



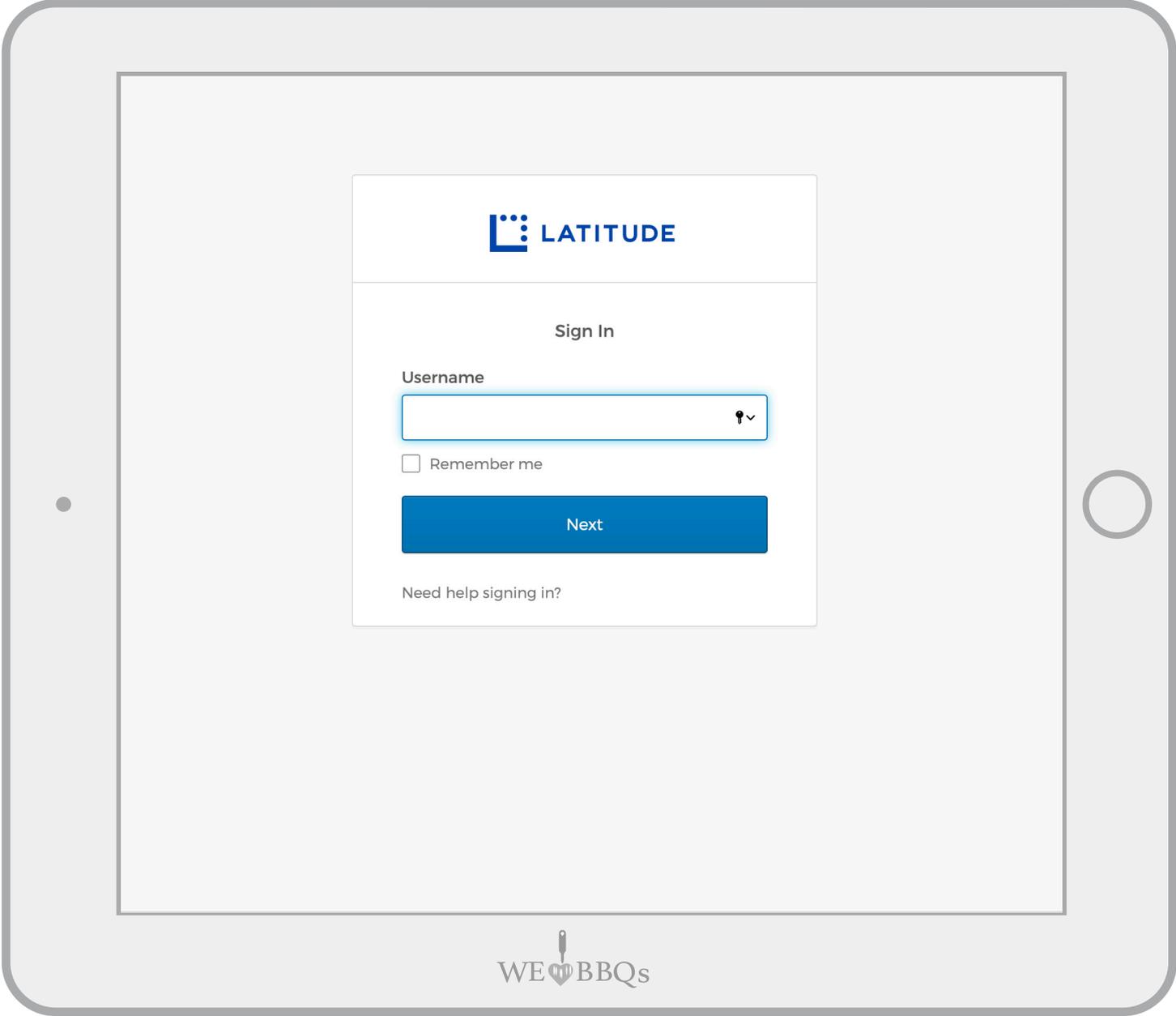
Latitude Pay-by-Link & Customer Journey

January 2022

Let's take a look at how the Latitude checkout works for merchants and customers from a non-integrated service.



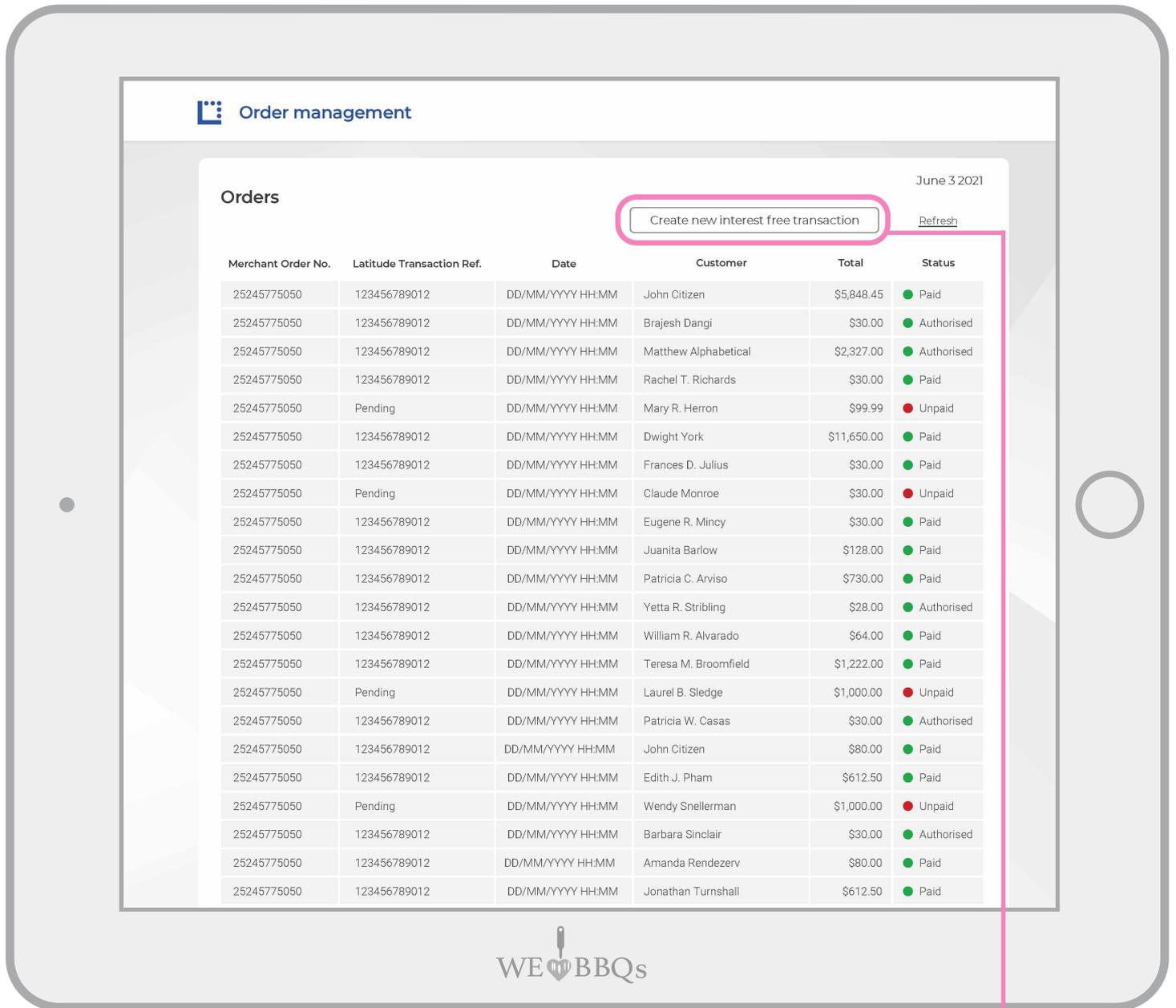
Merchant Signs Into the System



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



Creates a New Interest Free Transaction



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

Order management

WE BBQs June 3 2021

* Merchant Order No: 25245775050 Latitude Transaction Ref: Pending

Customer Details

* First Name: John * Last Name: Citizen

* Mobile Number: 0418 123 456 * Email: john.citizen@gmail.com

Shipping Address

173 Cannington Road

City/Suburb: Bayswater Postcode: 1234

State: Victoria

Item Details Hide Customer Details

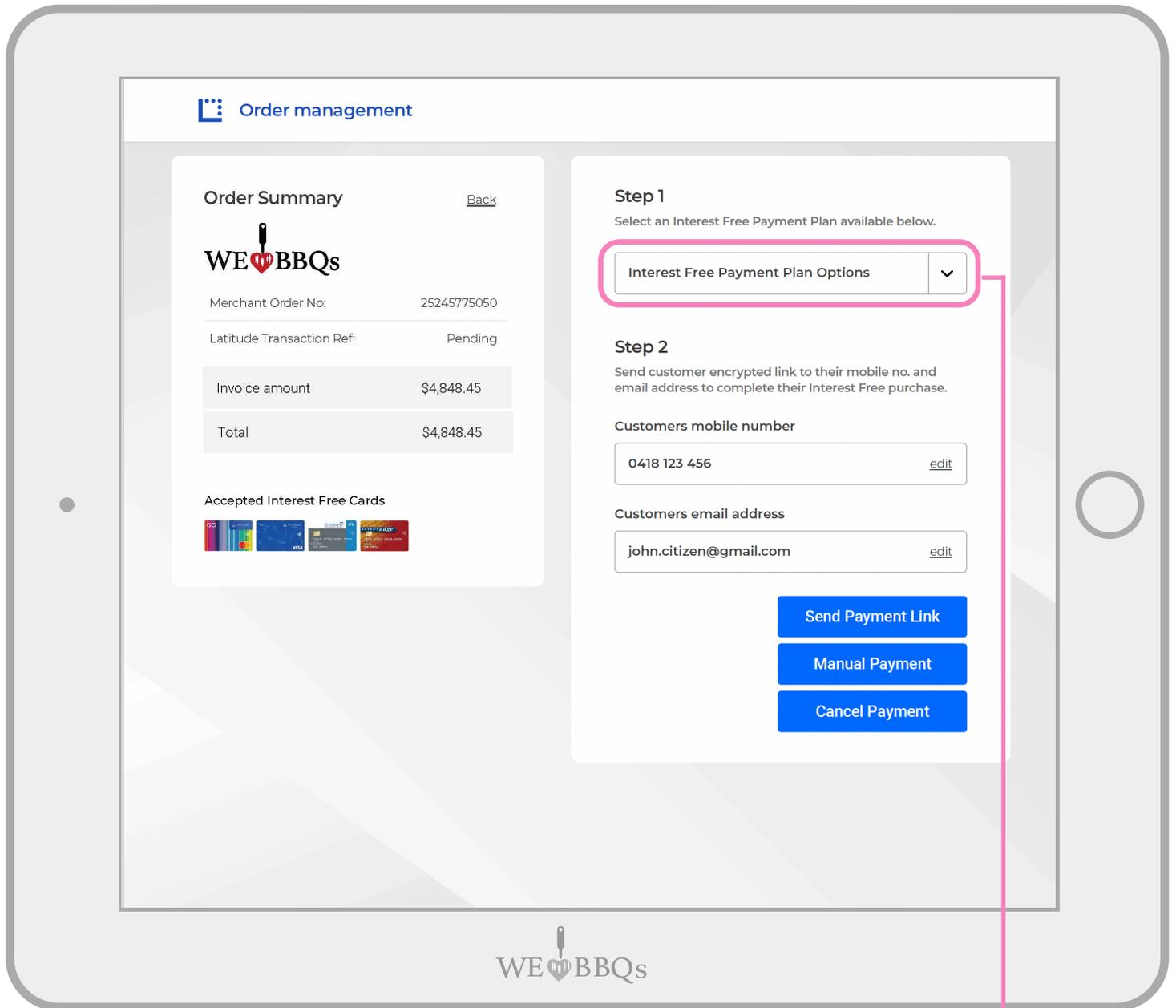
Name	Qty	Unit Price	Item Subtotal	
Galaxy Black BBQ	1	\$4,848.42	\$4,848.42	+ new line
			Subtotal	\$4,848.42
			Total (Incl. GST)	\$4,848.42

Submit

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.



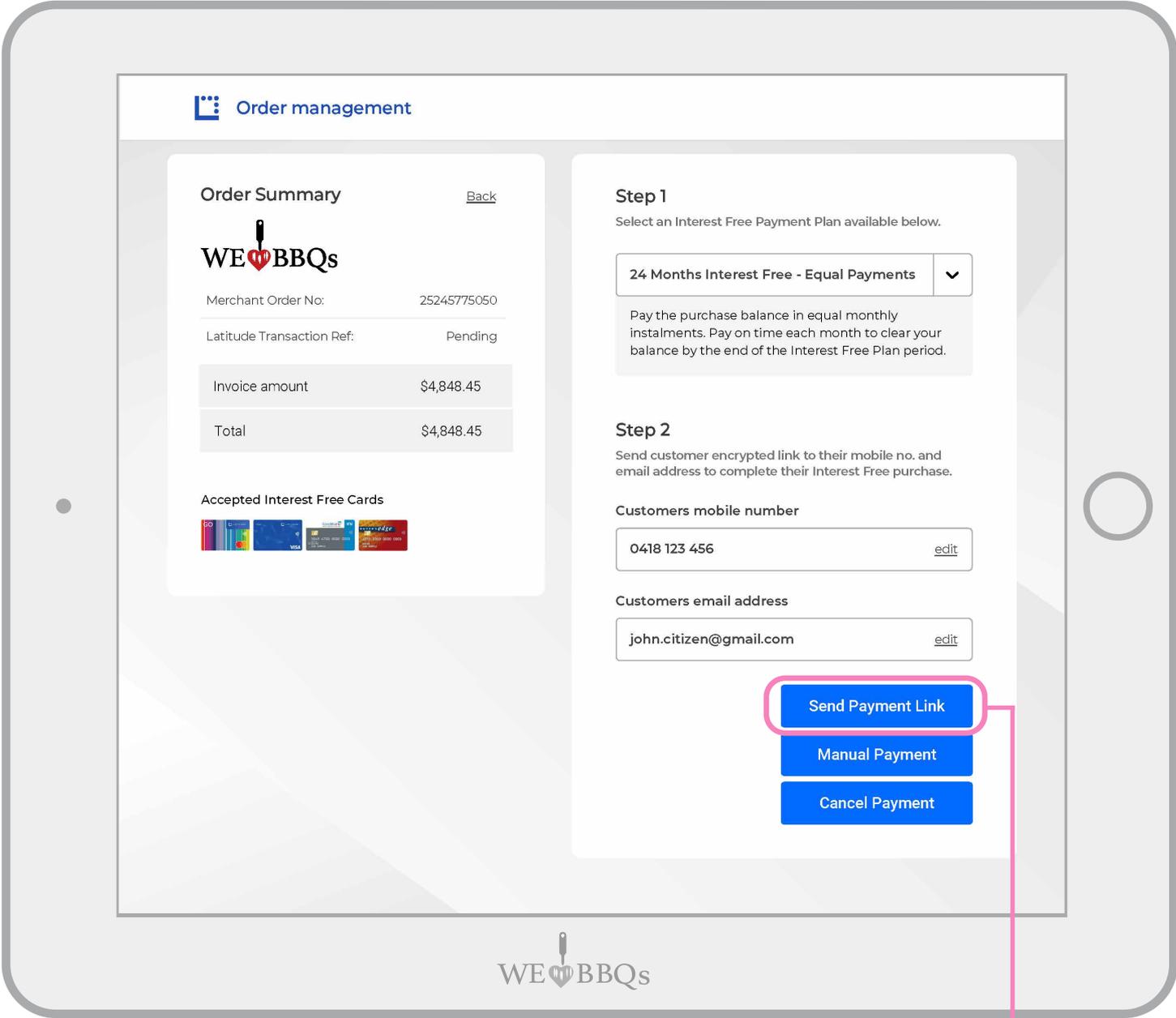
Order Summary is Created



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



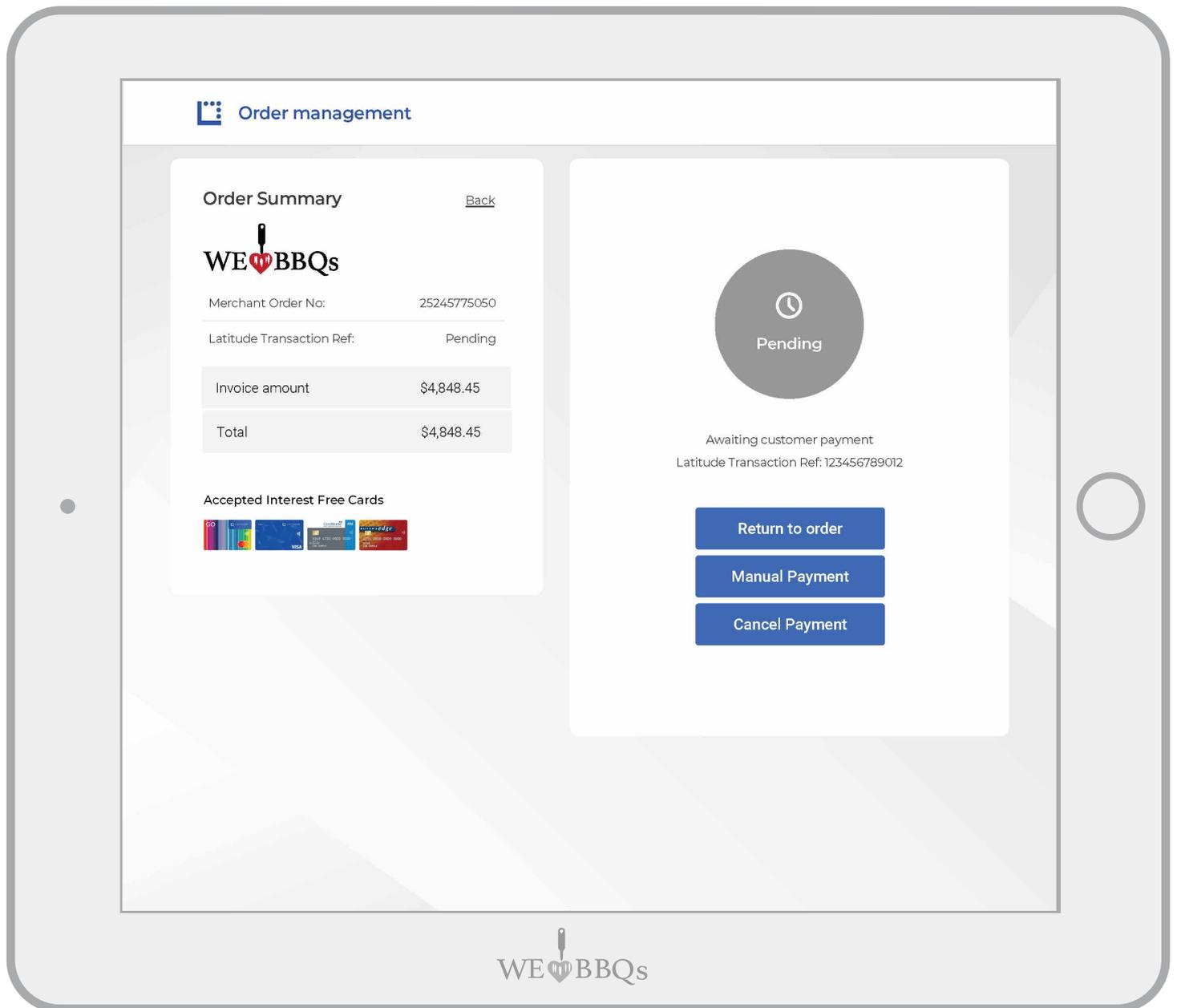
Merchant Selects Payment Plan



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



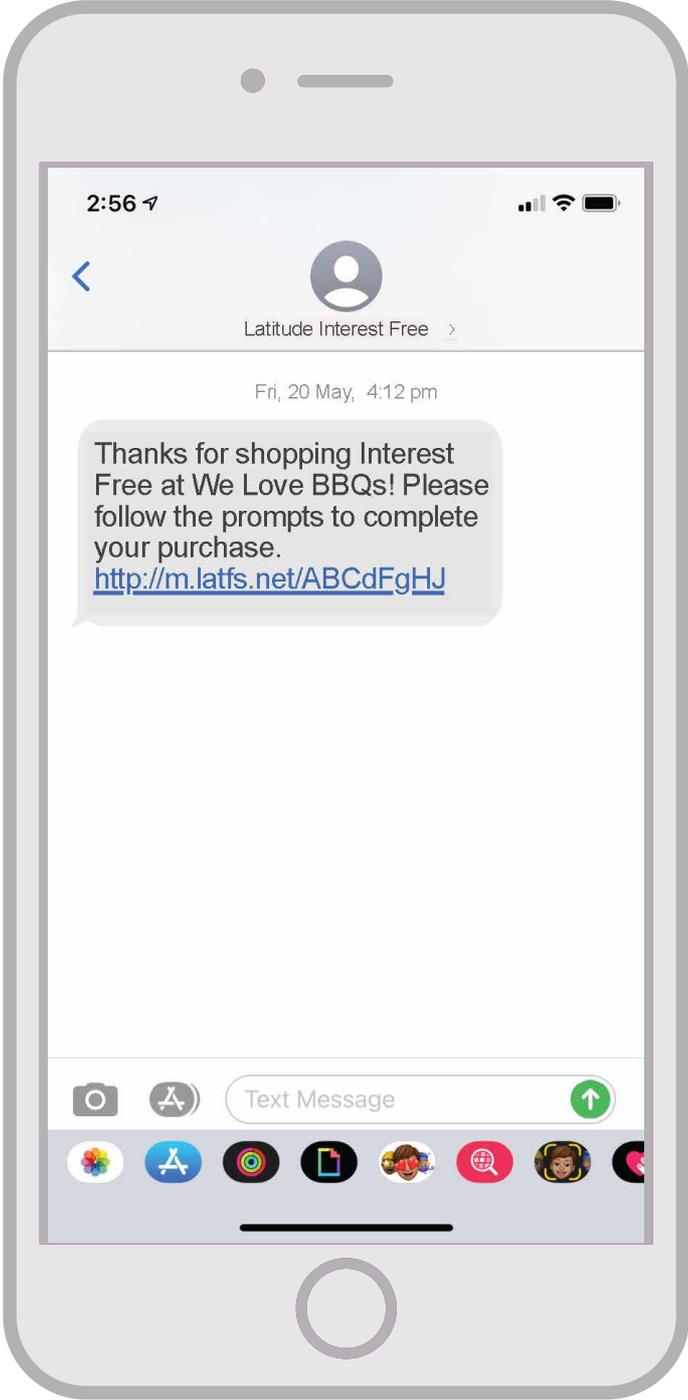
Sale is Now Pending



Once the payment link has been sent to the customer the transaction is now pending.



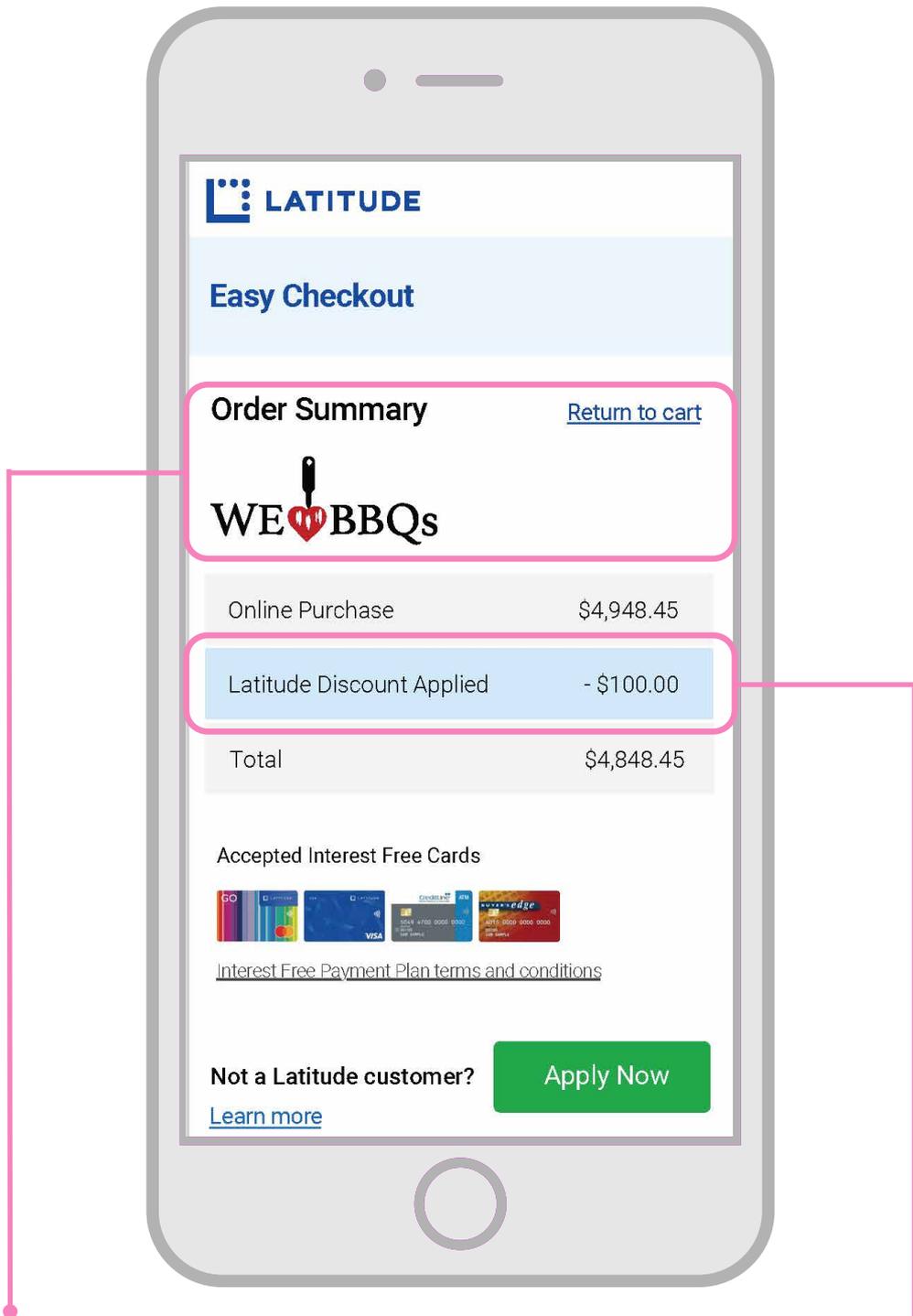
Customer Journey Begins



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



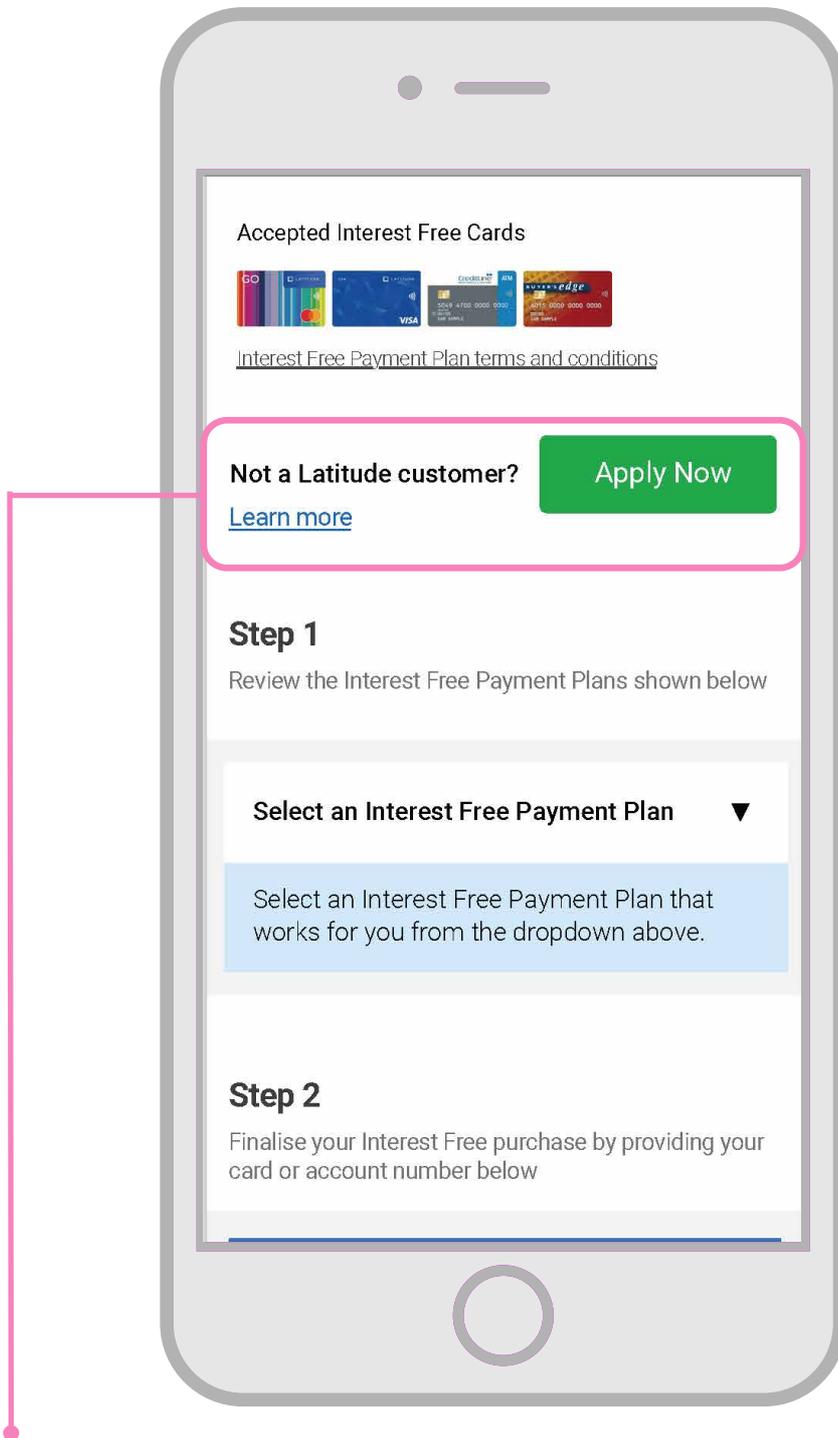
Latitude Checkout Order Summary



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

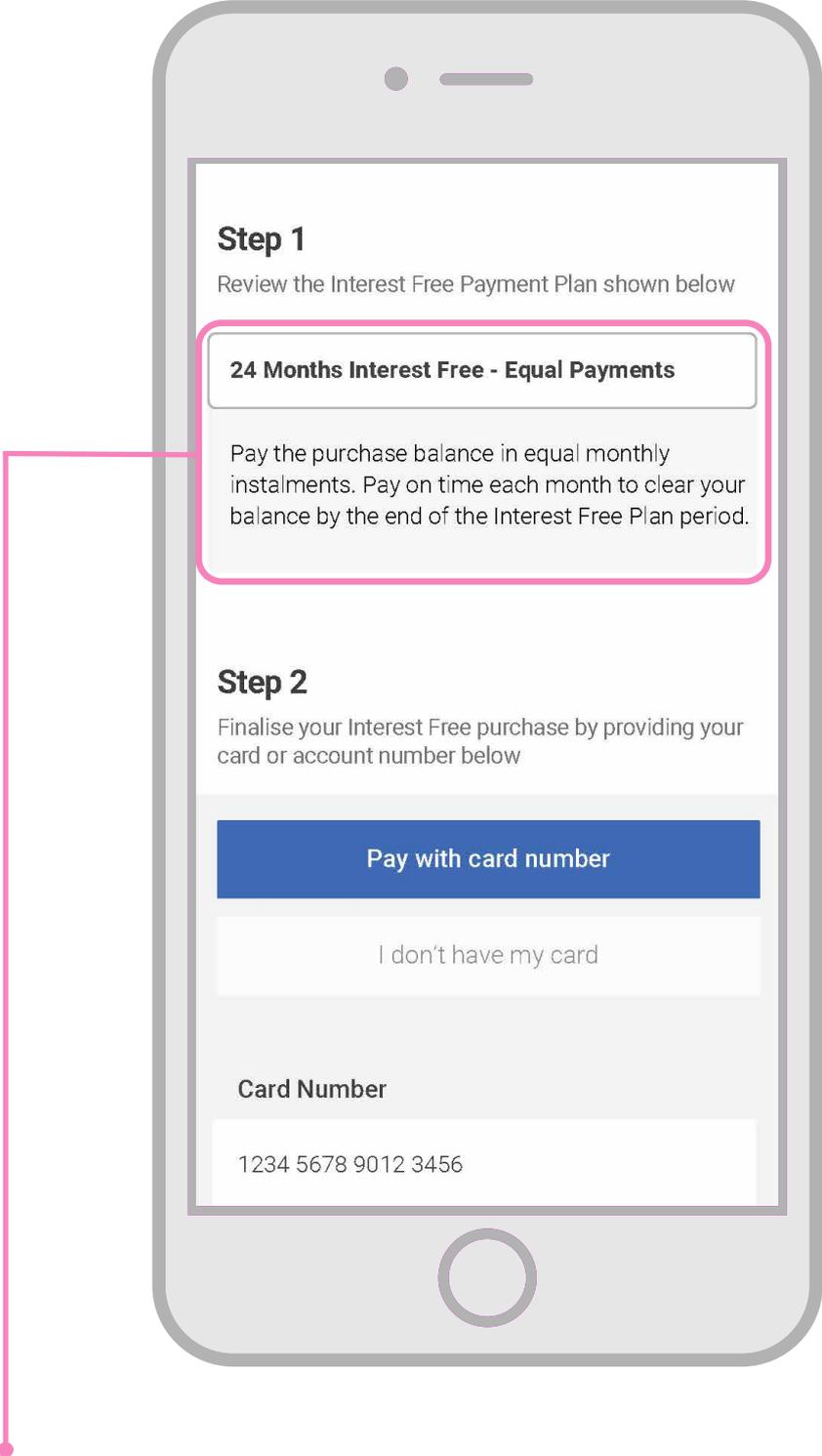
Latitude can enable checkout discounts which are either Latitude-funded or Co-funded with the merchant.

Applying for a Sales Finance Product



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

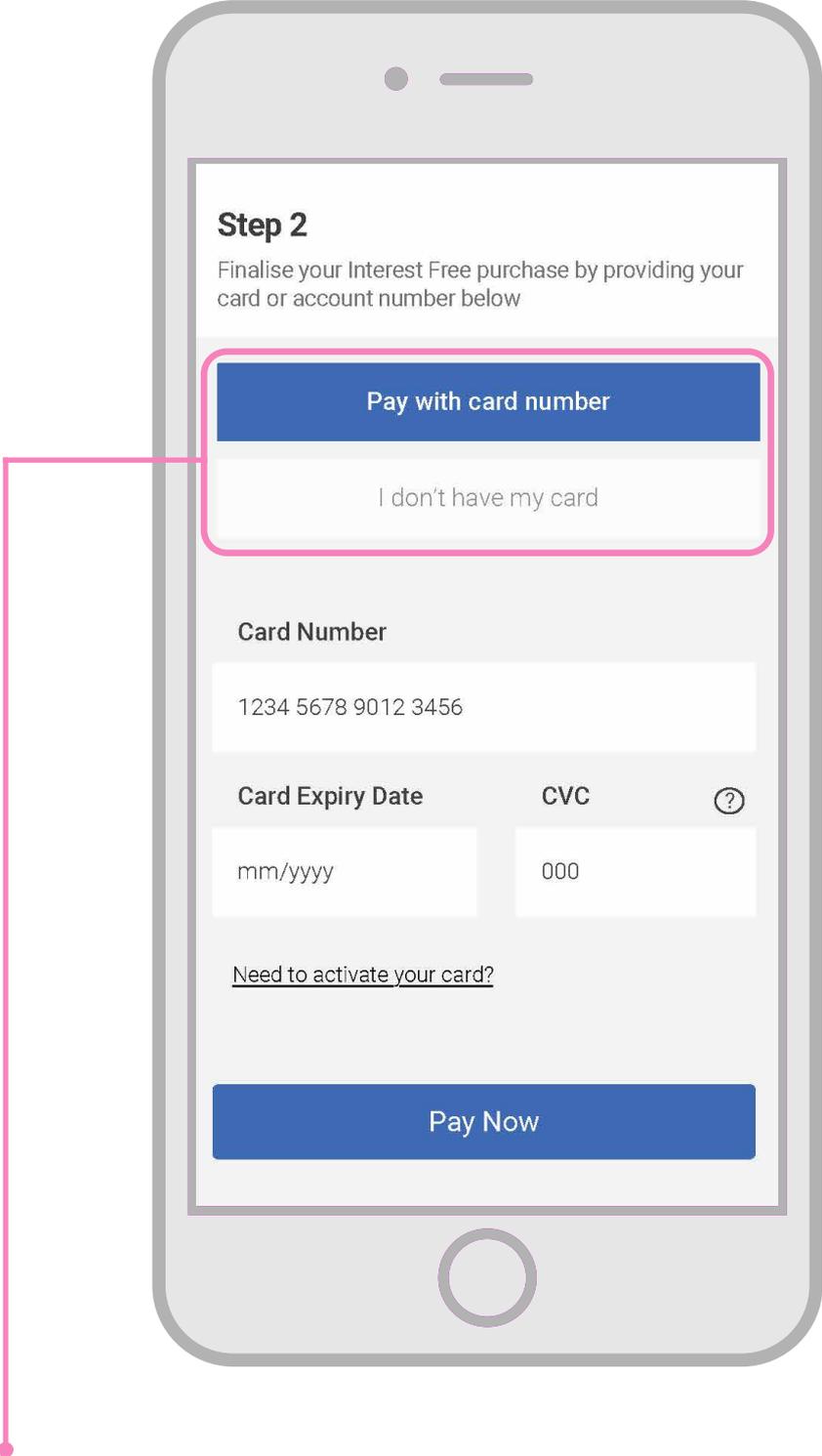
Customer Reviews the Payment Plan



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



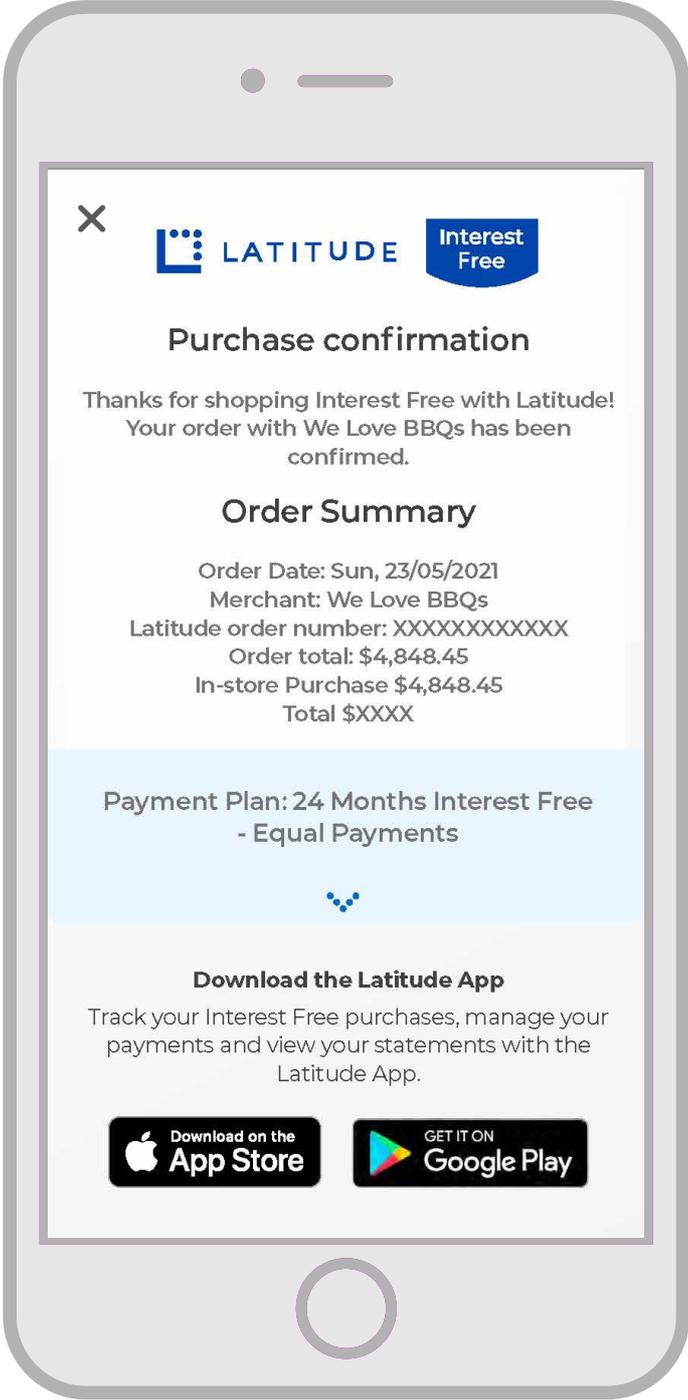
Customer Enters Payment Details



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



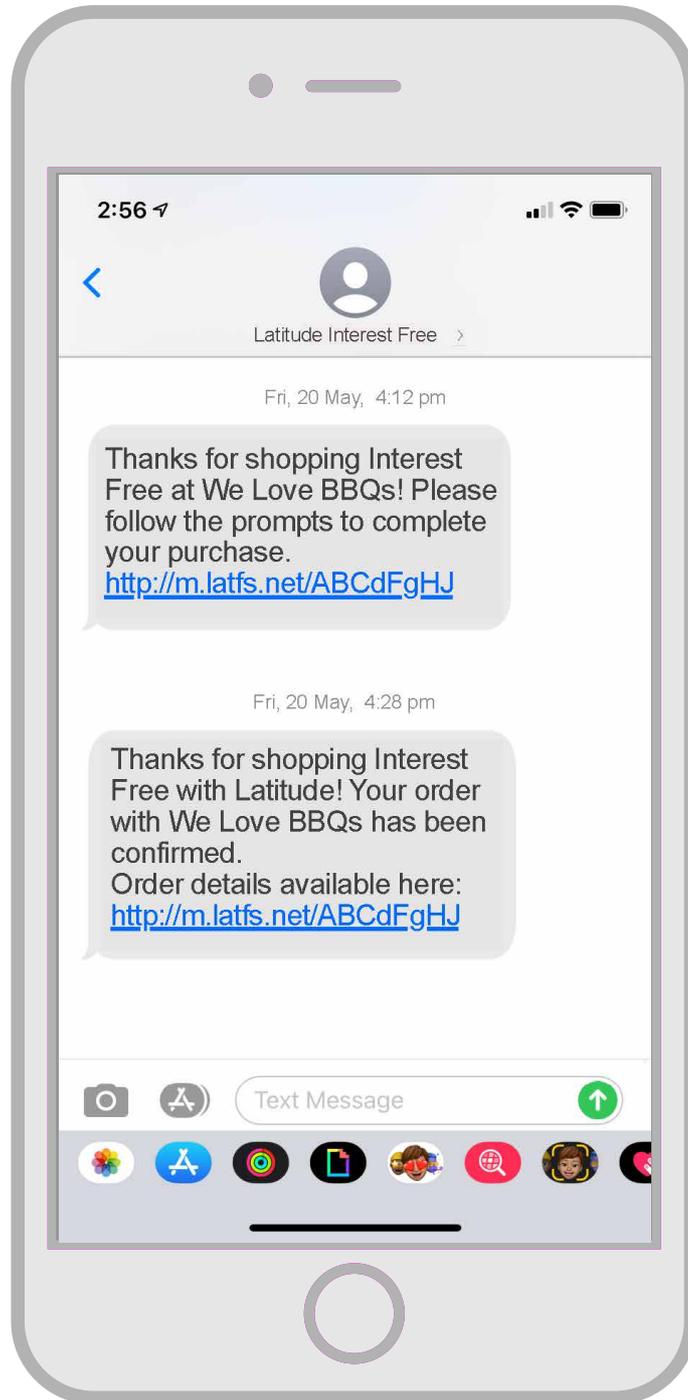
Customer Receives a Purchase Confirmation



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.

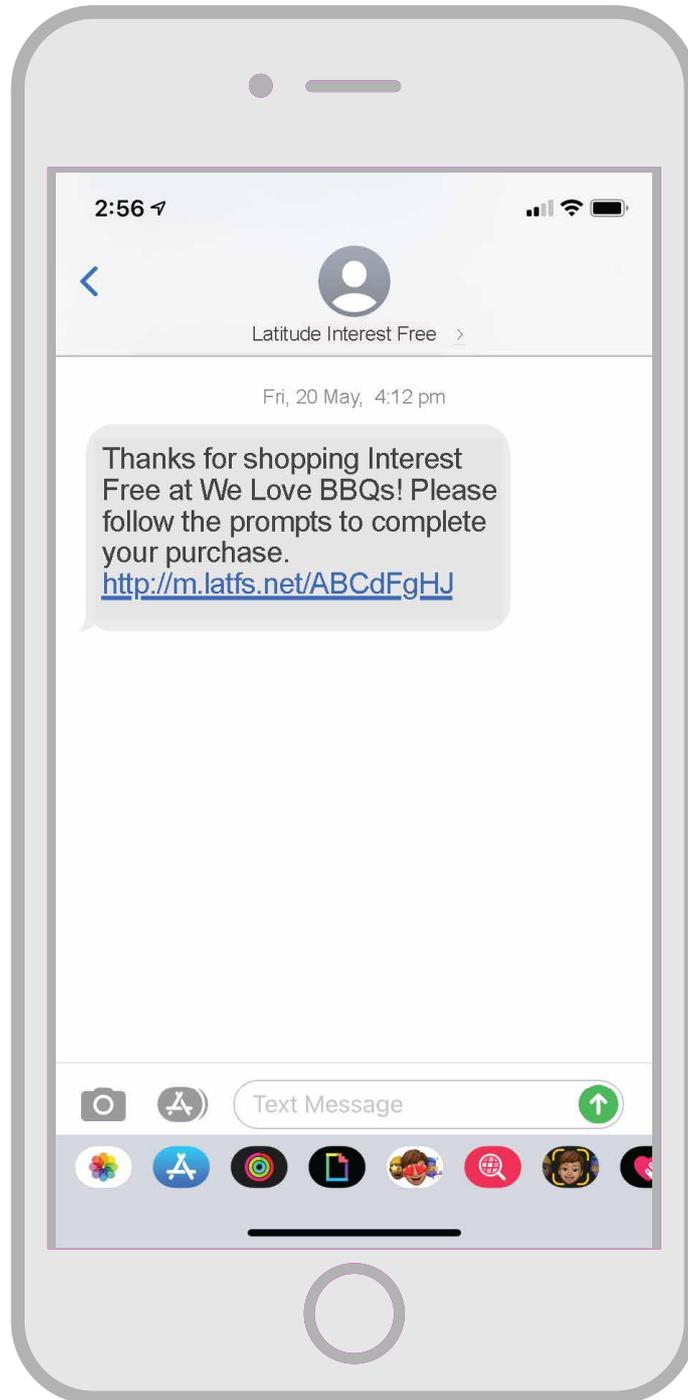


Q2 2022

The Latitude Customer Journey



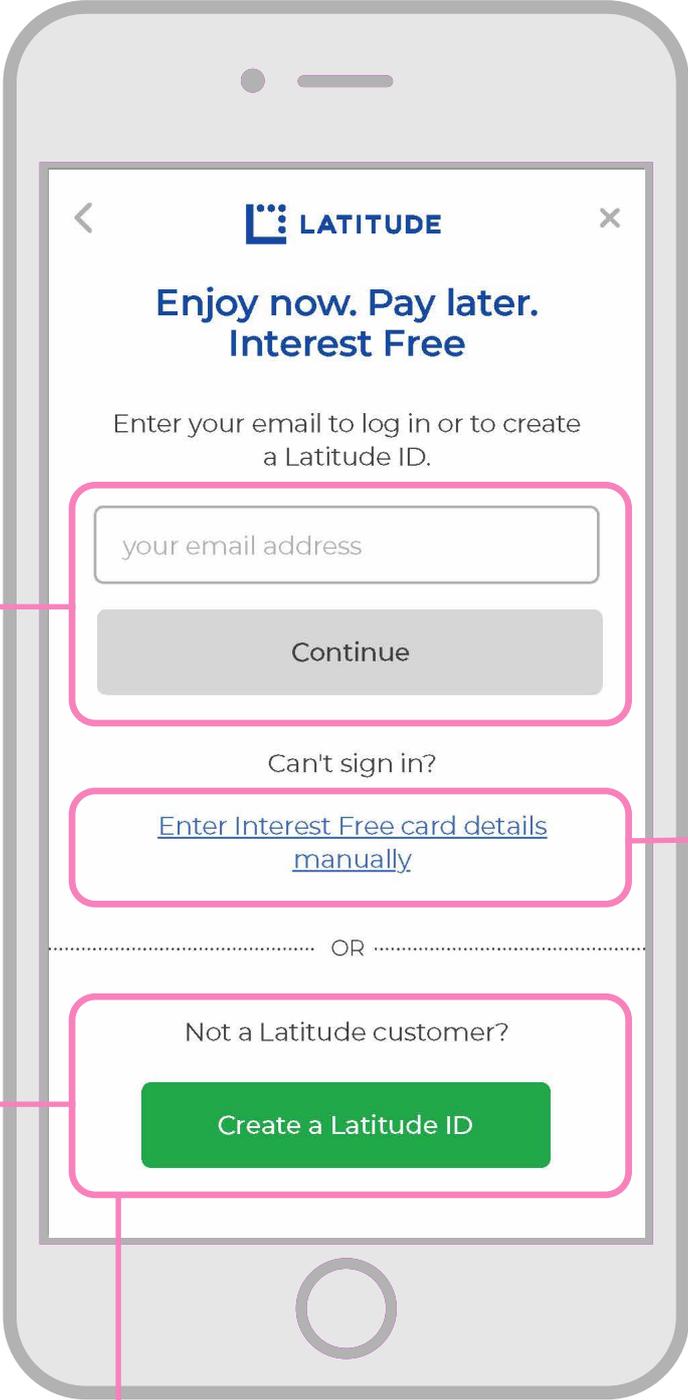
The Customer Journey Begins



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



Faster Customer Access - Log In



The customer can log in from this screen.

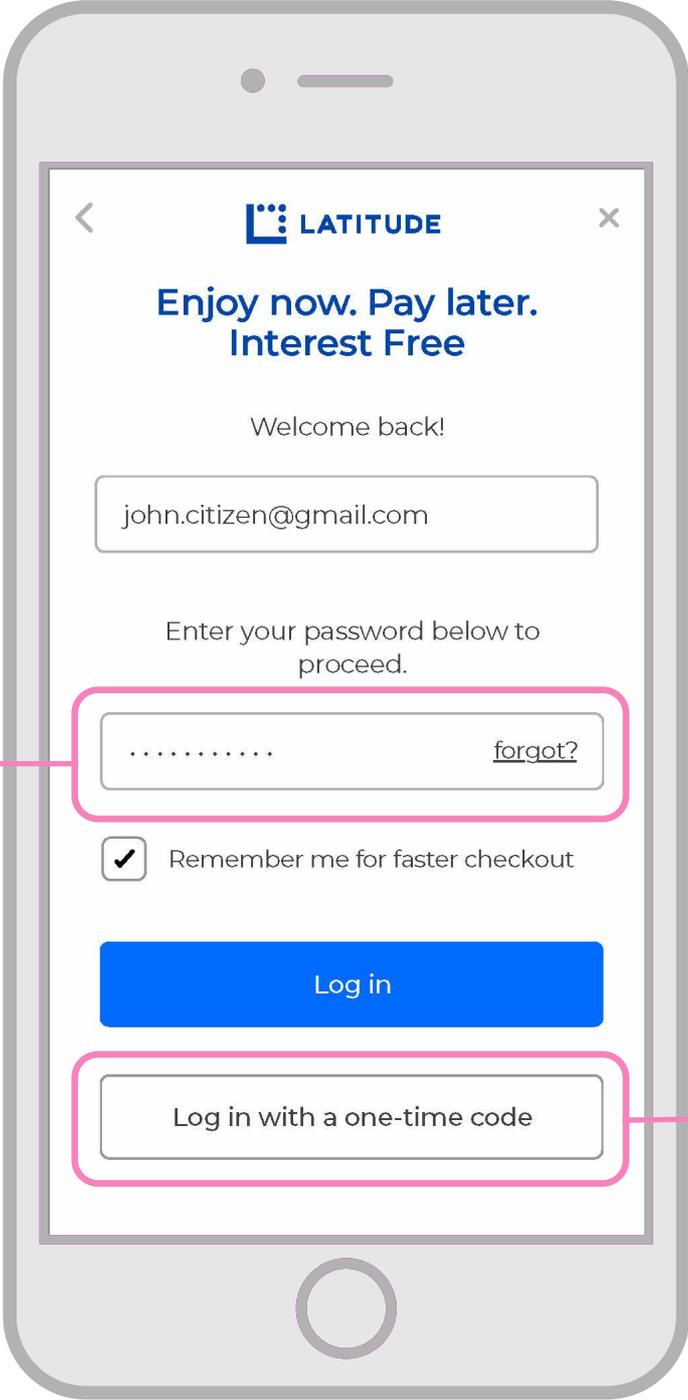
They can choose to pay with card or account number shopping.

Or they can apply & create a Latitude ID

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



Faster Customer Access - Security



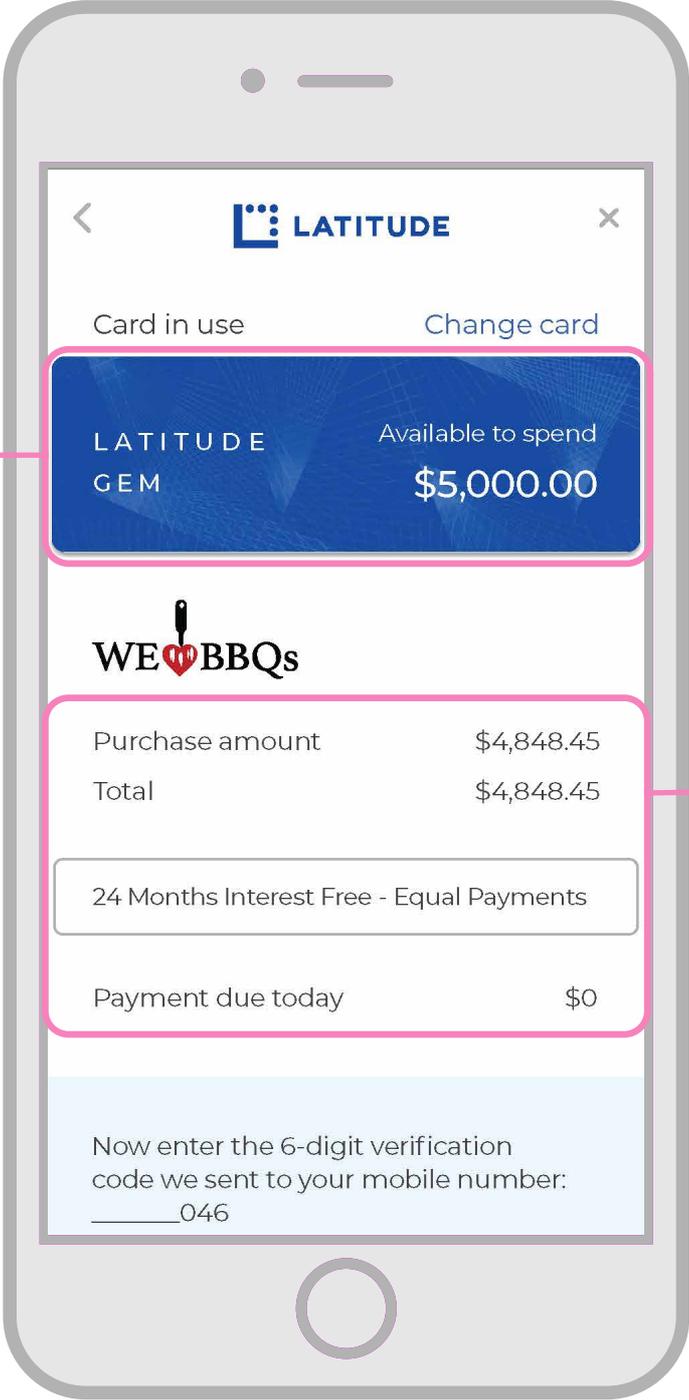
The customer will enter their password.

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



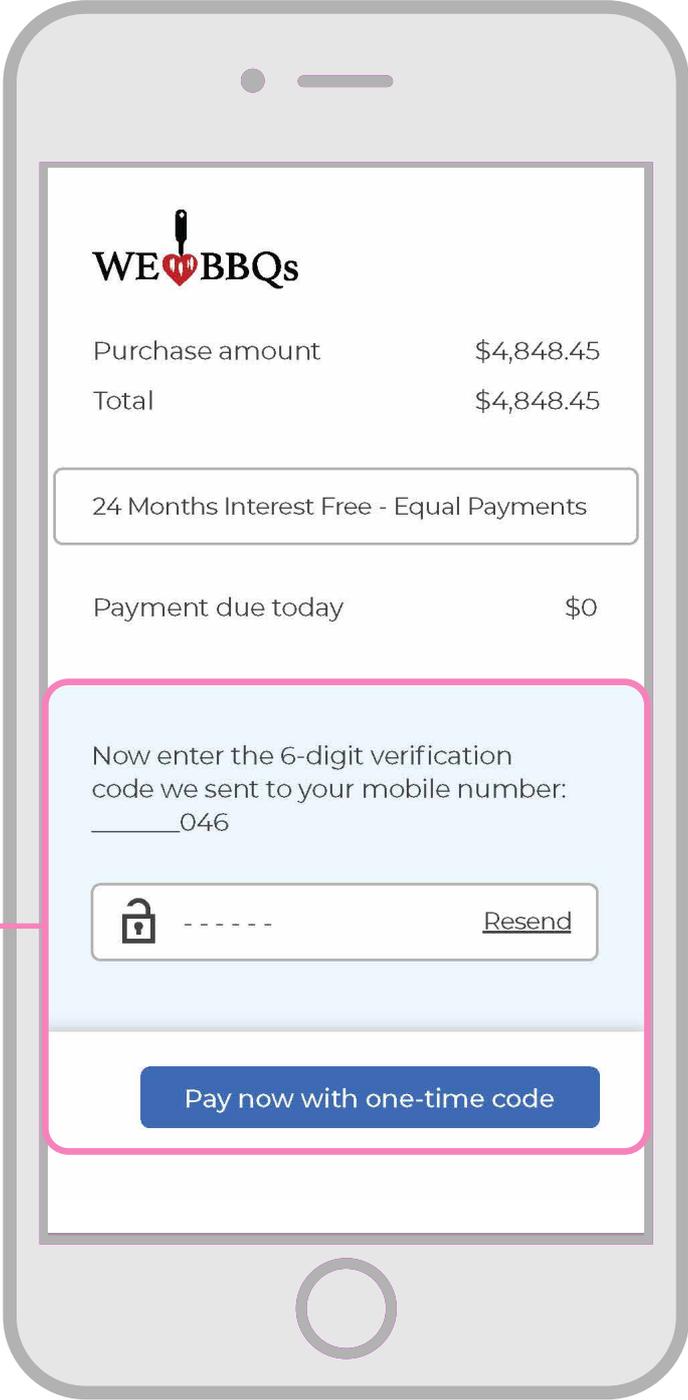
Faster Customer Access - Checkout

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.