



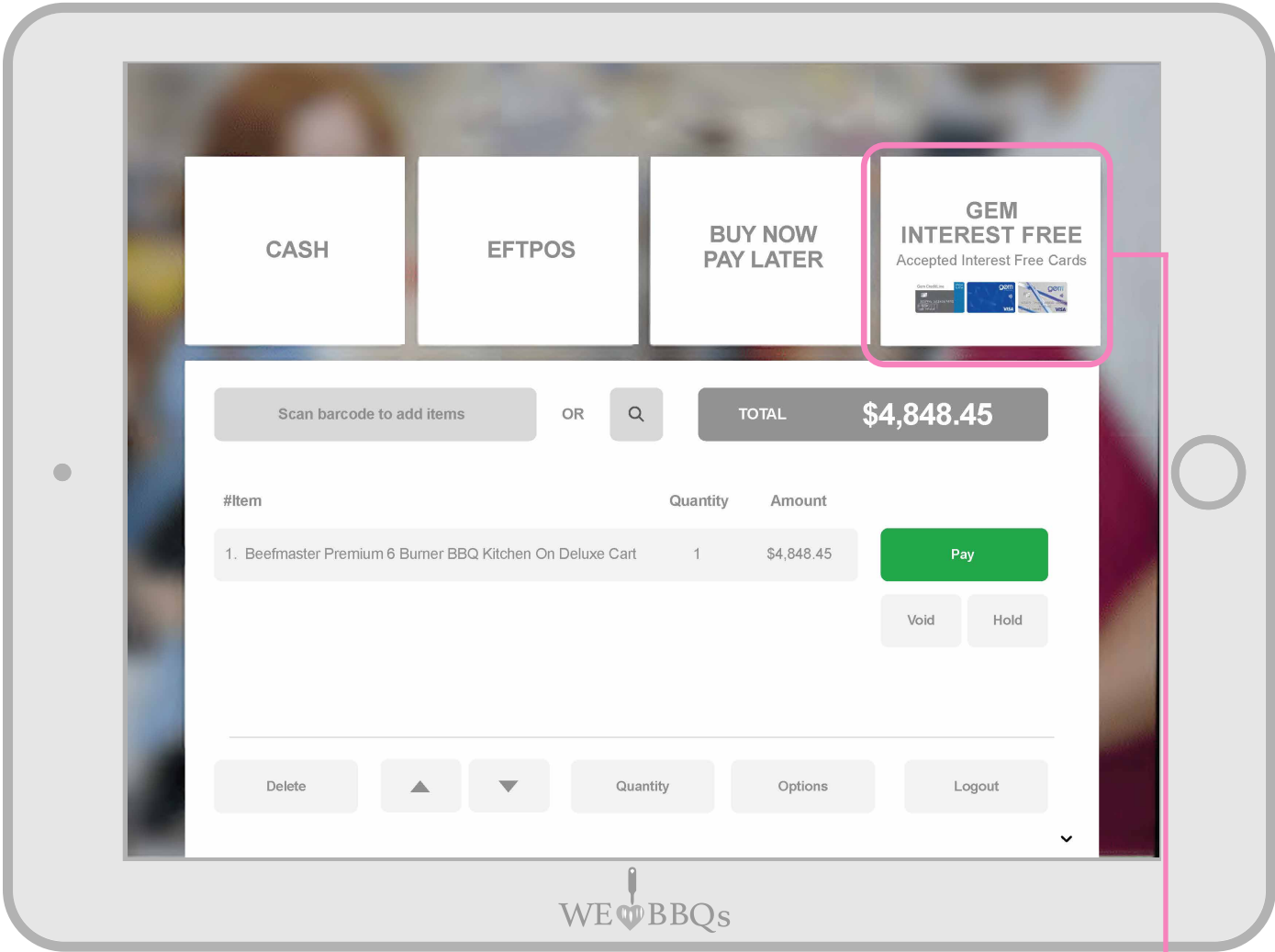
# Gem Interest Free at Point of Sale

December 2021

Let's take a look at the Gem Interest Free at Point of Sale experience.



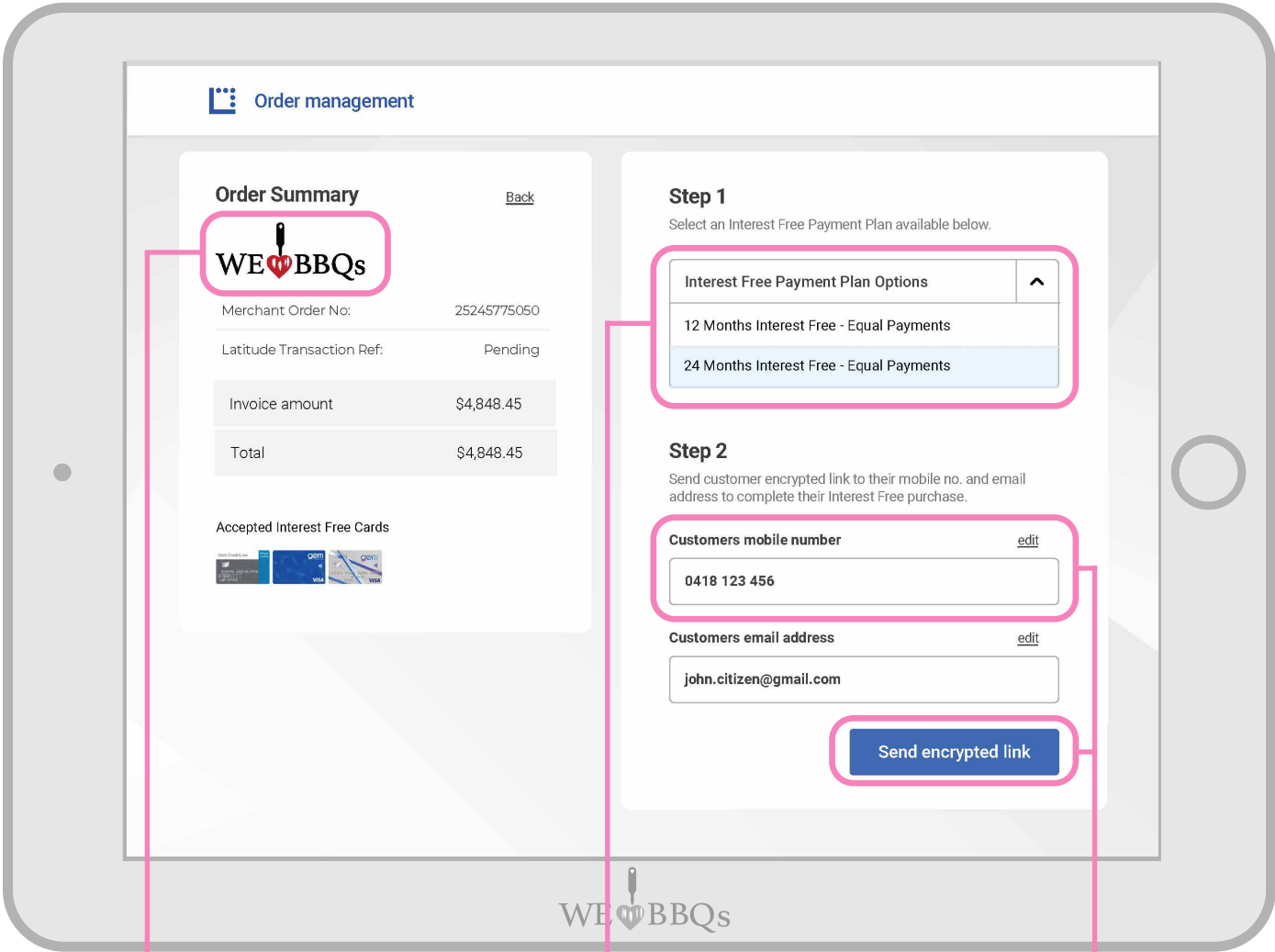
# Point of Sale Integration



A merchant staff member will select Gem Interest Free from the merchant's point of sale.



# Point of Sale Integration - Payment Plan



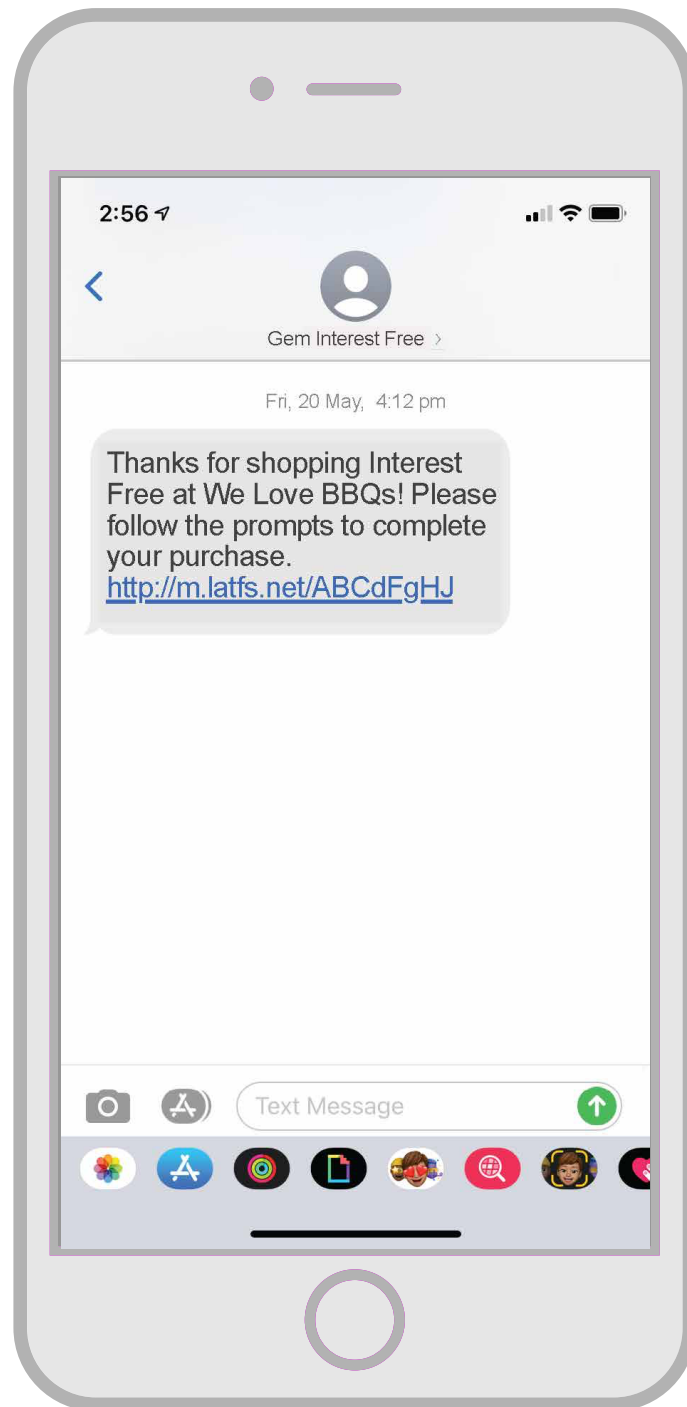
Gem will host the merchant logo

The merchant will select the Interest Free plan that has been agreed upon with the customer.

The merchant will then confirm the customer's mobile number & send them an encrypted link



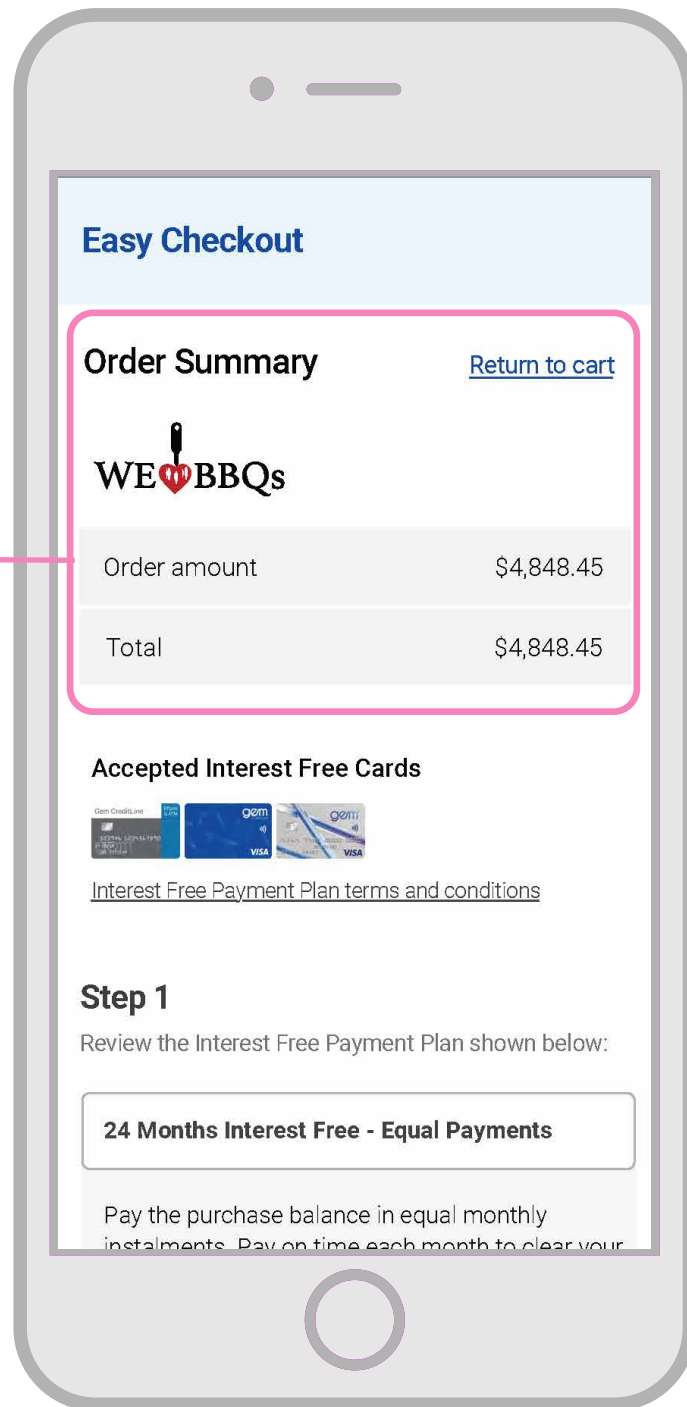
# Customer Journey Begins



In the current Gem checkout experience the customer receives the payment link via text message.



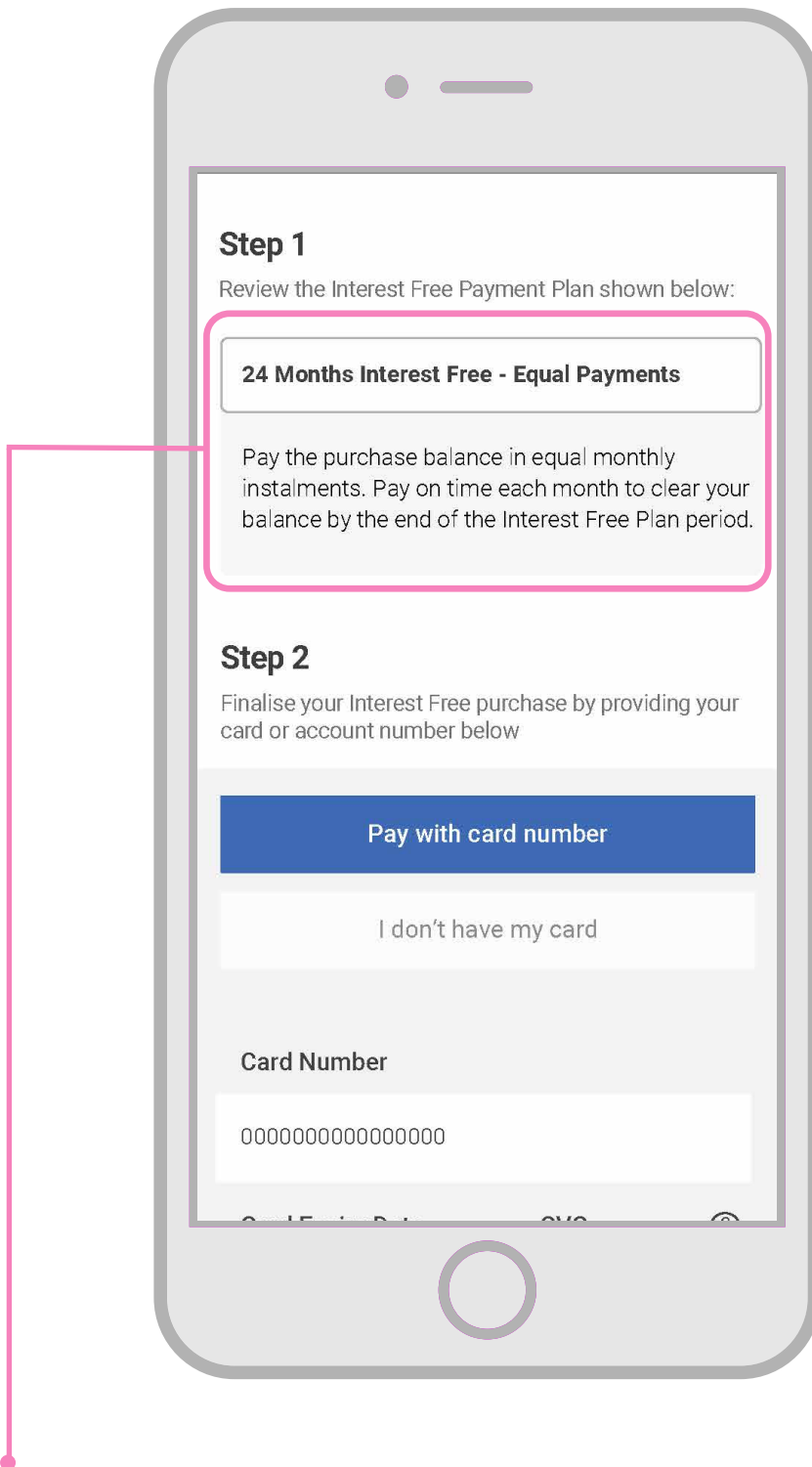
# Customer then Confirms the Amount



The customer then sees the amount that needs to be paid in the Order Summary.



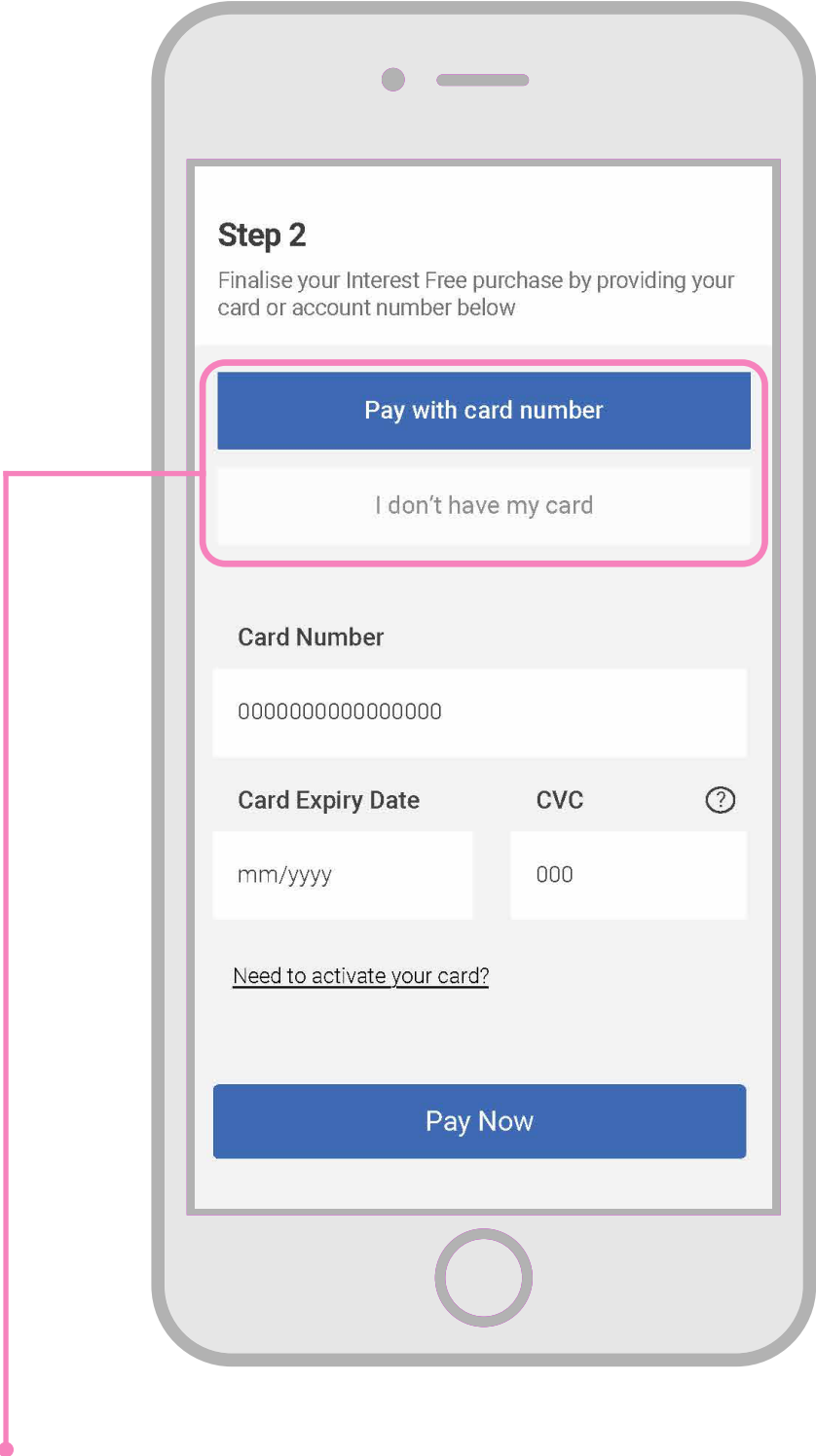
# Customer Reviews the Payment Plan



The customer then confirms if the selected payment plan is correct.



# Customer Enters Payment Details

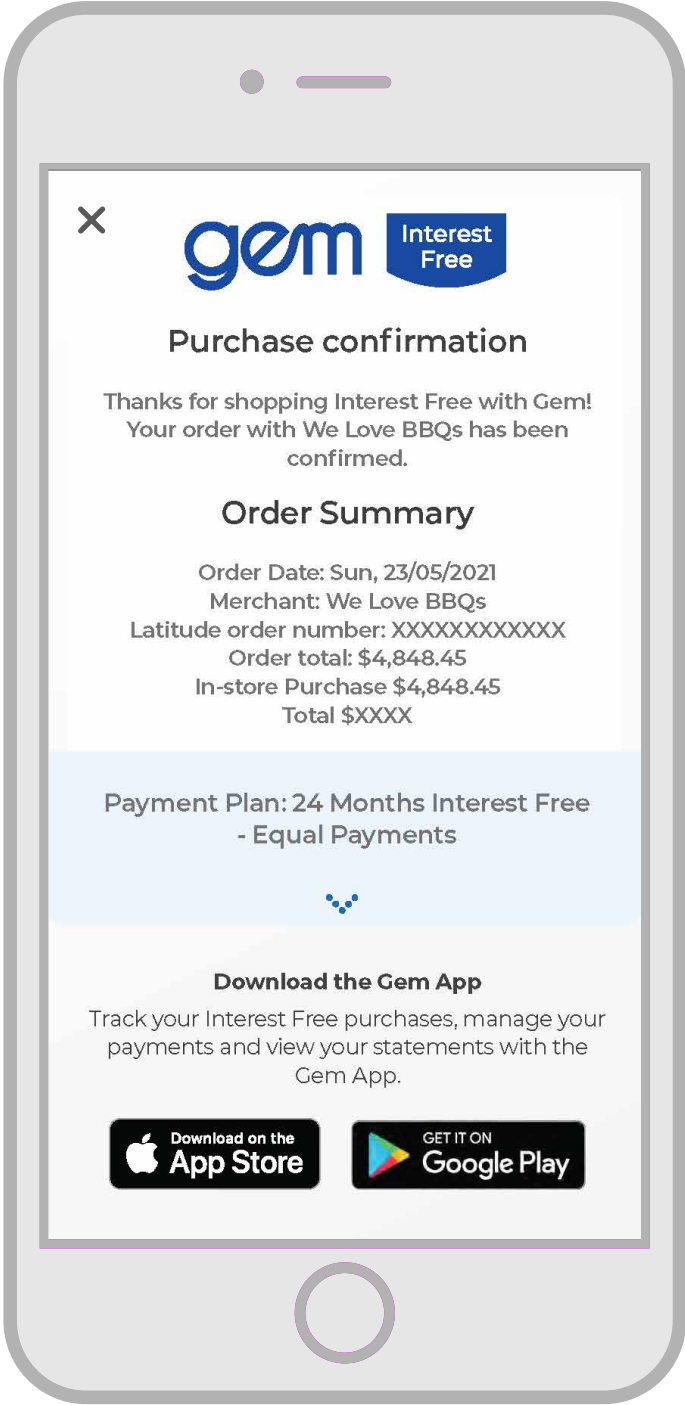


The customer can now decide to pay with their card details or account number to finalise the payment.





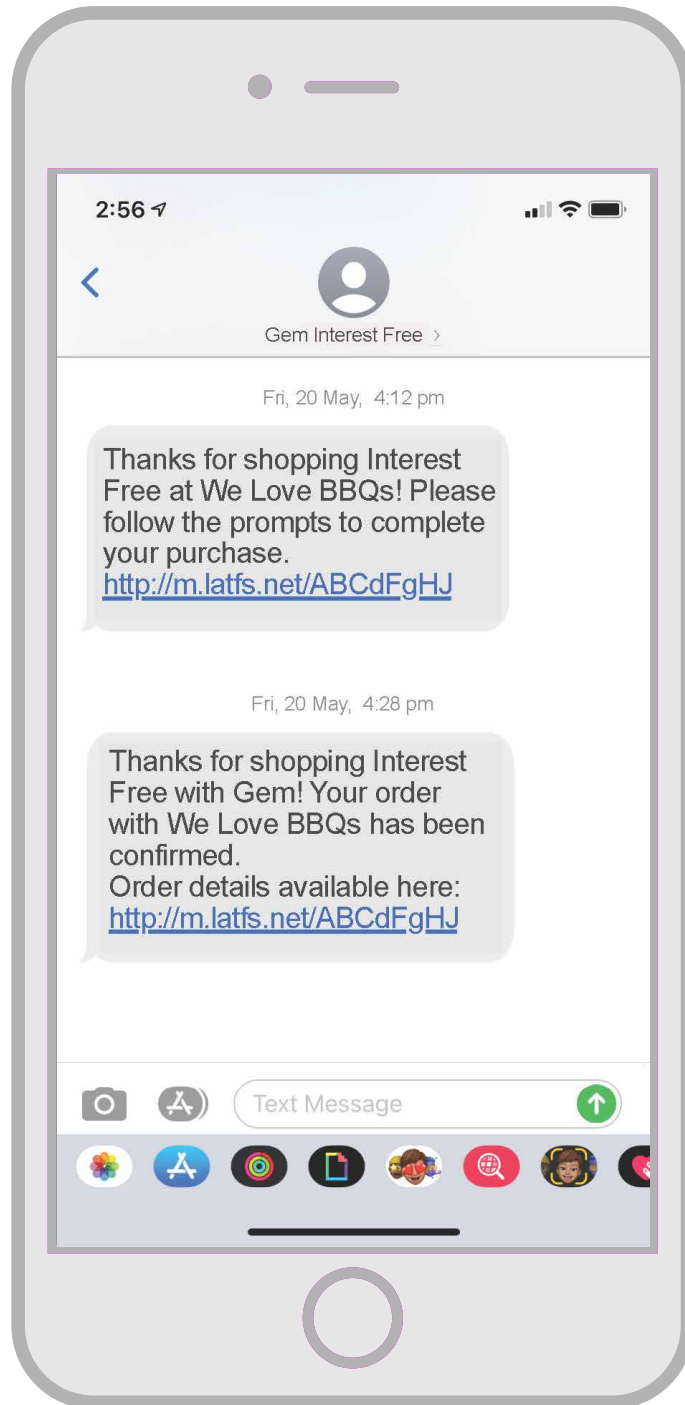
# Customer Receives a Purchase Confirmation



The purchase confirmation will be sent as an email to the customer.



## A Text Message will Also be Sent



The customer will also receive a text message that includes a link to view their order details.



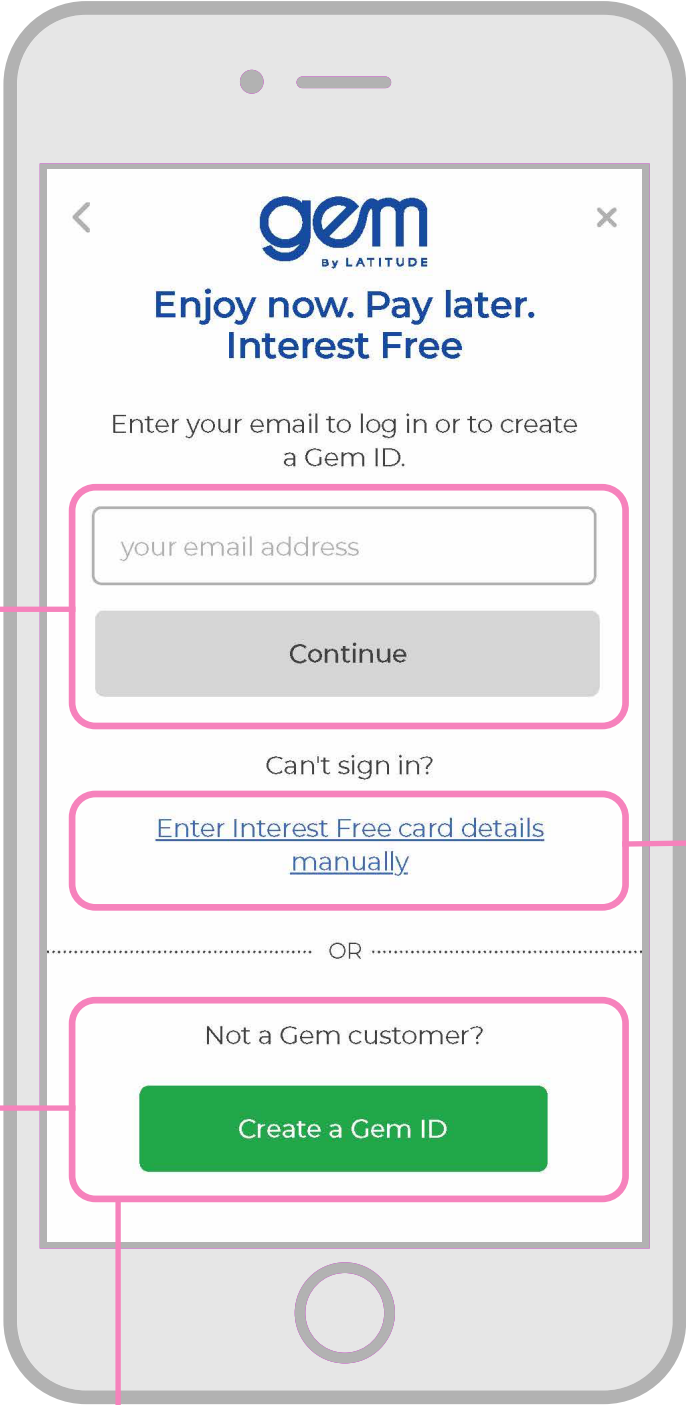
Q2 2022

The Gem Customer Journey



# Faster Customer Access - Log In

The customer can log in from this screen.



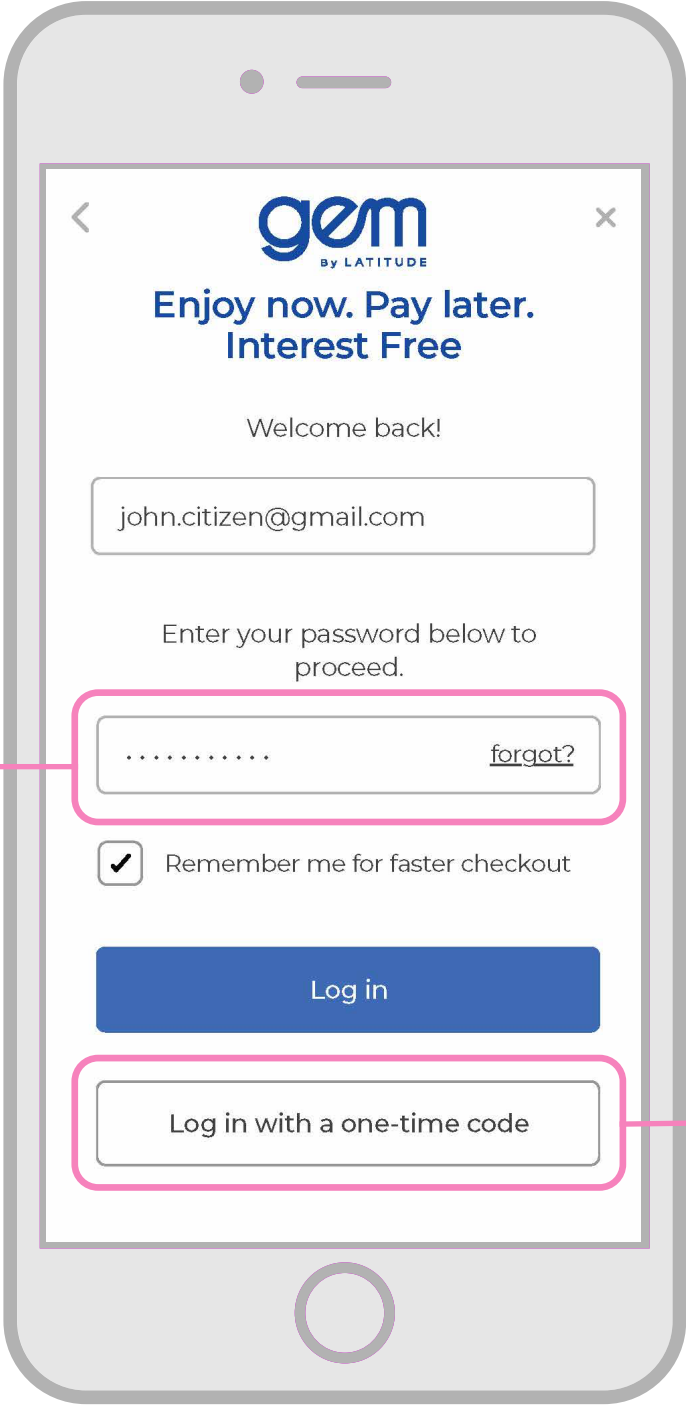
Or they can apply & create a Gem ID

They can choose to pay with card or account number shopping.

Gem can redirect the customer to complete a sales finance product application. A successful customer can complete a purchase immediately using their Gem ID.



# Faster Customer Access - Security



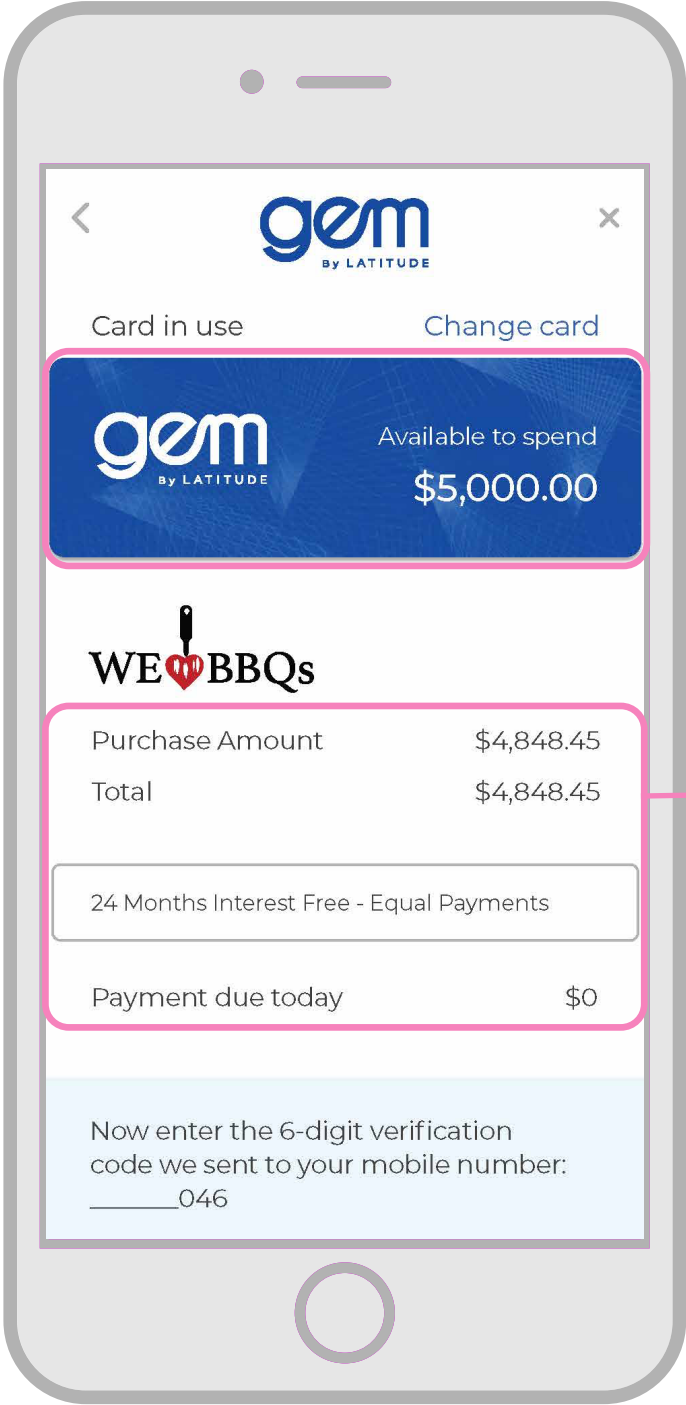
The customer will enter their password.

Or they can request a one time code that will be sent to their mobile.



# Faster Customer Access - Checkout

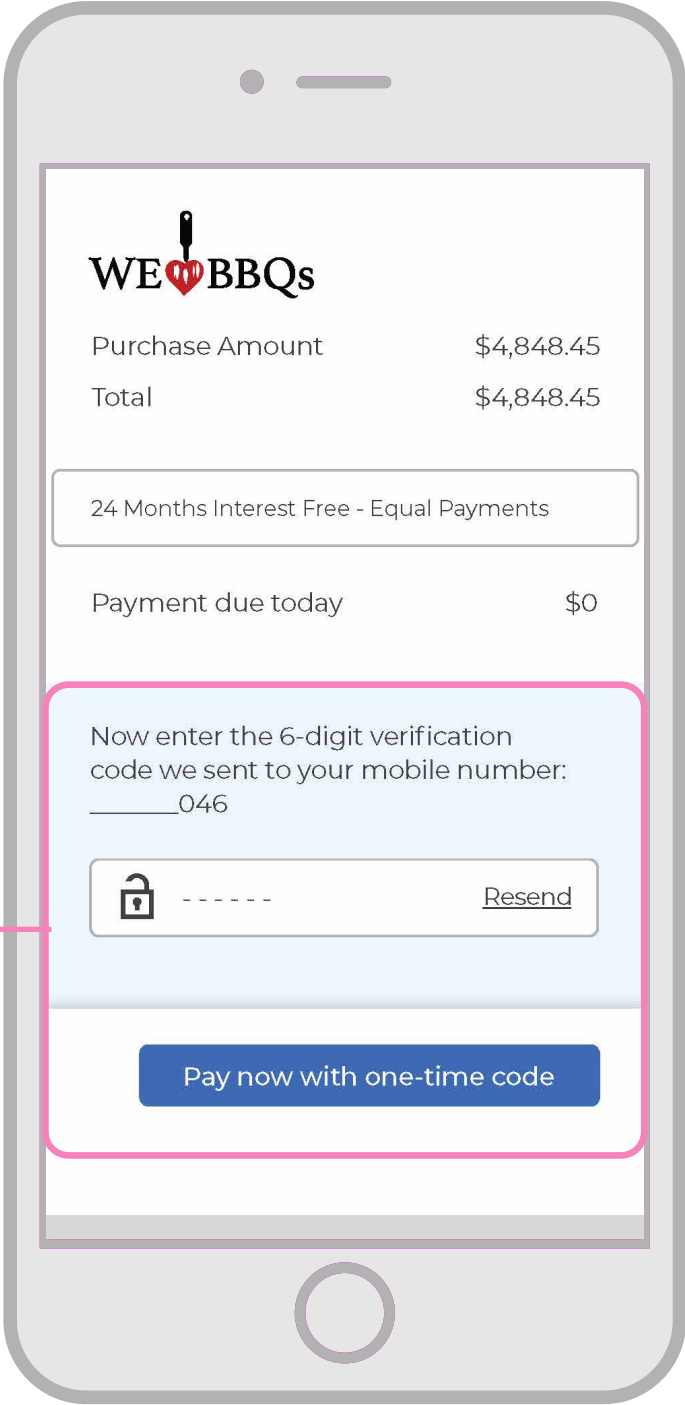
The customer's sales finance product will appear in their digital wallet.



The customer will confirm the amount and payment plan.



# Faster Customer Access - Checkout



Customer will need to enter the one time code sent to their mobile number to finalise payment.



Customer journey is now complete.