

Frequently Asked Questions For Agents



Is there a processing fee?

Yes, customers will pay a card processing fee of 1.5% (including GST) to complete the payment. Also, a monthly account service fee for a Latitude Gem Visa credit card applies. For all other participating Latitude credit cards, see product websites for other conditions, fees and charges that may apply.

Will I (agent) receive an instant notification once the TravelPay Later payment is processed?

No. Unfortunately, you will not receive an instant notification. Instead, you will receive a reconciliation report on the day of the settled funds. The reconciliation report will show Latitude transactions alongside other credit card transactions due to settle.

Will I (agent) receive a confirmation email once payment has been successful via TravelPay Later?

A. No, agent will not receive an email confirming the customer's TravelPay Later powered by Latitude application has been successful. Agent must review their 'Payment History' within their TravelPay Merchant portal, otherwise wait until settled funds are received along with their TravelPay reconciliation report.

How will I know if my customer applied for TravelPay Later powered by Latitude?

You can review if your customer applied by logging into your TravelPay Merchant portal and follow the steps below:

1. Go to Payment History tab.
2. Under the heading Payment Account column, it will have 'Latitude' which identifies the payment as a TravelPay Later powered by Latitude transaction.

What does it mean if my customer's TravelPay Later transaction is labelled "In Process" in the Payment History tab?

This means your customer's application was either unsuccessful or more information is required. Latitude will contact your customer with regards to their application, approximately within 48 hours.

If the customer did not pay their participating Latitude credit card in full within their nominated period, is the agent responsible for the outstanding amount?

No. Any outstanding amounts owed will not fall under the agent's responsibility. Similar to other credit cards, a customer is responsible to ensure that they make payments in accordance with their credit card obligations.

Can my customer's holiday be non-refundable?

Yes, as the customer is applying for TravelPay Later with Latitude for a new Latitude credit card. Please be extremely cautious and do not issue tickets/travel documentation until you receive funds into your nominated account. There are no guarantees a credit card application will be approved by Latitude.



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Can my customer apply for a higher amount than the value of their holiday through TravelPay Later powered by Latitude?

TravelPay has no control over the approved credit limits. Latitude will assess each customer application individually. Remember that the amount entered via the Latitude application page on the agents Customer Payment link, if approved, will be the amount sent to the Travel Agent.

What if a customer already has a participating Latitude credit card?

1.4 million Australians have a Latitude credit card. If your customer is already an approved Latitude credit card holder, they can spend up to their available credit limit. They only need to enter their details and choose either 6 or 12 equal monthly instalments when prompted.

How do we process a refund if requested?

You can process refunds via the TravelPay portal. Funds will go back to the participating Latitude credit card entered by the customer.

Under no circumstances should you process a refund manually back to the customer.

How do I market TravelPay Later to my Customers?

To help you market TravelPay Later to your customers, we created a Marketing Assets Library that holds a range of assets you can use, from social media assets to product guides you will find it all here. We will continue to update the webpage, so if you require additional assets, please let us know. Note - please only use approved marketing material found on this page.

Does TravelPay Later powered by Latitude option appear on 'Pay Now' invoice integration links with Tramada, PowerSuite or VTO?

For Tramada and VTO users, you must send customer your TravelPay Customer Payment link if they wish to apply for TravelPay Later powered by Latitude.

For PowerSuite users, there is no need to change as TravelPay Later option will be visible.

Is TravelPay Later integrated with my mid office system? Eg. Tramada, PowerSuite, VTO.

Not at this stage, TravelPay Later powered by Latitude is a 'stand-alone' product. Once payment has been received, you will need to reconcile TravelPay Later payments manually.

How long will it take to receive a refund on my Gem Visa card?

Once reversal of funds has been processed it can take up to 7 business day for the refund to be finalised and show up in the customer's account.

