes
- Action (Required) - active applications ready for completion or cancellation
- Approved - applications approved for activation
- Settled - activated contracts that have been received

4. Sales summary

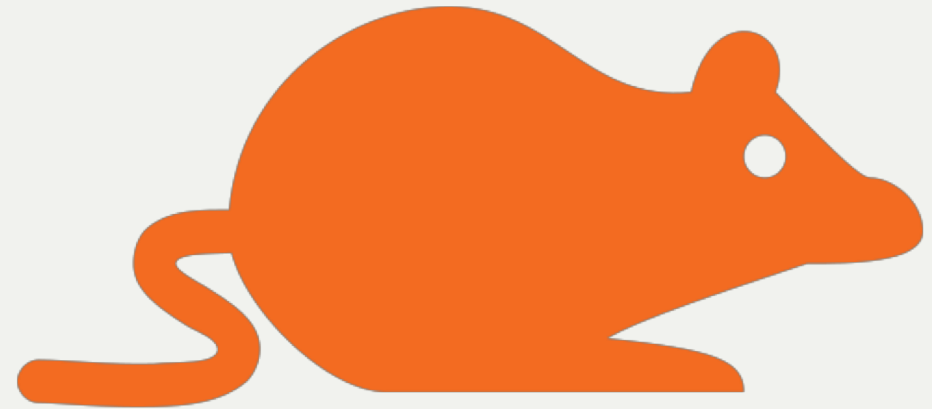
5. Recently Incomplete Applications



4. Humm through a new 'Little things' application

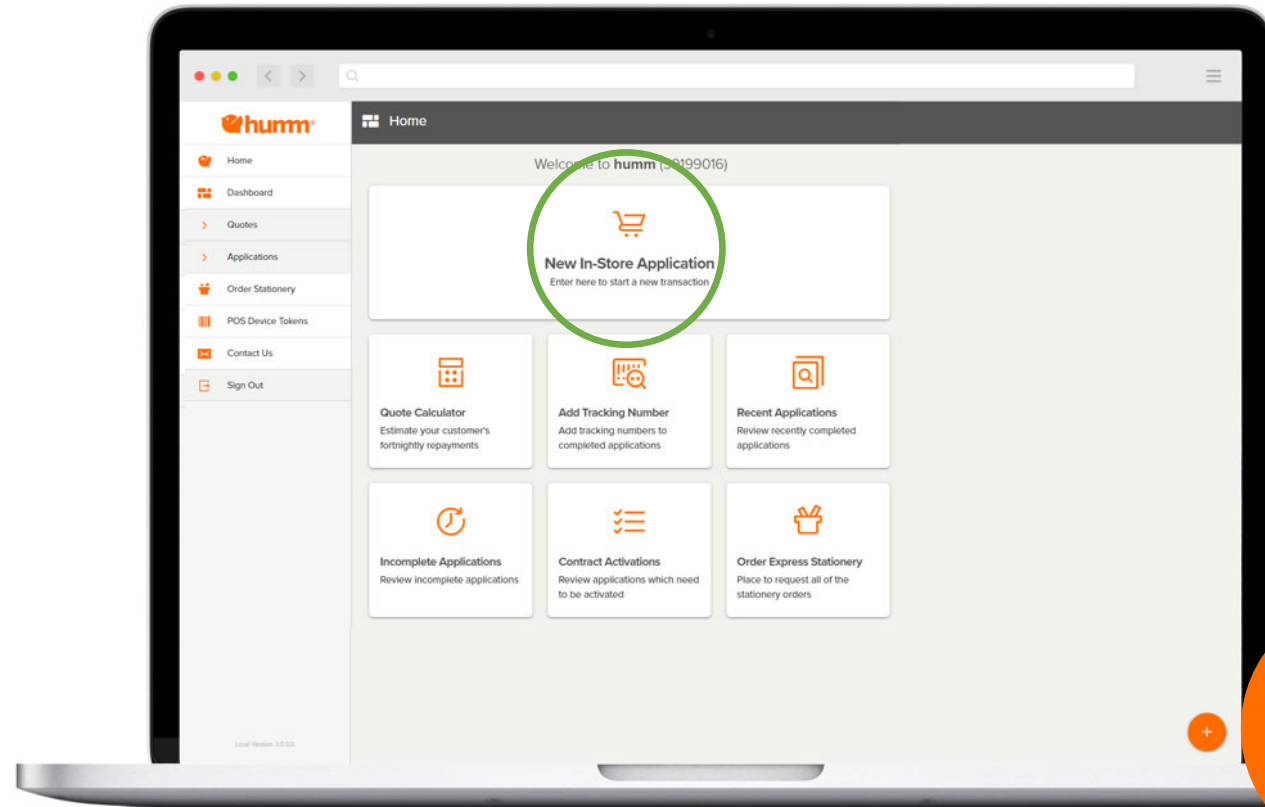
Amount: up to \$1,000

Term: 10 weeks



Step 1.

From the home screen click
'New In-Store Application'



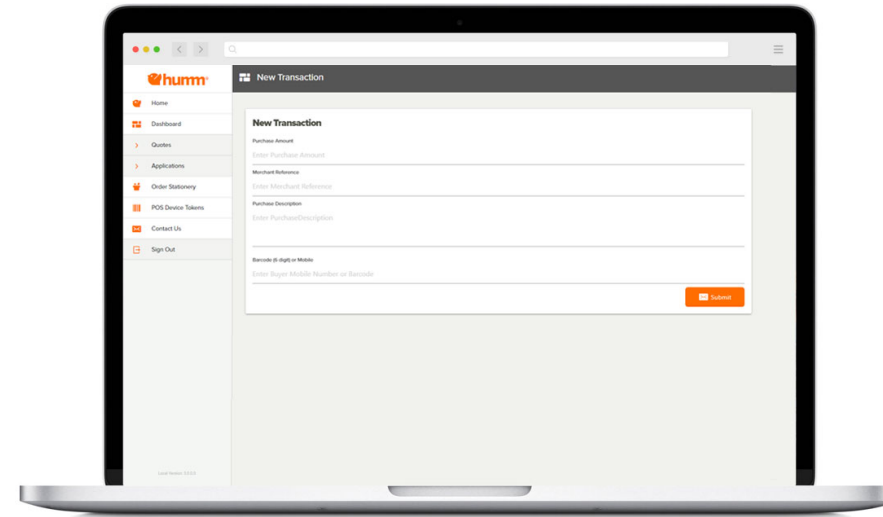
Click here to
start a 'new
application'



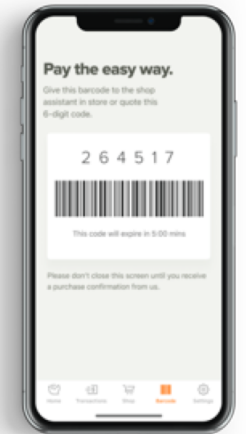
Step 2.

For an existing customer: Enter the purchase amount, your reference, description and then enter the customers barcode.

Note: For new humm customers go to chapter 6. New humm customer application.



Seller portal

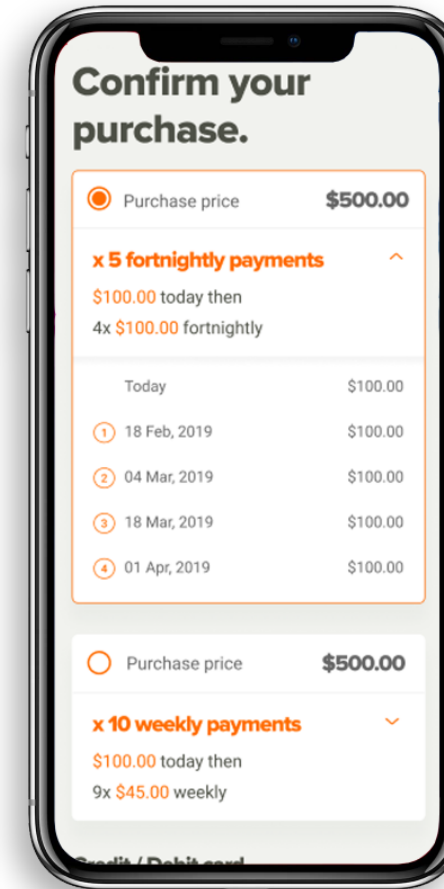


customer



Step 3.

Your customer will now see their payment plan appear on their device. Once they have chosen fortnightly or weekly, viewed their payment schedule and confirmed their credit card information they will click **Purchase.**



customer



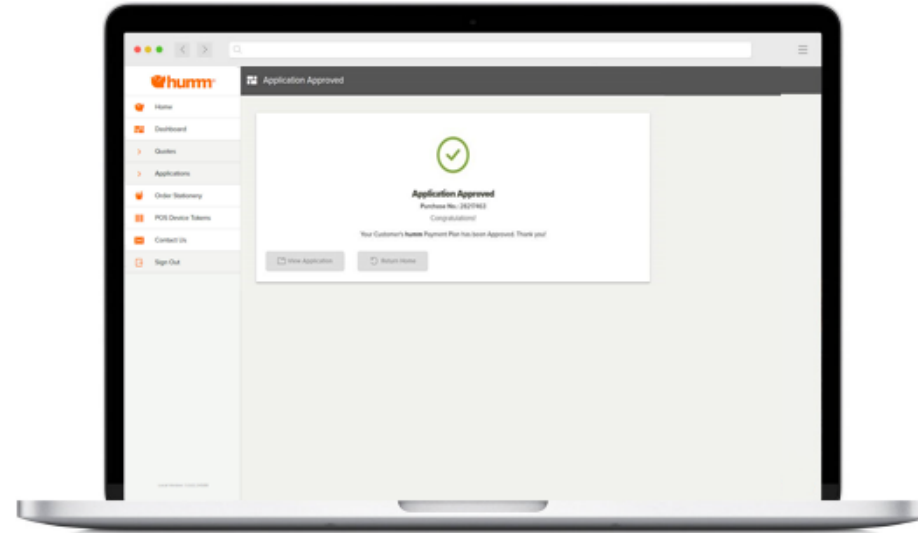


Please note humm will take the first repayment of 20% at the time of purchase

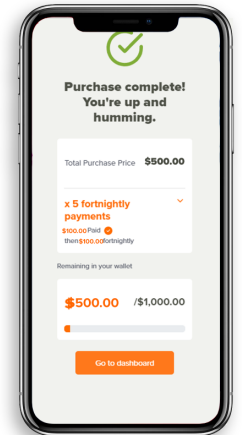
Step 4.

Once the application has been approved both the merchants portal and the customers device will display an transaction complete message.

Note: If the transaction is declined, a deposit will not be taken.



Seller portal



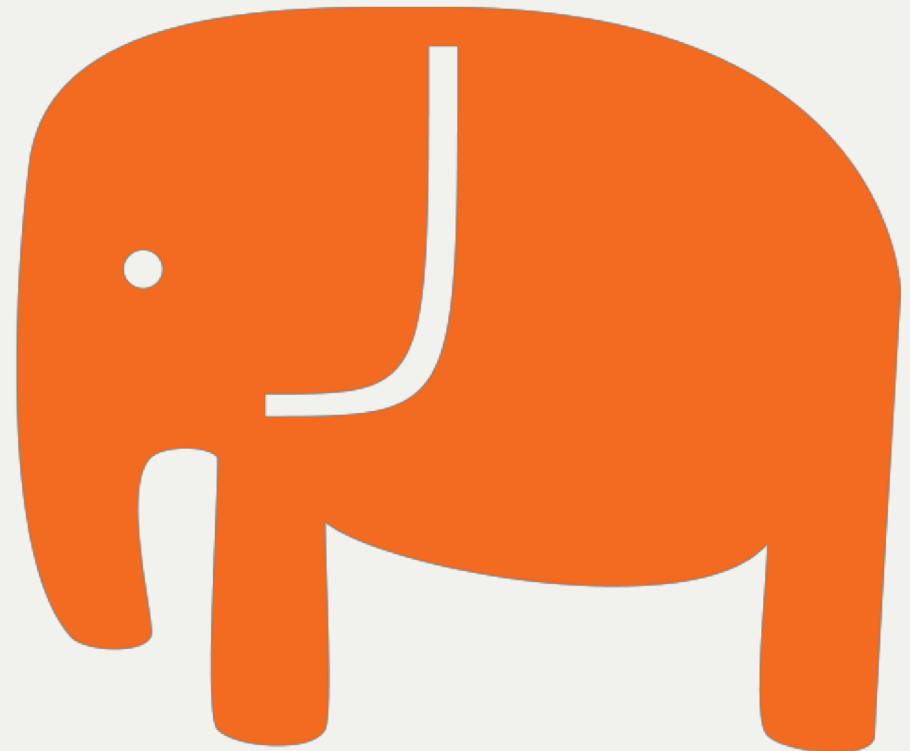
customer



5. Humm through a new 'Big things' application

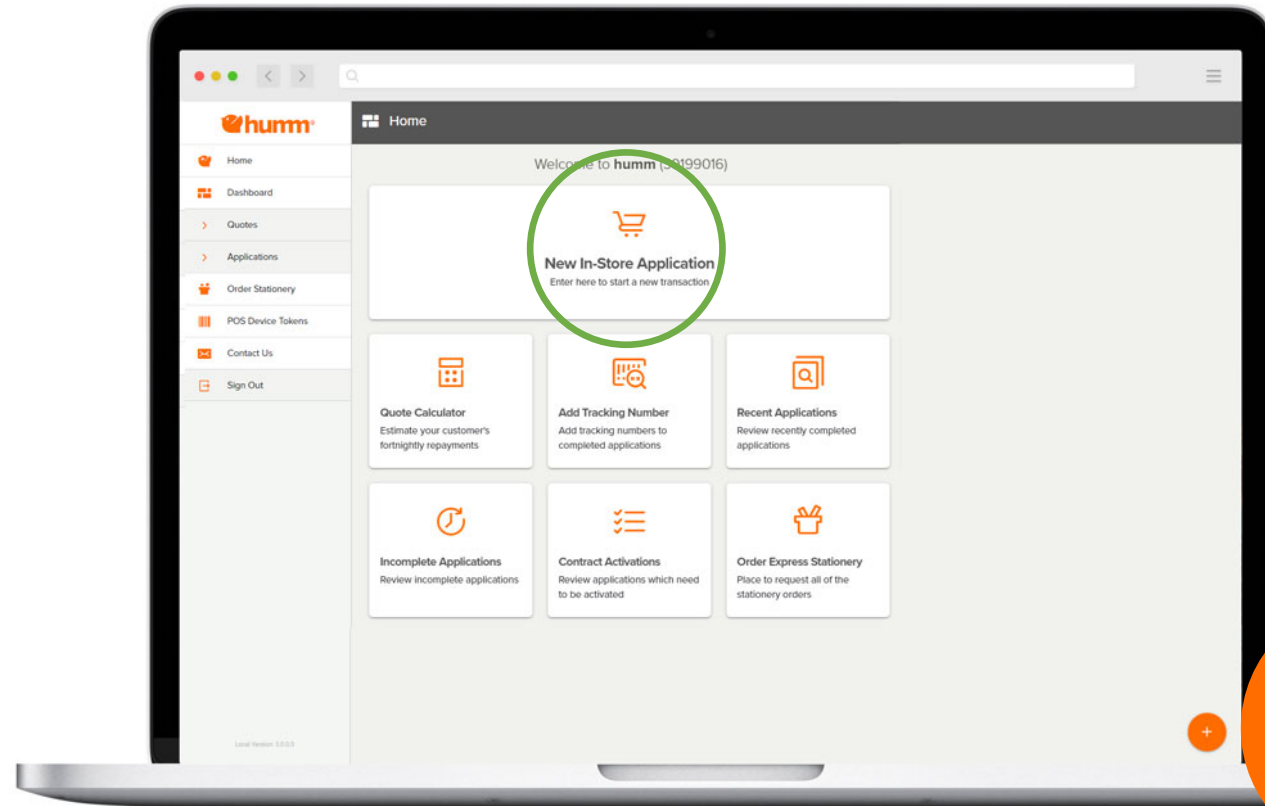
Amount: \$1 – \$10K

Term: 6 – 24 months



Step 1.

From the home screen click
'New In-Store Application'



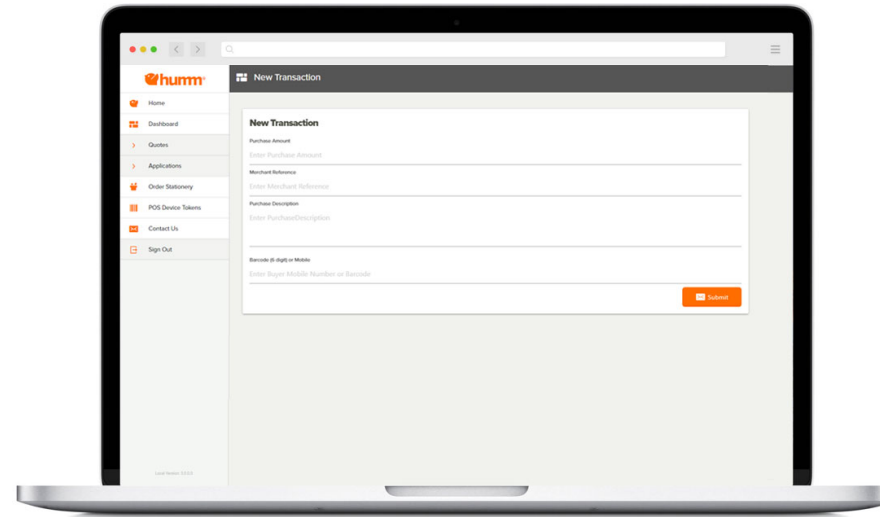
Click here to
start a 'new
application'



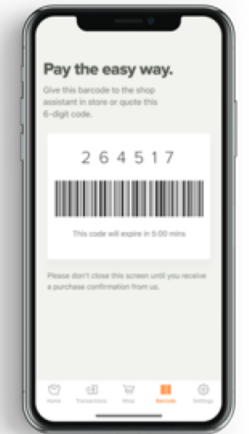
Step 2.

For an existing customer: Enter the purchase amount, your reference, purchase description and then enter the customers bar-code.

Note: For new humm customers go to chapter . New humm customer application.



Seller portal



customer

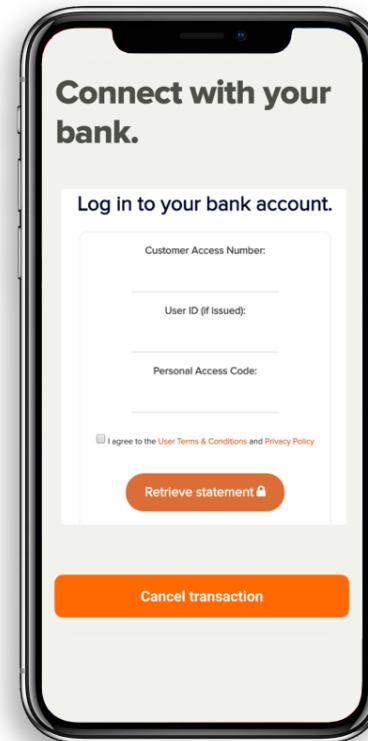


Step 3.

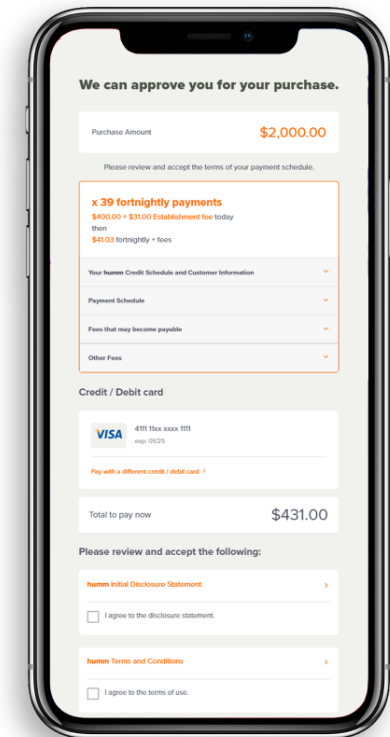
If your customer has **not** applied for a preapproved big things limit, they will now be requested to enter their bank details and asked a few additional expense related questions. Once this is done....

Step 4.

Your customer will see a payment plan on their device. If they are happy with the terms, confirmed the credit card information and agreed to the T&C's / Disclosure statement they will click **Purchase**.



Step 3
Customer



Step 4
Customer



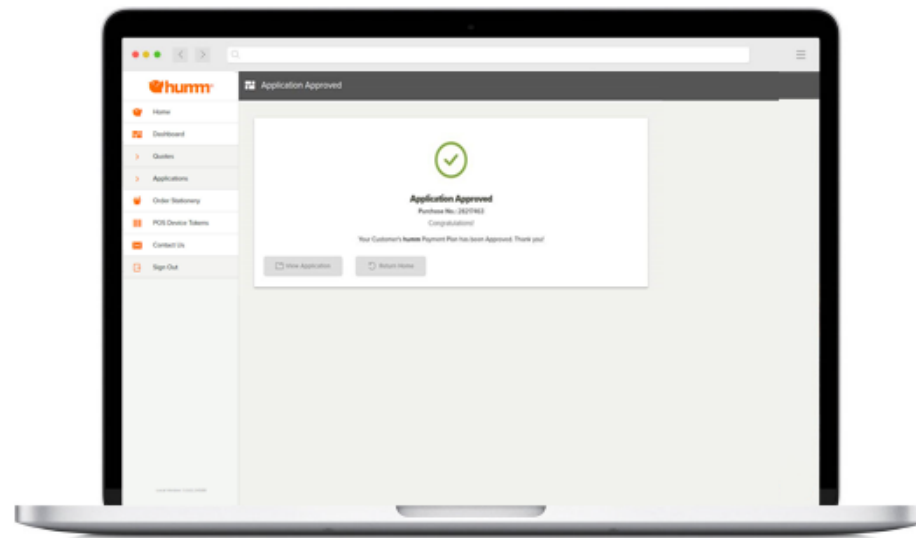


Please note humm will take the first repayment (20%) and establishment fee (\$20.00) at the time of purchase.

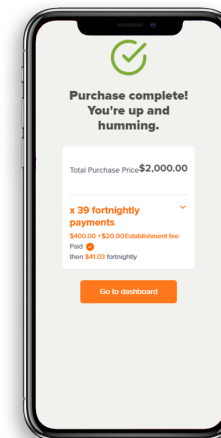
Step 5.

Once the application has been approved both the merchants portal and the customers device will display an transaction complete message.

Note: If the transaction is declined, a deposit will not be taken.



Seller portal



Customer

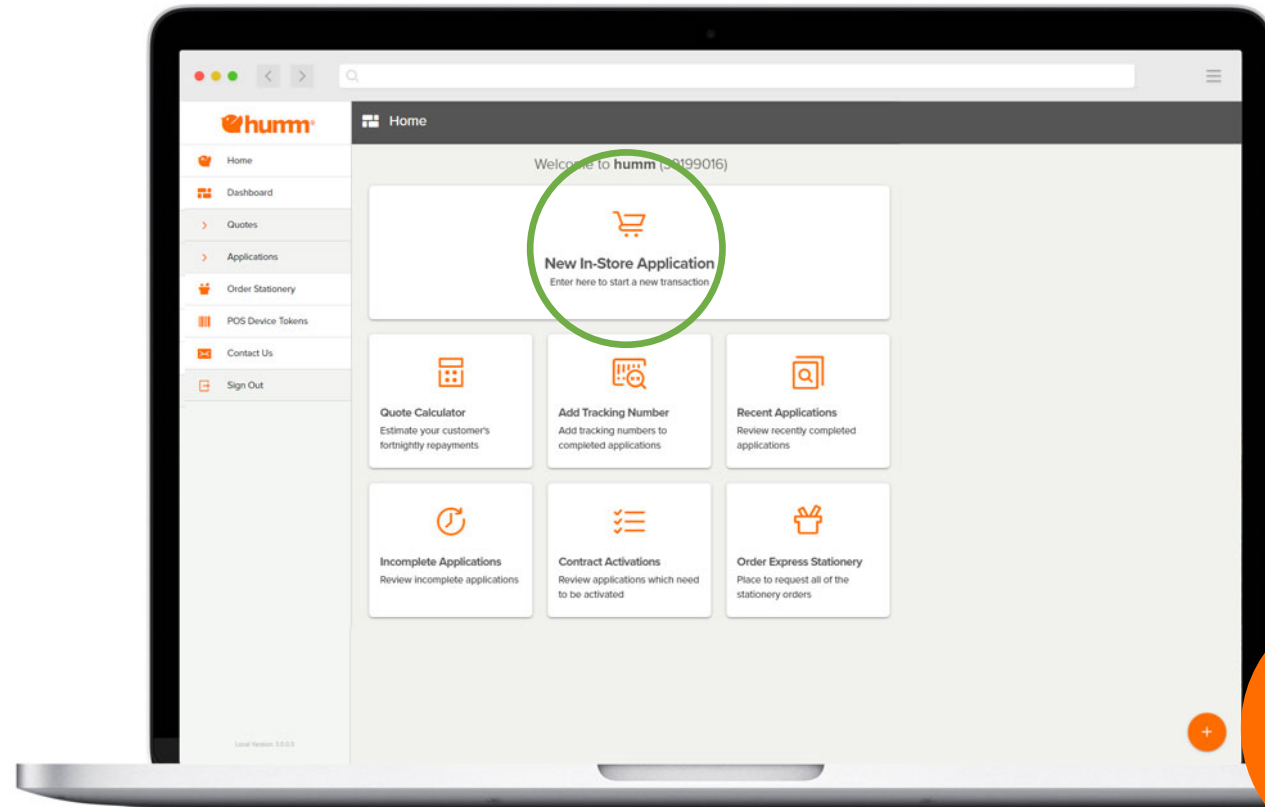


6. Humm through transactions with new customers



Step 1.

From the home screen click
'New In-store Application'



Click here to
start a 'new
application'

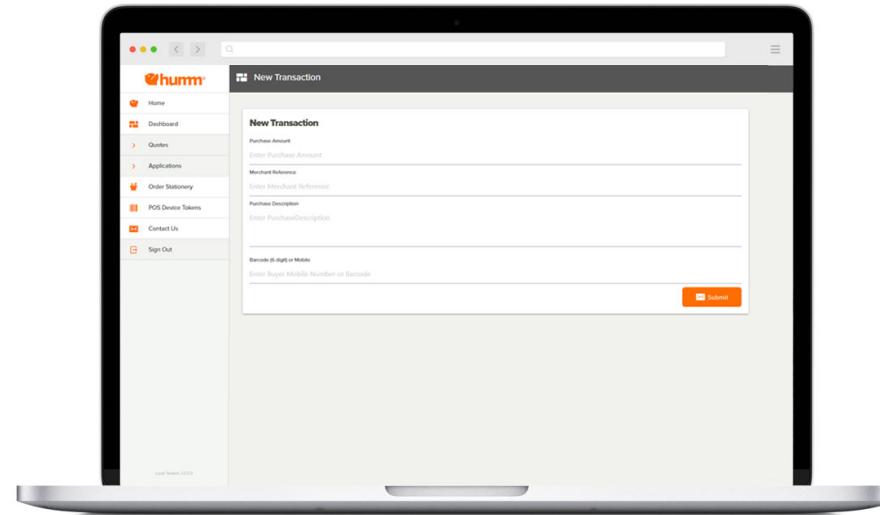


Step 2.

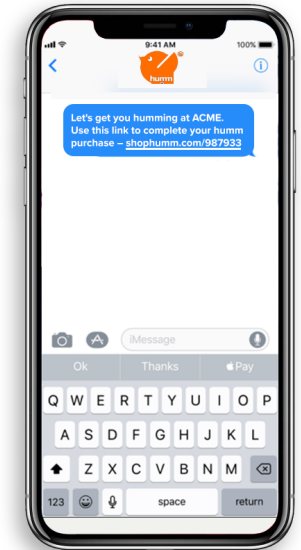
Enter the purchase amount, your reference, purchase description and then enter the customers **Mobile phone number**.

Step 3.

Your Customer will receive an SMS welcoming them to **hummm**. The customer will need to click on the link in the message.



Seller portal



customer



Step 4.

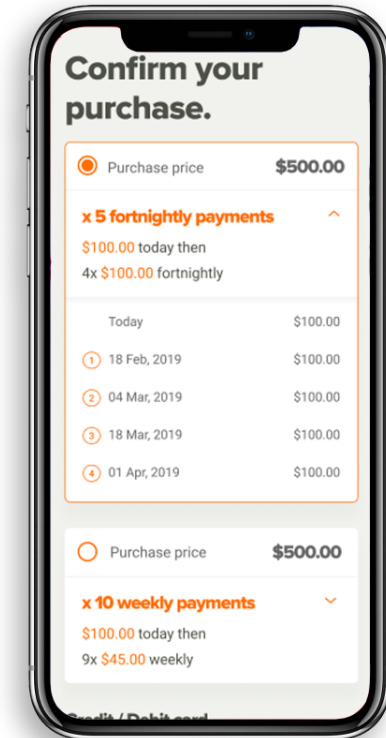
The customer will then need to register with humm (on their device). This will include some personal details, Credit / Debit Card and an image of their Drivers License or Passport.

Step 5.

After signing up, Your customer will now see their payment plan appear on their device. Once they have viewed the payment schedule, selected weekly or fortnightly and confirmed their credit card information they will click **Purchase.**



Step 4
Customer



Step 5
Customer



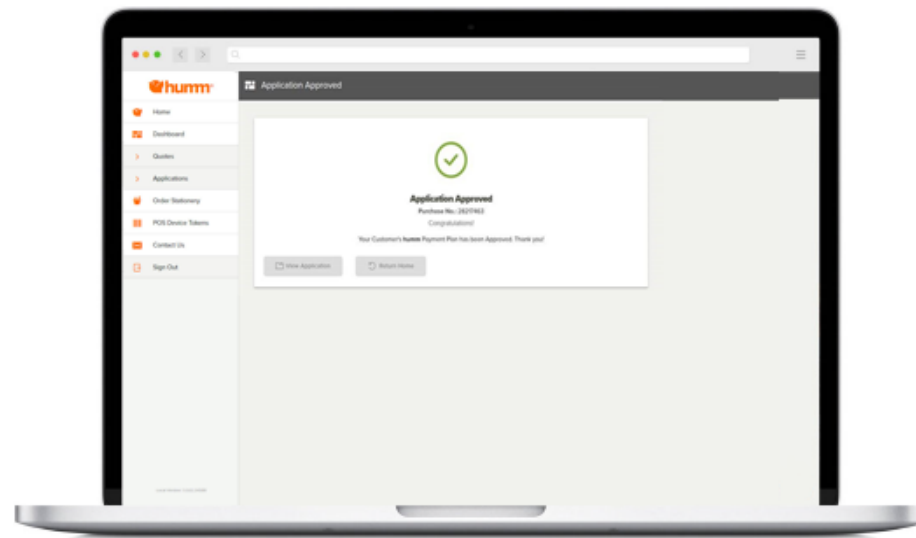


Please note humm will take the first repayment (20%) at the time of purchase.

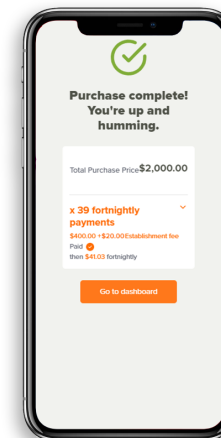
Step 6.

Once the application has been approved both the merchant portal and the customer's device will display a transaction complete message.

Note: If the transaction is declined, a deposit will not be taken.



Seller portal



Customer

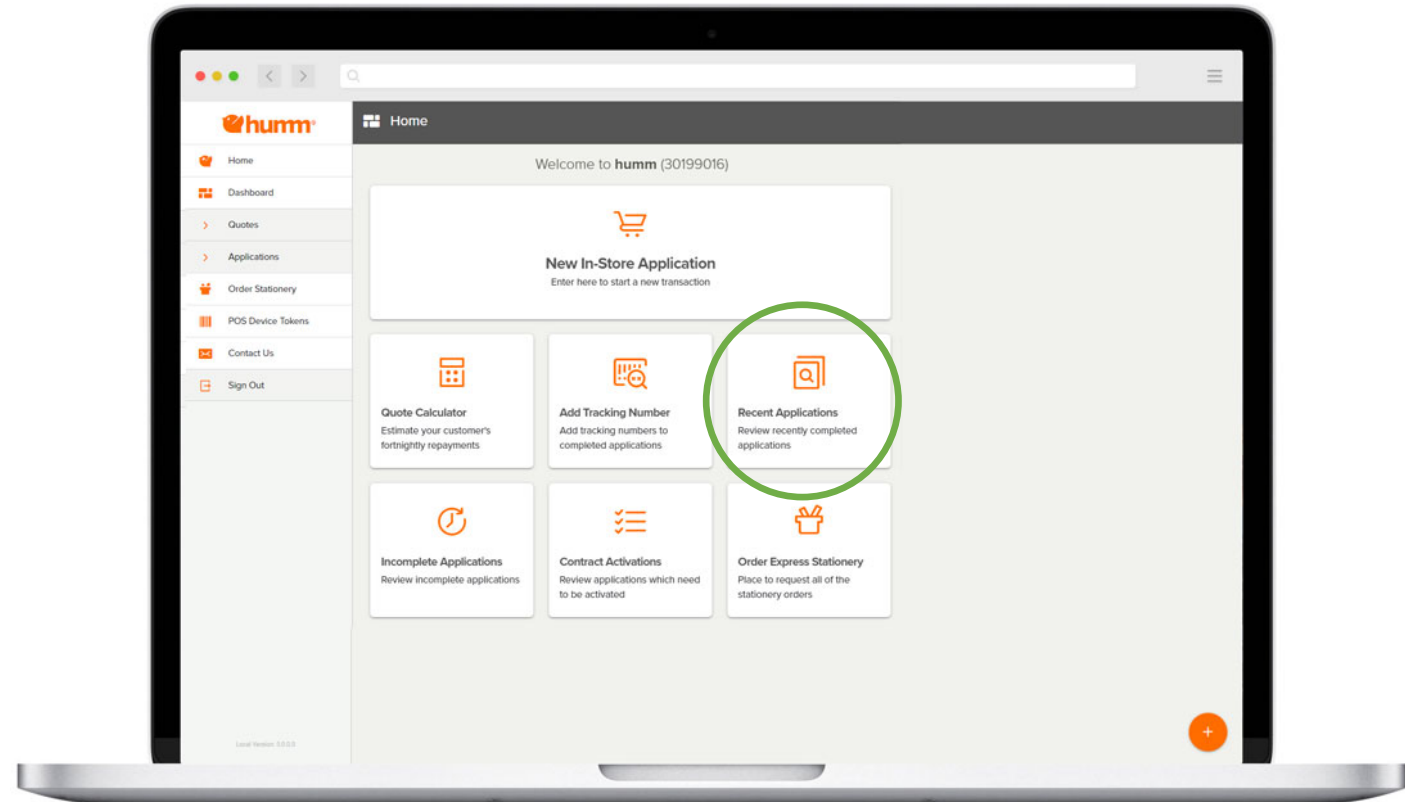


7. Humm through recent applications



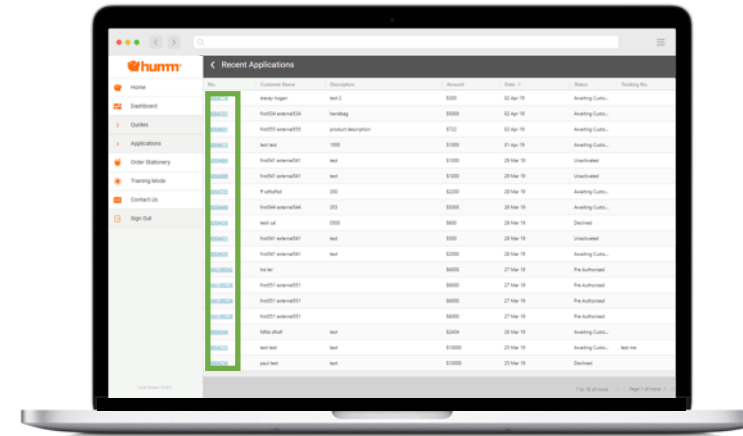
Step 1.

To review recent applications, click the 'Recent Applications' button



Step 2.

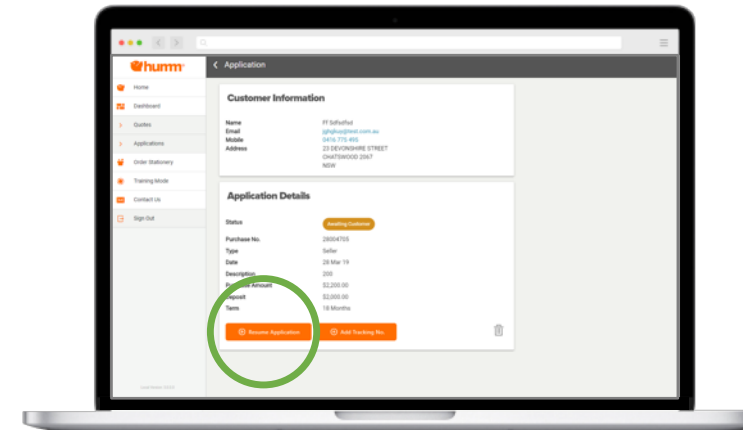
Click on the application required.



Step 3.

You can choose to '**Resume Application**' to finalise the application process.

Alternatively, if you need to cancel a transaction, you can click on the trash can icon to delete the application.



8. Humm through activating a contract



Step 1.

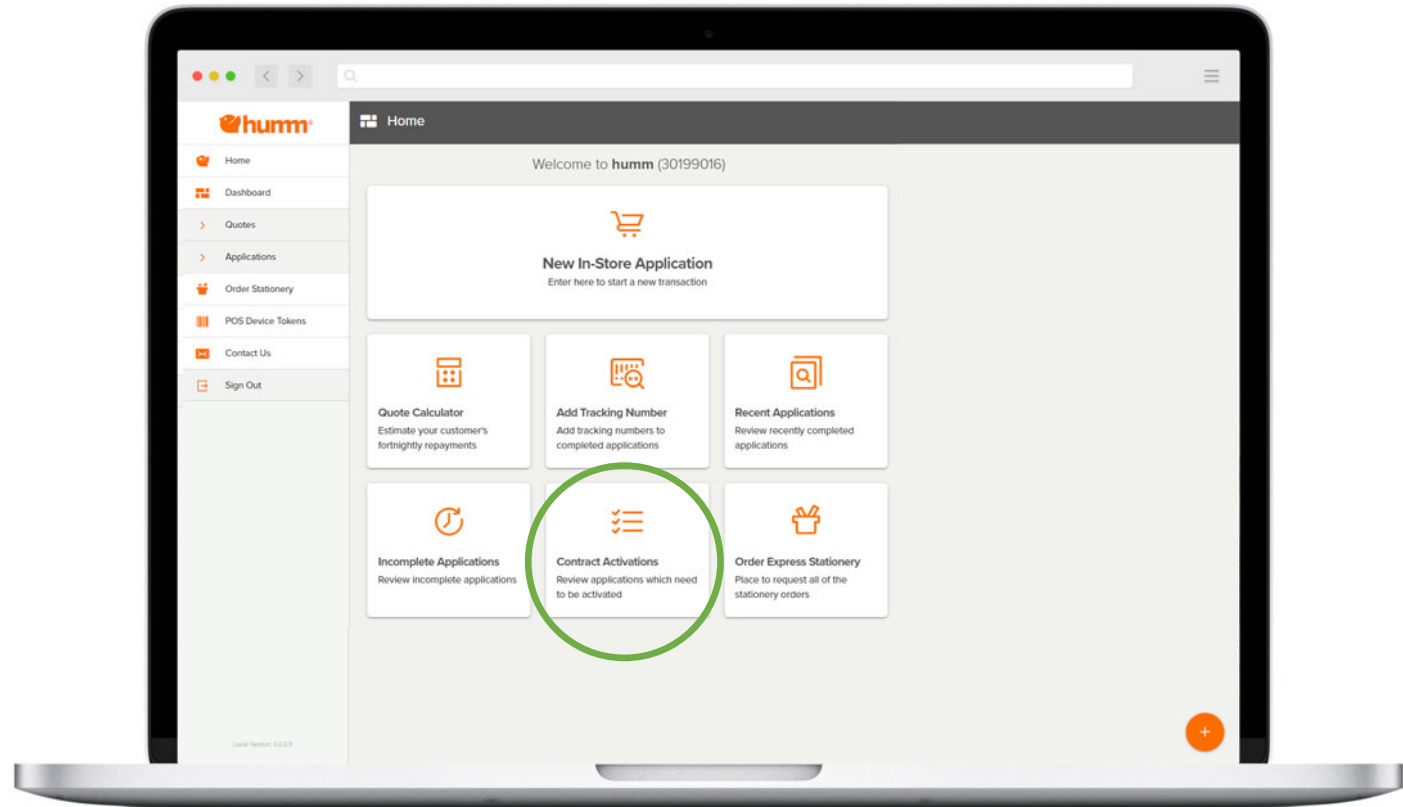
If your customer did not take their goods on the day, you will need to activate their contract once their goods have been received or installation has taken place.

To activate a completed existing humm contract click on '**Activate Contract**'



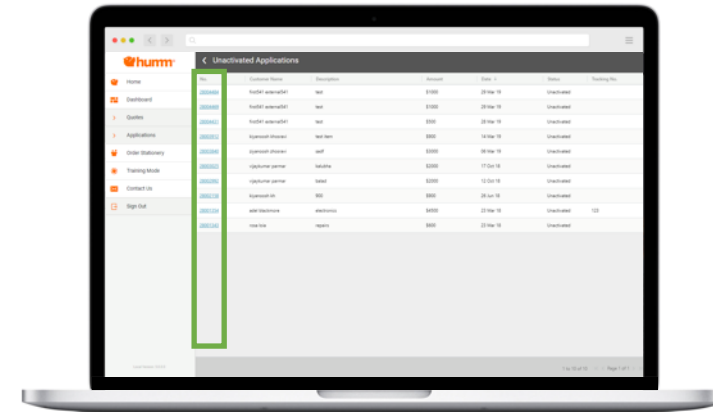
Important: Your merchant account must be setup to have contract activation to perform this task.

You can only do this once the customer has received their goods and or services.



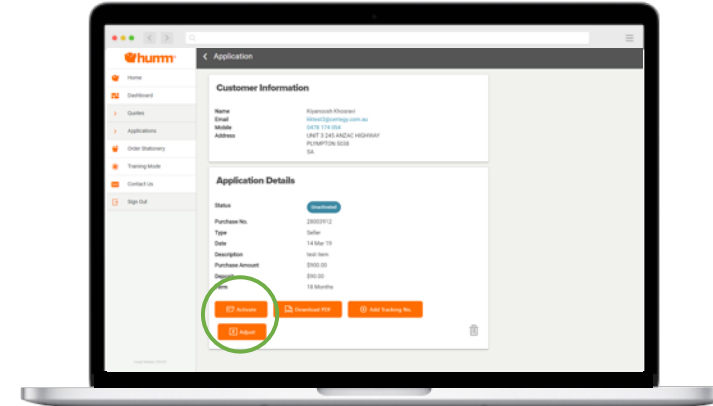
Step 2.

Select the contract that requires activation by clicking the required box.



Step 3.

Once you have selected the contract that requires activation click '**Activate**'. The contract will automatically be submitted directly for processing.





Any questions?

Call the **Merchant Services team** on: 0800 189 237,
Mon-Fri 10:30am – 10:30pm,
Sat-Sun 11:00am – 7:30pm.

Merchant Services: merchantservices@shophumm.co.nz

