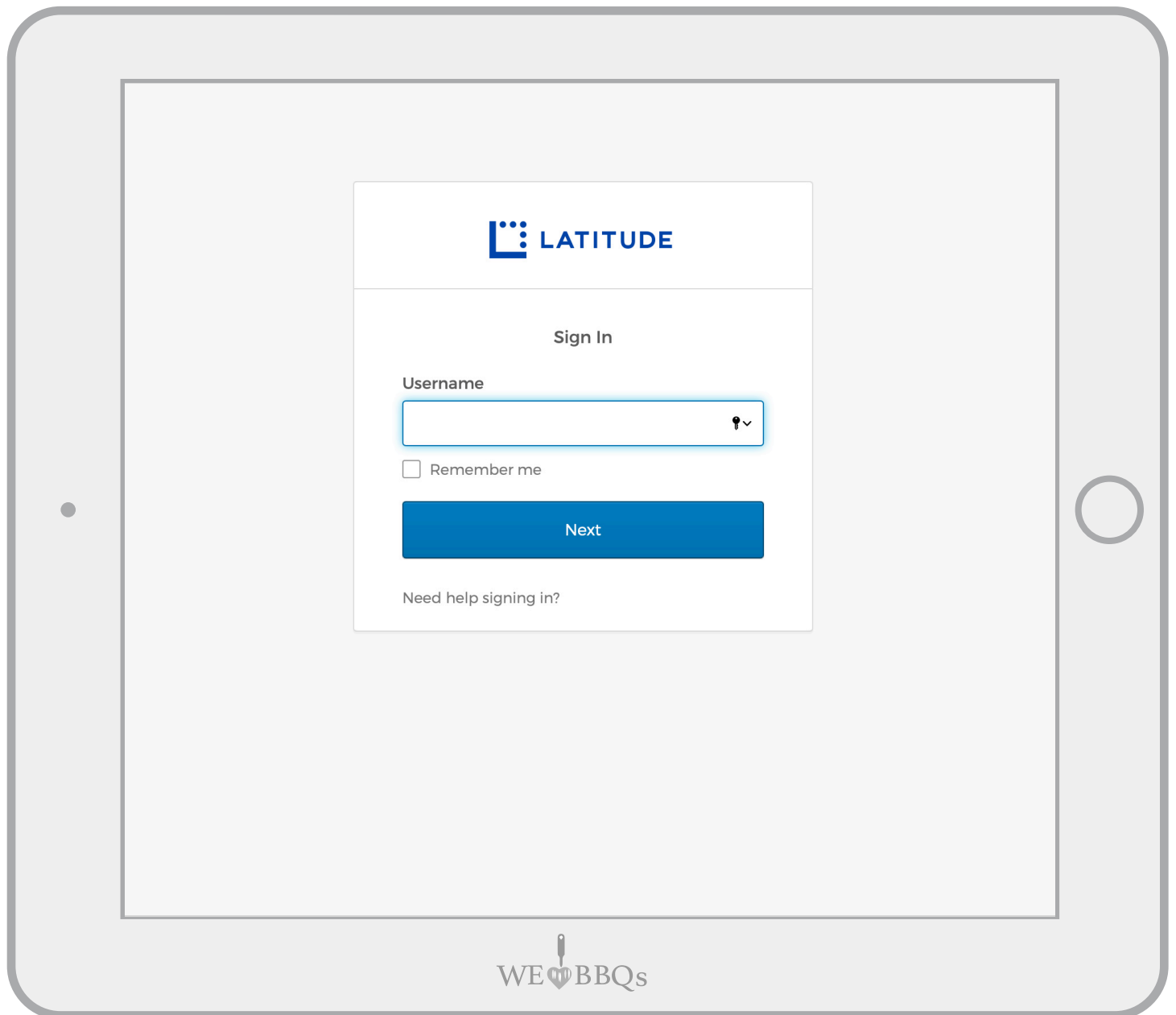# gem
By LATITUDE

Gem Pay-by-Link & Customer Journey

January 2022

Let's take a look at how the Gem checkout works for merchants and customers from a non-integrated service.
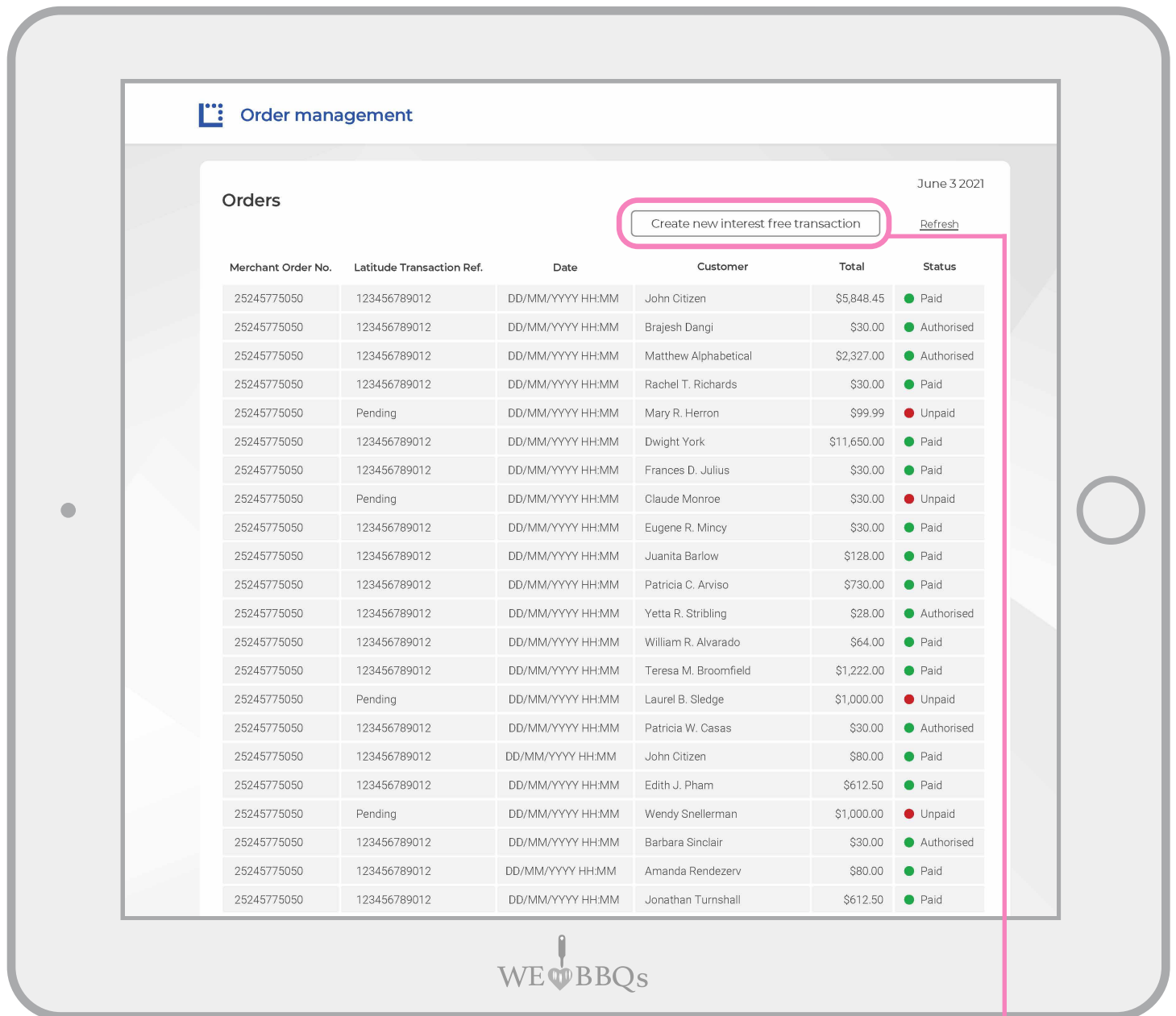
Merchant Signs Into the System

A merchant logs into the Order Management system with their username and password.

Creates a New Interest Free Transaction

Order management

Orders

June 3 2021

Create new interest free transaction   Refresh

Merchant Order No.	Latitude Transaction Ref.	Date	Customer	Total	Status
25245775050	123456789012	DD/MM/YYYY HH:MM	John Citizen	$5,848.45	● Paid
25245775050	123456789012	DD/MM/YYYY HH:MM	Brajesh Dangi	$30.00	● Authorised
25245775050	123456789012	DD/MM/YYYY HH:MM	Matthew Alphabetical	$2,327.00	● Authorised
25245775050	123456789012	DD/MM/YYYY HH:MM	Rachel T. Richards	$30.00	● Paid
25245775050	Pending	DD/MM/YYYY HH:MM	Mary R. Herron	$99.99	● Unpaid
25245775050	123456789012	DD/MM/YYYY HH:MM	Dwight York	$11,650.00	● Paid
25245775050	123456789012	DD/MM/YYYY HH:MM	Frances D. Julius	$30.00	● Paid
25245775050	Pending	DD/MM/YYYY HH:MM	Claude Monroe	$30.00	● Unpaid
25245775050	123456789012	DD/MM/YYYY HH:MM	Eugene R. Mincy	$30.00	● Paid
25245775050	123456789012	DD/MM/YYYY HH:MM	Juanita Barlow	$128.00	● Paid
25245775050	123456789012	DD/MM/YYYY HH:MM	Patricia C. Arviso	$730.00	● Paid
25245775050	123456789012	DD/MM/YYYY HH:MM	Yetta R. Stribling	$28.00	● Authorised
25245775050	123456789012	DD/MM/YYYY HH:MM	William R. Alvarado	$64.00	● Paid
25245775050	123456789012	DD/MM/YYYY HH:MM	Teresa M. Broomfield	$1,222.00	● Paid
25245775050	Pending	DD/MM/YYYY HH:MM	Laurel B. Sledge	$1,000.00	● Unpaid
25245775050	123456789012	DD/MM/YYYY HH:MM	Patricia W. Casas	$30.00	● Authorised
25245775050	123456789012	DD/MM/YYYY HH:MM	John Citizen	$80.00	● Paid
25245775050	123456789012	DD/MM/YYYY HH:MM	Edith J. Pham	$612.50	● Paid
25245775050	Pending	DD/MM/YYYY HH:MM	Wendy Snellerman	$1,000.00	● Unpaid
25245775050	123456789012	DD/MM/YYYY HH:MM	Barbara Sinclair	$30.00	● Authorised
25245775050	123456789012	DD/MM/YYYY HH:MM	Amanda Rendezerv	$80.00	● Paid
25245775050	123456789012	DD/MM/YYYY HH:MM	Jonathan Turnshall	$612.50	● Paid

WE ♥ BBQs

The merchant is taken to their Orders screen and from there they can see the status of past transactions and can also create a new Interest Free transaction.

Customer and Item Details are Entered

The merchant requests the customer's details and fills out the form. The merchant then adds in the item name, quantity and price details before submitting the order.

Order Summary is Created

Order management

Order Summary
Back

WE ❤ BBQs

Merchant Order No:	25245775050
Latitude Transaction Ref:	Pending
Invoice amount	$4,848.45
Total	$4,848.45

Accepted Interest Free Cards

Step 1
Select an Interest Free Payment Plan available below.

Interest Free Payment Plan Options ⌄

Step 2
Send customer encrypted link to their mobile no. and email address to complete their Interest Free purchase.

Customers mobile number

0418 123 456   edit

Customers email address

john.citizen@gmail.com   edit

Send Payment Link

Manual Payment

Cancel Payment

WE BBQs

Once all information is submitted an order summary is created. The merchant will then offer the customer any available interest free payment plan options.

Merchant Selects Payment Plan

Order management

Order Summary   Back

WE♥BBQs

Merchant Order No:	25245775050
Latitude Transaction Ref:	Pending
Invoice amount	$4,848.45
Total	$4,848.45

Accepted Interest Free Cards

Step 1

Select an Interest Free Payment Plan available below.

24 Months Interest Free - Equal Payments ⌄

Pay the purchase balance in equal monthly instalments. Pay on time each month to clear your balance by the end of the Interest Free Plan period.

Step 2

Send customer encrypted link to their mobile no. and email address to complete their Interest Free purchase.

Customers mobile number
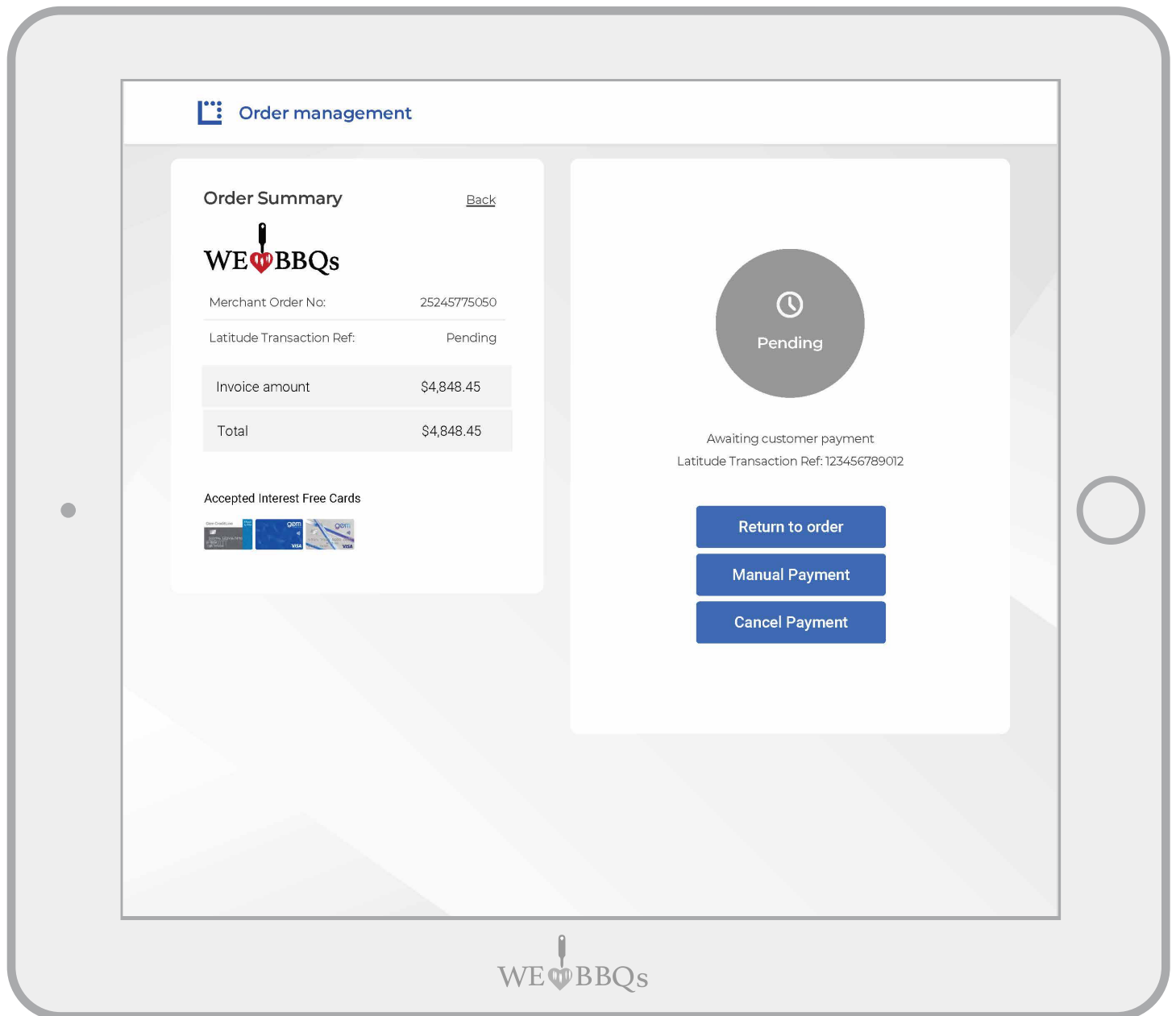
0418 123 456   edit

Customers email address

john.citizen@gmail.com   edit

Send Payment Link

Manual Payment

Cancel Payment

WE♥BBQs

Once the merchant has made the payment plan selection for the customer, they will send an encrypted link to the customer's mobile phone.

>

Sale is Now Pending

Order management

Order Summary   Back

WE ♥ BBQs

Merchant Order No:	25245775050
Latitude Transaction Ref:	Pending
Invoice amount	$4,848.45
Total	$4,848.45

Accepted Interest Free Cards

Pending

Awaiting customer payment
Latitude Transaction Ref: 123456789012

Return to order

Manual Payment

Cancel Payment

WE ♥ BBQs
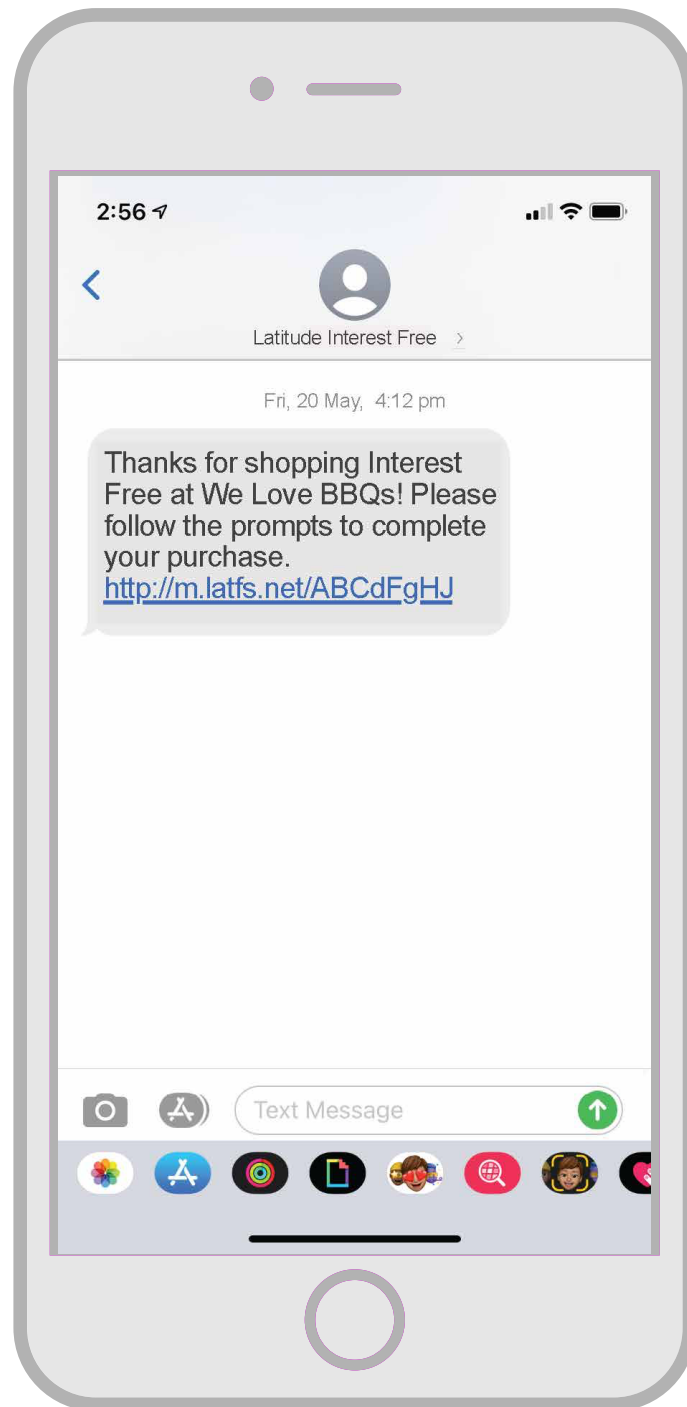
Once the payment link has been sent to the customer the transaction is now pending.
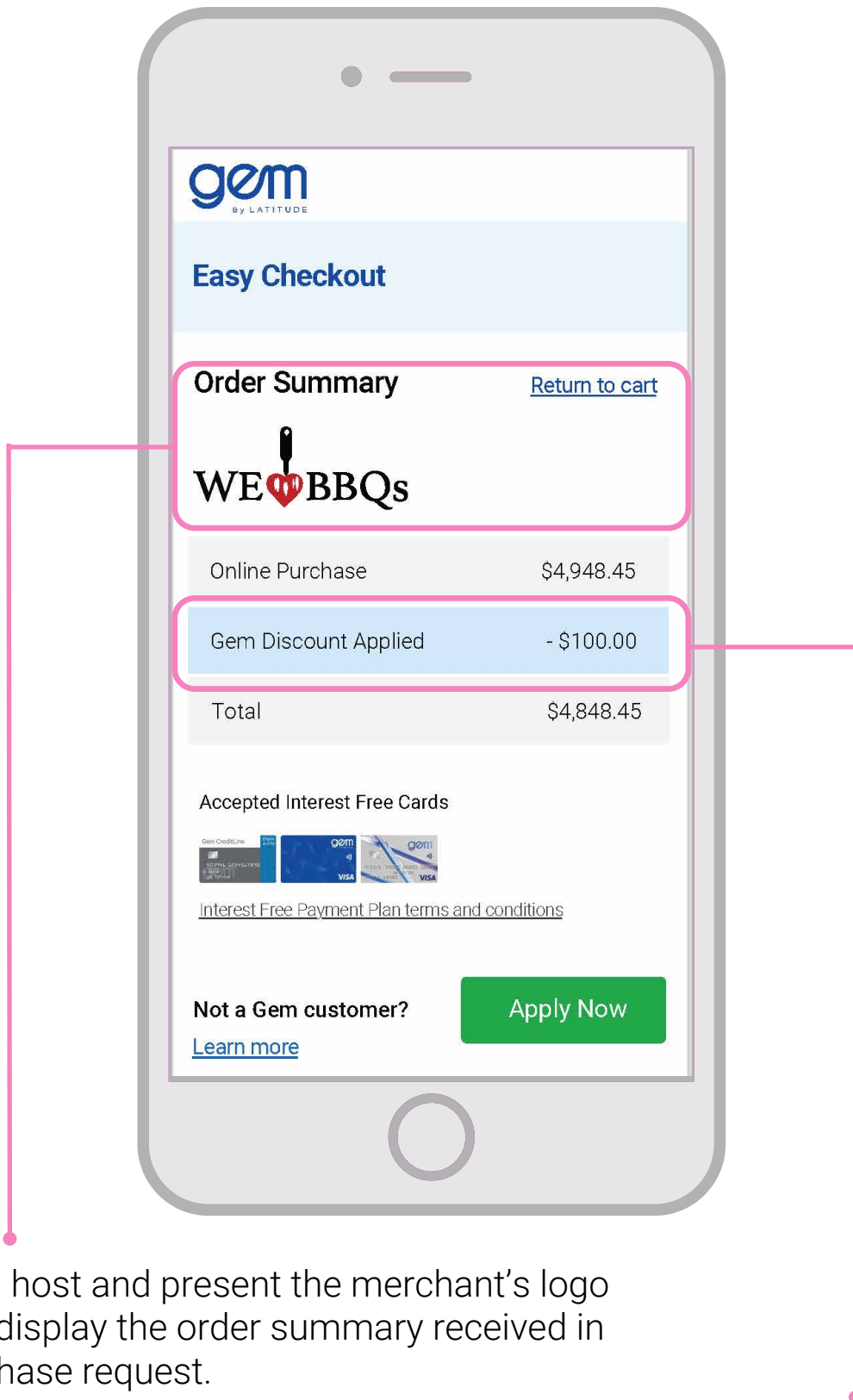
Customer Journey Begins

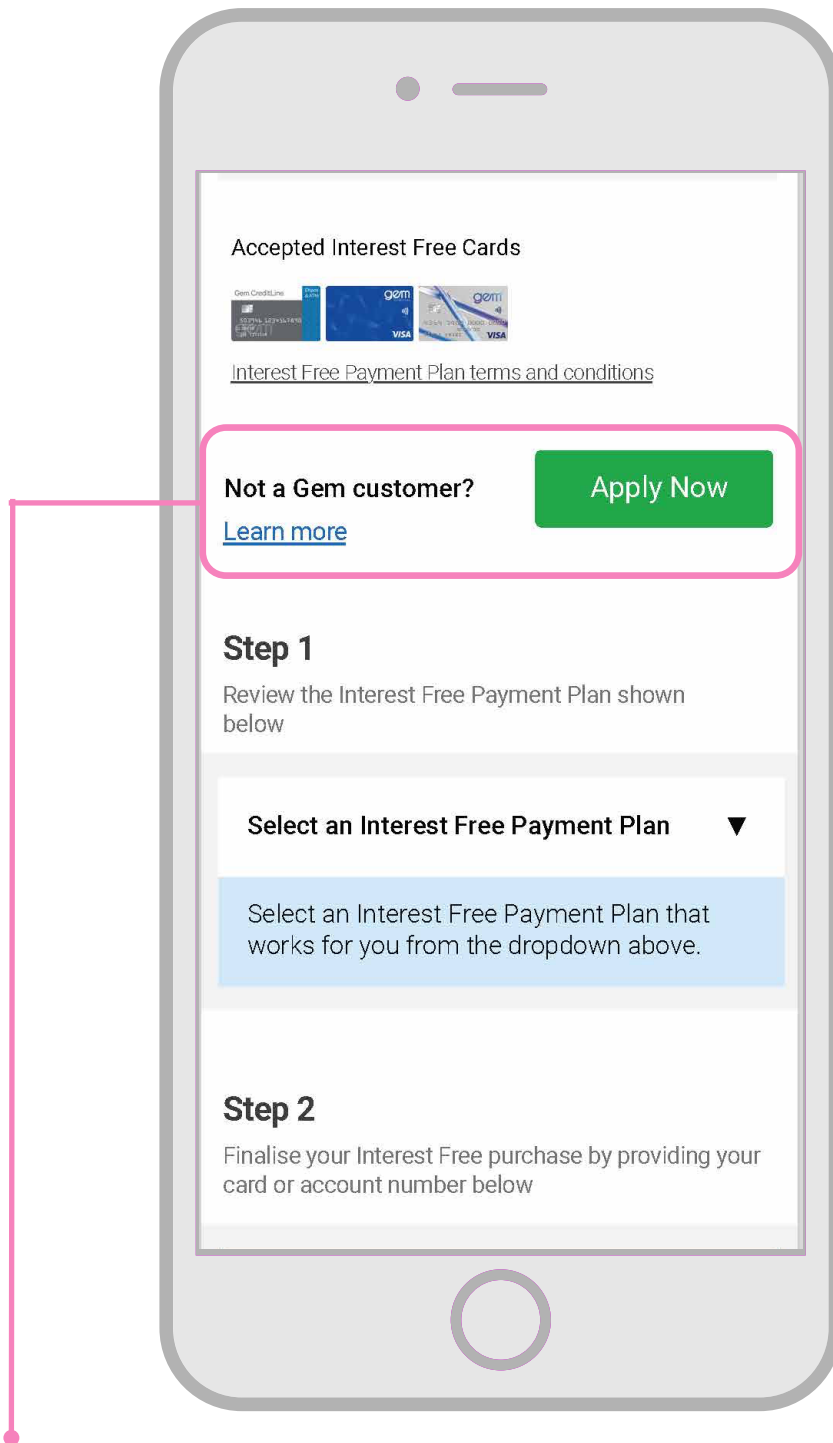In the current Gem Checkout experience the customer receives the payment link via text message.

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

Accepted Interest Free Cards

Interest Free Payment Plan terms and conditions

Not a Gem customer?
Learn more

Apply Now

Step 1

Review the Interest Free Payment Plan shown below

Select an Interest Free Payment Plan ▼

Select an Interest Free Payment Plan that works for you from the dropdown above.

Step 2

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

Gem can redirect the customer to 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.

Customer Reviews the Payment Plan

Step 1

Review the Interest Free Payment Plan shown below

24 Months Interest Free - Equal Payments

Pay the purchase balance in equal monthly instalments. Pay on time each month to clear your balance by the end of the Interest Free Plan period.

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

Card Number

1234 5678 9012 3456

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

Customer Enters Payment Details

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

Card Number

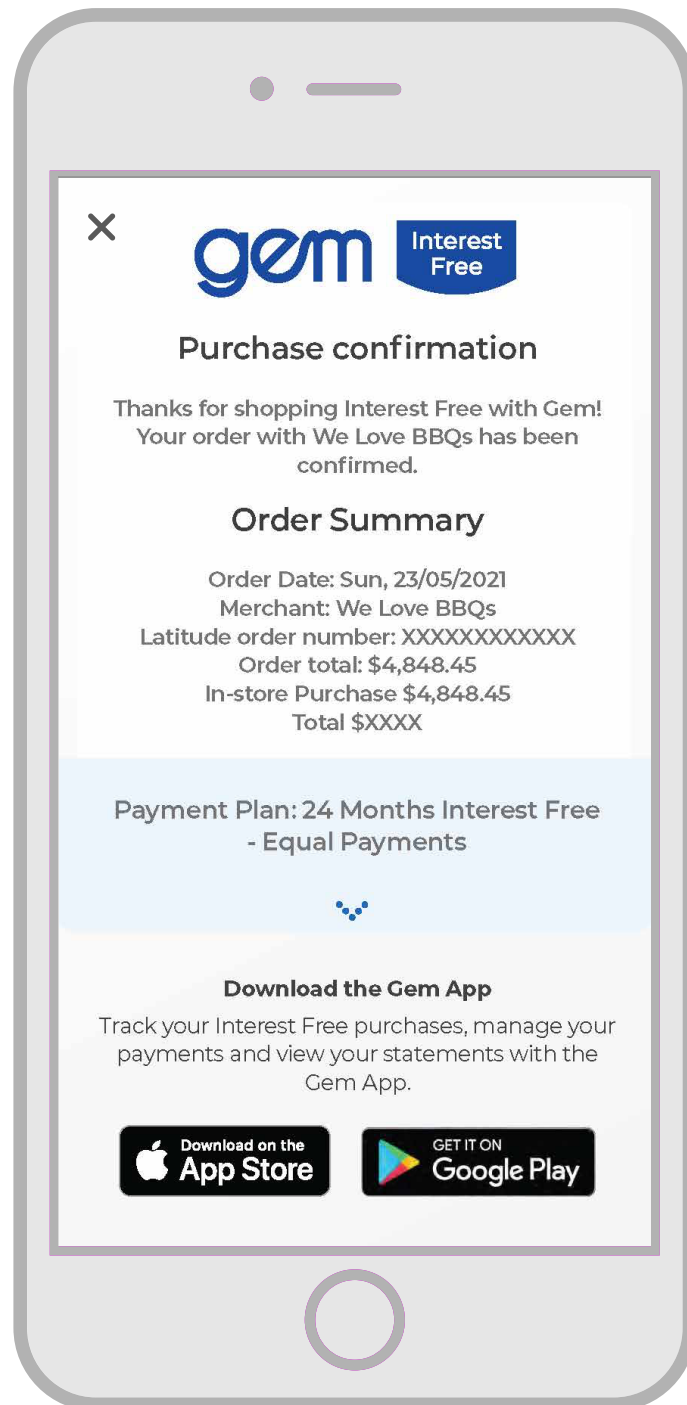1234 5678 9012 3456

Card Expiry Date

mm/yyyy

CVC

000

Need to activate your card?

Pay Now

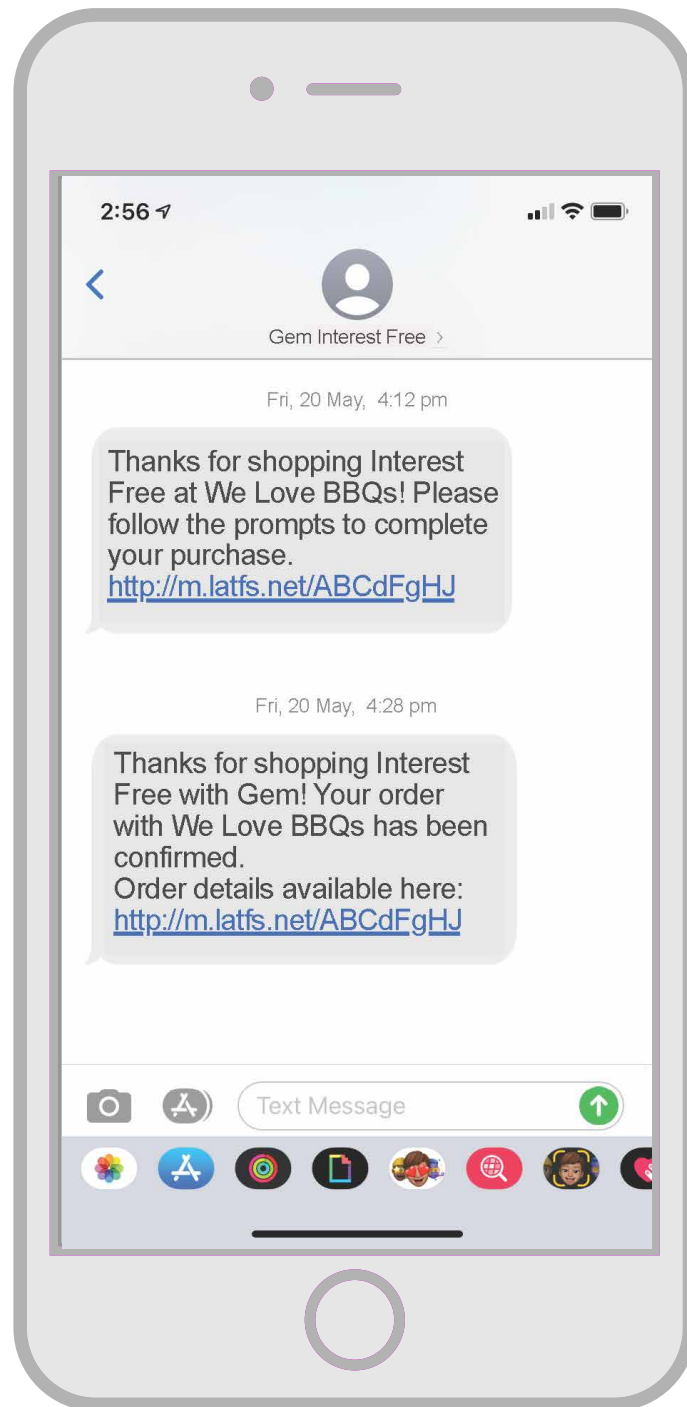The customer can now decide to pay with their card details or account number to finalise the payment.

Customer Receives a Purchase Confirmation

Purchase confirmation

Thanks for shopping Interest Free with Gem!
Your order with We Love BBQs has been
confirmed.

Order Summary

Order Date: Sun, 23/05/2021
Merchant: We Love BBQs
Latitude order number: XXXXXXXXXXX
Order total: $4,848.45
In-store Purchase $4,848.45
Total $XXXX

Payment Plan: 24 Months Interest Free
- Equal Payments

Download the Gem App
Track your Interest Free purchases, manage your
payments and view your statements with the
Gem App.

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.
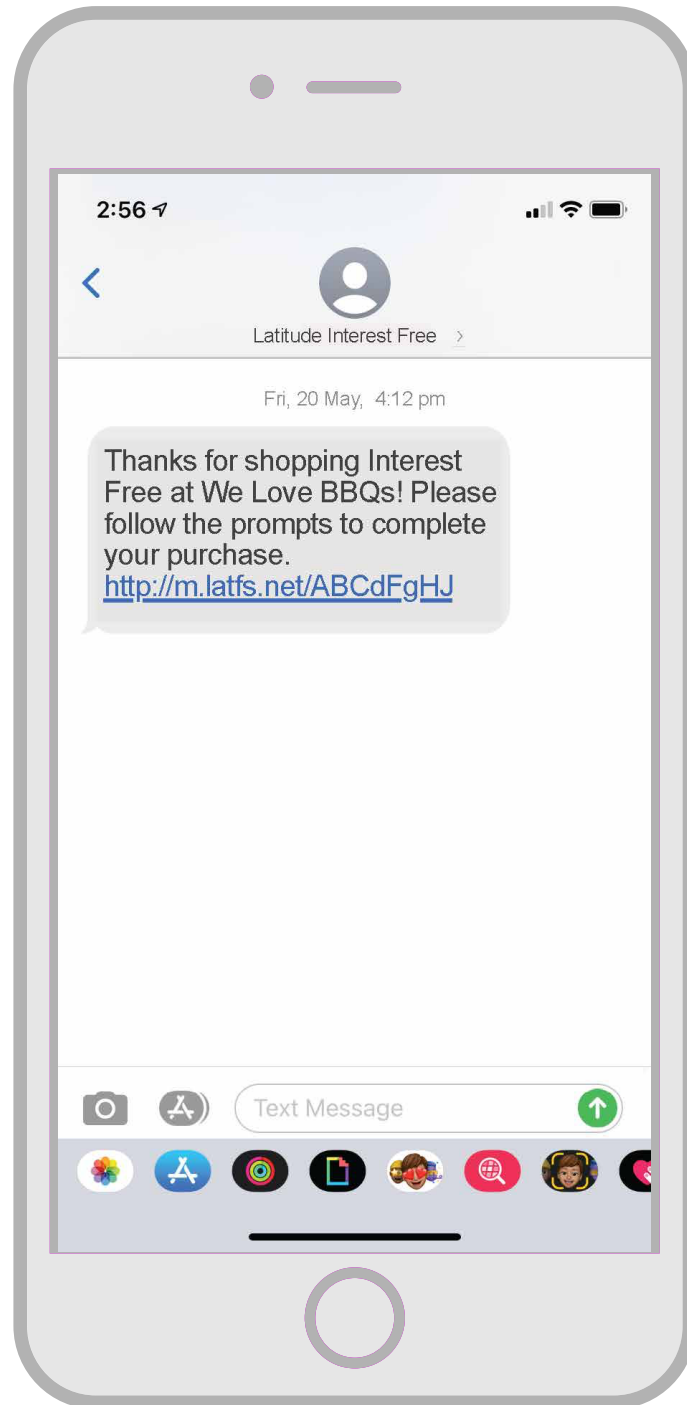
Q2 2022
The Gem Customer Journey

The Customer Journey Begins

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

Faster Customer Access - Log In

The customer can log in from this screen.

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Enjoy now. Pay later. Interest Free

Enter your email to log in or to create a Gem ID.

your email address

Continue

Can't sign in?

Enter Interest Free card details manually

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

OR

Or they can apply & create a Latitude ID

Not a Gem customer?

Create a Gem 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.

gem
By LATITUDE

**Enjoy now. Pay later.
Interest Free**

Welcome back!

john.citizen@gmail.com

Enter your password below to proceed.

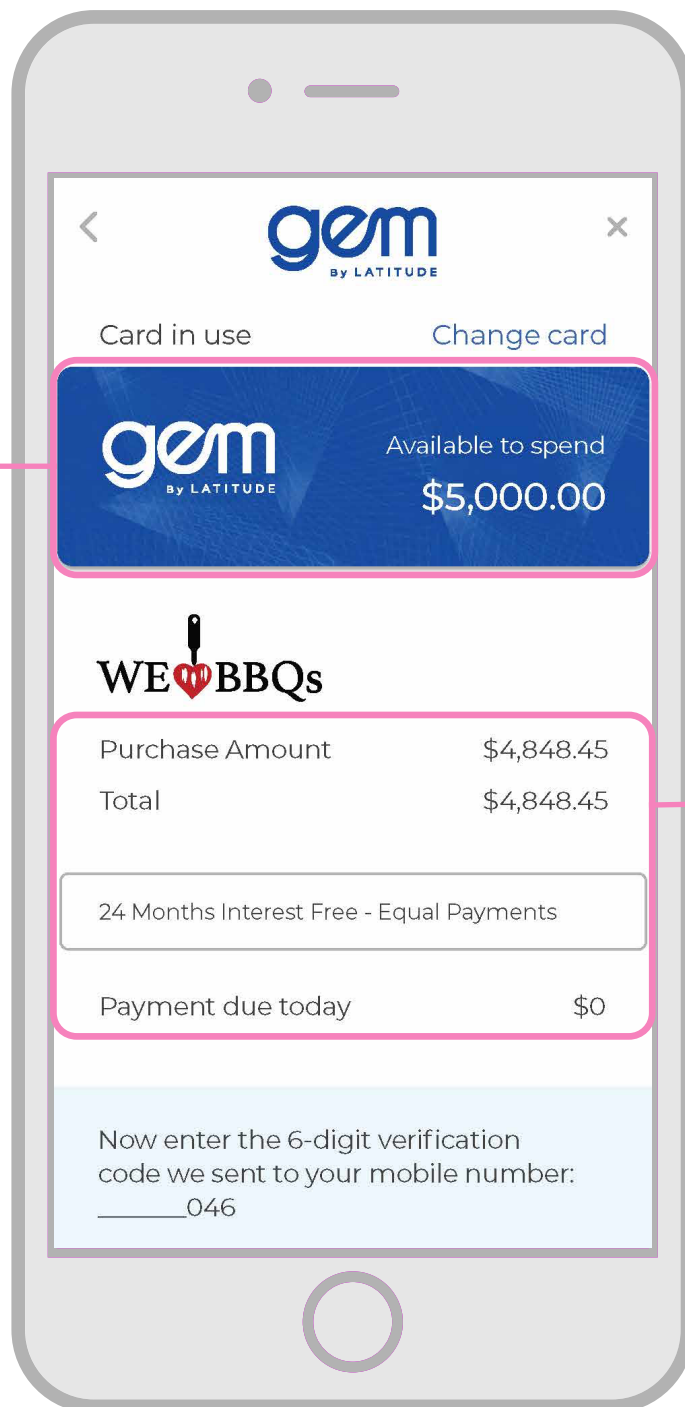· · · · · · · · · · ·   forgot?

✓ Remember me for faster checkout

Log in

Log in with a one-time code

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.

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Card in use   Change card

gem
By LATITUDE

Available to spend
$5,000.00

WE ♥ BBQs

Purchase Amount	$4,848.45
Total	$4,848.45

24 Months Interest Free - Equal Payments

Payment due today	$0

Now enter the 6-digit verification code we sent to your mobile number: _____046

>

Faster Customer Access - Checkout

WE ♥ BBQs

Purchase Amount	$4,848.45
Total	$4,848.45

24 Months Interest Free - Equal Payments

Payment due today	$0

Now enter the 6-digit verification code we sent to your mobile number:
_____046

🔓 - - - - - -   Resend

Pay now with one-time code

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

Customer journey is now complete.