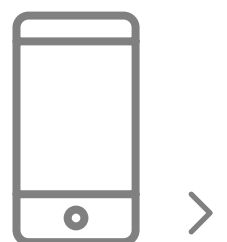




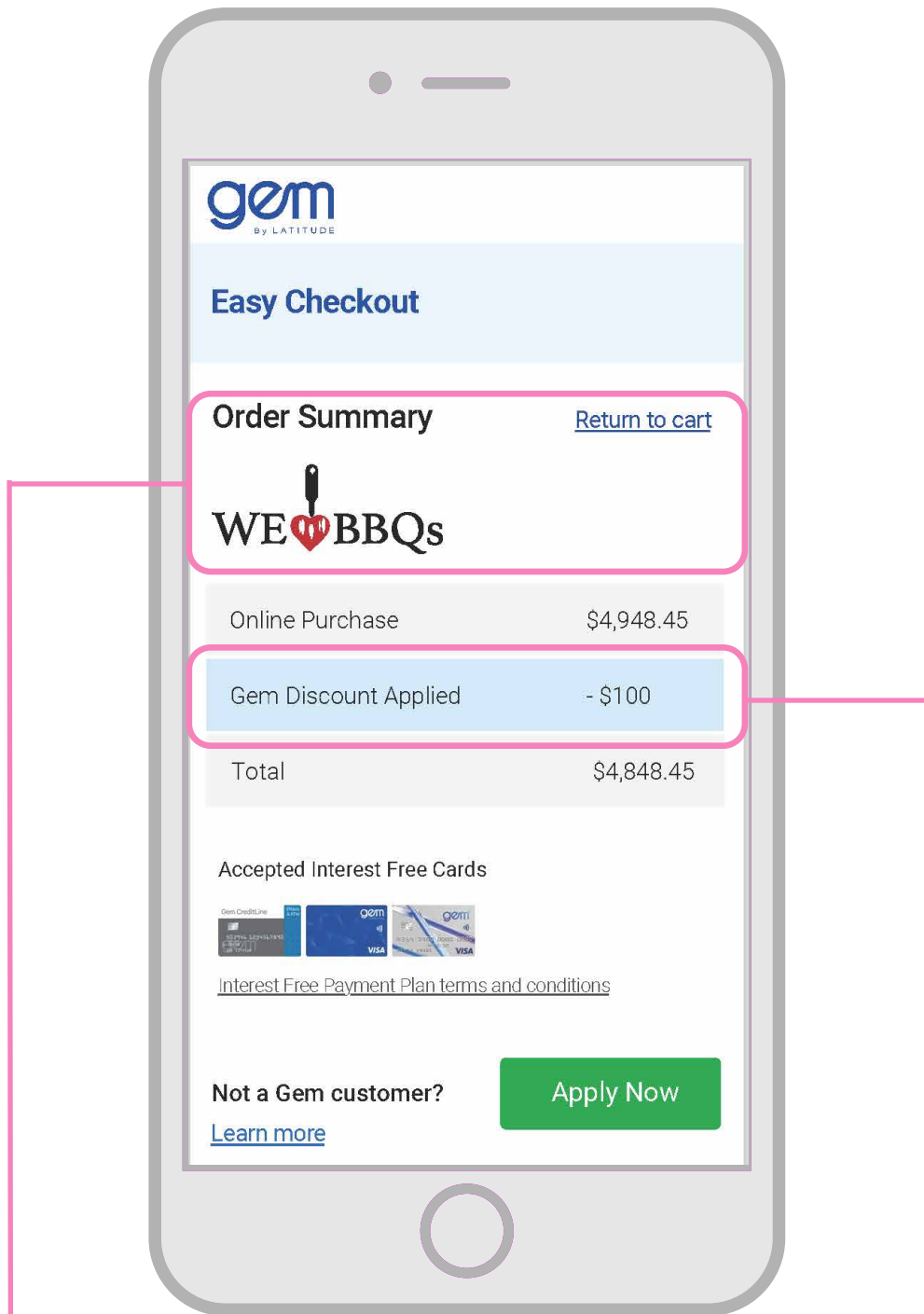
Gem Interest Free Checkout Online Experience

December 2021

Hello and welcome to a quick tour of the Gem Interest Free checkout online experience, showing you a few of the current features that are available for our merchants & customers.



Gem Checkout Order Summary

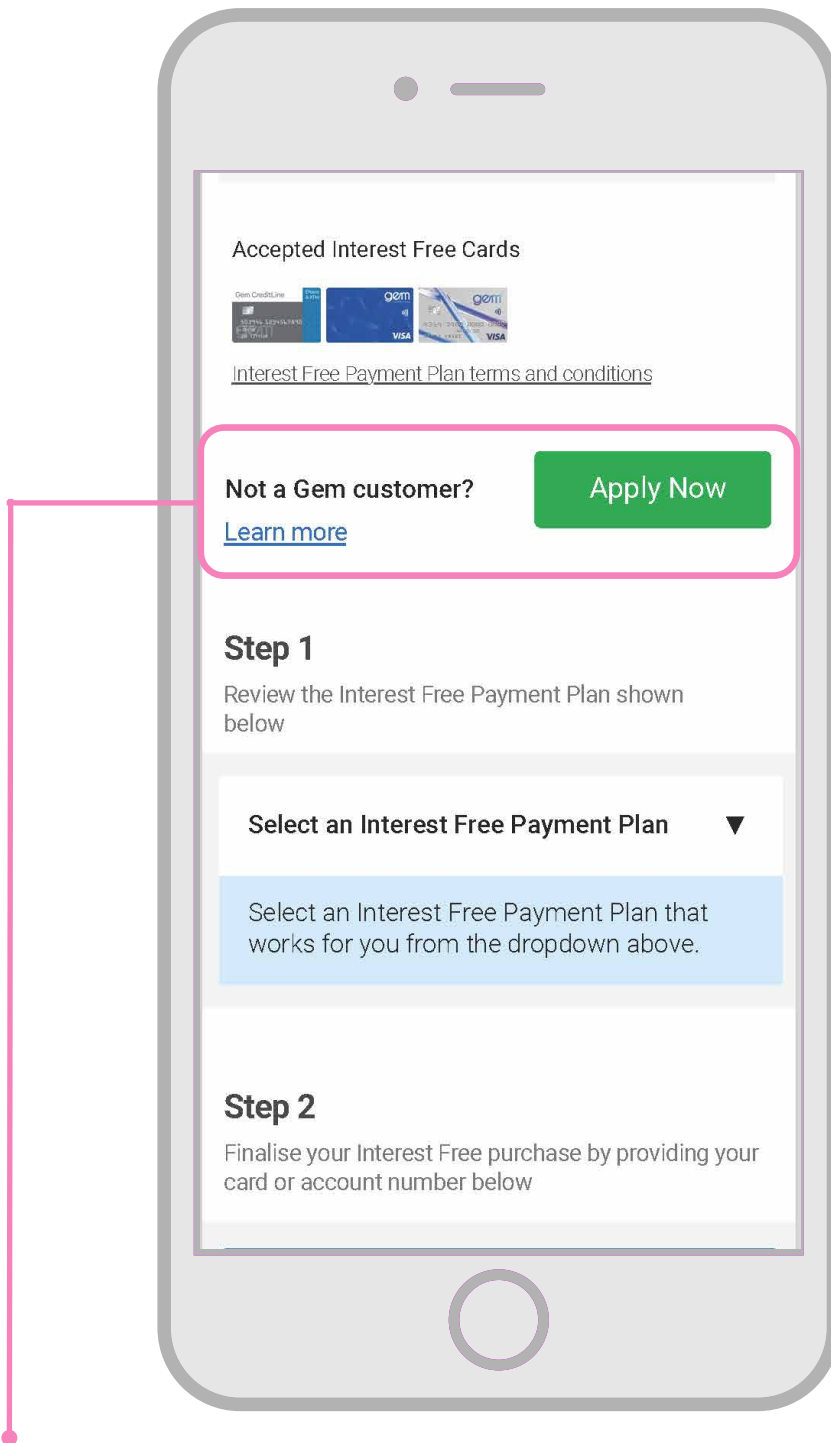


Gem will host and present the merchant's logo and will display the order summary received in the purchase request.

Gem can enable checkout discounts which are either Gem-funded or Co-funded with the merchant.



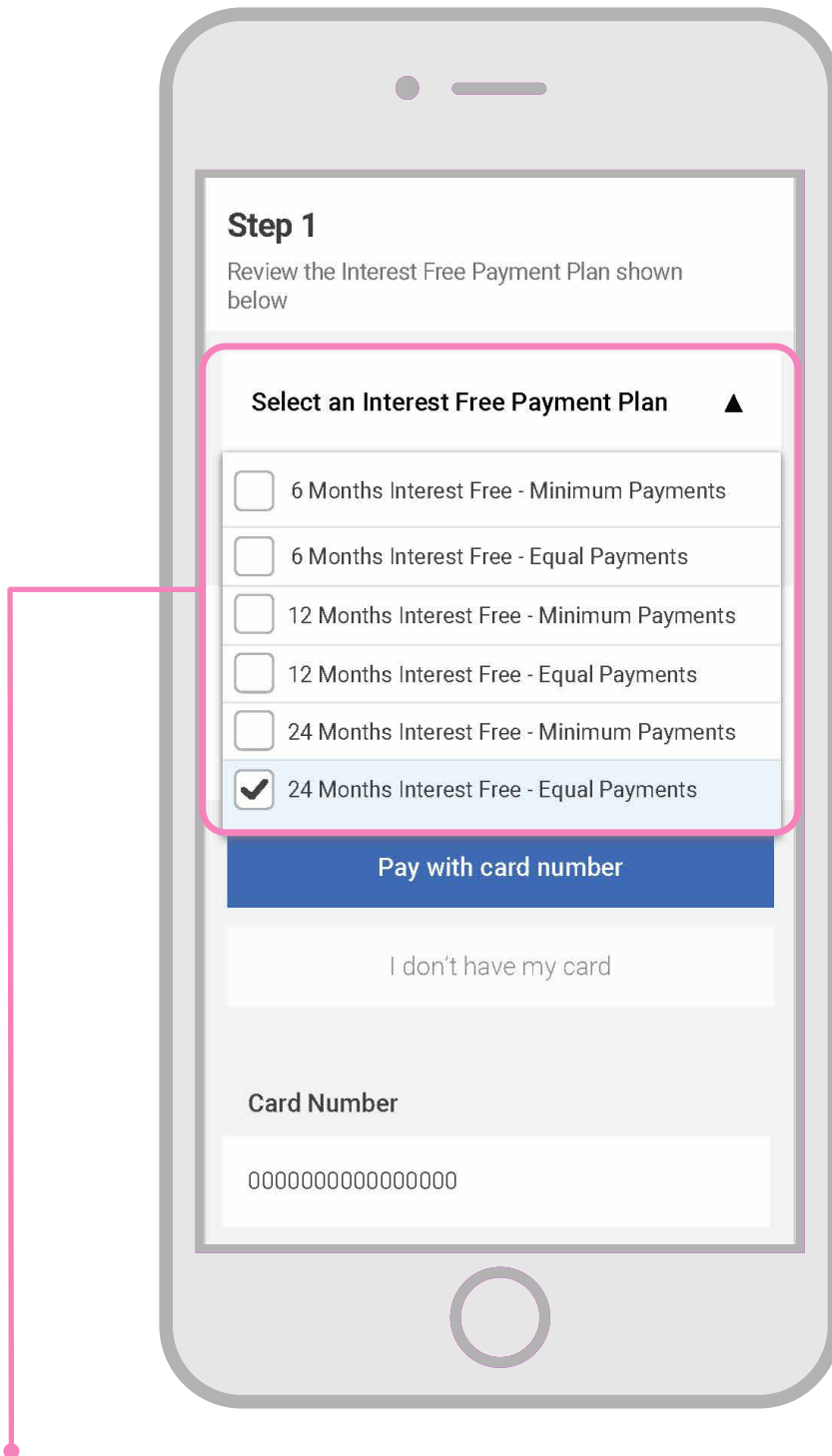
Applying for a Sales Finance Product



Gem can redirect the customer on a new browser tab to complete a sales finance product application. Gem will provide a successful customer an Account Number to complete a purchase immediately.

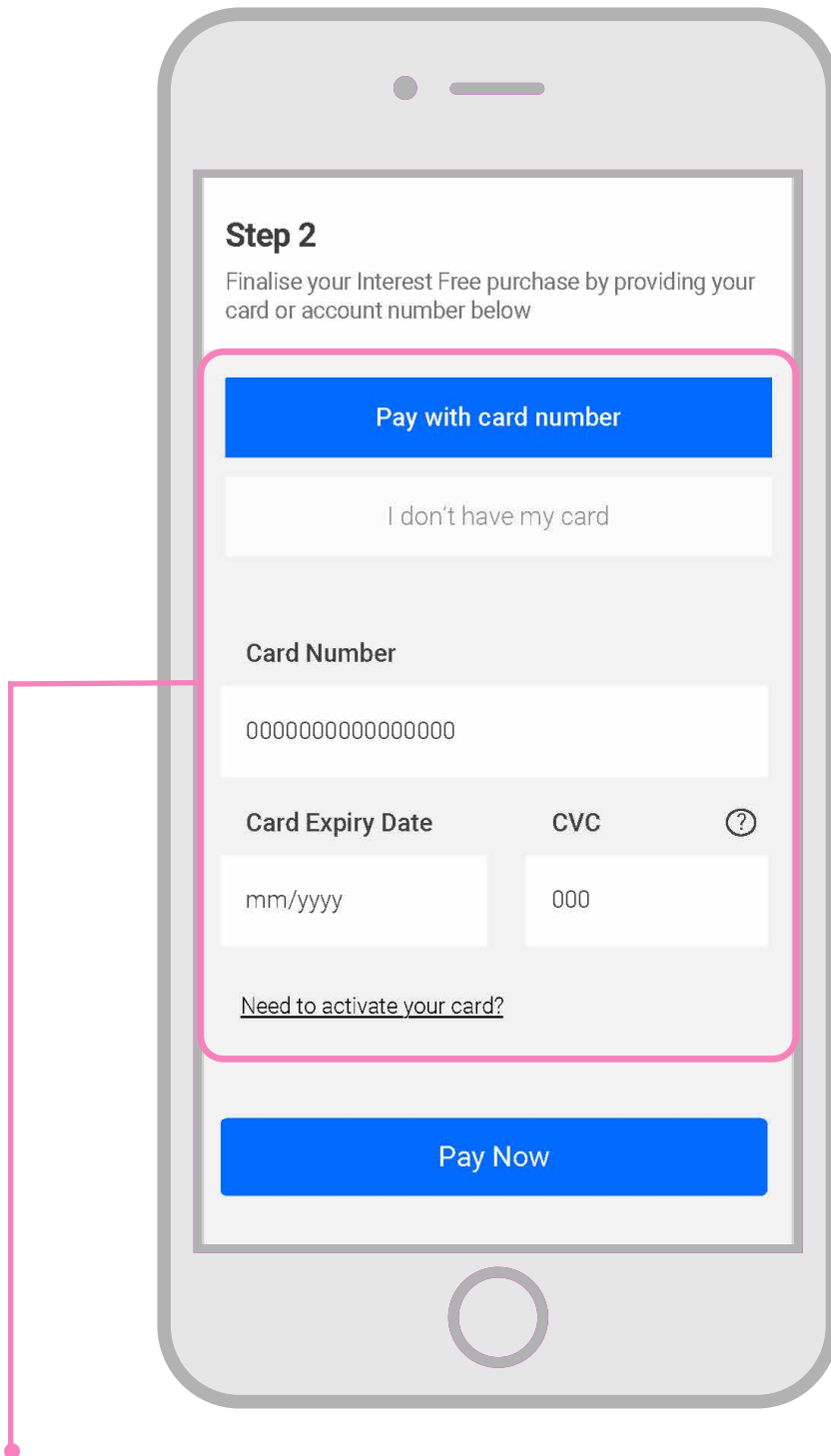


Checkout Sales Finance Plan



Gem Checkout Online Experience will allow the customer to choose an eligible Interest Free payment plan from the drop down menu.

Existing Customer Payment Option



Existing customers (add on sale), can pay with card number or account number.

New Customer Payment Option

Step 2
Finalise your Interest Free purchase by providing your card or account number below

Pay with card number

I don't have my card

Your account details can be found on a recent statement, or by logging into the [Online Service Centre](#).

Account Number
0000000000000000

Date of Birth
dd/mm/yyyy

Pay Now

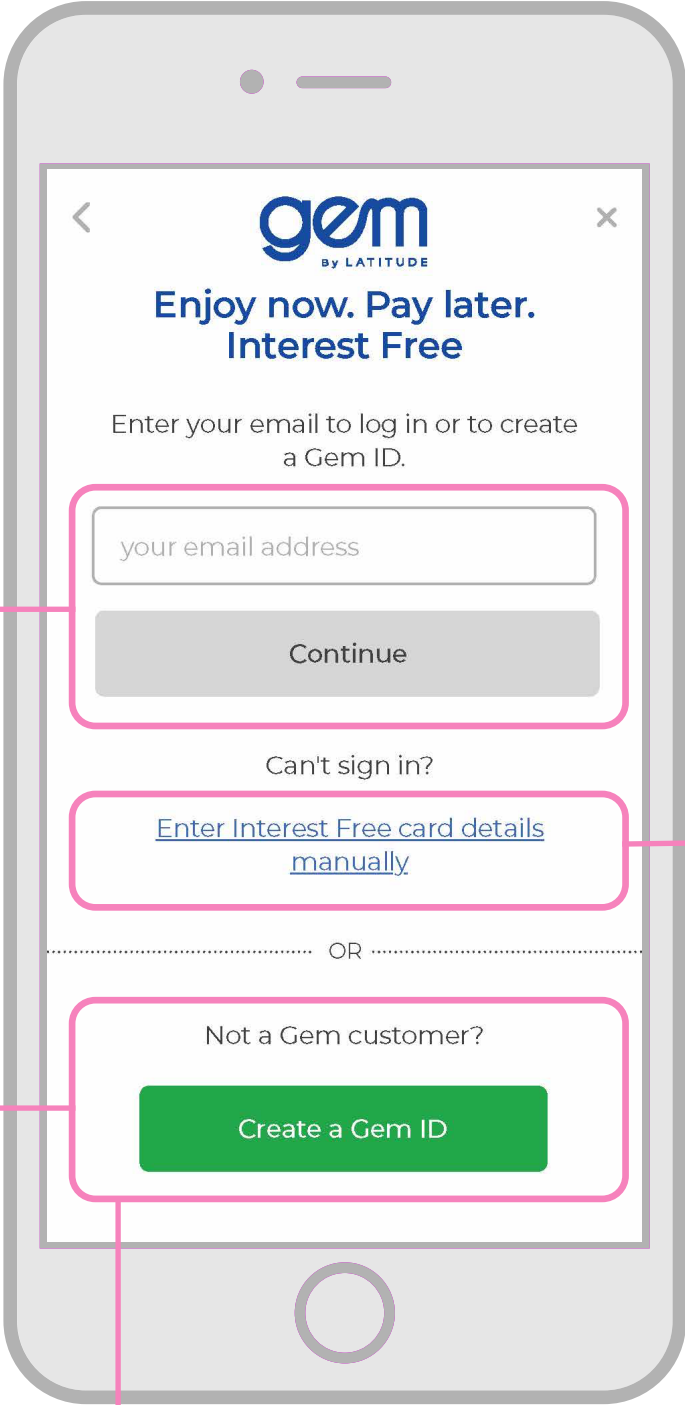
New customers who don't have their card yet & customers who have chosen to shop with their Account Number will need to fill out the above entry fields.

Q2 2022

The Gem Customer Journey



Faster Customer Access - Log In



The customer can log in from this screen.

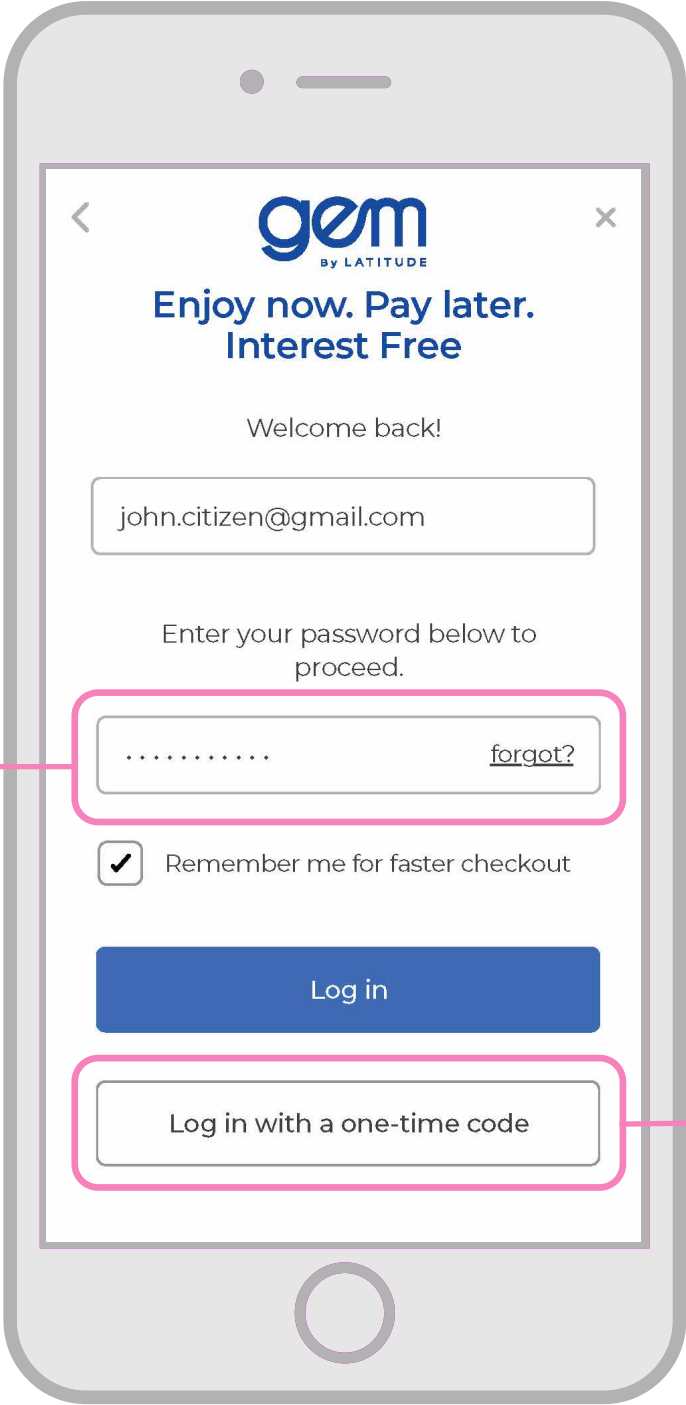
They can choose to pay with card or account number shopping.

Or they can apply & create a Latitude ID

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



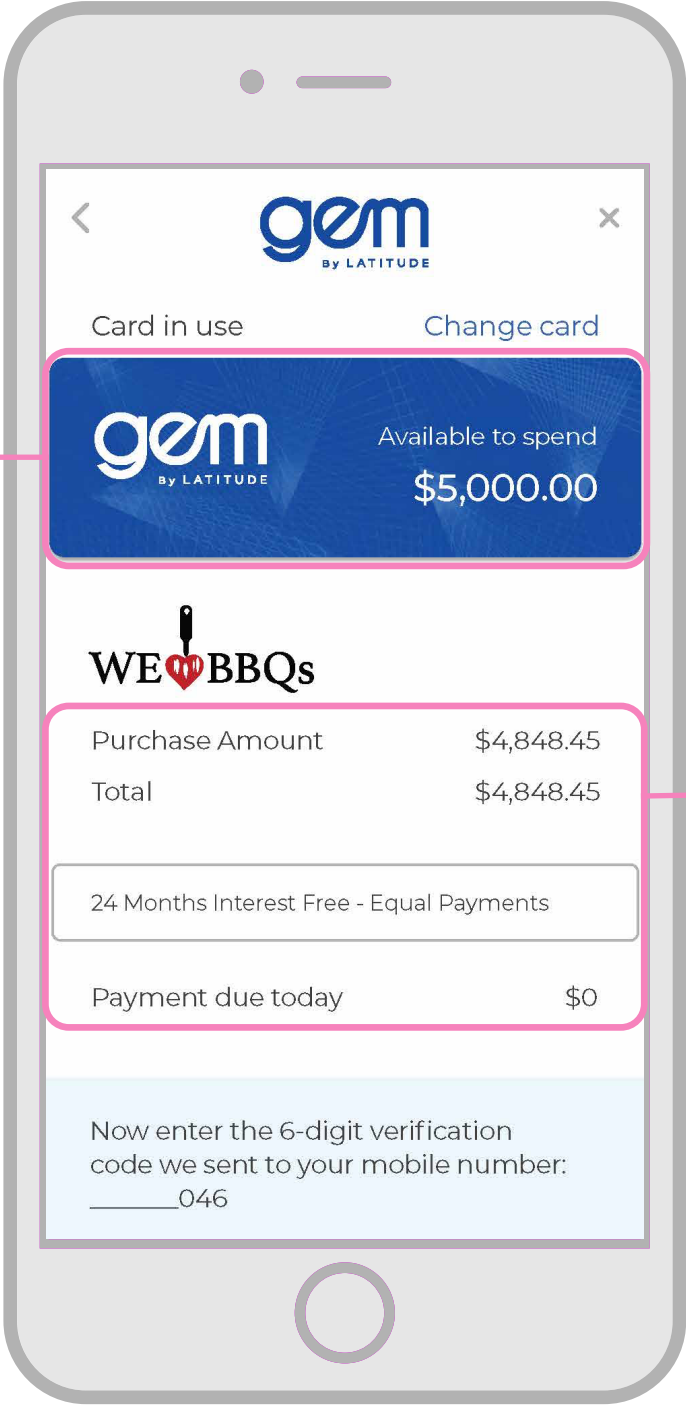
The customer will enter their password.

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



Faster Customer Access - Checkout

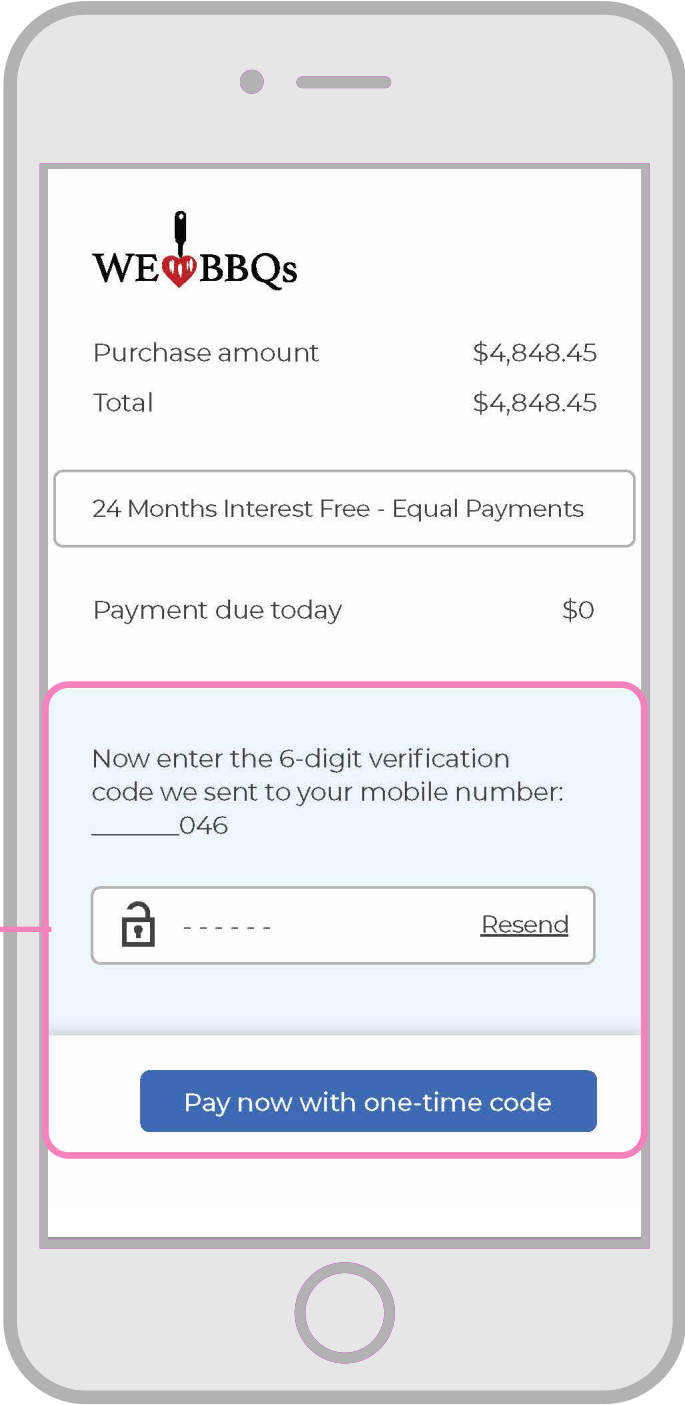
The customer's sales finance product will appear in their digital wallet.



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.