BizMSM.com User Manual for Consumer

1. **Account Registration:**
   a) Click on '*Login*';
   b) Select '*Register As Consumer*';
   c) Enter '*Username*', '*Email Address*', '*Password*' and 'Repeat Password' to confirm; 'Email Address' is optional
   d) Click on '*Submit*';
   e) The Consumer will be asked to enter his/her '*Nickname'* and '*Country or Region of Residence'*;
   f) Click on '*Submit*';
   g) The Consumer account registration is complete and is ready to use.

2. **Account Login:**
   Enter the '*Username'* and '*Password'* to login. When a consumer is logged in, the consumer will see '*Home*', **'*Profile'*, '*Wallet'* and '*Voucher'* and '*Messages'* action buttons in its upper menu bar. In a mobile device with a narrow screen, the menu bar will be displayed as a three-bar symbol in the upper right hand corner. Click on the symbol to list the above action buttons.

   a) Click on '*Home'* to enter consumer home page to begin a new search or to logout. Click on '*Search by Area of Interest'* to search for merchants in selected areas. The consumer can enter his/her search preference by clicking on '*Search Preference'*. The consumer can also use the '*Search*' function in the menu bar to search for merchants in the area by name or functions;
   b) Click on '*Profile'* to see the profile of the consumer, to add his/her recommender, to change password, to update his/her profile, and to logout;
   c) Click on '*Wallet'* to add a new wallet of different currency, to add Pay-pal account, to top up a wallet, to withdraw and to show transactions. See point 3 for more details;
   d) Click on '*Vault'* to see all vouchers and coupons ordered earlier by the consumer. See point 7 for more details;
   e) Click on '*Messages'* to see all messages from merchants subscribed by the consumer.

3. **Wallet Page:**
   Every wallet of a consumer is protected by the blockchain technology. All validated transactions are permanently recorded. Even a system administrator cannot delete or alter a transaction. SMBs and consumers can download and validate all the recorded transactions anytime offline. In this page, the consumer will see '*Add New Wallet*' and a default '*Wallet'* with the corresponding currency.

   a) Click on '*Add New Wallet*' to add a new wallet. Select the currency desired. Click on '*Submit*' to complete the operation.
   b) For each wallet, there are four possible actions:

   i. '*Add Paypal Account*': when this action is selected, the consumer will provide and submit to BizMSM.com his Paypal account and the consumer will not need to re-enter the Paypal account every time he/she want to access Paypal;

   ii. '*Top Up*': when this action is selected, the consumer will provide and submit the top-up amount. Select the payment provider and a request is submitted to the payment provider. After the request is approved, the consumer will be informed of the top-up success;

   iii. '*Withdraw*': when this action is selected, the consumer will provide and submit the withdrawal amount. An email is then sent to the administrator for withdrawal approval. Once the withdrawal is approved, the consumer will be informed by the payment provider of the credit in his/her account.

   iv. '*Show Transactions*': when this action is selected, the consumer can display the transactions in the desired time period, can validate whether all the transactions are valid, or can download all the transactions as a blockchain for storage or offline verification later.

4. **Voucher Purchase:**
   a) Click on '*Home'* to enter consumer home page to begin a new search or to logout. Click on '*Search by Area of Interest'* to search for merchants in selected areas. The consumer can enter his/her search preference by clicking on '*Search Preference'*. The consumer can also use the '*Search*' function in the menu bar to search for merchants in the area by name or function;
   b) After the consumer has click on the merchant of interest, he/she will see the merchant page with a list of associated merchandise and three action buttons. The action buttons are:
      i. '*Show Merchant on Map*': when this action is selected, the system displays the location of the merchant on a map;
      ii. '*List Available Vouchers*': when this action is selected, the system displays a list of active vouchers provided by the merchant; click on '*buy*' to buy a voucher; after the transaction is confirmed, the consumer will be moved to a "Voucher Page" to be described in section 5.
      iii. '*Subscribe*': when this action is selected, the button is changed to '*subscribed*' and the system will always inform the consumer of any new vouchers to be created by the merchant; the consumer can unsubscribed the merchant by clicking on the '*subscribed*' button;

5. **To Get A Coupon**
   a) To take a coupon, click on BizMSM.com symbol.
   b) Click on 'Get Free Coupon'.
   c) Select a coupon and click on 'Take'
   d) Click on 'Vault' and then 'Coupon' to see or use the coupon.

6. **Vault Dropdown Menu**

   This is a dropdown menu with two actions: '*Voucher*' and 'Coupon'. These actions are explained in the following:

   Voucher

   Each voucher can be redeemed by the consumer, can be sent to a friend using his/her email address or can be revoked by the consumer if it is not claimed.

   a) To redeem a voucher:
      i. Click on the voucher to be redeemed;
      ii. Present the voucher to corresponding merchant;
      iii. The merchant scans the voucher;
      iv. Click on 'Voucher' in the menu bar;
      v. The state of the voucher is now changed to '*Confirm Redemption*';
      vi. Click on '*Confirm Redemption*' to activate redemption;
      vii. Once the voucher is redeemed, it is removed from the list of vouchers.
   b) To send a voucher to a friend: Click on 'send' of the voucher to be sent; The consumer will provide and submit the email address of his/her friend; A notification email is then sent to the person about the voucher;
   c) To revoke an unclaimed voucher: If a voucher has not been claimed by a person, the consumer can revoke the voucher by clicking on '*Revoke*' so that it can be active again;
   d) To refund a voucher: If a consumer changes his mind and wants to refund a voucher, then click on 'Refund' to return the voucher; there will be a small charge to restock the voucher.

   Coupon

   Each coupon can be redeemed by the consumer. To redeem a coupon:

   a) Click on the coupon to be redeemed;
   b) Present the coupon to corresponding merchant;
   c) The merchant scans the coupon;
   d) Click on 'Return';
   e) The state of the coupon is now changed to '*Confirm Redemption*';
   f) Click on '*Confirm Redemption*' to activate redemption;
   g) Once the coupon is redeemed, it is removed from the list of coupons;