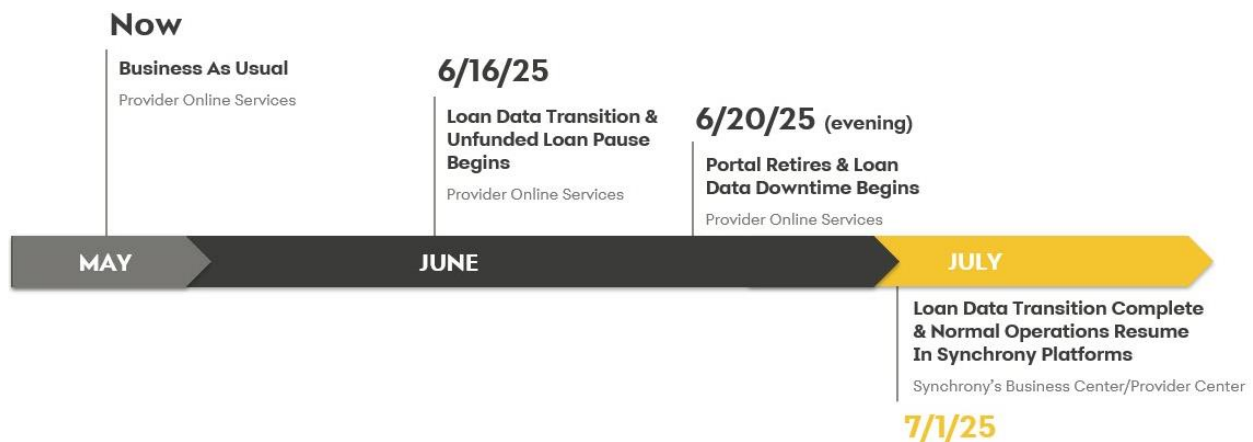


What is happening

Synchrony's Provider Online Services (formerly Ally Lending) portal, and its associated client servicing portal, will retire this June as we finish the transition of moving your loan information to Synchrony platforms. Soon you'll manage your loans in one place, Business Center/Provider Center, and your clients will benefit from a new borrower servicing experience with enhanced features. These changes do not impact the loans you originate in Business Center/Provider Center.

Timeline and the key changes



How to prepare

- June 16th – Loan data transition and unfunded loan pause begins**
 - Unfunded loan actions in Provider Online Services (formerly Ally Lending) portal will be unavailable
 - New funding requests
 - Loan cancellations
 - Changes to funding or service dates
 - Funding disbursements paused June 16th – 30th
 - Previously scheduled funding request during this period will automatically reschedule for July 1st
 - Plan your project and service completions accordingly for remaining unfunded loans
 - Continue refund requests, initiating the claims process, and pulling historical settlement reports
 - Reports will be static during this period
- June 20th – Provider Online Services (formerly Ally Lending) portal retires and loan data downtime begins**
 - As of the evening of June 20th, Provider Online Services (formerly Ally Lending) portal will shutdown
 - Plan for downtime in loan activity and reporting until the loan data transition is complete
- July 1st – Loan data transition complete and normal operations resume**
 - Loans originated in Provider Online Services (formerly Ally Lending) portal available for transacting and reporting in Business Center/Provider Center
 - Loan data will go back 25 months
 - Previously scheduled funding request from June 16th – 30th will automatically fund July 1st
 - Resume actions to unfunded loans in Business Center/Provider Center
 - New funding requests
 - Loan cancellations
 - Changes to funding or service dates
 - Refund request

Synchrony Transition FAQs

1. How will the remaining unfunded loans in Provider Online Services (formerly Ally Lending) portal be impacted by the data transition to Synchrony Platforms?

Funding Requests & Date Changes	<ul style="list-style-type: none"> June 15th is the last day to submit a funding request or change a funding/service date in Provider Online Services (formerly Ally Lending) portal As of June 16th, you won't be able to submit funding requests or change a funding/service date On July 1st, after the data transition is complete, you'll resume unfunded loan activities as needed in Business Center/Provider Center On July 1st, loans that were scheduled to fund during the transition period will fund via Business Center/Provider Center Loans scheduled to fund after July 1st, will be funded as planned via Business Center/Provider Center
Loan Cancellations	<ul style="list-style-type: none"> June 15th is the last day to change a funding/service date or cancel unfunded loans in Provider Online Services (formerly Ally Lending) portal On July 1st, after the data transition is complete, you'll resume unfunded loan activities as needed in Business Center/Provider Center

2. How will general loan management related actions be impacted when Provider Online Services (formerly Ally Lending) portal retires and loan data downtime begins?

Refunds, Claims & Disputes	<ul style="list-style-type: none"> Refunds, claims, or disputes received by June 20th will be honored Refunds, claims, or disputes that you need to request during the loan data downtime will need to wait until July 1st to be processed in Business Center/Provider Center
Settlement Reports	<ul style="list-style-type: none"> June 20th is the last day to pull settlement reports from Provider Online Services (formerly Ally Lending) portal We recommend you pull historical settlement reports as needed Starting July 1st, you will have access to the transitioned loan data (going back 25 months) in Business Center/Provider Center

3. Do these changes in Provider Online Services (formerly Ally Lending) portal impact any applications or loans that originated in Business Center/Provider Center?

The changes in Provider Online Services (formerly Ally Lending) portal do not impact any applications or loans that you originated in Business Center/Provider Center. You can continue initiating and managing loans in Business Center/Provider Center as usual.

4. Can I access Provider Online Services (formerly Ally Lending) portal after June 20th?

No. You will no longer have access to Provider Online Services (formerly Ally Lending) portal after the evening of June 20th.

5. How does Provider Online Services (formerly Ally Lending) portal retirement impact my funding window?

Provider Online Services (formerly Ally Lending) portal retirement will not impact your funding window. The funding window will remain the same at 180 days. If the funding window expires during the pause, it will get a longer expiration window of seven days in Business Center/Provider Center.

6. Will I be able to access any transitioned loan data in Business Center/Provider Center?

Starting on July 1st, you will have access to the transitioned loan data (going back 25 months) in Business Center/Provider Center.

7. Will I be able to change the loan amount and utilize the open to buy in Business Center/Provider Center?

Change loan amount and open to buy are not presently available in Business Center/Provider Center.

8. I am new to Business Center/ Provider Center. What training resources are available?

You can access the training resources for Business Center through [Learning Center](#) and [Synchrony Transact](#). Additionally, training resources for Provider Center are available through [Provider Learning Center](#) and the [How to CareCredit Guidebook](#).

9. How will my clients be impacted by the loan data transition?

Clients Servicing Portal retires	<ul style="list-style-type: none"> As of June 26th, clients won't be able to access customercare.syf.com for loan management and payments
Transition complete and servicing needs resume	<ul style="list-style-type: none"> On June 30th, transition is complete, and clients will resume their servicing needs in paylater.syf.com <ul style="list-style-type: none"> Clients will use their phone numbers and the last four digits of their Social Security number to log in to the Pay Later portal Clients can take action to re-enroll in autopay as needed

10. Where can clients get more information on their transition?

Clients will begin to receive communications indicating the upcoming transition to Synchrony Pay Later beginning in April. Clients can also visit www.synchrony.com/transition for more information on their transition.

11. Who should I call if I have questions?

Merchant/Provider Scenario	Contact
Questions on Provider Online Services (formerly Ally Lending) portal or the transition	Call Lending Merchant/Provider Support (formerly Ally Lending) until June 26 th 800-427-9184
Assistance with transitioned loans, existing Synchrony Pay Later installment loans, and applications	Call Synchrony Pay Later Merchant Support 855-872-6189

12. Who can my clients call if they have questions?

Client Scenario	Contact
Questions regarding existing Lending loans or payment	Call Lending Borrower Support (formerly Ally Lending) until June 26 th 800-427-9184
Assistance with transitioned loans, new Synchrony Pay Later installment loan applications, and payment	Call Synchrony Pay Later Account Holder Support as of June 29 th 844-373-4960