

Latitude Merchant Operating Guide - Australia

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1 Overview

This Merchant Operating Guide (MOG) is the “Operating Procedures” referred to in your Merchant agreement with Latitude. The MOG is an important document, which forms part of your Merchant agreement and does not override the agreement.

The MOG is to be used by Merchants whenever dealing with a Latitude credit card, and includes important information about:

- Advertising and promoting credit cards
- Processing applications and transactions
- Application and transaction authorisation (and refund) process; and

The MOG must be used in conjunction with:

- Training material, instructions, guidelines and or operating procedures provided in the merchant portal such as the Anti Money Laundering Operating Guide.
- Material provided in the Merchant Toolkit
[\(https://resources.latitudefinancial.com/docs/interest-free/interest-free-docs/\)](https://resources.latitudefinancial.com/docs/interest-free/interest-free-docs/)
- Material provided in the Merchant Hub
 [\(https://checkout.latitudefinancial.com/merchant/trainingguides\)](https://checkout.latitudefinancial.com/merchant/trainingguides)

In this document, references to “Merchants” include both Merchants and Merchant’s staff (unless otherwise stated).

Latitude Products

The below products can be used for interest free purchases (product features, benefits and rates can be found online <https://www.latitudefinancial.com.au/credit-cards/#interest-free-plans>:

Currently available for new customers:

- [Latitude Gem Visa](#)
- [Latitude GO Mastercard](#)
- [CreditLine](#) (applied for at the Apple store)

No longer available for new customers but can still be used for interest free:

- Latitude CreditLine (non-Apple store originated)
- Buyer’s Edge

The types and terms of interest free purchases vary between retailers and will be made available via the merchant portal or via IF@POS / Merchant Hub.

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Contact Details

Merchant Service Enquiries 1300 361 921
Weekdays Monday - Friday 9:00 - 17:00 AEDT (Excludes Public Holidays)

Please email Merchant Integration Support team for all your queries and issues
integrationsupport@latitudefinancial.com

Stationery Orders

Online Stationery Orders can be accessed via the Latitude Portal or contact your account manager.
Hard copies request for Stationery orders (IDS, COU, Flyers etc.) can be raised via your Account Manager

2 OPERATING GUIDELINES

Marketing and Advertising Guidelines

Merchants must ensure that their advertisements are not misleading or deceptive, To assess this, some relevant questions to ask are:

- What is the key or “dominant” message of the advertisement? Is that message true?
- What “impressions” are likely to be created by the advertisement? Are those impressions correct?
- In the context of the advertisement and its dominant message, what would a reasonable consumer be likely to assume from the advertisement? Are those assumptions correct?

Latitude has developed some guidelines outlining the minimum information that must be included when referencing Latitude credit cards and interest free plans, These are available at <https://resources.latitudefinancial.com/docs/interest-free/interest-free-docs>.

Latitude also provides disclaimer wording for inclusion in advertisements. This is located on the Latitude Merchant portal section in the <https://resources.latitudefinancial.com/docs/interest-free/disclaimer-matrix> tab.

For any advertising requirements not clearly supported by the guidelines, please contact Latitude via the merchant support team or your partner relationship manager to seek advice, review and approvals.

The merchant support team or your account manager can be contacted to assist you with any questions.

Merchant Training

Latitude is committed to providing tailored training programs to assist Merchants understand:

- Latitude credit cards and available interest free plans; and how to discuss them with customers
- the marketing and offer terms associated with those plans;
- the customer application process and requirements;
- the steps required for a Merchant to process transactions.

Merchants must ensure that all staff involved with the processing of applications or transactions regularly attend training programs and complete required training so that they are able to understand and comply with these Operating Guidelines.

Latitude will provide training materials for use in conducting and completing the required training. Merchants should contact Latitude for further training material and more information if required.

It is the Merchants’ responsibility to ensure that all staff involved with Latitude are trained on the most up-to-date policies and procedures, ensure staff are available for training, and meet Latitude training requirements when delivered by various methods including hosted Learning Management Systems and by the Latitude Account management team.

Staff not meeting training requirements can result in consequences, such as those listed in the section “Complying with these guidelines”.

Privacy

When applying for a credit card, a merchant must ensure that the customer has been made aware that their information will be provided to Latitude for the purpose of identity verification and

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responsible lending. Credit checks will be conducted and customer consent obtained for the same. This can be done by reading the Read the 'Privacy Consent for use of Personal Information' and 'Permission to Check Credit Reporting File', which is embedded in the New Application process, before collecting any Personal Information. Our Privacy Notice is also included in the Conditions of Use booklet.

Make sure that the information you collect is accurate, complete, and up to date.

- Securely dispose of any customer documentation that is no longer required (Shred, secure document bin, etc.)
- Immediately notify Latitude in writing if they become aware of any actual or potential theft, damage and/or unauthorised access, use or disclosure of personal information collected.

Complying with these guidelines

Latitude has developed this MOG and the training, policies and procedures to assist the Merchant to comply with relevant laws and obligations in Australia and in-line with Latitude expectations and requirements.

Should Latitude discover or become aware of failures by the Merchant or its staff, Latitude may take appropriate steps, including but not limited to the following:

- Reversal of transaction and recouping of funds;
- Suspension or termination of Merchant Staff, Merchant Store or Group from Latitude systems;
- Termination of Latitude Merchant agreement;
- Further remedial actions, including remediation of customers and recuperation of costs in the event of Merchant misconduct resulting in customer remediations, should Latitude seek to recover remediation costs from the Merchant

Unusual transactions

Please promptly notify Latitude if you become aware of changes in the way that customers are using the Latitude credit card and/or interest free particularly where that usage is inconsistent with normal practice (e.g., using to buy products to on sell, using the product for business purposes, etc.).

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Interest Free on a Latitude Credit Card

Introducing Latitude Credit Cards to Pay with Interest Free

“Let’s talk about Latitude Interest Free”

Below are some tips for staff when introducing interest free plans available on participating Latitude credit cards. Further guidelines can be found in the Merchant Key Facts Sheet section called “Let’s talk about Latitude Interest Free”.

Introducing Interest Free	Do’s	Don’ts
When can you Introduce Interest Free Payment Plans	You can introduce Interest Free payment plans at any point of the sales process.	Don’t offer any form of personal financial advice about our products, instead, stick to the facts and the application scripting when speaking about Latitude’s Credit Card products.
When the customer enters the store.	Interest free payment plans can be introduced at any point of your discussion. The best time to introduce Latitude interest free payment plans is at the start of the customer experience You can inform the customer of specific interest free promotions, including estimated weekly or monthly repayments. If you are not running any promotions let them know your everyday interest free offers.	Avoid using acronyms that can confuse and don’t use terms such as: <ul style="list-style-type: none"> • “This will save you money” • “You will be better off” • “You will be in a better position”
	If at any point your customer informs you that they are not interested or do not want an interest free payment plan, you are to stop discussing interest free.	Avoid activity that could be construed as pressure selling.
While the customer is shopping in store	If you missed welcoming the customer into the store, you can still introduce interest free payment plans as an available option. At this point, introduce the product, the payment plan options and the benefits. Use the Latitude Gem/GO Instalment Calculator to quote estimated weekly or monthly repayments.	Don’t use interest free as a payment option to encourage your customer to purchase more. For example, don’t say, “For an extra \$5 per week, you can have the complete bundle or package.”
When the customer is ready to purchase	You can still introduce Latitude Interest Free payment plans at check-out. By informing the customer of all their payment options inclusive of interest free payment plans it allows the customer to choose the most suitable option based on their needs. If Latitude’s Interest Free payment plan is their preferred option, you can use the Latitude Gem/GO Instalment Calculator to quote estimated weekly or monthly repayments.	Don’t deceive, flatter, trick or coerce them into entering into an agreement they otherwise would not have.
	If at any point your customer informs you that they are not interested in paying with interest free, then you should stop discussing interest free.	Avoid activity that could be construed as pressure selling such as repeatedly offering Interest free payment plans when it is clear that it does not suit the customer’s needs, or it is not a suitable product for the customer
When the customer asks you about Interest Free payment plans	If a customer asks you about interest free payment options, you can explain how the product plan available on Latitude credit cards works including the current interest free promotions and/or everyday interest free offers. Use the Latitude Gem Visa/Latitude GO Mastercard Instalment Calculator to quote estimated weekly or monthly repayments.	Don’t offer any form of financial or personal advice, instead, stick to the facts you know and the application scripting when speaking about Latitude’s Credit Card products.

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Introducing Interest Free	Do's	Don'ts
	If at any point your customer informs you that they are not interested in paying with interest free, then you should stop discussing interest free.	Avoid activity that could be construed as pressure selling such as repeatedly offering Interest Free payment plans when it is clear that it does not suit the customer's needs, or it is not a suitable product for the customer

How to Cater for Vulnerable Customers

Some customers have unique needs and require additional support. A customer or a potential customer whose ability or circumstances require us to provide additional support to enable them to interact with us or to make an informed decision.

We need to treat customers experiencing vulnerability fairly, with care and empathy to their circumstances, making sure the interaction is a positive one.

- Any one of us can be vulnerable at any time in our lives.
- Customers may be experiencing vulnerability for many reasons which can include language barriers, education levels, mental health reasons, disabilities, being from remote communities or of Indigenous backgrounds for NZ Māori & Pasifika people.

You may identify a customer is experiencing vulnerability if they:

- Appear confused, repeat the same question, or they might take a long time to respond.
- Respond with comments or answers which are inconsistent with the conversation.
- Proactively advise you they are currently going through a difficult time in their lives.
- Indicate they require a 3rd party (power of attorney, independent legal advisor, or financial counsellor) to help them understand information and support them making a decision.

You need to be confident that the customer understands the contract they are entering into. If you feel your customer is having difficulties understanding the product, then do not proceed with the application. Refer them to Latitude for further assistance or advise they have the option of seeking independent financial or legal advice.

In instances where a customer is experiencing vulnerability you should call Latitude Merchant Support Team.

Specific cultural awareness training may be provided for stores in areas or regions with specific cultural demographics. If this is case, Merchants must adhere to any guidelines and renewal or periodic training if required.

Vulnerable Customer Awareness While Introducing Interest Free

The following table provides guidance on Do's and Don'ts when dealing with people who may be vulnerable.

Vulnerable Customers	Do's	Don'ts
Some customers have unique needs and require additional support. These customers are often referred to as customers experiencing vulnerability.	Do treat customers experiencing vulnerability fairly, with care and empathy to their circumstances, making sure the interaction is a positive one.	Don't take advantage of or exploit the vulnerabilities of customers that may be disadvantaged by such things as language, age, or lack of financial literacy.

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Vulnerable Customers	Do's	Don'ts
When a customer appears confused, repeats the same question, or they might take a long time to respond.	Do slow down, speak clearly, offer alternative explanations and check for understanding.	Don't interrupt or show impatience
When a customer responds with comments or answers which are inconsistent with the conversation.	Do provide customers with the product information (Conditions of use, key facts), and allow them the opportunity to walk away and come back when they are ready to make a decision.	Don't take advantage of or exploit the vulnerabilities of customers that may be disadvantaged by such things as language, age, or lack of education.
When a customer proactively advises you they are currently going through a difficult time in their lives.	Do treat customers experiencing vulnerability fairly, with care and empathy to their circumstances, making sure the interaction is a positive one.	Don't take advantage of or exploit the vulnerabilities of customers that may be disadvantaged by such things as language, age, or lack of financial literacy.
When customers indicate they require a 3rd party (power of attorney, independent legal advisor, or financial counsellor) to help them understand information and support them making a decision.	If your customer still has difficulty grasping the product and its details Do recommend, they seek independent financial or legal advice before signing.	Don't take advantage of or exploit the vulnerabilities of customers that may be disadvantaged. If the above interactions with your customer continue do not proceed with processing the application.
When a customer appears to be under adverse influence of another party to purchase with interest free it may indicate they are vulnerable to financial abuse (e.g., elder or carer abuse and/or domestic violence)	Do treat customers experiencing vulnerability fairly, with care and empathy to their circumstances, making sure the interaction is a positive one.	Don't take advantage of or exploit the vulnerabilities of customers that may be disadvantaged. Err on caution and do not process with processing the application.

Online Applications

New applications are processed online through one of the following ways:

1. Merchant Websites

Merchants that have enabled their online shopping stores on their e-commerce website to pay with a Latitude credit card provide a referral link to the corresponding Latitude application page.

2. Latitude Product Websites

Customers can review the credit card on Latitude's websites and apply directly.

3. QR Code Referral

Some Merchants do not have the ability to assist customers with new applications via the Merchant Portal. These Merchants, along with other participating Merchants can provide customers with a Latitude supplied QR Code which directs the customer to the corresponding application page.

Online Application Notes:

Applications made via the Latitude online application pages are unassisted and any queries by customers should be directed to Latitude.

For approved applications submitted via an online channel, applicants are instructed to:

- Once approved, write down their account number or note their account number from the

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approved email

- Take their account number and photo ID such as Drivers Licence, showing their current address instore
- Complete their purchase

Applications via the Latitude Merchant Portal

The Latitude Merchant Portal is located at <https://merchantportal.latitudedefinancial.com.au>. To access the Latitude Merchant Portal, you will need to arrange for login details with your Administrator prior to being able to access the system.

The Merchant Portal has detailed training on how to process a new application under the 'Training & Operating Manuals' section.

Staff must:

- be trained and accredited (as well as be over 18 years of age) to assist customers in completing an application before access to the Merchant Portal will be granted
- adhere to the operating procedures within the Merchant Portal

Note: staff must not process applications for themselves using the Latitude portal.

Customer Eligibility

To be eligible to apply, the applicant must be over 18 years of age and meet at least one of the following criteria:

- Australian citizen; or
- Must have intent and visa permission to stay in the country for the next 12 months

Latitude ID Requirements

Identifying customers

Latitude must establish and verify the identity of the people who utilise our products and services. This process is called Know Your Customers or KYC.

For credit card applications processed through the Merchant Portal, you must follow instructions within the Merchant Portal to sight, verify and record the customer's identification in order to comply with our obligations under the AML/CTF Legislation.

[Refer Anti-Money Laundering Guide for further details and the Merchant Key Facts Sheet](#) for acceptable identification documents.

It is the responsibility of the merchant to ensure all customer documentation is not disclosed to anyone other than the customer. The following documents must be securely destroyed;

- Applications including any drafts, printouts etc.
- Customer ID and supporting documentation

"Extension 500" – Raising Red Flags

To assist Latitude in meeting its Anti-Money Laundering and Counter-Terrorism Financing legislative requirements, Latitude has developed a process to ensure you can report any potentially Suspicious Activity to us safely and without risk of "Tipping Off" the customer.

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Ensure you move to an area out of earshot of the customer. Contact Latitude and advise our Representative that you need to be put through to “Extension 500”.

The Representative will ask you closed-ended questions to ensure that you can provide us with the necessary details without making the customer aware of your concerns.

The Representative will then advise you of the next steps to take and help you manage the situation safely.

Note - Red flags that constitute potentially suspicious activity or behaviour are provided under **Potentially Suspicious Matters** in the [Anti-Money laundering Guide/Training document](#).

You must never (tip off) inform an individual that they, or their activities, are the subject of a potentially suspicious matter report to Latitude, or an investigation into money laundering or terrorism financing.

Latitude Application Responses

When an application is submitted and assessed the system will display one of the following responses:

- Approved
- Conditionally Approved
- Referred
- Declined

Merchants must adhere to instructions within the Merchant Portal and training. When a customer requests further information regarding their application you should advise them to contact Latitude.

Processing Interest Free Purchases:

Merchant's depending on their specific set up with Latitude can perform interest free sales via the following methods:

1. IF@POS

Merchants integrated with IF@POS can perform add on sales using this method. Merchants must adhere to processes according to the specific merchant integration.

Training guides are located at <https://checkout.latitodefiancial.com/merchant/trainingguides>

2. Partner Hub

Add on sales can also be performed on the Partner Hub. Merchants must adhere to processes within the Partner Hub.

Training guides are located at <https://checkout.latitodefiancial.com/merchant/trainingguides>

3. Online – Merchant Website

Merchants that have enabled their websites checkout to accept Latitude credit cards can process interest free purchases via this channel. Integration guides are available on the Merchant Toolkit ([Welcome to Latitude Checkout | Latitude Partner Resource Toolkit \(latitodefiancial.com\)](#)).

4. Latitude Merchant Portal

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How to Complete a Sales Voucher for a New Account

A sales voucher can be processed through the Latitude Merchant Portal. The online process is available from the 'Training & Operating Manuals' section of the Latitude Merchant Portal located at <https://merchantportal.latitundefinancial.com.au>.

How to Process an Add On Sale (Existing Account)

An "Add On Sale" is a sale transaction which is paid for using an interest free payment plan on a participating Latitude Credit Card (or Account) already held by the customer.

An Add On Sale can be processed through the Latitude Merchant Portal. The online process is available from the 'Training & Operating Manuals' section of the Latitude Merchant Portal located at <https://merchantportal.latitundefinancial.com.au>.

Please refer to the 'Training & Operating Manuals' or follow operating guidelines within the Merchant Portal for shopping with or without a Latitude Credit Card, using a Drivers Licence (card or digital) for Identification.

Over the phone add on sales – when Merchant Portal is unavailable for prolonged periods:

For Latitude Merchant Portal enabled Merchants, Add On Sales can be processed over the phone when the merchant portal is unavailable:

- Contact Latitude Merchant Support to obtain an authorisation over the phone.
- Once approved over the phone, record the sales amount, and authorisation number.
- When the Portal is available again complete a sales voucher entering the sales amount, and authorisation number.
- One authorisation number is provided, and covers all products/services listed on the Sales Voucher
- Sales Vouchers that do not have an authorisation number will be rejected by Latitude.
- Advise the customer if the authorisation is declined. If the customer wishes to speak to Latitude, direct them to contact Latitude.

PLEASE NOTE: This type of processing should only be undertaken when the merchant portal or other transaction processing is unavailable.

How long do authorisations get retained by Latitude:

An authorisation will remain against a Latitude credit card until either the sales voucher is settled or 365 days elapse, whichever comes first.

Merchant Portal Sales Voucher Retention & Storage

All Australian entities have obligations under the law to keep records of their transactions. Typically these require that transaction records be maintained for a minimum period of 7 years.

Latitude recommends that Sales Vouchers be kept by the merchant, so that they can be produced on Latitude's request to aid dispute resolution, up to 7 years post transaction date. If records are not available, this may impact your responsibility for disputed transactions.

Requesting a Credit Limit Increase

A customer can request a credit limit increase from Latitude. Customers can do so via the Latitude Service Centre or by contacting Latitude directly.

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Any credit limit increase request is subject to approval. Latitude does not guarantee that a credit limit increase will be available.

- **IMPORTANT NOTE:** Merchants must not suggest, recommend or encourage customers to apply for a credit limit increase.

Processing Returns

Latitude Merchant Portal

When a Merchant agrees to accept a purchase return (buyer returns merchandise that it had purchased from a supplier) that was paid for with interest free using a Latitude Credit Card, the return should be processed through the Latitude Merchant Portal. The process is available from the ['Training & Operating Manuals' section of the Latitude Merchant Portal located at <https://merchantportal.latitudefinancial.com.au>](#).

Partner Hub

A partial or full refund can be processed through the Partner Hub. The online process is available from the Latitude Partner Hub experience booklet located at <https://resources.latitudefinancial.com/docs/interest-free/merchant-resources/partner-hub-resources/partner-hub-experience>

IF@POS

IF@POS integrated merchants, dependent on level of integration with the partner may also be able to perform returns in the merchant point of sale system.

Latitude Customer Solutions Enquiries

If a customer has any enquiries about their Latitude credit card or account, the Merchant can refer the customer to contact Latitude via channels provided on the product website, the Latitude Service Centre, or the mobile app.

Customer Complaints

A Merchant must immediately refer the customer to Latitude regarding any customer complaints about Latitude credit cards or accounts.

- Online: Visit the Latitude Help Centre at latitudefinancial.com.au/complaintshub or follow the links on the Latitude Service Centre or App.
- Phone: Call 1300 369 340 between 8:30am – 5:00pm Monday - Friday AEST.

Upon Latitude's request, Merchants must assist Latitude to resolve a customer complaint, including by providing copies of any correspondence relating to a customer complaint about goods and/or services transacted on a credit card or account.

Merchants can also log a customer complaint in merchant portal on behalf of the customer. *Training, complaints & operating manuals > Latitude credit card customer complaints, [Latitude Credit Card Customer Complaint form](#)* . Capture as much detail as possible to populate the form. Latitude will contact the customer to discuss and resolve the complaint.

External Complaints Resolution

If the customer is not satisfied with Latitude's resolution of a complaint, you can advise them they can contact the Australian Financial Complaints Authority (AFCA).

AFCA is a free external dispute resolution service, independent from Latitude Financial Services.

AFCA can be contacted using the details below:

- **Website:** afca.org.au
- **Phone:** +61 1800 931 678
- **Mail:** Australian Financial Complaints Authority GPO Box 3, MELBOURNE, VIC 3001.

3 Latitude Settlement

- Settlement will only occur for correctly completed transactions.
- The settlement amount Latitude will pay the Merchant will be an amount equal to the value of sales shown as the 'total' of purchases on Sales transactions less:
 - The amount of any Return / Refund or other Credit transactions processed by Latitude;
 - The Merchant Service Fee(s) on the transactions;
 - Any amounts that may be withheld under clause 6.6 of the Merchant Terms and Conditions; and
 - Any other fees or amounts owed to Latitude.
- If the net settlement amount is a payment to the Merchant, a direct credit to the Merchant's bank account will occur.
- If the settlement amount is a payment to Latitude, then Latitude will wait until there are sufficient funds.
- For each product, a settlement statement will be provided to Merchants daily after the processing of each batch of transactions, containing:
 - Value of each individual transaction processed.
 - Details of any Merchant Service Fees charged.
 - Details of any Commission payable.
 - Details of any returned transactions.
 - A summary of the value of transactions processed by Latitude and the net amount paid.
- The settlement report can be used to reconcile the transactions supplied to Latitude with the amount credited to the Merchant's bank account.
- Any amounts payable to Latitude, which are not offset or recouped through settlement, may be billed by Latitude to the Merchant. If the Merchant has a direct debit agreement with Latitude, then Latitude will debit the Merchant's bank account.
- The settlement statement is able to be used as a Tax Invoice for the purpose of claiming the GST component of the Merchant Service Fee.

**Credit provided by Latitude Finance Australia ABN 42 008 583 588 Australian Credit
Licence number 392145, 130 Lonsdale Street, Melbourne VIC 3000, Australia**