

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

•	Sign In Username ?~ Remember me Next Need help signing in?	0
	WE BBQs	

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

Creates a New Interest Free Transaction

Orders					June 3 2021	
 orders		(Create new interest free	e 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	

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

						June 3 2021	
WE W BBQs		* Merchant (Order N	o Latitude	Transaction Ref		
-		2324377300		Pending			
Customer Details							
* First Name		* Last Name					
John		Citizen					
* Mobile Number		* Email					
0418 123 456		john.citizen(@gmail.c	om]		
Shipping Address							
173 Cannington Road]		1
City/Suburb		Postcode					
Bayswater		1234					
State							
Victoria	~						
Item Details					Hide Custom	er 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		

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 Summary WE COBBOS Merchant Order No: Latitude Transaction Ref: Invoice amount Total Accepted Interest Free Cards	Back 25245775050 Pending \$4,848.45 \$4,848.45	Step 1 Stect an Interest Free Payment Plan available below. Interest Free Payment Plan Options ✓ Step 2 Bed customer encrypted link to their mobile no. and genial address to complete their Interest Free purchase. Customers mobile number 0418 123 456 customers email address John.citizen@gmail.com citi
	WE	Manual Payment Cancel Payment

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 Summary Merchant Order No: Latitude Transaction Ref: Invoice amount Total Accepted Interest Free Cards	Back 25245775050 Pending \$4,848.45 \$4,848.45	Step 1 Let an Interest Free Payment Plan available below. L'Months Interest Free - Equal Payments ✓ Pay the purchase balance in equal monthly inationents. Pay on time each month to clear you balance by the end of the Interest Free Plan period. Data Data Data Data Data Data Data Data
	WF	BBOs

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

	Crder manageme	ent		
	Order Summary Archant Order No: Archant Order No: Invoice amount Total Accepted Interest Free Cards Import Interest Free Cards Import Interest Free Cards Import Interest Free C	Eack 25245775050 Pending \$4,848.45	Opending Pending Pending Awaiting customer payment Lateder Tansaction Ref: 12345678001 Manual Payment Cancel Payment	0
		W	EWBBQs	

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	
asy Checkout	
order Summary	<u>Return to car</u>
Online Purchase	\$4,948.45
Latitude Discount Applied	- \$100.00
Total	\$4,848.45
Accepted Interest Free Cards	d conditions
	Apply Now

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 Cofunded 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

	• -							
	Step 2 Finalise your Interest Free purchase by providing your card or account number below							
	Pay with card number							
	l don't ha	ave my card						
- 1	Card Number							
	1234 5678 9012 3456							
- 1	Card Expiry Date	CVC	?					
- 1	mm/yyyy	000	- 1					
	Need to activate your card?							
- 1	Pay	/ Now						
	($\mathbf{)}$						

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



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



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.

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.