



Marketing Playbook

Your Synchrony partnership is fully equipped with marketing tools to drive traffic to your business and help customers finance purchases with you.



Table of Contents

1	Introduction	3
2	Benefits of Financing	4
3	Addressing Hesitations	5
4	Point-of-Purchase Tools	6-7
5	Ad Wizard	8
6	Direct-to-Device Applications	9
7	Digital Applications	10
8	Multisource Financing	11
9	Ignite Platform	12
10	Customer List	13
11	Website Integration	14
12	Business Locator	15-16
13	Answers at Your Fingertips	17

Appendix

14	Advertising—Quick Reference	18-21
15	Easy Access	22

For additional information or resources, visit the **Learning Center** at businesscenter.synchronybusiness.com/portal/learning.

Shine now. Pay over time.

That's the magic of the Synchrony Luxury Credit Card program. It can help put luxury purchases within reach of your customers, for every occasion.

In those moments when customers fall in love with your jewelry, the Synchrony Luxury Credit Card empowers them to enjoy it right away and make payments over time.

The following Synchrony Luxury Marketing Playbook is your go-to financing resource to help them make those purchases and help you become their trusted jeweler. We make the financing process easy with quick, contactless application options, convenient online account management and more.

In the following pages, you'll find:

- Free, easy-to-use tools to help drive new business
- Helpful tips to increase loyalty during and after the sale
- Marketing resources from point-of-purchase to advertising
- Financing options that can help you provide exceptional service



From the benefits of financing to addressing customer hesitations, your marketing playbook is packed with tools for you to help your customers spend and sparkle. Synchrony Luxury Credit cardholders have a revolving credit limit they can use again and again at your store, so they can be prepared for that next special purchase, big or small.



We are here to support you.

Contact Merchant Services at (800) 333-1082 with any questions.

Benefits of Financing

The Synchrony Luxury Credit Card gives your customers the freedom to finance their purchases while boosting your revenue. Providing financing options can help your customers get what they really want sooner. The results can help you achieve more traffic, higher sales and increased repeat business.

71%

of Synchrony cardholders say financing made their large purchase more affordable*

Increase sales with upgrades or add-ons

Offering third-party financing can give your customers more purchasing power and peace of mind.

Plus, it can mean more sales for you!



Convenient payment options give customers more flexibility to pay over time.



Offering financing can help result in improved cash flow for your business.

Consumer financing that works for you

Drive more traffic

44%

of major purchase shoppers always seek financing options when making a major purchase.¹

Increase your sales

22%

of Synchrony cardholders spent more than non-cardholder major purchase shoppers.¹

Build customer loyalty

85%

of Synchrony cardholders say they are likely to shop at the retailer more often.¹

*Source: Synchrony's 8th Major Purchase Study, 2021 | ¹Source: Synchrony's 9th Major Purchase Study, 2023

Addressing Financing Hesitations

Financing can seem complicated to customers, but you can help them understand the benefits and address their most common concerns.

80%

of cardholders say they are more likely to shop the same retailer more often.*

Take the time to help your customer feel heard when they voice hesitations, and be ready to offer solutions. Also, you can order free in-store signage through **Business Center**.

The following tips can help you be more confident when providing information, so they can feel more confident financing their jewelry purchase.



Customer: I don't want to waste time filling out paperwork just to be turned down for credit.

You: We offer prequalification. We can quickly see if you prequalify for financing before you fill out the application and without impacting your credit score.

Customer: I'm in a hurry. Will this take long? I am unsure about sharing personal details, and I might not be approved due to my credit score.

You: It only takes a few minutes to complete the application and a few seconds to get a decision from the bank. You can apply for the Synchrony Luxury Credit Card right on your own device. Your credit score is just one of many factors considered in credit decisions.

Customer: I'm not sure if I want to apply. The interest rate seems high.

You: I understand this concern. With Deferred Interest, you won't be charged ANY interest if your balance is paid off before the promotional period ends. Let me share the financing options we have available for your jewelry purchase.

Customer: I've never thought about financing a jewelry purchase.

You: Synchrony offers financing solutions that can fit into your budget. You can plan your jewelry purchase and manage your payments easily. Plus, cardholders are eligible for special offers without having to reapply.

*Source: Synchrony's 8th Major Purchase Study, 2021

USE THESE FREE POINT-OF-PURCHASE TOOLS TO HELP GROW YOUR SALES!



DISPLAY BAGS | 4" x 8"
 Display on counters wherever customers gather.
 #202-903-00

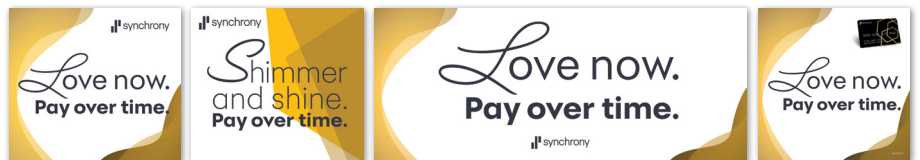
BROCHURE | 3.75" x 9"
 Use with acrylic holder. Packs of 50.
 #202-904-00

TAGS | 3.75" x 2.875"
 Display in a prominent spot in cases.
 Packs of 10.
 #202-905-00



PAYMENT ESTIMATOR | 3.5" x 6.5"
 Packs of 50.
 #202-669-00

TRANSPARENT CLINGS | 39" x 16", 18" x 16" and 6" x 6"
 Display on interior of glass cases, windows and doors.
 #202-900-00 | #202-901-00 | #202-902-00 | #202-937-00



Financing Acrylic Inserts | 5" x 7"

Use with acrylic holder.

#202-950-00 | #202-951-00 | #202-952-00 | #202-953-00 | #202-954-00



IT'S EASY TO ORDER YOUR FREE SIGNAGE.

Follow these steps:

1. Log in to bc.syf.com
2. Select *Help & Resources*
3. Click on *Order Supplies*
4. Select the applicable program
5. Click *Marketing Shop*
6. Click *Catalog*
7. Click *Luxury*
8. Add items to your cart, enter shipping information a confirm order details



HELP MORE CUSTOMERS BUY FROM YOU!

Synchrony cardholders **spent \$1,457 (77%) more** than non-cardholder big-ticket shoppers (\$3,358 vs. \$1,901).*

*Source: Synchrony's 9th Major Purchase Study, 2023

Ad Wizard

As a valued Synchrony partner, we offer you a one-stop shop for **FREE** impactful marketing solutions that help drive customer conversations, sales, credit applications and financing.

How to order

Grab your MID # and:

1. Log in to synchronybusiness.com/resources/advertising-center.html.
2. Click "Go to Advertising Wizard."
3. Select "Collateral" to pick your assets.

When you will get it

Please allow 10-14 business days for printing and shipping.



Pick your assets

Select a color and headline option that complement your brand.



Poster
19 in x 25 in



Hangtag
3.5 in x 4.75 in



Door Decal
5 in x 3 in



Tent Card
17.04 in x 10 in



Brochure
3.675 in x 9.25 in



Check back often for new assets and designs as well as to replenish creative, such as brochures, hangtags, posters, tent cards and door decals.

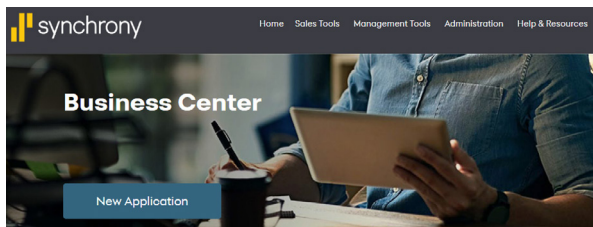
Direct-to-Device Applications

With Synchrony’s direct-to-device tool in Business Center, customers can apply for credit on their own device while shopping in-store. If approved, customers can make same-day purchases. It’s a fast, convenient and contactless way to apply. The secure authentication process enables customers to verify their identity and could lead to **higher approval rates**.





Here’s how to use the direct-to-device tool:

1. In Business Center, select “New Application.”



2. Select “Send to the Customer’s Device.” This option will send the digital application to your customer.

 <p>Complete on this device</p> <p>Complete and submit the application on this device for the customer.</p>	 <p>Send to customer’s device</p> <p>Send the application to the customer’s device by email or QR code.</p>
---	---

3. Enter your customer’s email address and the amount of the purchase they’re interested in making. Click “Send.”

4. Your customer can now find the application in their email or they can scan your QR code in Business Center to access their custom application link.
5. Your customer completes their application on their device. **Note:** Check the customer’s ID. This is required for completing the application and processing the transaction.
6. Once they submit the direct-to-device application and are approved, they can use their new account number to make in-store purchases.
7. If the direct-to-device application is declined and you are part of the multi-source financing (MSF) program, the application will automatically cascade or “waterfall” to a secondary lender.

Pro Tip: If your customer closes the screen without retaining their account number, you can retrieve this information in Business Center under “Check App Status Report.”

Digital Applications

Give your customers the ability to quickly and easily apply online for credit. If approved, most customers have immediate access to their new credit line.

Online Consumer Application (OCA)

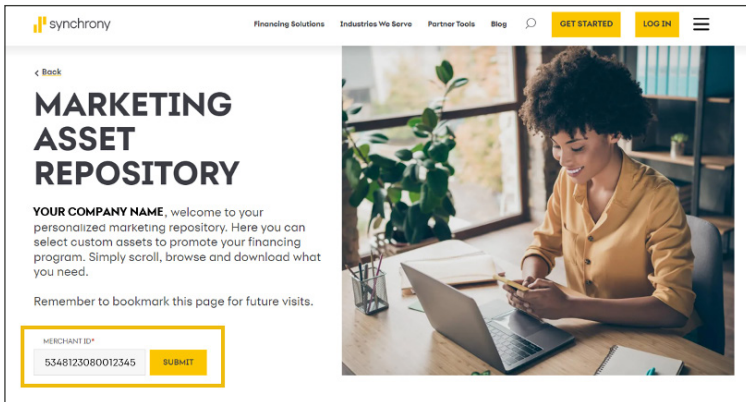
Uses universal Synchrony Merchant ID (MID) on a Synchrony-managed page.

Benefits

- You can easily create an apply link and/or QR code for your social media, website or other marketing collateral linking to your online Synchrony application.
- Self-serve Market Asset Repository, with ability for merchants to quickly create customized QR code and marketing assets to promote online Synchrony application.
- Online application is managed and hosted by Synchrony—no coding needed from the merchant.
- OCA link will allow applications on a single store/location MID.

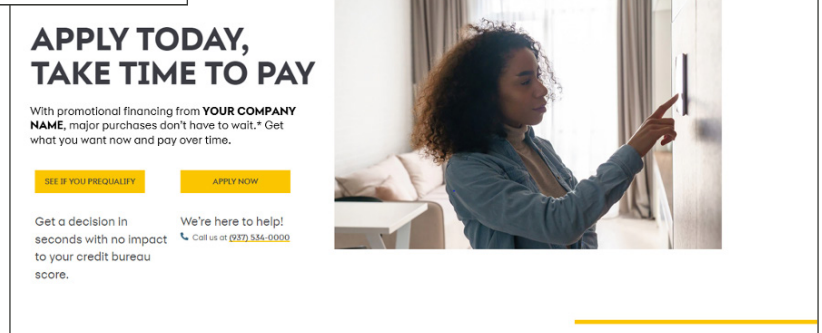
How it works

1. Go to synchronybusiness.com/mmc-assets.html.
2. Enter your MID.
3. Use the URL to promote credit card application submission on your website, on social media, in emails, in print pieces and on other digital channels, OR
4. Simply download the QR code in your preferred image format and add it to your marketing collateral. When customers scan the code, it will lead them directly to your custom page with links to prequalify and apply.



Example is for illustration only.

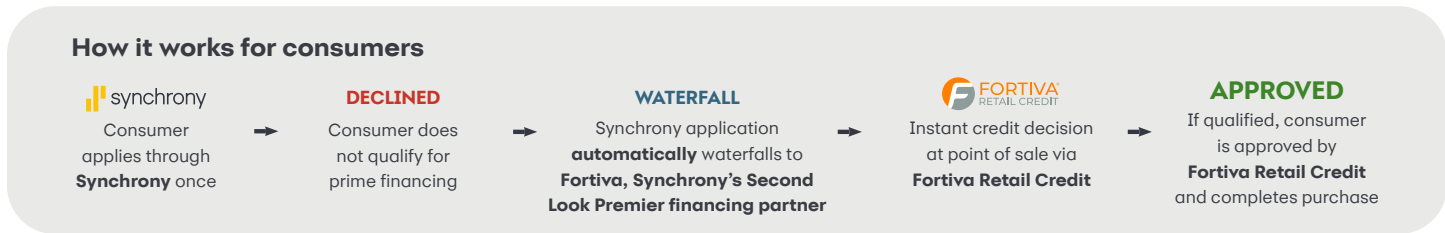
Example is for illustration only.



Yes to more customers! Yes to more sales!

To deliver more value to you, we've partnered with Fortiva Retail Credit to provide a premier second look financing solution for customers who don't qualify for prime lending.

Fortiva has the financial strength to approve more customers, helping turn more declines into approvals.



Synchrony Second Look Premier solution helps turn that “no” into a “yes,” giving your customers the purchasing power they need from your business.

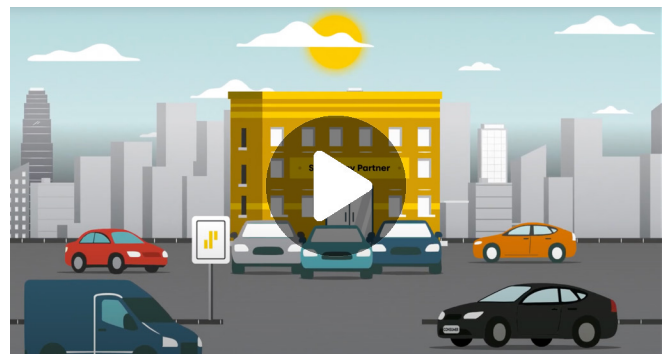
How to enable Second Look Premier for your business:

1. Scan the QR code to begin enrollment.
2. You will receive an application from Fortiva within 24-48 business hours that you would need to complete.
3. Send completed application and other necessary details to Fortiva.
4. Fortiva will approve your application, and Synchrony will enable Second Look Premier for your business.
5. Customers declined for prime financing will automatically be submitted to Fortiva Retail Credit for financing consideration.



Watch this video to learn how you can say yes to customers declined for prime lending.

youtube.com/watch?v=2jxaqMOVjG8



Earn Rewards With Synchrony Ignite

You and your employees can earn Rewards for completing tasks, called Challenges, tied to your Synchrony Financing program.



Get started today— it’s quick and easy!

- 1 Scan the QR code to register.
- 2 Learn more by watching the short video.

How it works:

Complete Challenges

Earn Ignite Points

Redeem for Rewards in the Online Ignite Store

OVER 140,000 items to choose from, including gift cards and reloadable debit cards.

Participation in the Ignite Program is by invitation only to employees of select merchants enrolled to offer Synchrony Financing. Offer is not transferable. Ignite, from Touchstone Group Associates, is solely responsible for the management of this program, products offered for redemption, resulting fulfillment and customer service. The program is subject to the Ignite User Agreement, and when you go to the Ignite website you will also be subject to the Ignite privacy policy, which differs from the Synchrony privacy policy. You can learn more about Ignite Rewards Programs on the Ignite platform.

My Customer List

Get a list of all new and existing credit card accounts with activity in the last 24 months, plus cardholders who have available credit, with **My Customer List**. These customers have an active credit card account in good standing. The **My Customer List** can help you streamline and target customers more effectively.

Use your Customer List to:

- Sell additional products.
- Provide birthday deals and special offers.
- Deliver coupons and discounts.
- Choose incentives and offers specific to *your* customers!

Here's how to find yours:

1. Log in to the Synchrony Business Center at bc.syf.com and choose "Management Tools" from the top navigation bar.
2. Click "My Customer List" from the drop-down menu and select your program.
3. Enter your search criteria for Open-to-Buy amounts, or leave them blank to search for all customers.
4. Click "Search."
5. Select "Download to Excel" to export data into a spreadsheet if desired.

Use this list to market to customers who have available credit to spend!

Sample Consumer List Output

First Name	Last Name	Address	City	State	Zip	Birth Date	Date of last purchase	Months since balance active	Phone	Consumer Type	Range of credit available Min OTB Max OTB	
Ima	Consumer	123 Any Street	Anytown	XX	12345-6789	02/27	10/07/20	23	781-334-4333	Revolving	\$0	\$499
Will	Spend	454 Spending Ln	Buyville	XX	98765-4321	12/31	12/9/21	1	781-899-2845	Revolving	\$13,500	\$14,000
John	Doe	555 Money Ln	Somewhere	XX	23456-1985	10/21	7/28/19	0	781-963-0490	Revolving	\$9,500	\$10,000
Justin	Example	9876 1 st Street	Moneytown	XX	34567-8915	11/13	—	N/A	781-837-0208	Revolving	\$15,000	\$15,500

This customer never used their card

This list will not include customers in California and Vermont due to laws that prevent Synchrony from marketing to cardholders in those states.



Have you checked your customer list lately?
Access **My Customer List** and other tools in the **Synchrony Business Center**.

Website Integration

How to create a financing page for your website

As you create your financing page, include headlines and subheadlines related to financing. This is important for SEO optimization and to quickly direct customers to the right page.

- **Example headline:** Convenient Financing Options Available.*
- **Example subheadline:** Pay over time for your next jewelry purchase.

Note: We recommend using words specific to your business.

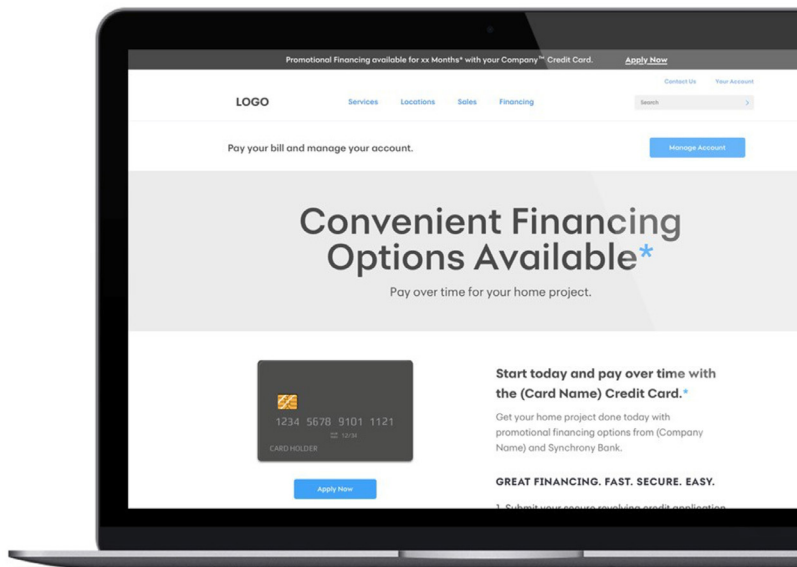
Include card art and content explaining the Synchrony credit card benefits alongside an “Apply Now” button.

Showcase specific financing offers further down the page to remind users of payment flexibility.

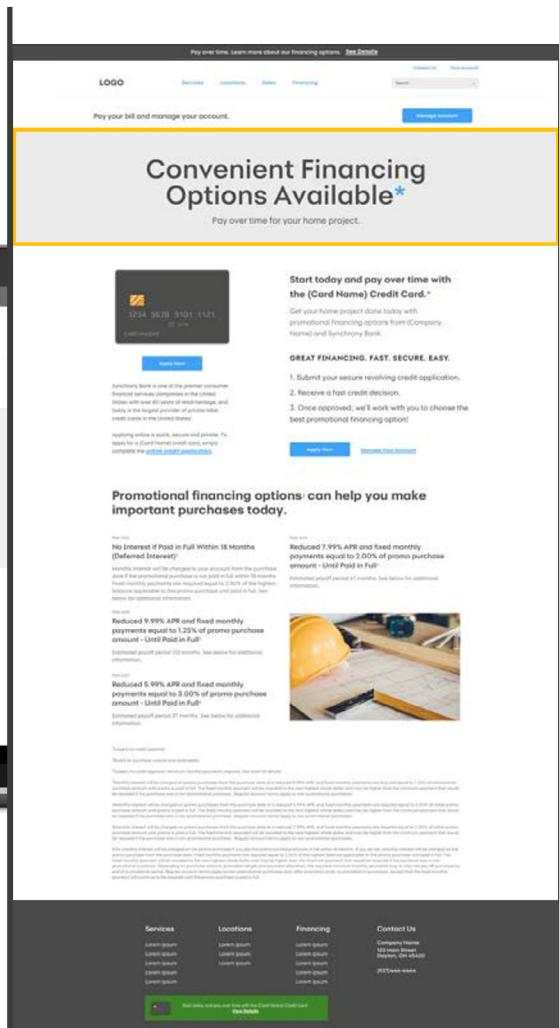
78%

of consumers researched financing online through retailer websites.*

*Source: 9th Annual Major Purchase Consumer Study, 2023



Legally approved finance language is provided within the Advertising—Quick Reference section.

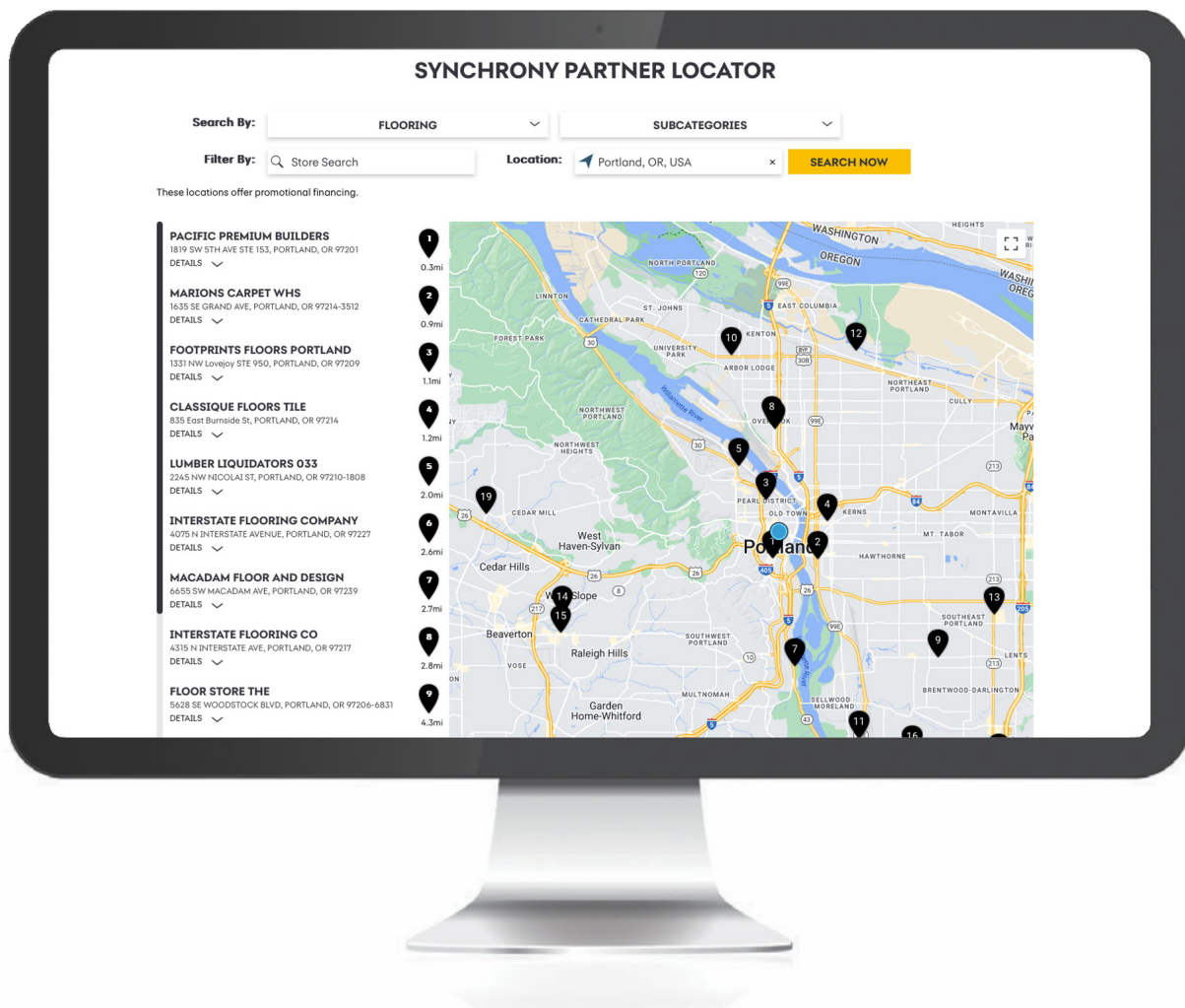


Example is for illustration only.

Synchrony Business Locator

The **Synchrony Business Locator** can help you market your business to millions of Synchrony cardholders.

This tool is on synchrony.com/marketplace/locations and allows customers to search for nearby businesses offering Synchrony financing.



How to utilize the Business Locator

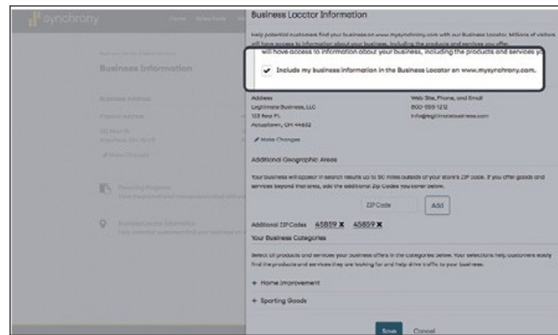
Add your business to the **Business Locator** or edit your existing information. Just log on to the **Business Center** at bc.syf.com and follow the steps on the next page.

How to utilize Business Locator

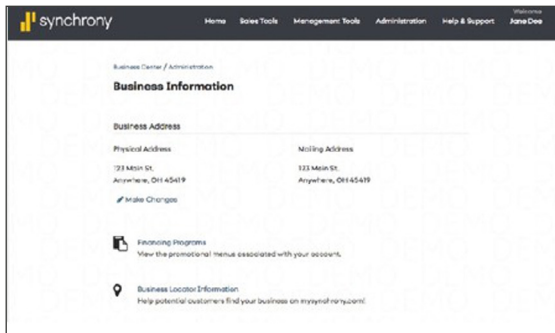
1. Select “Administration” from the top navigation bar, and select “Business Information” from the drop-down menu.



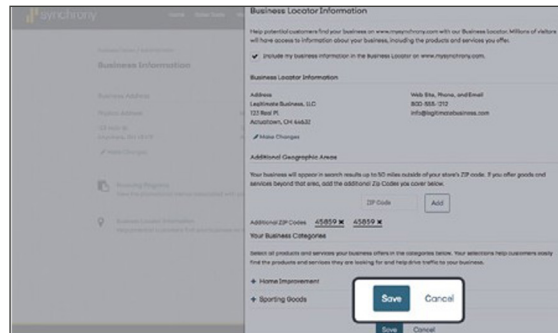
3. When you’ve completed your edits, click the checkbox to confirm you want your business to appear on the **Business Locator**.



2. Click the “Business Locator Information” link on the bottom of the page. You may edit your business address, industry, and the products and services you offer.



4. Click the “Save” button at the bottom of the screen to save changes you have made to your information.



Stay updated on important topics, like information security, hiring and retention, selling with financing, processing applications and sales, and much more. Go to bc.syf.com.

Synchrony Answers at Your Fingertips!

MY MERCHANT NUMBER:
 534812 _ _ _ _ _ _ _ _ _ _
 (Required when interacting with Synchrony)

MERCHANT ASSISTANCE: Visit Business Center at bc.syf.com

SCENARIO	SELF HELP (FASTEST)	CONTACT
Add Synchrony application link to website	Visit: synchronybusiness.com/mmc-assets.html	Call Merchant Services: 888-222-2176, Option 3, Option 1
Training	Watch short videos on: bc.syf.com	Call Merchant Experience: 866-885-2637
Business Center login or technical issues	Business Center: Login Screen > Support > Chat with an Agent or Help & Resources > Chat with an Agent	Call Business Center Help Desk: 888-679-6700
Questions on fundings or how to process a customer refund	See reporting on Business Center: Sales Tools > Daily Funding or Monthly Statement	Call Funding Department: 888-222-2176, Option 3, Option 2
Submit Sales Slips for funding	Send using Business Center: Sales Tools > Send Sales Slip Documents	Call Funding Department: 888-222-2176, Option 3, Option 2
Addressing customer disputes	Sign up for the dispute monitoring option Business Center: Management Tools > Dispute Documentation Requests	Call Disputes Department: 855-662-2669 Call Fraud Department: 800-268-9131
Update banking and tax information or make a business name change	Business Center: Sales Tools > Disclosures > DDA Change Form	Call Client Review: 866-376-0276 email: DDAChanges@synchronyfinancial.com
Add a location, add a program, or change of ownership		Call National Sales: 866-209-4457, Option 3
Can I accept another Synchrony card?		Call Merchant Services: 888-222-2176, Option 3

CUSTOMER ASSISTANCE

CUSTOMER SCENARIO	CUSTOMER ACTION	MERCHANT ACTION
Requesting a credit line increase	Have customer call: Customer Service: 800-250-5411	Call Merchant Services: 888-222-2176, Option 2 You must provide your Merchant ID In Business Center: Sales Tools > Request Credit Limit Increase
Application is declined	Add a co-applicant and resubmit Note: Use the Direct-to-Device customer application method to increase approvals!	Apply to add financing with Fortiva Retail Credit here See dealer qualifications
Card activation, lost card, due date, etc.	Call Customer Service: 800-250-5411	
Cancel dispute	Call: 866-396-8254	Follow disputes in Business Center: Management Tools > Dispute Documentation Requests

Appendix

Type of Promotion	Generic Headline Language	Combo Headline Language	Promotional (Trigger) Headline, Subhead and Disclosure Language
<p>Equal Payment/ No Interest (EPNI) With Promo Fee (offers 18 months or longer only)</p> <p>Promo terms never expire.</p> <p>No interest is assessed on the promotional purchase.</p> <p>The equal monthly payment is calculated by dividing the amount financed (including related promo fee) by the number of months in the promotional period allowing the financed amount to be paid by the end of the promotional period.</p> <p>Design specification: Reasonable variation is allowed in font, color and size, provided that key terms of the offer are presented in an understandable way for consumers. See Advertising Guidelines document for examples.</p>	<p>Headline options: Promotional Financing Available*</p> <p>Special Financing Available*</p> <p>Financing Available*</p> <p>Subhead options: Not required</p> <p>Disclosure: Option 1: If the program credit card name or image is not mentioned or shown in the advertisement, then you can simply direct the consumer where to get information: *See [where] for details.</p> <p>Option 2: If the program credit card name or image is mentioned or shown in the advertisement, use this disclosure: *Subject to credit approval. See [where] for details.</p>	<p>Headline options: XX Months <Promotional> Financing <Available>*</p> <p>XX Months <Special> Financing <Available>*</p> <p>Subhead options: On <insert product limitations> purchases <of \$XXX or more> <after discounts> <after down payment> made with your [name of credit card] <between Date–Date>.</p> <p>Disclosure: *Subject to credit approval. Minimum monthly payments required. See [insert] for details.</p> <p>Use a Trigger Term headline/sub-headline/disclosure as the combo disclosure if you cannot confirm that a retailer can present the details of the offer prior to a consumer making a purchase.</p>	<p>Headline/subhead: Select one of the following options—edit as applicable to feature specific offer(s).</p> <p>Preferred headline options (select one): [No][0][0%][Zero] Interest with equal monthly payments for [X] months*</p> <p>[No][0][0%][Zero] Interest with [X] equal monthly payments*</p> <p>0% APR with equal monthly payments for [X] months*</p> <p>0% APR with [X] equal monthly payments*</p> <p>Interest Free Financing with equal monthly payments for [X] months*</p> <p>Interest Free Financing with [X] equal monthly payments*</p> <p>Subheadline for preferred headline: On <insert description of type of purchase and minimum purchase amount required, as applicable for the specific offer> <after discounts> made with your [name of credit card] <between Date–Date>.</p> <p>Disclosure: *<Insert any product or purchase limitations or restrictions that are not in the headline.> <Qualifying purchase amount must be on one receipt.> <Discounts may result in the qualifying purchase amount not being satisfied.> Any taxes, delivery or other charges included in the amount financed will increase the required monthly payments. No interest will be charged on the amount financed <and including related optional debt cancellation fees>, and equal monthly payments are required on such balance until it is paid in full. The payments equal the amount financed divided by the number of months in the promo period, rounded up to the next cent. These payments may be higher than the payments that would be required if this purchase was a non-promo purchase. During the last month(s) of the promo period the required monthly payment may be reduced due to the prior months’ rounding. Regular account terms apply to non-promo purchases. New Accounts as of [XX/XX/XX]: Purchase APR [34.99]%. <Penalty APR [39.99]%.> Min Interest Charge \$[2]. Existing cardholders: See your credit card agreement terms. Subject to credit approval.</p> <p>Other main headline options (select one): [X] Months Interest Free Financing* Interest Free Financing for [X] Months* No Interest for [X] [Months] [Years]* No Interest until paid in full* [Zero] [0] [0%] Interest [for X Months] [until paid in full]* 0% APR [for X Months][until paid in full]* Interest free financing until [Month, Year]* No Interest until [Month, Year]* [Zero] [0] [0%] Interest until [Month, Year]* 0% APR until Month, Year*</p> <p>Subheadline for other main headline options: On <insert description of type of purchase and minimum purchase amount required, as applicable for the specific offer> <after discounts> made with your [name of credit card] <between Date–Date>. Equal monthly payments required for [XX] months. If until [Month, Year] is used in the Headline, then “for XX months” must be used in the Subheadline and the number of monthly payments must align with the “until Date”. The offer must be built as a fixed number of months promo.</p>

[Language in brackets is required but varies.] <Language in chevrons should be added as applicable.>

Type of Promotion	Generic Headline Language	Combo Headline Language	Promotional (Trigger) Headline, Subhead and Disclosure Language
<p>Fixed Payment/ Reduced APR</p> <p>Promo terms never expire.</p> <p>Interest is assessed on a promotional purchase at a reduced APR starting from the purchase date.</p> <p>Fixed monthly payments are required until paid in full. The fixed monthly payment is calculated by multiplying the amount financed by a payment factor that allows the financed amount and reduced interest to be paid by the end of the promotional period.</p> <p>Design specification: Reasonable variation is allowed in font, color and size, provided that key terms of the offer are presented in an understandable way for consumers. See Advertising Guidelines document for examples.</p>	<p>Headline options: Promotional Financing Available[†]</p> <p>Special Financing Available[†]</p> <p>Financing Available[†]</p> <p>Subhead options: Not required</p> <p>Disclosure: Option 1: If the program credit card name or image is not mentioned or shown in the advertisement, then you can simply direct the consumer where to get information: [†]See [where] for details.</p> <p>Option 2: If the program credit card name or image is mentioned or shown in the advertisement, use this disclosure: [†]Subject to credit approval. See [where] for details.</p>	<p>Headline options: XX Months <Promotional> Financing <Available>[†]</p> <p>XX Months <Special> Financing <Available>[†]</p> <p>Subhead options: On <insert product limitations> purchases <of \$XXX or more> <after discounts> <after down payment> made with your [name of credit card] <between Date–Date>.</p> <p>Subheadline exception (does not apply to TV/Radio): You do not need a subheadline (or you can use any part of the subheadline), if the credit card is not mentioned.</p> <p>Disclosure: [†]Subject to credit approval. Minimum monthly payments required. See [insert] for details.</p> <p>Use a Trigger Term headline/sub-headline/disclosure as the combo disclosure if you cannot confirm that a retailer can present the details of the offer prior to a consumer making a purchase.</p>	<p>Headline/subhead: Select one of the following options—edit as applicable to feature specific offer(s).</p> <p>Preferred headline options (select one): [XX.XX%] APR with fixed monthly payments for [XX] months[†]</p> <p>[XX.XX%] APR with [XX] fixed monthly payments[†]</p> <p>Reduced [XX.XX%] APR and fixed monthly payments equal to [X.XX%] of promo purchase amount until paid in full.[†]</p> <p>Subheadline for preferred headline: On <insert description of type of purchase and minimum purchase amount required, as applicable for the specific offer> <after discounts> made with your [name of credit card] <between Date–Date>.</p> <p>Disclosure: [†]<Insert any product or purchase limitations or restrictions that are not in the headline.> <Qualifying purchase amount must be on one receipt.> <Discounts may result in the qualifying purchase amount not being satisfied.> Interest will be charged on the promo purchase <balance, including related optional debt cancellation fees,> from the purchase date at a reduced [XX.XX%] APR, and fixed monthly payments are required until paid in full. These payments are equal to X.XXXX% of initial total promo purchase amount, rounded up to the next [whole dollar][cent]. These payments may be higher than the payments that would be required if this purchase was a non-promo purchase. During the last month(s) of the promo period the required monthly payment may be reduced due to the prior months' rounding. Regular account terms apply to non-promo purchases. New Accounts as of [XX/XX/XX]: Purchase APR [34.99]%. <Penalty APR [39.99]%.> Min Interest Charge \$[2]. Existing cardholders: See your credit card agreement terms. Subject to credit approval.</p> <p>Other main headline options (select one): [XX.XX%] APR for [XX] Months[†]</p> <p>[XX.XX%] APR until [Month, Year][†]</p> <p>[XX.XX%] APR until paid in full][†]</p> <p>Subheadline for other main headline options: On <insert description of type of purchase and minimum purchase amount required, as applicable for the specific offer> <after discounts> made with your [name of credit card] <between Date–Date>. Fixed monthly payments required for [XX] months.</p> <p>If until [Month, Year] is used in the Headline, then “for XX months” must be used in the Subheadline and the number of monthly payments must align with the “until Date”. The offer must be built as a fixed number of months promo.</p>

[Language in brackets is required but varies.] <Language in chevrons should be added as applicable.>

Type of Promotion	Generic Headline Language	Combo Headline Language	Promotional (Trigger) Headline, Subhead and Disclosure Language
<p>Deferred Interest</p> <p>Promo terms expire at end of promo period.</p> <p>Interest accrues on promotional purchase during promotional period at the account holder's standard rate for their account and is shown on the billing statement as accrued interest. Interest will be assessed if promotional purchase is not paid in full within promotional period. Minimum monthly payments are required.</p> <ul style="list-style-type: none"> If the promotional purchase is paid in full by the end of the promotional period, the accountholder will not be charged any interest on the promotional purchase. If the promotional purchase is not paid in full by the end of the promotional period, the accountholder will be charged the interest that has accrued at the standard APR on the account on the promotional purchase from the date of purchase. <p>A minimum monthly payment is required and varies based on the accountholder's balance. Each billing statement will display the required total monthly payment due on the account.</p> <p>If only required minimum payments are made, the promotional purchase may not be paid off by the end of the promotional period. Factors that determine this are:</p> <ul style="list-style-type: none"> Amount of the promotional purchase Length of the promotional period, and Whether there are other balances on the account. <p>Design specification: Deferred interest has additional design specifications. Font size and treatment must be the same for all language in the headline. Font size for the subhead must also be consistent, clear and conspicuous. See Advertising Guidelines document for examples.</p>	<p>Headline options: Promotional Financing Available[§]</p> <p>Special Financing Available[§]</p> <p>Subhead options: Not required</p> <p>Disclosure: Option 1: If the program credit card name or image is not mentioned or shown in the advertisement, then you can simply direct the consumer where to get information: [§]See [where] for details.</p> <p>Option 2: If the program credit card name or image is mentioned or shown in the advertisement, use this disclosure: [§]Subject to credit approval. See [where] for details.</p>	<p>Headline options: XX Months Promotional Financing <Available>[§]</p> <p>XX Months Special Financing <Available>[§]</p> <p>Subhead options: On <insert product limitations> purchases <of \$XXX or more> <after discounts> <after down payment> made with your [name of credit card] <between Date-Date>.</p> <p>Subheadline exception (does not apply to TV/Radio): You do not need a subheadline (or you can use any part of the subheadline), if the credit card is not mentioned.</p> <p>Disclosure: [§]Subject to credit approval. Minimum monthly payments required. See [insert] for details.</p> <p>Use a Trigger Term headline/subheadline/disclosure as the combo disclosure if you cannot confirm that a retailer can present the details of the offer prior to a consumer making a purchase.</p>	<p>Headline options: No Interest if paid in full within [XX] Months[§]</p> <p>No Interest if paid in full by [Month, Year][§]</p> <p>No Interest if paid in full within [X Year] [X Years][§]</p> <p>Zero Interest if paid in full within [XX] Months[§]</p> <p>Zero Interest if paid in full by [Month, Year][§]</p> <p>0 Interest if paid in full within [XX] Months[§]</p> <p>0 Interest if paid in full by [Month, Year][§]</p> <p>NOTE: 0% Interest cannot be used since interest accrues with this type of offer and is assessed if the promotional purchase balance is not paid in full within the promo period.</p> <p>Subhead options: On <insert product limitations> purchases <of \$XXX or more> <after discounts> made with your [name of credit card] <between Date-Date>. Interest will be charged to your account from the purchase date if the promotional balance is not paid in full [within XX Months] [by Month, Year] [within X Year] [within X Years]. Minimum monthly payments required.</p> <p>Disclosure: [§]<Insert any product or purchase limitations or restrictions that are not in the headline.> <Qualifying purchase amount must be on one receipt.> <Discounts may result in the qualifying purchase amount not being satisfied.> No interest will be charged on the promo balance if you pay it off, in full, within the promo period. If you do not, interest will be charged on the promo balance from the purchase date. <The promo balance is equal to the promo purchase amount and any related optional debt cancellation fees.> The required minimum monthly payments may or may not pay off the promo balance before the end of the promo period, depending on purchase amount, promo length and payment allocation. Regular account terms apply to non-promo purchases and, after promo period ends, to the promo balance. New Accounts as of [XX/XX/XX]: Purchase APR [34.99]%. <Penalty APR [39.99]%.> Min Interest Charge \$[2]. Existing cardholders: See your credit card agreement terms. Subject to credit approval.</p>

[Language in brackets is required but varies.] <Language in chevrons should be added as applicable.>

How to register in-store devices



1. If you are either the Location Administrator or Dealer Manager role, [log in to Business Center](#) on the device you wish to register.
2. **Select “Manage Devices” then “Add a Device.”**
The following information is required to register a device:
 - A. **Device Name:** This name must be unique for your location.
 - B. **Device Type:**
 - Desktop (Note: Desktop computers cannot use the digital acknowledgment flow)
 - Laptop
 - Mobile (Tablet)
 - Mobile (Phone)
 - C. **Current Device or Another Device**
 - Unless you were part of an earlier program, you will select “Add this device.”
 - Were you a part of the BCPOS program? See the FAQs for more information.
 - D. **Tasks Permitted on This Device**
 - Determine which functions you would like to be available with pre-login on the device you’re registering.
3. When complete, **select “Save Device.”**
If successful, “**Device Successfully Saved**” will be displayed along with a review of the information for this device.



Important: Easy access uses browser cookies to properly function. In the event you or your organization commonly deletes cookies, make sure to **bookmark the “Device URL”** listed at the bottom of this page. Using this custom URL will allow the device to use easy access in the event cookies are deleted. This is your permanent Business Center URL for this device only. You should bookmark the URL on each device you register.

All fields are required.

Device Name

The name will identify the device in the device list, so it must not match any other devices.

Device Type

USER REGISTERING THIS DEVICE

Are you adding the device you’re using now or a different device?

- Add This Device:** Allows you to immediately add and bind the current device logged into Business Center.
- Add Another Device:** Allows you to initiate the binding of another device. You will get a passcode to enter on the other device to complete the binding.

TASKS PERMITTED ON THIS DEVICE

- New Application
- New Transaction
 - Purchase
 - Refund
 - Authorization Only
- Account Lookup

The tasks you select will be available on this device. The tasks listed above are based on your current Merchant ID permissions, and could change later if permissions change for your Merchant ID.

Bookmark the URL below on TESTING01 for permanent, secure access. other device.

Device URL

https://qbusinesscenter.synchronybusiness.com/portal/login?deviceUniqueId=BC_ZcZ7i4LvGk51720211247597193076

If your browser settings prevent the Copy URL button from working, highlight and copy the