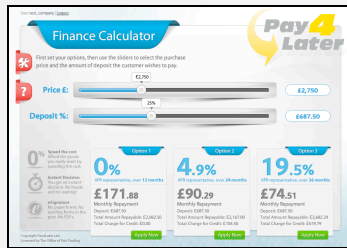


Pay4Later: Customer Present (In-store) Quick Start Guide

1: Present Finance

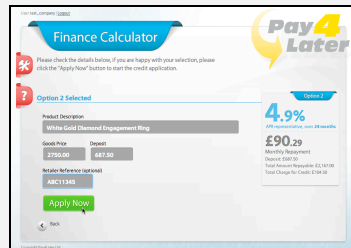
The process begins when a customer selects a finance offer presented by the retailer using the Finance Calculator.



User: Retailer

2: Confirm Sale Particulars

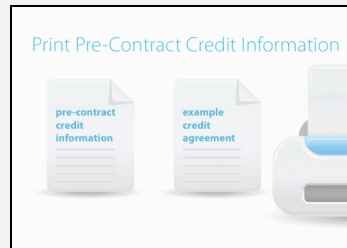
Customer selects a finance option and then the retailer confirms sale particulars and that the customer is eligible.



User: Retailer

3: Print Pre-contract Info

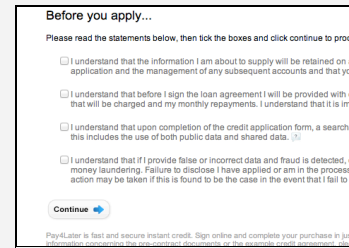
Retailer prints the pre-contract credit information and example credit agreement for the customer to review.



User: Retailer

4. Credit Search Consent

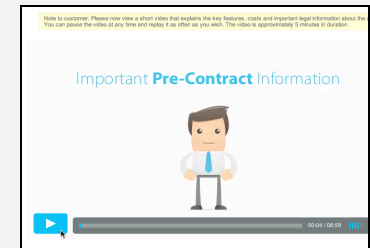
The customer is then prompted for their consent to perform a credit search and use of personal data.



User: Customer

5. Pre-contract Video

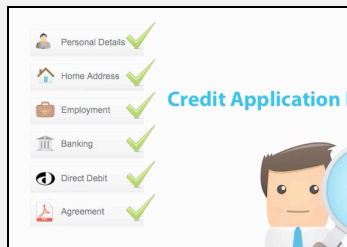
The customer watches a short video that explains the key features, costs and important legal information.



User: Customer

6. Customer Completes Form

The customer now completes the credit application form by following the instructions displayed on screen.



User: Customer

7. Customer eSignature

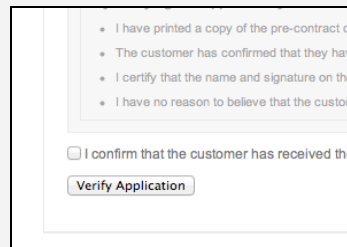
The agreement is signed using the e-signature pad and stylus. iPad users can sign directly on screen using a capacitive stylus.



User: Customer

8. Retailer Confirms Deposit

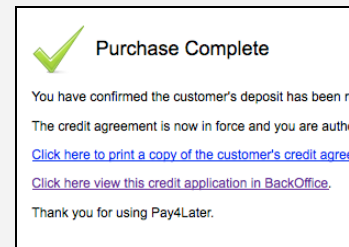
If accepted, the retailer confirms that they have taken a deposit from the customer using a *Chip and Pin* credit or debit card.



User: Retailer

9. Print Signed Agreement

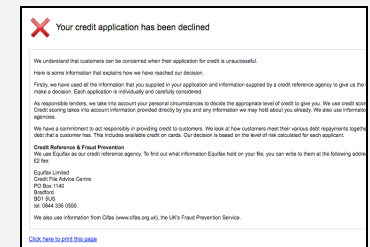
The retailer prints a copy of the signed credit agreement and direct debit mandate for the customer to take away.



User: Retailer

Declined Applications

If the application is declined the retailer prints a decline letter that gives the customer further information.



User: Retailer