

In Store Training

●● tamara



pay with
tamara
here



Content

01 What is BNPL?

02 What is Tamara?

03 Creating a new order

04 Customer checkout flow

05 Refund Policy

06 Q/A



What is BNPL?

- **Buy now, pay later** (BNPL) allows Customers to shop now and pay for their purchased items later through installments.
- BNPL works like a short-term loan, and it involves Customers, Lenders, and Retail Brands.



What is Tamara?

- **Tamara** currently offers customers the ability to split their payments into 2,3, or 4 installments with no interest and no late fees.
- Each customer will have a unique maximum spending limit, it is not fixed and will vary depending on certain factors.



How Tamara (BNPL) could help you?



Shoppers have more flexibility



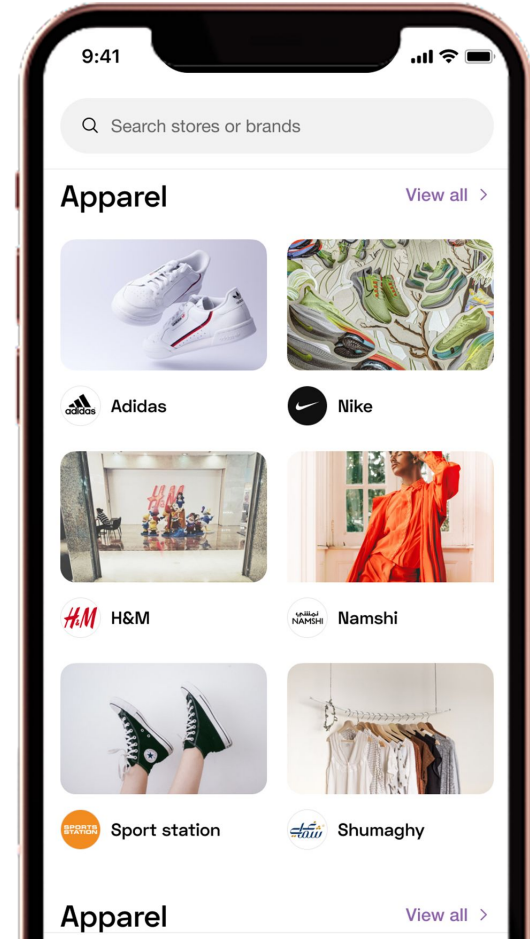
Increases sales



Reduces customer turn away



Helps you grow your business

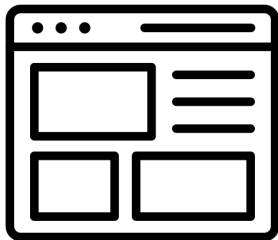


●● tamara

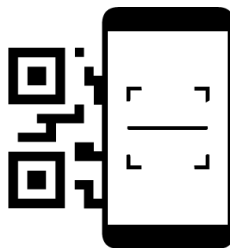
Merchant Flow



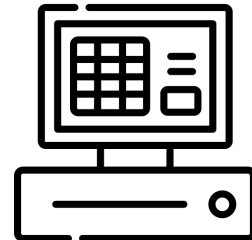
In-Store Solutions



Web Interface
Solution



Merchant
Application



POS Integrations

Tamara provides **three in-store solutions** to assist your customers in obtaining fair, transparent, and seamless financial solutions.



●● tamara

Merchant Flow

(Web Interface - Payment
Links)

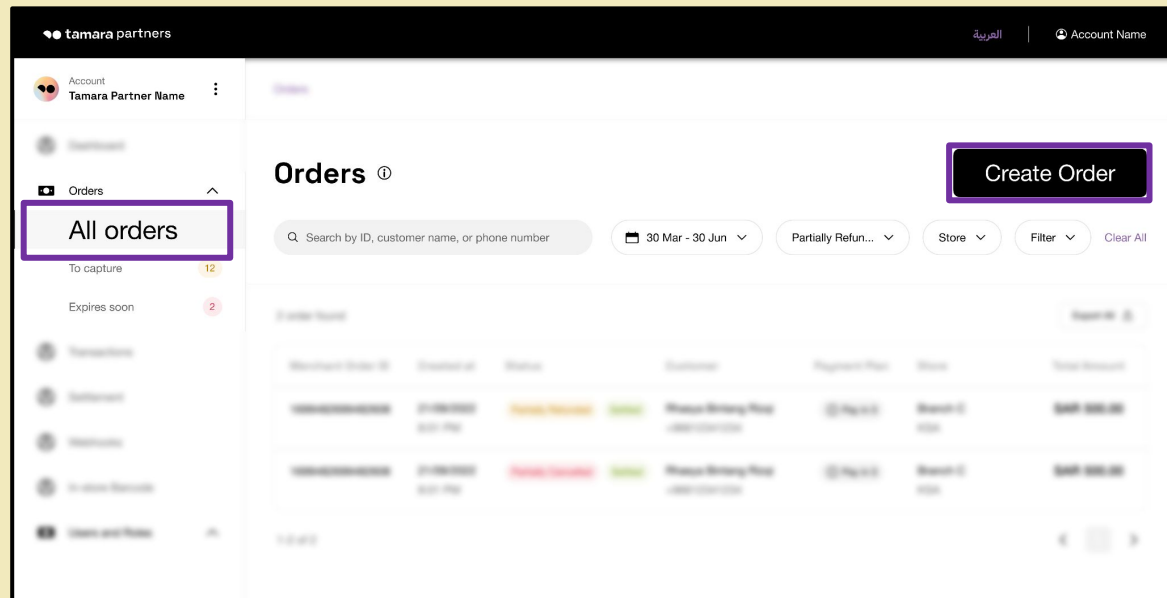


Web Interface Solution

Generating payment links using our Merchant Portal

1 Click on “All Orders”

2 Click on **Create Order**



Web Interface Solution


Generating payment links using our Merchant Portal

1

**Enter Customer's phone number,
Order Reference ID & Order Amount**

Customer details

Customer phone number *

 +971 ▾

501234567

Customer email address (optional)

name@example.com

If the customer's email address is provided, the payment link will also be sent on email.

Order details

Order reference (optional)

12345

Expiry date and time (optional)

If no expiry details are entered, it will be set to 15 minutes.

Receipt language *

English / الإنجليزية ▾

Order amount *



300

Place an order



Web Interface Solution

Generating payment links using our Merchant Portal



Waiting for the customer to complete the checkout process.


Please ask the customer to complete the payment through the SMS sent to their phone number.

Phone number	+971507391970
Total amount	AED 300
Link expiry time	25/04/24, 14:02 PM

[Cancel this order](#)


2

Wait for the customer to complete payment



Order Captured

Approval Code #95210435



#95210435;300.00

Complete Date	21/12/22, 16:26 PM
Total Amount	SAR 300.00

[See Order Details](#)

[Close](#)

3

SUCCESS!



●● tamara

Merchant Flow

(Web Interface - QR Codes)

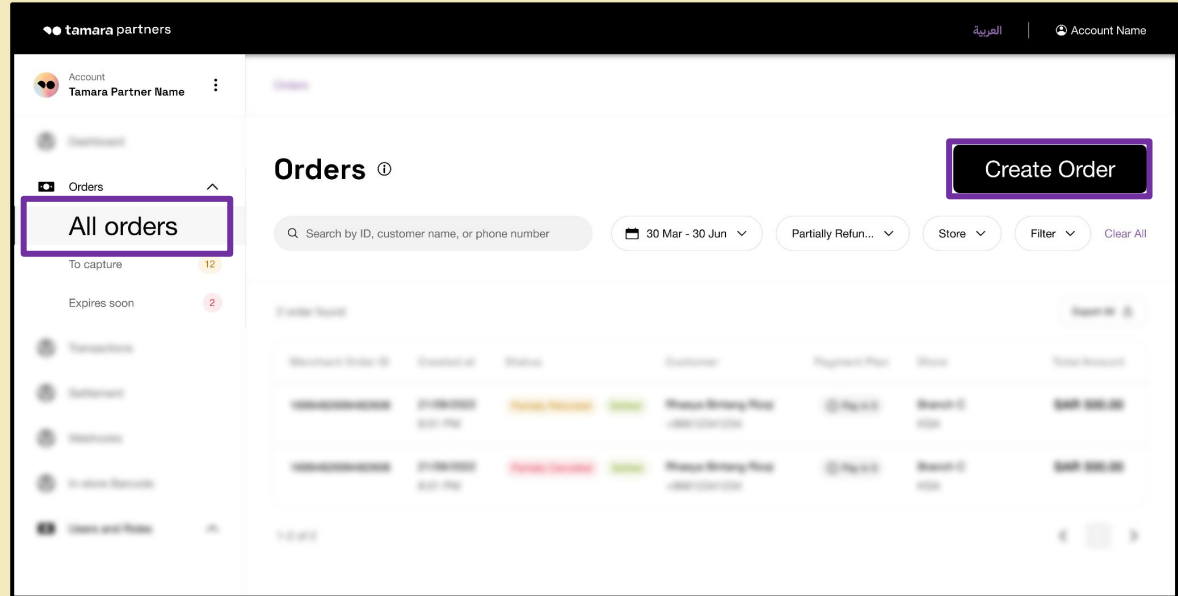


Web Interface Solution

Generating QR Code using our Merchant Portal

1 Click on “All Orders”

2 Click on **Create Order**



Web Interface Solution

Generating QR Code using our Merchant Portal

3

Click “create order with QR code”

4

Enter branch, order reference ID & order amount

The screenshot displays the 'tamara Partners' merchant portal interface. On the left is a sidebar menu with options: Dashboard, Orders (with sub-items 'All orders', 'To capture', and 'Expires soon'), Disputes (1), Transactions, Tamara Ads, Billings, Business Address, Exported requests (marked 'New'), Contact Information, and Webhooks. The main content area is titled 'Create a new order'. It features two radio buttons for 'Create order with': 'QR code' (selected) and 'Payment link'. A tooltip for the QR code option states: 'Create orders with a simple QR code that your customers can scan to pay using the QR Pay icon on their Shop tab on the Tamara customer app.' Below this, the 'Order details' section includes an 'Order reference (optional)' field with the value '12345' and a 'Customer Preferred Language' dropdown set to 'English / الإنجليزية'. The 'Order amount *' field is set to 'AED 0.00'. At the bottom is a 'Place an order' button.

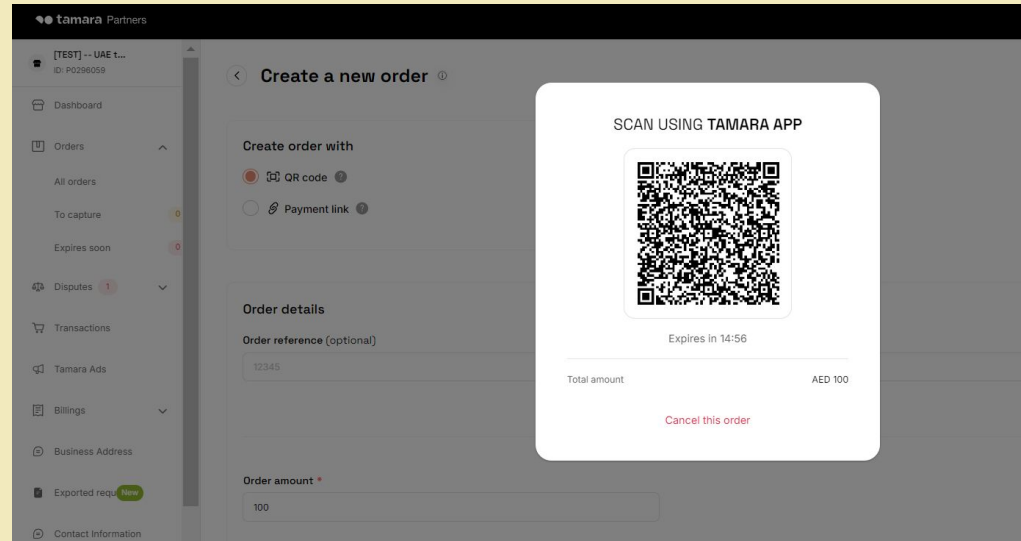


Web Interface Solution

Generating QR Code using our Merchant Portal

5

Direct customer to scan QR code and complete the payment



Web Interface Solution

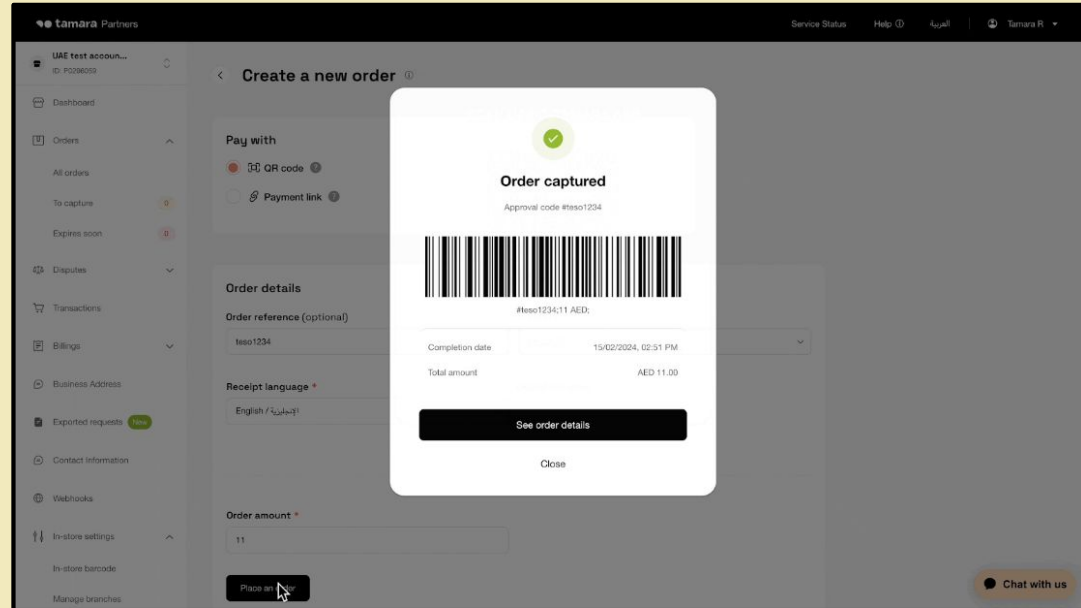
Generating QR Code using our Merchant Portal

6

Wait for customer to complete transaction

7

Successful payment



●● tamara

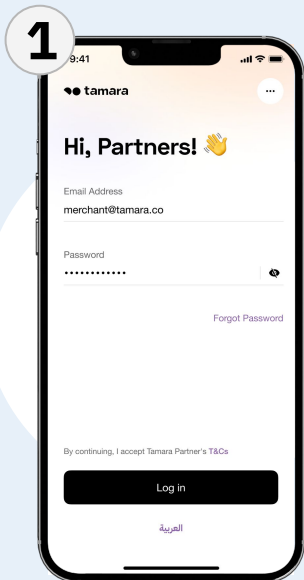
Merchant Flow

(Merchant App)

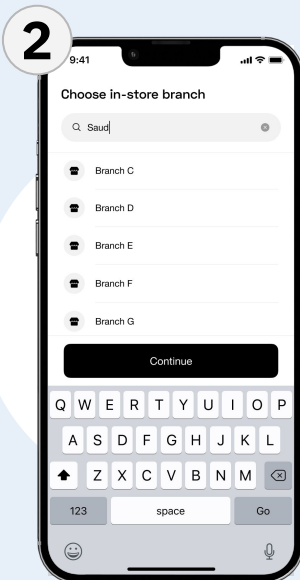


Merchant App Solution

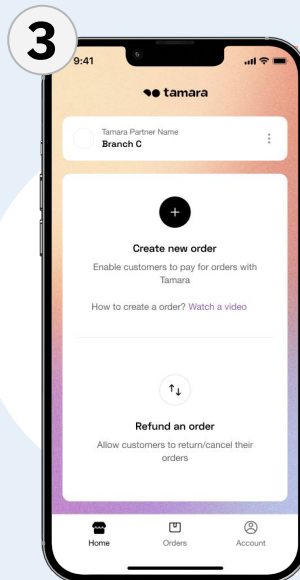
Generating payment links using our Merchant App



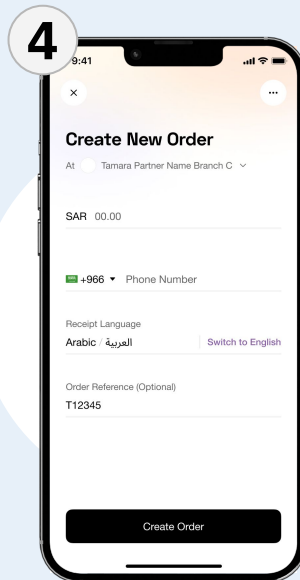
Open Tamara Merchant App and login with your credentials



Search for the required store



Click on 'Create new order'

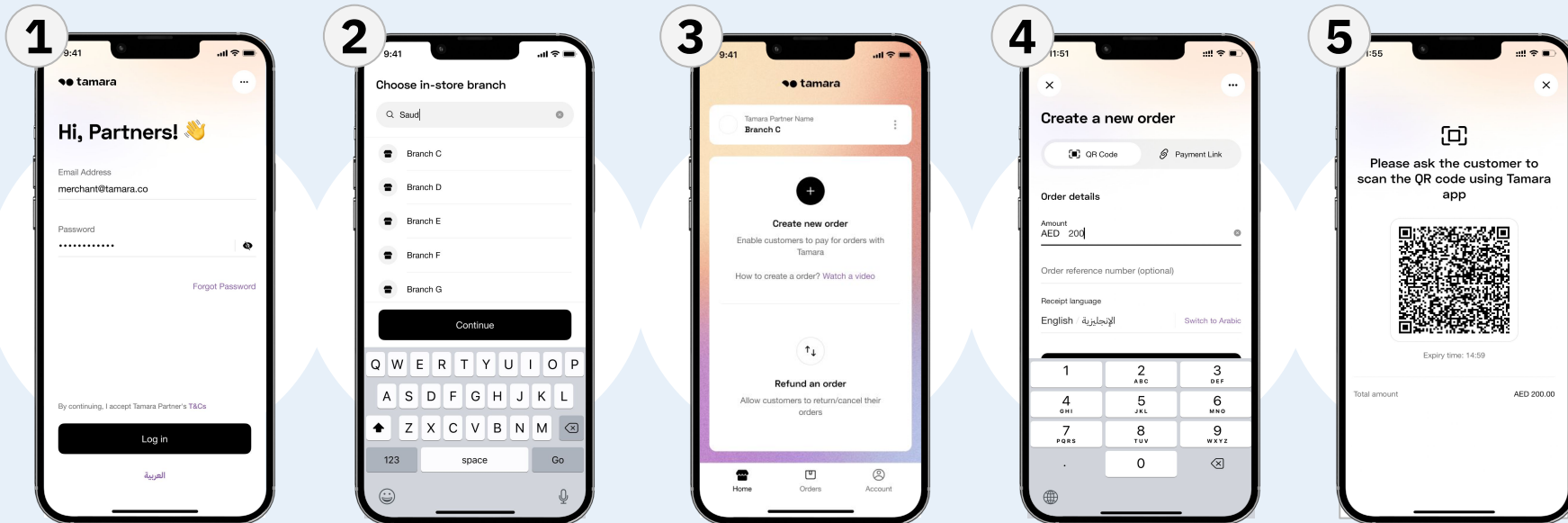


Enter amount and customer's phone number



Merchant App Solution

Generating QR codes using our Merchant App



Open Tamara Merchant App and login with your credentials

Search for the required store

Click on 'Create new order'

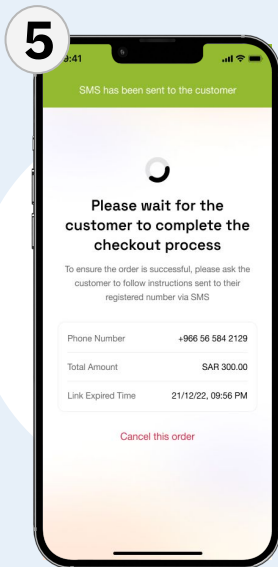
Enter amount

Direct customer to scan QR code

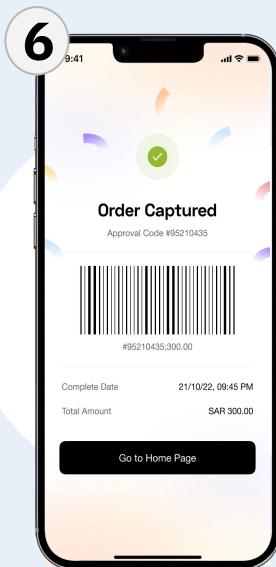


Merchant App Solution

Confirming payment on our Merchant App



**Waiting for customer
to process payment**



Payment confirmation

Simple!

Easily generate and manage customer's orders with Tamara's merchant app.



●● tamara

Merchant Flow

(POS Integration)



Integrated POS Solution

Generating payment using integrated POS system



Select Tamara as a payment option on the POS terminal*



Enter the customer's mobile number to send the payment link via SMS*



Payment is confirmed once the customer completes the payment*

*Screenshots and flow above are for demonstration purposes only.



QR code Payment Solution

Key Benefits

1 Makes ID verification easier for new customers.

2 Faster than payment links.

3 Customers can scan directly from camera or Tamara app.

4 Reduces chance of customer facing limit issues or rejections.



Customer Journey ✨



Pitching Tamara In-Store



If the customer thinks an item(s) is too expensive



If the customer is looking for a discount or offer



If the customer is confused between multiple items



During off peak shopping periods

Onboarding New Customers:

what new customers need to join Tamara

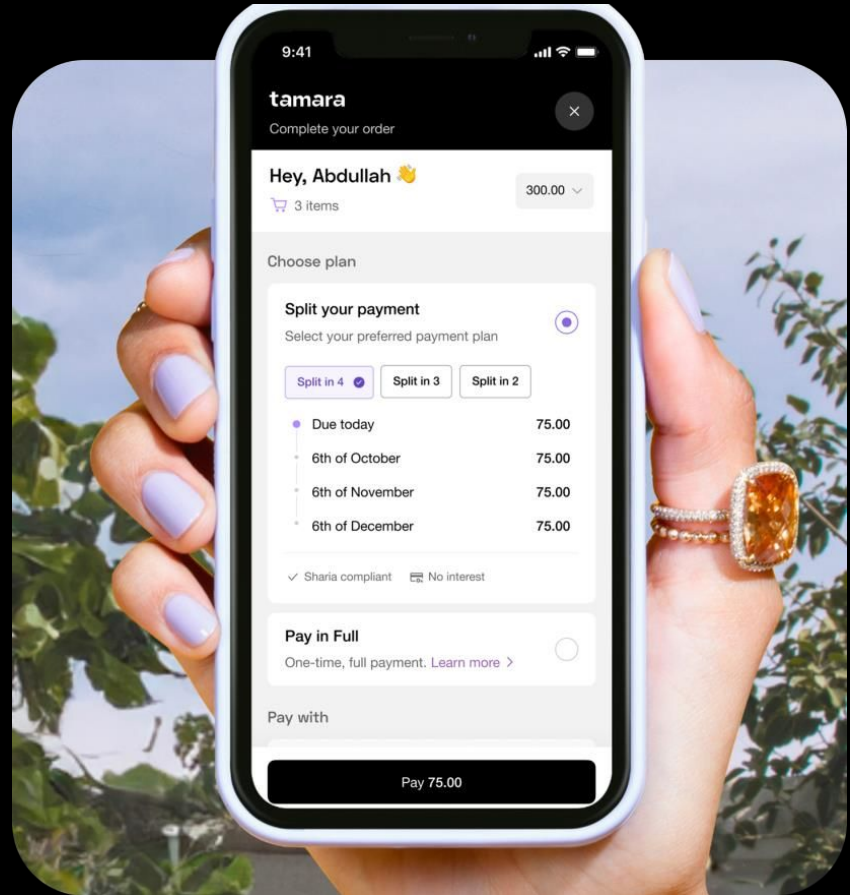
Country	KYC details required
Saudi Arabia	A valid, verifiable Saudi Mobile number A valid Saudi National ID/Iqama Number Valid Debit or Credit Card
United Arab Emirates	A valid, verifiable Emirati Mobile number A valid Emirati ID Valid Debit or Credit Card





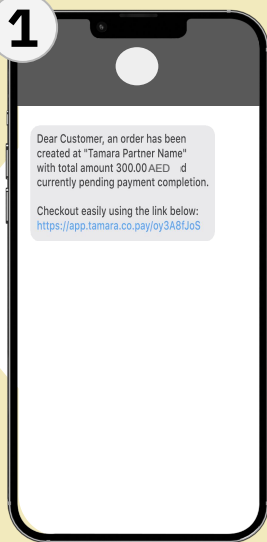
Customer Journey

(New customer)

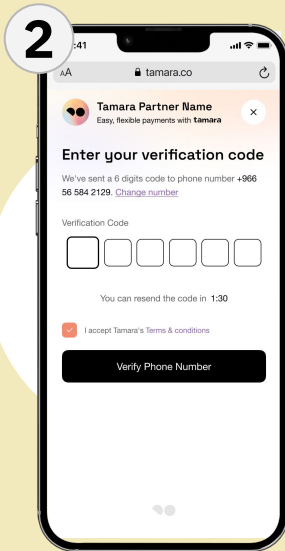


In-Store Payment Solution

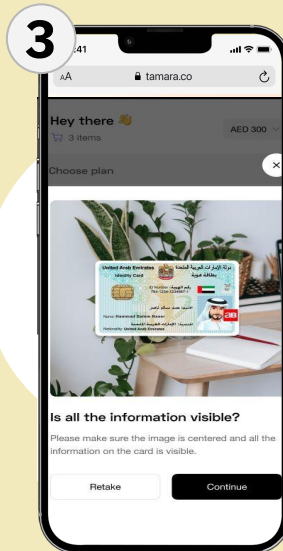
New customer checkout flow [Payment links]



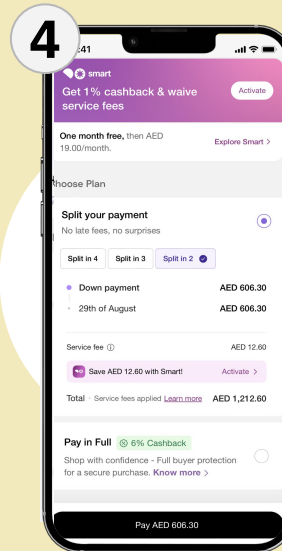
Receive an SMS via
phone number



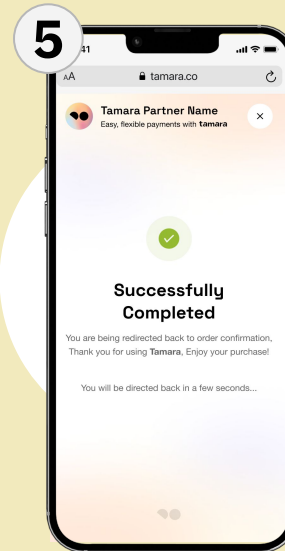
Enter verification
code



Verify their ID



Complete the initial
payment for their order

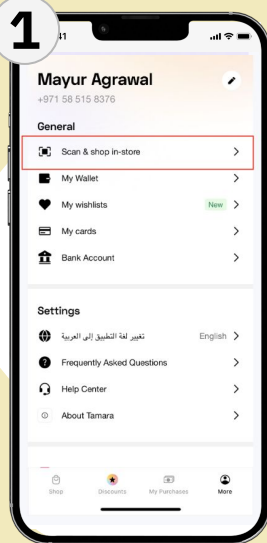


Successful Payment

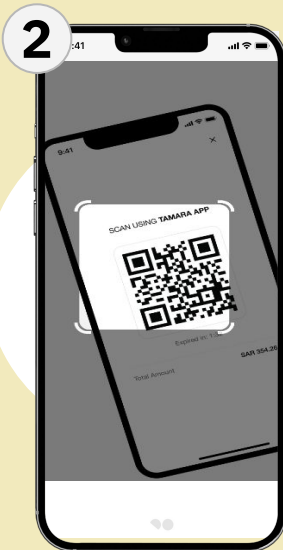


In-Store Payment Solution

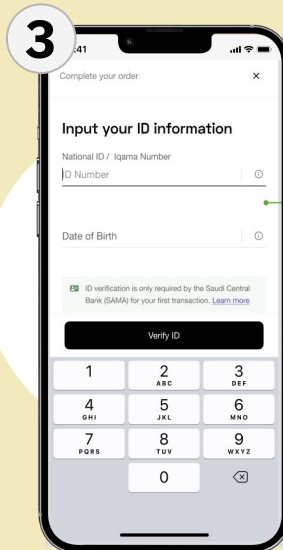
New customer checkout flow [QR code]



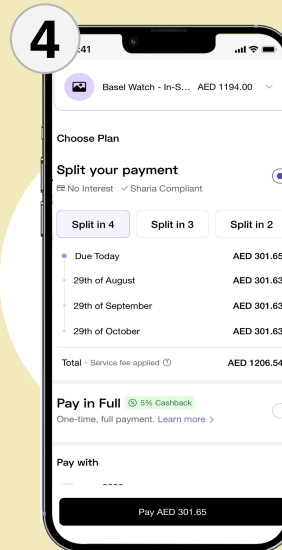
Customer opens Tamara app and presses on the scan QR option



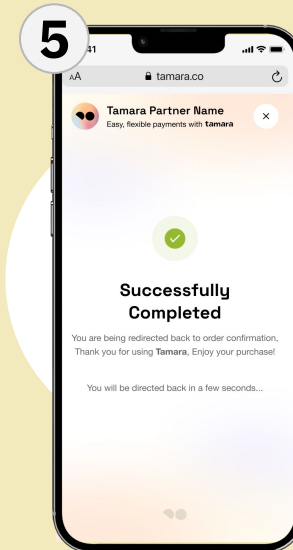
Customer scans QR code generated by merchant



Verify their ID



Complete the initial payment for their order



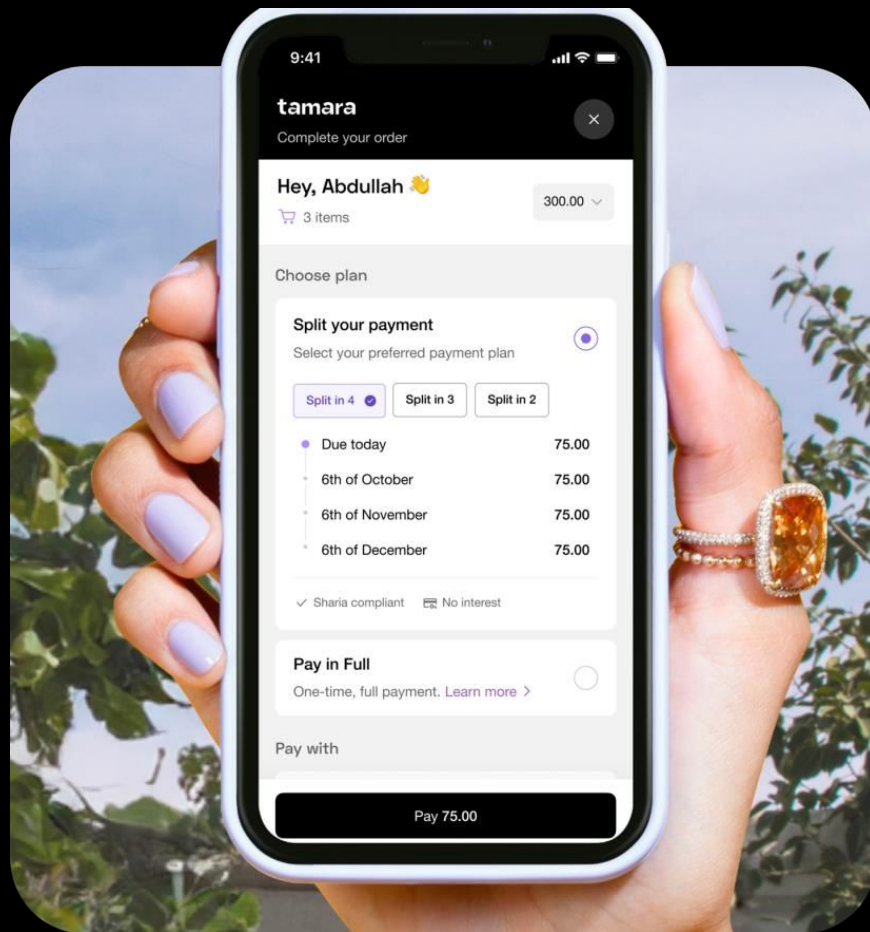
Successful Payment



●● tamara

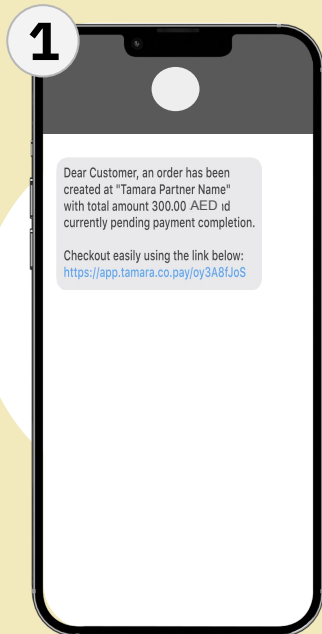
Customer Journey

Existing customer

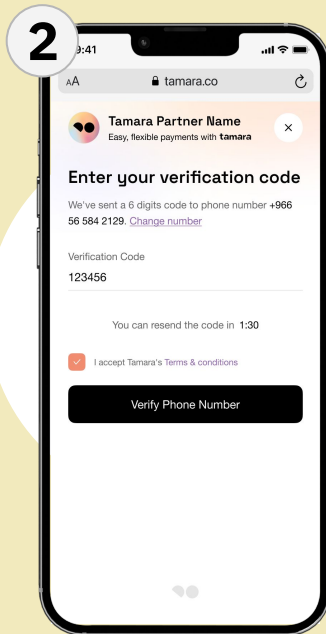


In-Store Payment Solution

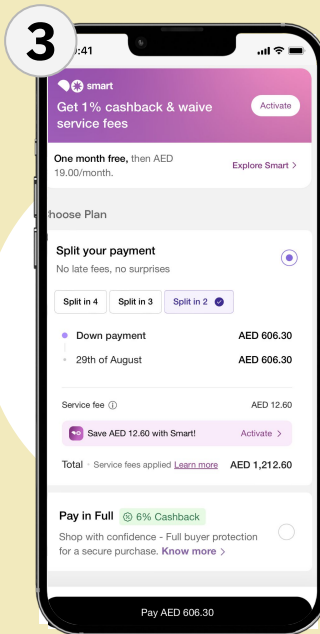
Existing customer checkout flow [Payment links]



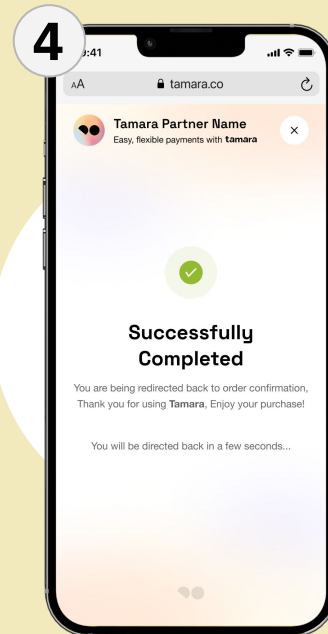
Receive an SMS via
phone number



Enter verification
code



Complete the initial
payment for their order

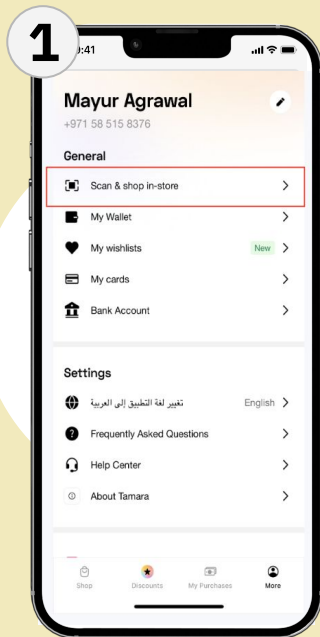


Receive payment
confirmation

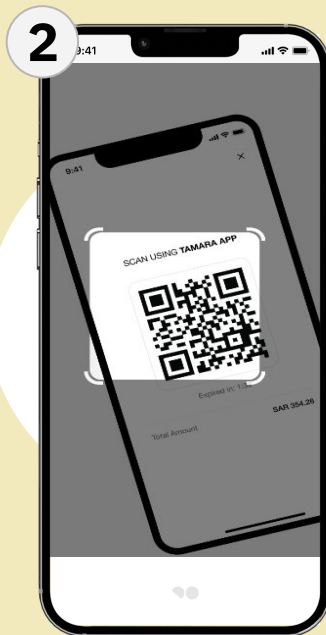


In-Store Payment Solution

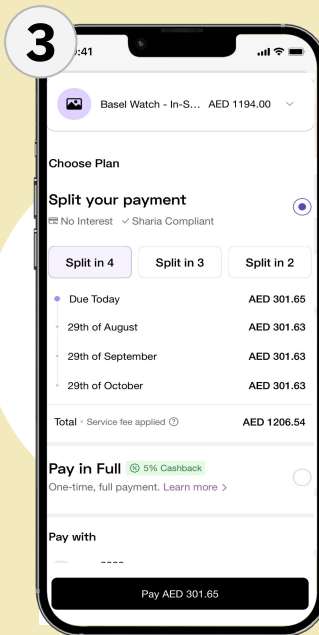
Existing customer checkout flow [QR code]



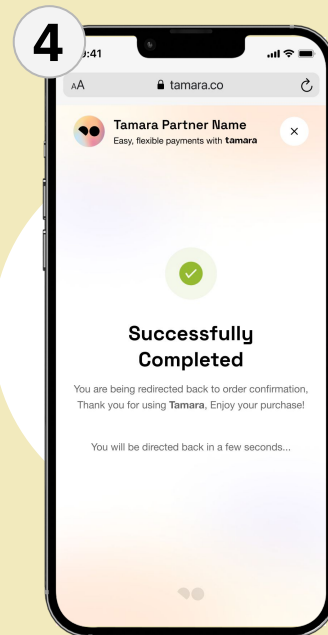
Customer opens Tamara app and presses on the scan QR option



Customer scans QR code generated by merchant



Complete the initial payment for their order



Receive payment confirmation



Refund Policy

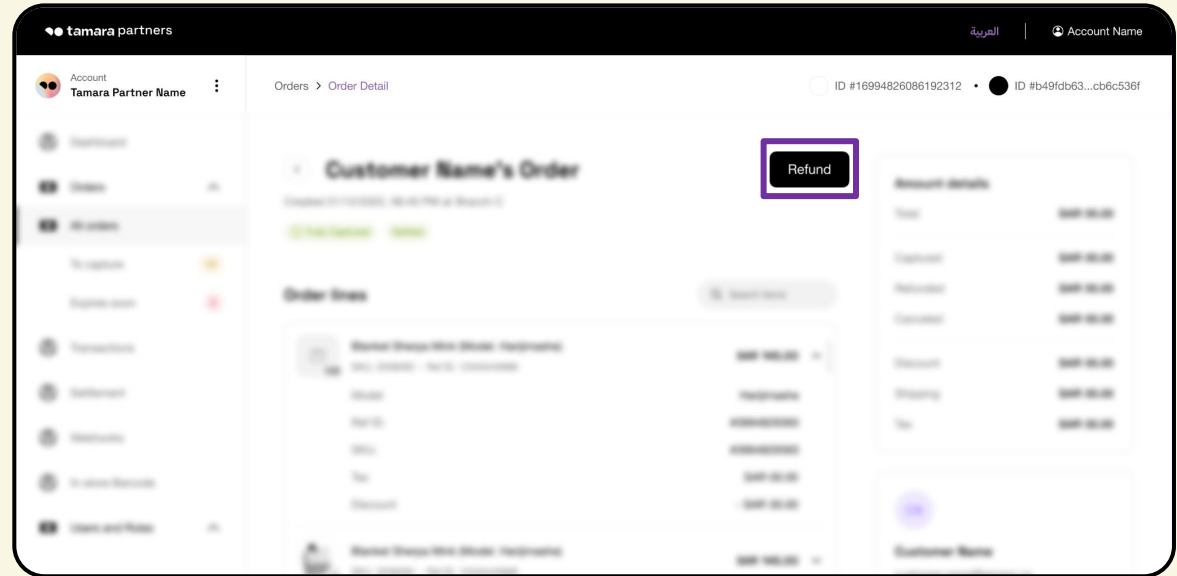


Web Interface Solution

Refunding customers on Partners Portal

1 Click on the order

2 Click on **Refund**



Web Interface Solution

Refunding customers on Partners Portal

1

Enter Amount to be refunded and related refund Comment for reference

×

Refund order

Amount *

Comments

Write your comment here

12/100

Submit



Web Interface Solution

Refunding customers on Partners Portal

2

Confirm refund request

Are you sure want to refund this order?

You're about to refund AED 300 to the customer?
(The refund can't be undone after this)

Refund Order

Cancel



Web Interface Solution

Refunding customers on Partners Portal

3

SUCCESS!



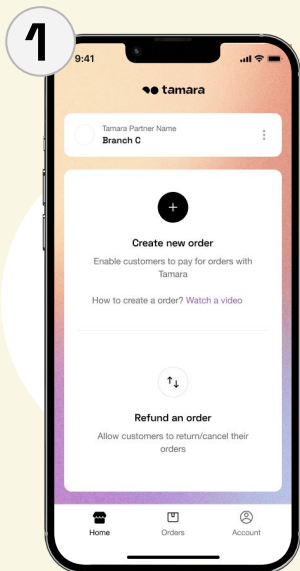
Order successfully refunded!

The refund action has been successful

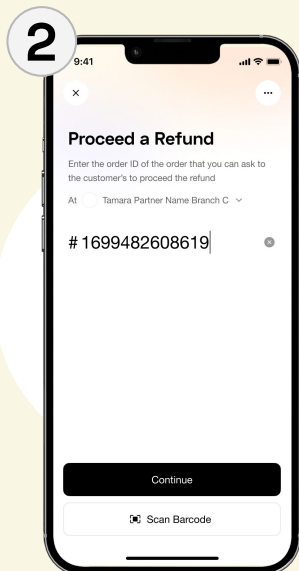


Web Interface Solution

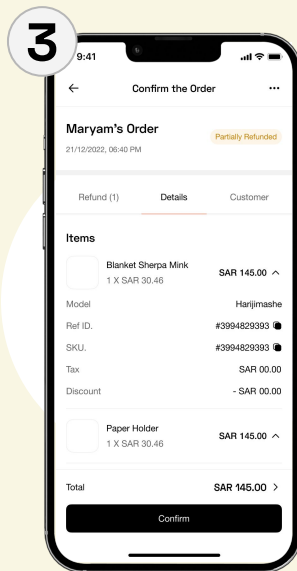
Refunding customers on Partners App



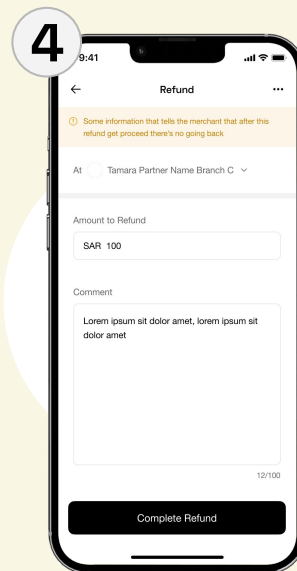
Click on
'Refund an order'



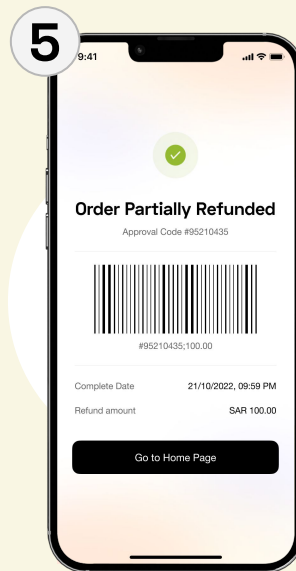
Enter
Order ID



Confirm order details



Enter amount to be
refunded to
customer

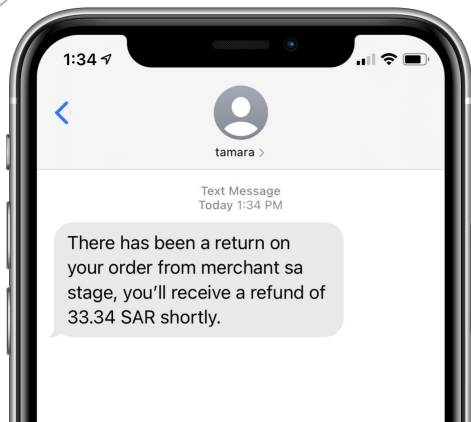


Receive a refund
confirmation



Customer refund SMS

1



Full Refund

Customer gets his money back

2



Partial Refund

Payment plan gets updated



Questions?

●● tamara



Helpful links

Full video guides available,
Click Tamara logo to explore our online guides



Thank You

◆● tamara