

# Globe Humm Training Notes



## Humm has 2 wallets: 'Little things' and 'Big things'.



'Little things' is for purchases up to \$2,000. It's perfect for everyday purchases

Customers can instantly apply for up to \$1,000 and then they can 'boost' to apply for up to \$2,000.



'Big things'  
At Globe HTH

Your maximum limit is \$12,000 and can be paid over 24 months.

**Amount.**

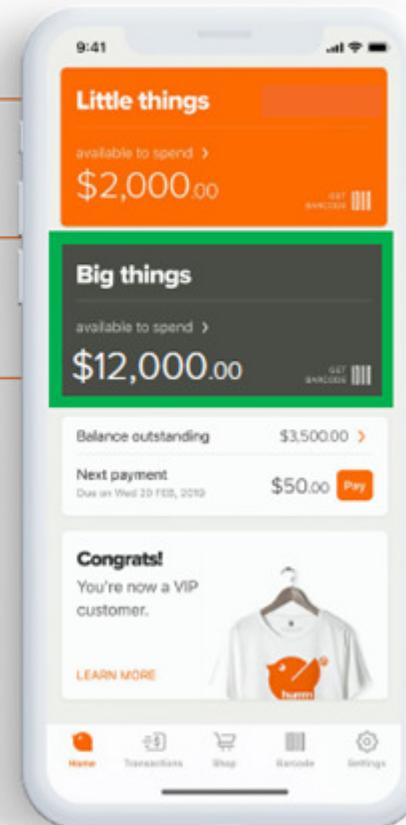
 \$1 - \$2K.

 \$2K - \$12K.

**Terms.**

10-20 weeks.

24 months.



## Get humming with the App.

Customers can sign up by downloading the App from the App Store or Google Play.

## What do I say when a customer asks me 'What is humm?'

Explain to the customer that it is a new payment option we are accepting as a business that allows customers to shop now and pay for the items on an interest free payment plan. Suggest that they visit [globehardware.com.au](http://globehardware.com.au) for more information.

Your customers will love the convenience of buying today but paying for their purchase over time, with no interest ever.



### Payment options

We offer our customers several buy now pay later payment options so you can take your purchases with you. Click on the images to find out more



## What makes humm a more convenient payment option?

With **humm**, checkout couldn't be easier. Every time a customer shops instore they simply sign in to their **humm** account and show their barcode –it's that simple!

# Processing Humm Applications at Globe



You need to know where to look on our website for the product offerings in case customers ask.



We won't be signing up new Humm customers in store for Big Things purchases.



When processing 'Little Things' applications (sales)- If your customer is NOT a VIP or has NOT gone online themselves to register, we will not go any further with the application.



Reference No. = 1<sup>st</sup> 3 letters of customer surname with the day & month. JAM0604



Product Description = "Items".



At the last step of application click on "application details" to check data entry.



Refunds can be processed by Leelee, Brenton & Sam.



If a 'Little Things' purchase has to be ordered, create a DART customer order, take 20% if over \$100 then process the balance in Humm at customer pickup stage.



When processing a 'Big Things' sale create a DART customer order first. See page 5



With a customer order:

- If the ordered goods fall into the 'Big Things' category, take minimum 10% of the total (after initial Globe deposit is taken to process the order) in another payment tender method – i.e. card, cash etc. The balance can then be financed by Humm. **See page 5**

\$11300	-	\$2260	-	\$904	=	\$8136
Total purchase price		order deposit (20%)		Globe deposit (10%)		Balance for Humm finance

# Little Things Purchases - DART how to



**NOTE Declined applications.** If the customer is at the POS and is ready to pay, they will need to request a barcode from their 'Little things' wallet.

- a. The amount a customer has available to spend will appear in their 'Little things' wallet. Assuming there is enough to complete the purchase. i.e. if they have \$600 available to spend –then their instore purchase must be  $\leq$  \$600. If there is insufficient available spend in the **hummm** wallet, the purchase will be declined.
- b. If a first payment is required at time of purchase, **hummm** will check the payment method (credit or debit card) for the funds and debit this straightaway –if this payment is declined, then the **hummm** instore purchase is also declined.

There is no limit to the number of times a customer can generate a barcode. Each code lasts for 5 minutes. It can be refreshed if there are any delays in the purchase.

1. For a 'Little Things' purchase, process in Humm first and then in DART as normal – use the Humm tender method.
2. If the customer's purchase involves a customer order then you **MUST** take a customer order deposit of 20% per Globe policy and process in DART before processing the sale in Humm. If the customer pays the full amount of the order up front with Humm put the tax invoice on the order board.
  - a. Create a 'customer order' in DART using the CODEP code (not CASH) taking a deposit of 20% of the sale price and process as normal.
  - b. Put the customer order paperwork on the order board.
3. When goods arrive at Globe, and customer arrives to pick up purchase;
  - a. In DART search for customer order.
  - b. Do the Humm transaction, entering the full total amount.
  - c. When the Humm transaction is approved, in DART convert the customer order to a tax invoice, finish and select the Humm tender method.

# Big Things Purchases - DART how to



1. If the customer's purchase involves a customer order then you MUST take a customer order deposit of 20% per Globe policy and process in DART before processing the sale in Humm. If the customer pays the full amount of the order up front with Humm put the tax invoice on the order board.
  - a. Create a 'customer order' in DART using the CODEP code (not CASH) taking a deposit of 20% of the sale price and process as normal.
  - b. Put the customer order paperwork on the order board.
2. When goods arrive at Globe, and customer arrives to pick up purchase;
  - a. In DART search for customer order
  - b. Using a calculator work out 90% of the balance & note the amount of the remaining 10%.
  - c. Do the Humm transaction, entering the full total amount.
  - d. Enter the 10% deposit amount into the Humm application in the field 'deposit'. (This 10% amount will be taken by Globe using another payment tender).
  - e. In DART convert the customer order to a tax invoice then do a split payment.
    - i. Enter the Humm amount 1st. This is the amount you calculate in step 2b. Use Humm tender method for the 90% amount paid with Humm
    - ii. Use relevant tender method for the remaining 10% amount (cash, credit card etc). This is the amount you calculated in step 4b.