

To: Area Sales Head, Team Leader
From: Marketing Department
Re: **Home Credit - HC Pay**
Date: December 20, 2021
CC: CBB, SC, HR, ACCTG, MIS, AUDIT

Greetings!

Good news! We are excited to announce the launch of Home Credit- HC Pay where our clients can enjoy a safe and convenient alternative to pay for their dream jewelry.

Please see mechanics below and spread the good news to our clients, family & friends.

WHAT: Launch of Home Credit - HC Pay
WHEN: December 21, 2021
WHERE: All Sophia Jewellery Outlets
WHO CAN JOIN THE PROMO: All Home Credit- HC Pay clients Mindanao wide
HOW:

I. Mechanics:

- a. All Home Credit users with HC pay are qualified to use and transact using HC Pay.
- b. HC Pay clients who do not have their physical cards with them upon purchasing may still transact at any Sophia Jewellery store.
- c. All HC Pay QR Payment transactions are credited on the next banking day.
- d. HC Pay is applicable for cash transactions **ONLY**. Rematado, consignment, Sale items and MTO payments cannot be transacted using the HC Pay.
- e. Since we have the on-going Christmas Supersale, clients can still avail the 35% discount even they use their HC pay until December 31, 2021. However, starting January 1, 2022, the 30% regular discount will apply for every HC Pay Transaction. No additional discount will be given on top of this.

II. Awareness:

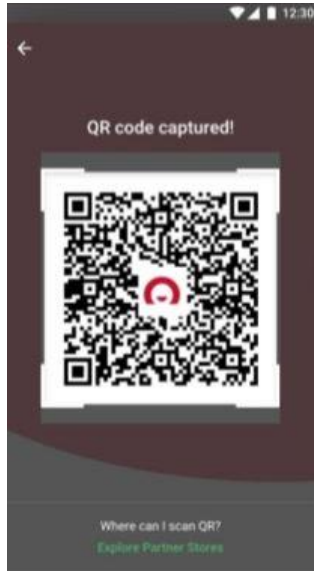
- a. **Text Brigade** – Text blast brigade via CRM and EC will be sent to the clients.
Good News Ma'am Colleen! Enjoy fast, secure and convenient way to pay for your dream jewelry using your Home Credit HC Pay. Hurry! Visit the nearest Sophia Jewellery outlet near you."
- b. **Social media Ads/Posting** – The Marketing team shall schedule FB posting/ads/my story, Viber and Instagram posting as an additional awareness online.

c. Posting of promotions to Home Credit Apps

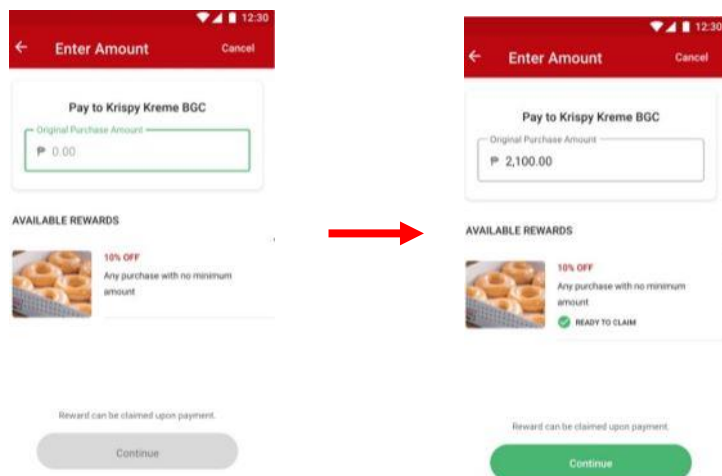
III. Procedures:

Customer Journey using HC Pay

- a.** Client shall log in to their Home Credit app and scan Sophia Jewellery Home Credit QR code assigned in the store.

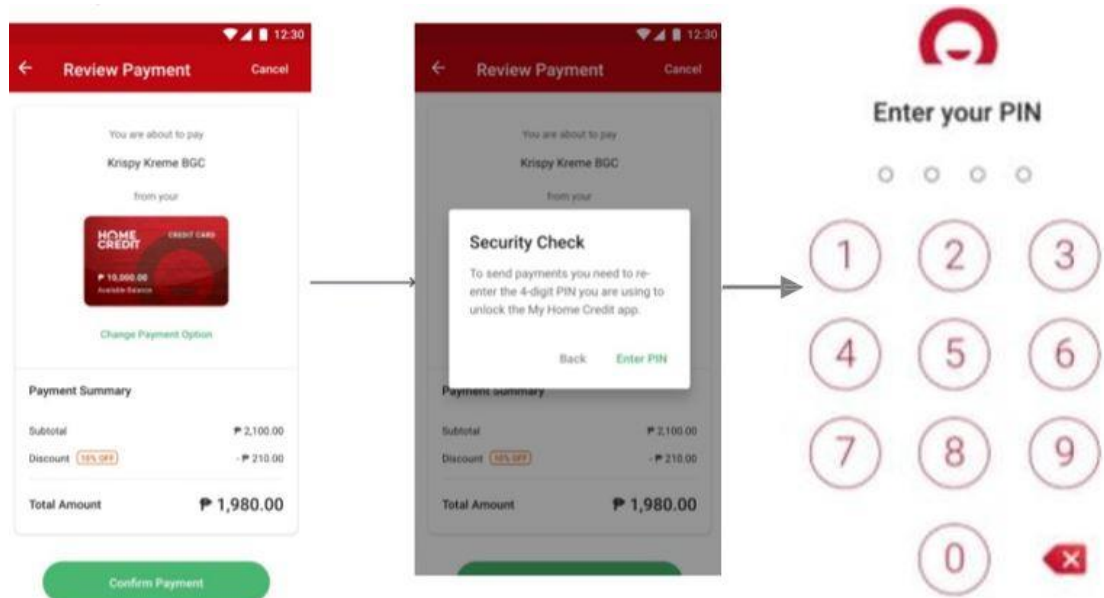


- b.** Client shall enter the amount needed to pay. SIC/EC shall inform client of the exact amount they have to pay. The amount to be entered should be Tag Price since the app will automatically deduct the 35% discount.

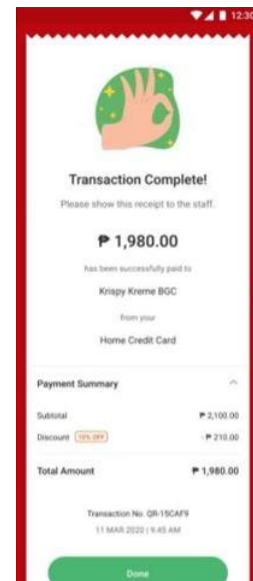


Status will show up once "Enter"/"Done" on keyboard is pressed.

- c. Client will review the payment and will need to enter their PIN for verification.



- d. Transaction receipt will show on the clients Home credit app, with the amount paid, reference number, time and date of transaction.



- e. Client must show the store EC/SIC the reference number to be included in the JSCM and OR.

III. Viewing and confirmation of transaction using the Partner Central

- a. EC/SIC to log in the Home Central account using their registered log-in.
- b. Go to the Payment Transaction tab to view all the transactions for the day.

Dashboard

Delivery Advise

Payment Transaction

Logout

Payment Transaction

MARYJANE.BARREDO

Show 10 Entries

	Transaction Date ↑↓	Account Number ↓	Total Amount Gross ↑↓	Transaction Status ↑↓
VIEW	Mar 30, 2021	4100586313	PHP 4.75	SUCCESS
VIEW	Apr 05, 2021	4100586313	PHP 9.50	SUCCESS
VIEW	Apr 05, 2021	4100586313	PHP 3.80	SUCCESS
VIEW	Mar 30, 2021	4100586313	PHP 9.50	SUCCESS

- c. To view and verify client's transaction, EC/SIC may click [View](#).

← Transaction Details

MARYJANE.BARREDO

Date

Feb 17 2021 02:09 PM

Account Number

0

Transaction ID

QR-H0236H

Type

CL

Merchant

JA Merchant One

Status

SUCCESS

Amount

PHP 23.00

Discount

PHP 4.60

TOTAL

PHP 18.40

REFUND

d. Upon confirmation of the transaction, EC can proceed to the OR process. Please make sure that the client's transaction number will be input into OR for auditing purposes.

Handwritten receipt from 'S. BBL' with a QR code and a blue arrow pointing to a text box. The receipt includes fields for 'Address: IPIL ZSP', 'Bus. Style:', 'Terms:', 'OSCA/PWD ID No.', and 'SC/PWD Signature:'. The table below shows a transaction for 'LAPA 503' with a unit price of 9,190.40 and a total amount of 9,190.40. A blue arrow points from the receipt to a text box containing the transaction number.

Qty.	Unit	ARTICLES	Unit Price	Amount
		LAPA 503	9,190.40	9,190.40

Home Credit Transaction number: QR15CAF9

IV. Adding HC Pay as Mode of Payment in the JSCM:

Please see below the following steps on how to tag transaction in the JSCM system.

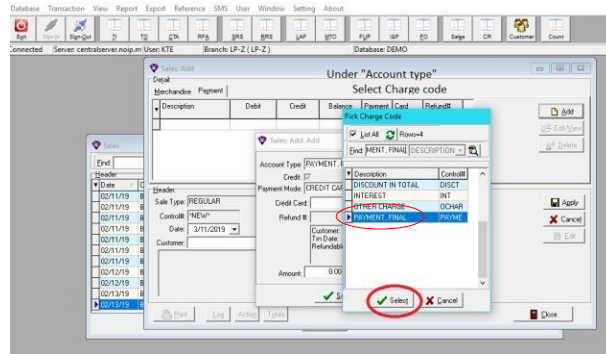
Step 1: Select specific customer and the type of transaction. EC/SIC clicks on the Regular Transaction.

Screenshot of the JSCM system showing the 'Pick Sale Type' dialog box. The dialog box is open, and the 'REGULAR' option is selected. The background window shows a list of transactions with columns for Date, Control#, OR#, Customer, Sale Type, and Ref. The 'REGULAR' option is circled in red.

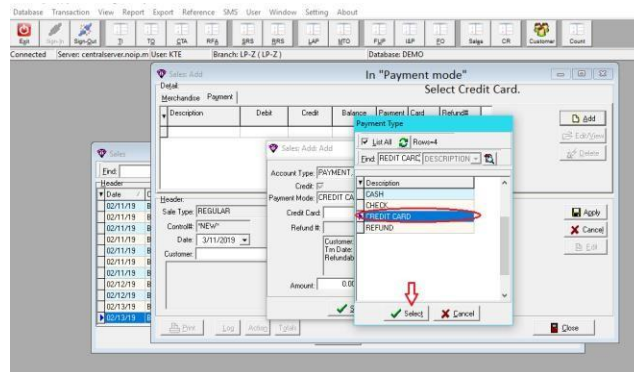
Step 2: Under payment tab click the Add button.

Screenshot of the JSCM system showing the 'Sales: Add' dialog box. The 'payment' tab is selected, and the 'Add' button is circled in red. The dialog box contains fields for '1st' and '2nd' payment details, including Stockcode, Description, Retail Price, %Disc, Qty, Total, UOM, and Guarantee#. The 'REGULAR' option is selected in the 'Sale Type' dropdown. The 'NEW' status is displayed.

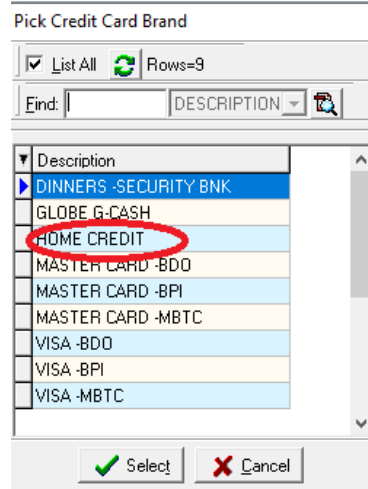
Step 3: Under Account type, select Charge code. EC/SIC to click on the Final Payment.



Step 4: In payment mode, select Credit Card.



Step 5: Under Credit card, select Home Credit.



Step 6: Fill out necessary details, then save.

Sales: View: Add

Account Type: PAYMENT, FINAL

Credit: ☒

Payment Mode: CREDIT CARD

Credit Card: HOME CREDIT

Refund #:

Customer:

Trn Date:

Refundable:

Amount: 310

Save Cancel

Step 7: Add clients' Transaction number in the Remarks.

Sales: View

Customer: TROPEZA

Sale Type: REGULAR

Ref:

Credit:

Status:

Detail:

Merchandise:

Payment:

Stockcode:

Description:

Retail Price:

%Disc:

Qty:

Total:

UOM:

Guarantee#:

Header:

Sale Type: REGULAR

Control#:

Date: 03/16/2019

Customer:

Remarks: 09511995637842

OR#:

Credit:

Status: OPEN

Print Log Action Totals Close

Add the reference # in the "remarks"

Step 8: If there is an on-going promotion, input the promo code first, followed by the Home Credit transaction reference number, separated by a forward slash (/).

If you have any questions or issues with user log ins, please contact Sir Charles or Ma'am Weng. For feedback on the QR codes and promotion, you may contact M' Colleen at 0917-795-7460.

For your information and guidance.

Thank you

Darlyn D. Espiritu
Marketing Director

