



Synchrony Marketing and Payment Gateway Applications Integration Guide for BigCommerce Merchants



CHANGING WHAT'S POSSIBLE

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Introduction

The Synchrony BigCommerce Extension enables easy integration of the Synchrony Payment product, which allows you to support customer credit applications and purchases online. All authorizations, captures, and refunds are processed through the BigCommerce payment gateway. Our extension allows customers to use Synchrony financing at checkout and complete their order seamlessly. Consumers can apply, be approved and Pay with Synchrony at Checkout in a seamless apply and buy flow.

Consumers with an existing Synchrony Credit Card on the merchant’s program, can choose to Pay with Synchrony, complete an account number lookup process, and use their account. Merchants will use their BigCommerce console to process the payment as part of their normal order flow. Shipping the product will capture the order payment details, and initiate funding for the order. Funding is completed within two business days once order is shipped.

About This Document

This document provides the steps to integrate the Synchrony applications into an enrolled merchant’s BigCommerce eCommerce site.

Intended Audience

This document is intended for the merchant and/or merchant development team to install-the Synchrony Marketing and Payment Gateway applications, and to successfully use the applications for consumers to apply for and pay with Synchrony at checkout.

Terms and Definitions

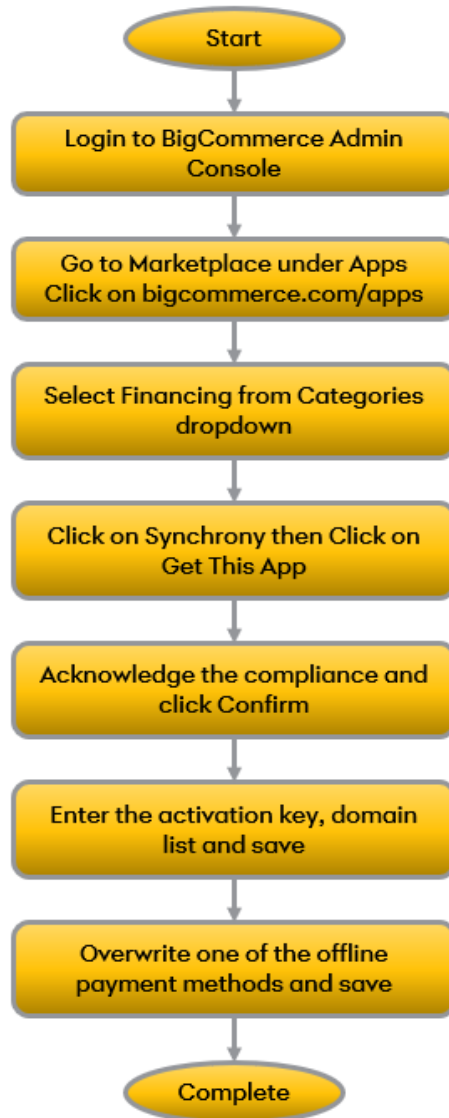
Term	Definition
Merchant	Merchant enrolled with Synchrony to provide financing and payment options.
Merchant ID	A unique 16-digit identification number assigned to a merchant.
Partner ID	A unique 10 alphanumeric code assigned to the partner.
PDP	Product Display Page
Widget	An element of a graphical user interface that displays information or provides a specific way for a user to interact with the operating system (OS) or an application.
Authorization	The purchase was approved by Synchrony, and the merchant can prepare the merchandise for shipping.
Captured	After the order is placed and approved by Synchrony Financing and when the order is shipped, the order is captured, and this begins the funding process, so the merchant gets paid.

Technical Support

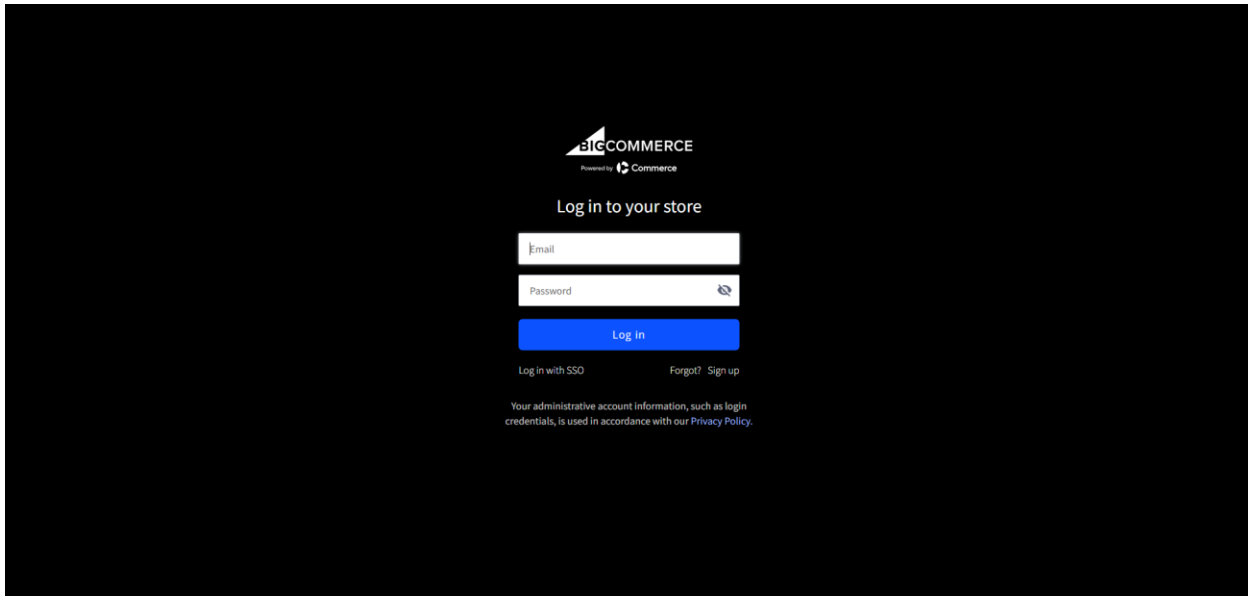
For technical support related to the Synchrony Messaging or Payment Gateway applications, send an email to eCommerce@syf.com.

Integrating Synchrony App

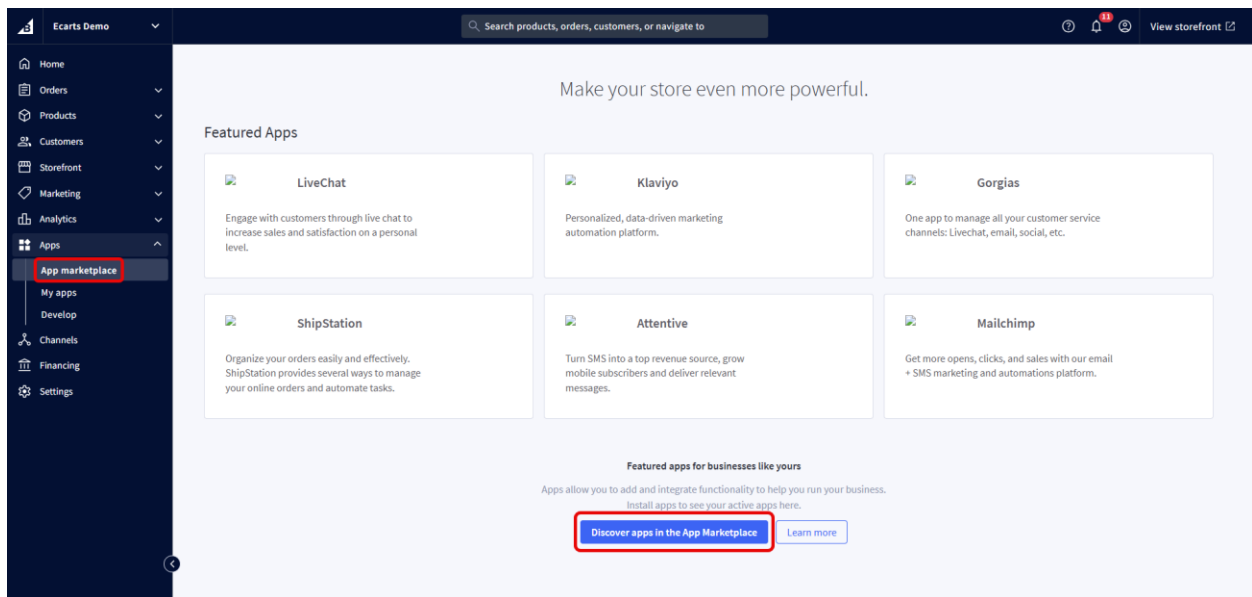
The high-level steps to integrate the Synchrony App are as shown.



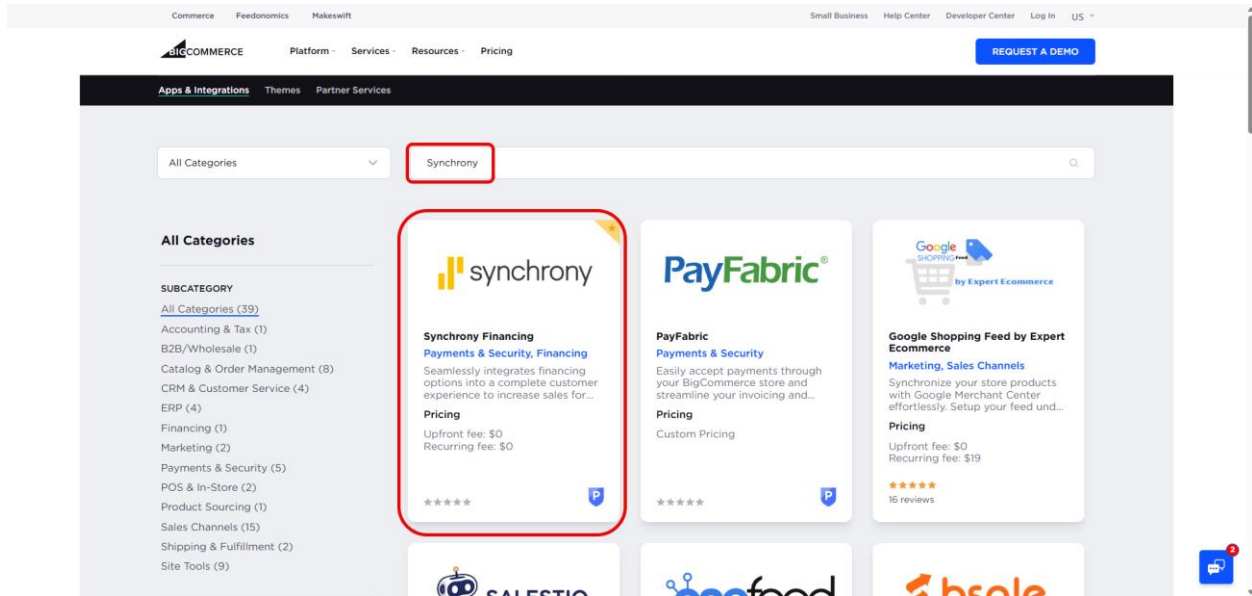
Log into your Store Admin Console.



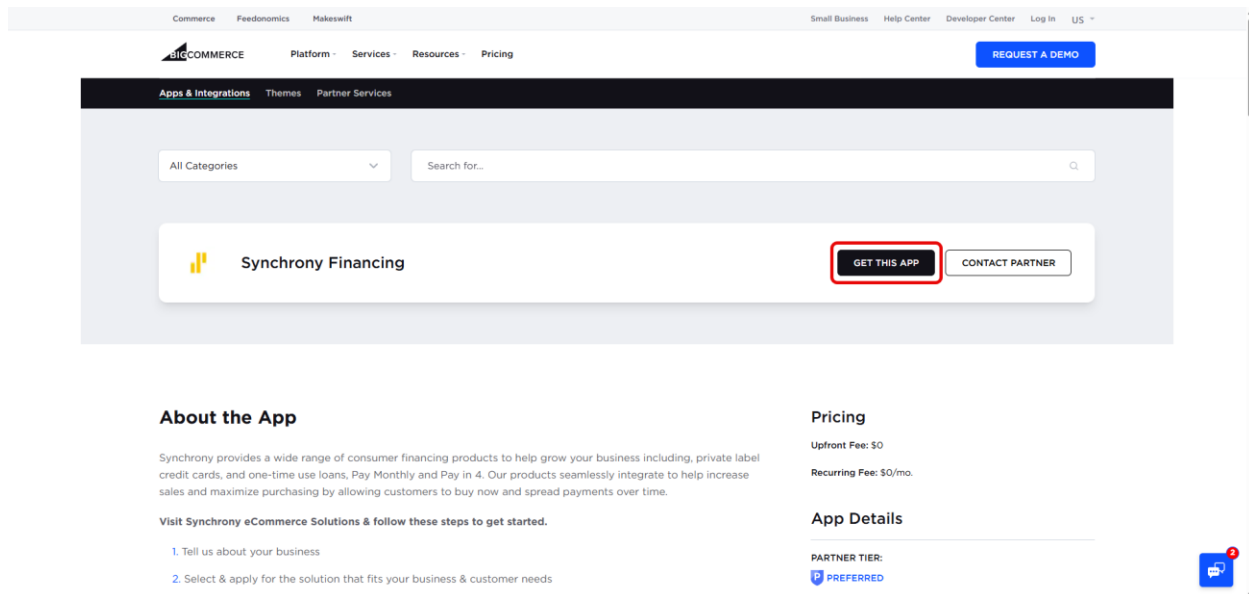
Click **Apps** -> **App marketplace**.



Click **Discover apps in App Marketplace** button. This will open BigCommerce market place in new tab.



Enter Synchrony in search. Click on Synchrony tile.



Click on GET THIS APP.

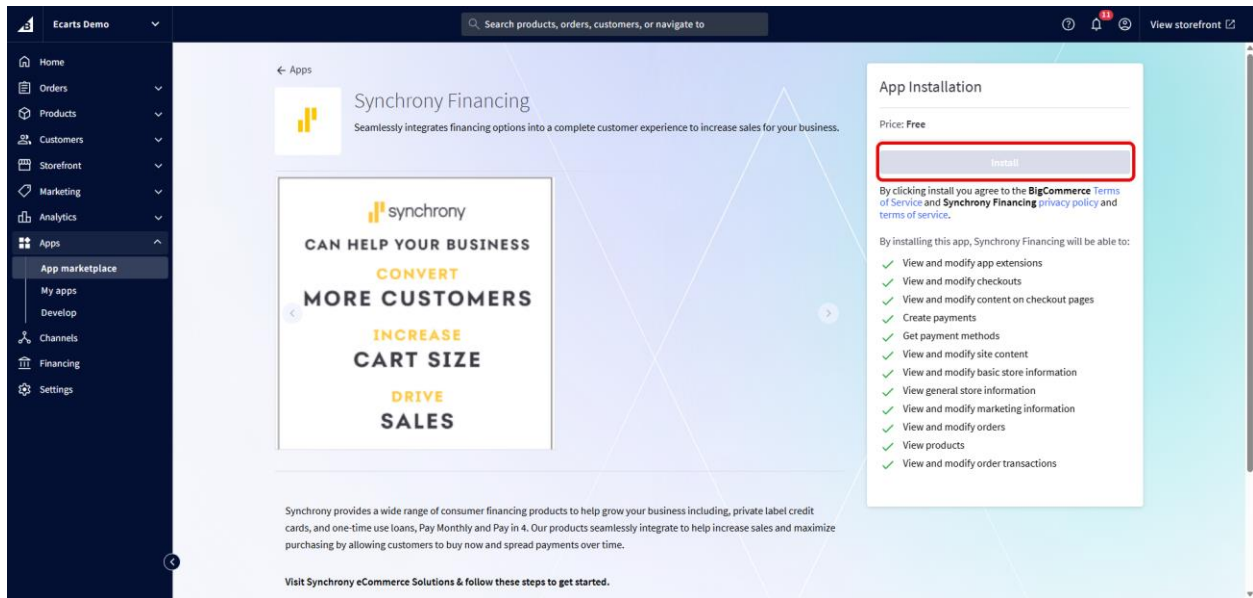
Synchrony Financing

To install please select one of the options below

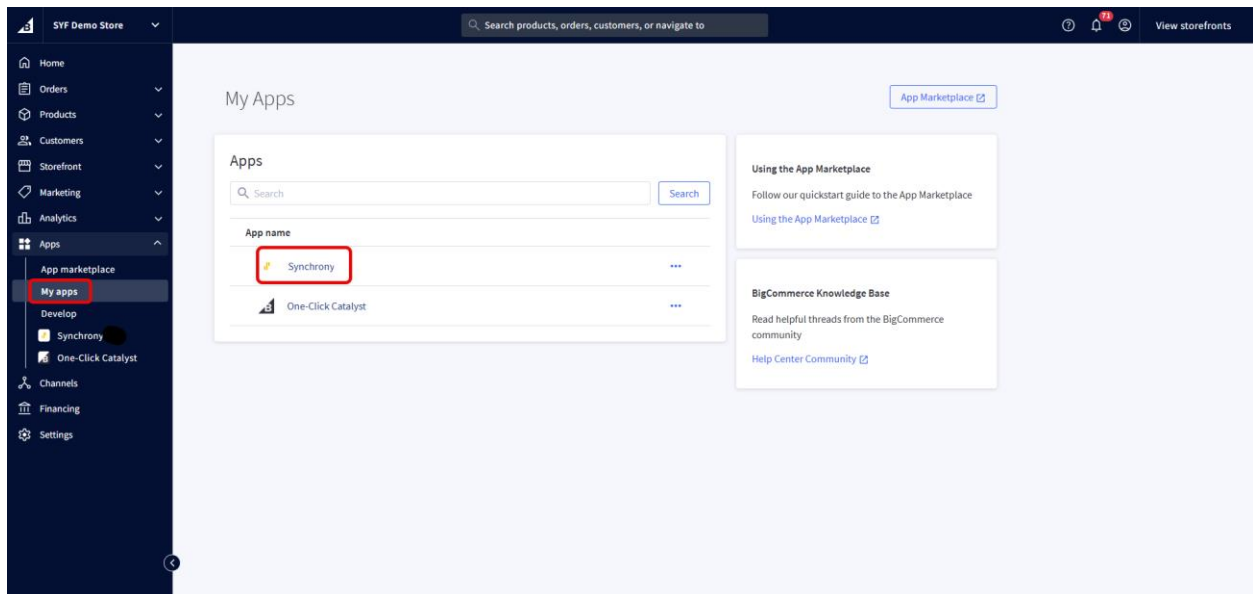
Existing BigCommerce store	New to BigCommerce?
Log in	Sign up

Click on Log in on Existing BigCommerce store.

Login with store admin email and password. The Synchrony App page is displayed.

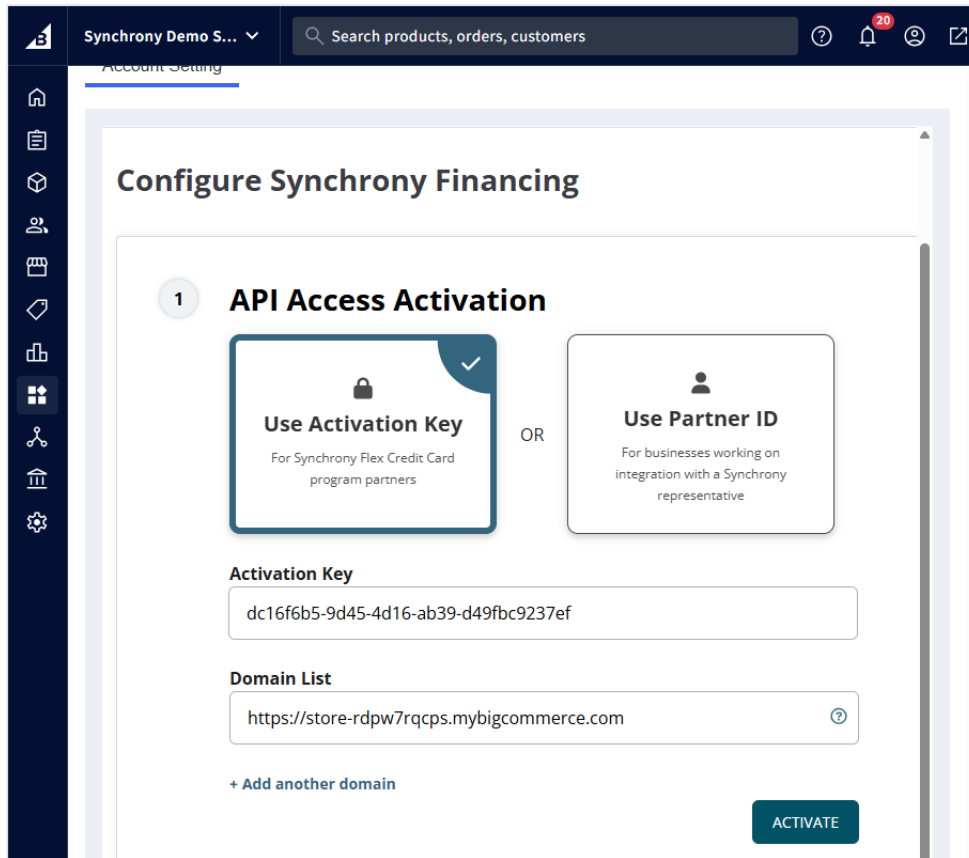


Click **Install** button.



Under **My Apps** click on **Synchrony**. **Synchrony Admin Account Setting** is displayed.

Click on **API Access Activation**.

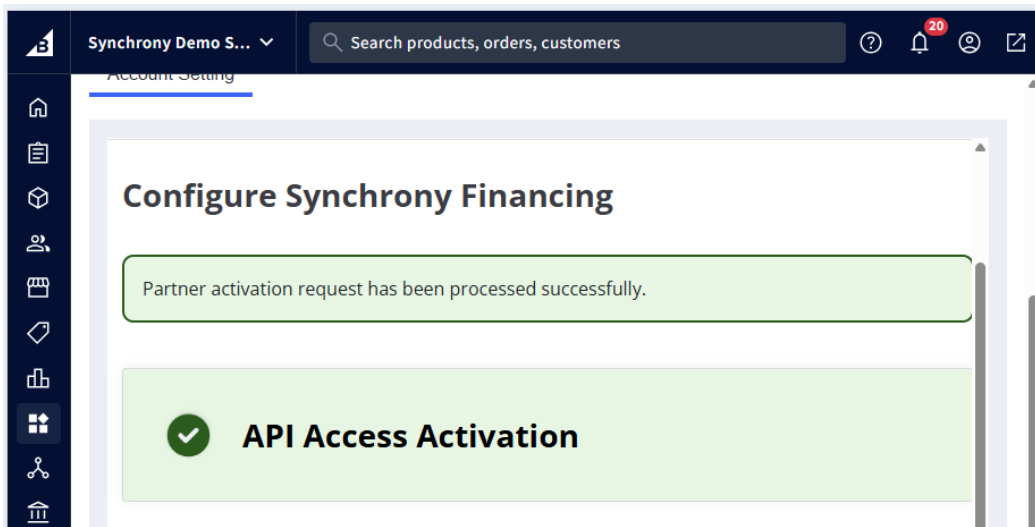


API Access Activation

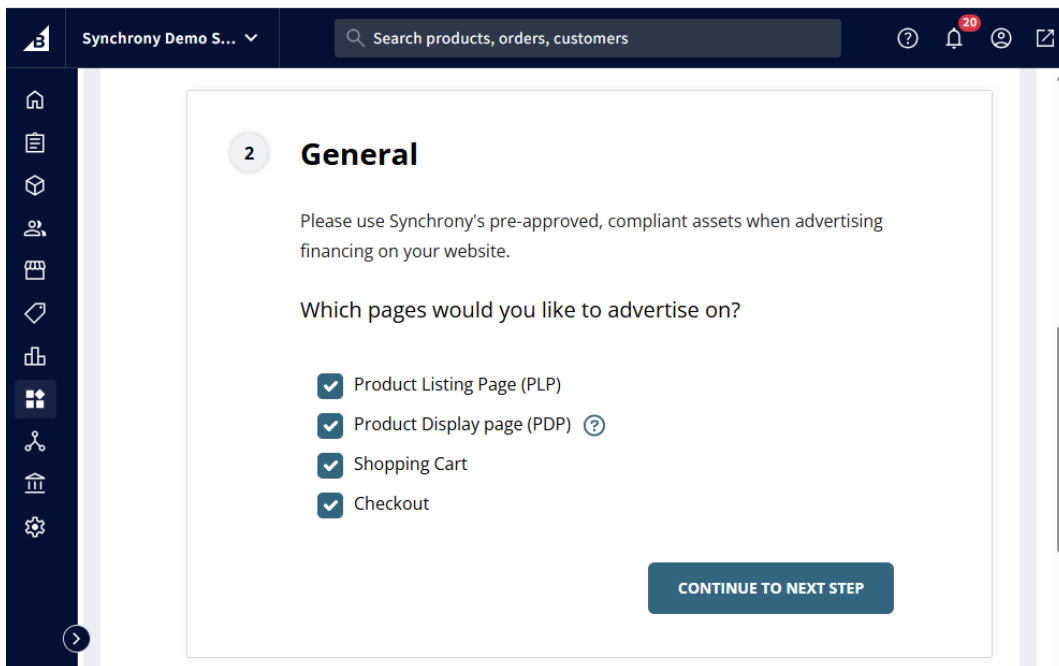
- **Use Activation Key:** Select Use Activation Key block.
- **Activation Key:** Enter activation key (provided in a separate email to business principal).
- **Domain List:** Enter the domain used by your eCommerce site, in the format `https://www.domainname.com`

Add additional domains: If you have additional domains, click on Add Row button and enter other domains. It is critical that these domains are accurate, or your extension will not work.

Click on **ACTIVATE** button.

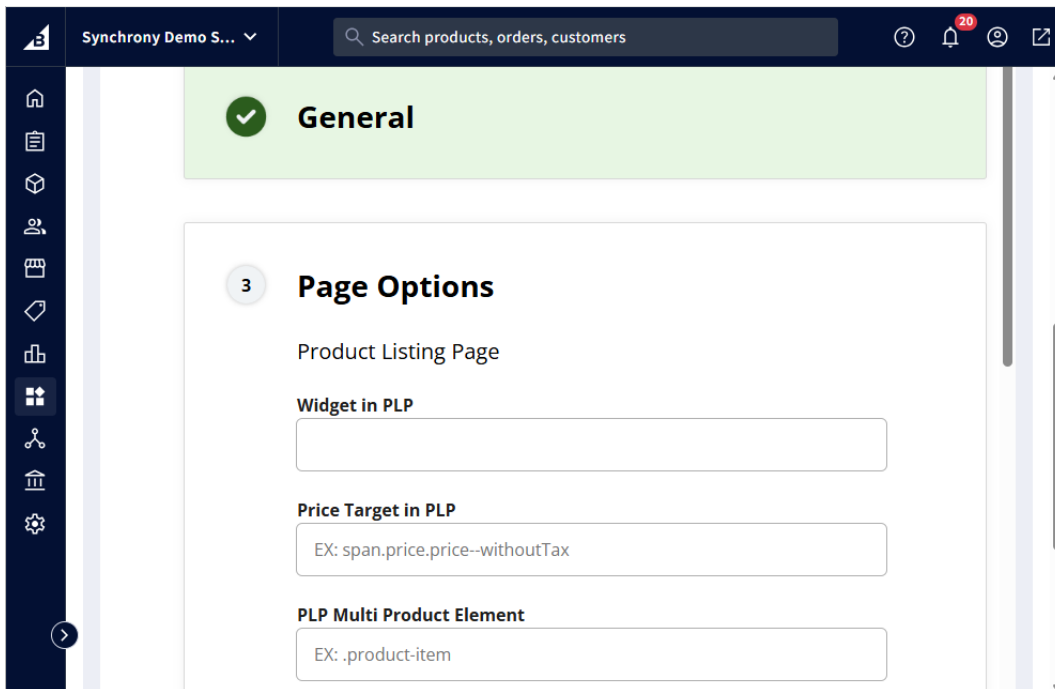


Success message is displayed.



In the **General** section:

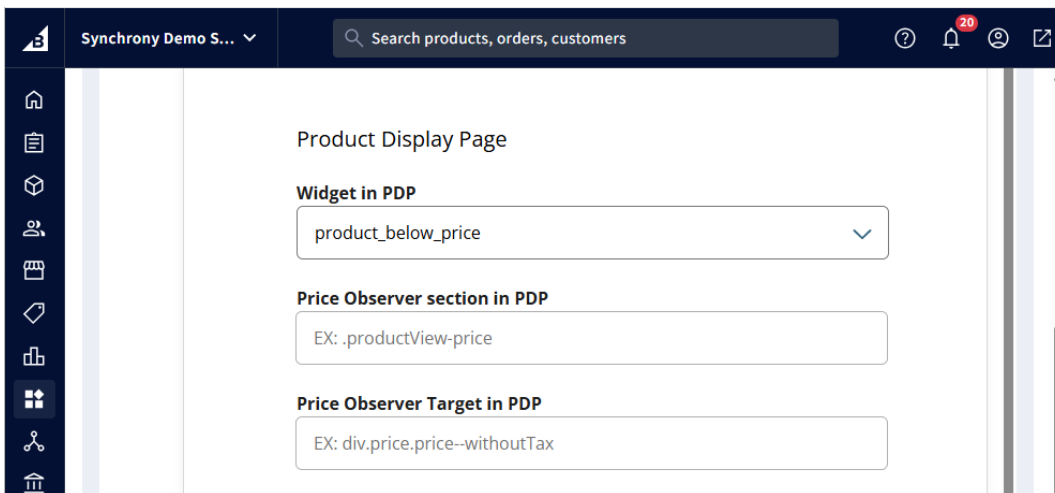
- **Which pages would like to advertise on?:** Synchrony recommends leave all choices selected to enable the Marketing Messaging widget on all pages.
 - **PLP** – Display Marketing Messaging widget on the Product Listing/Collection Page.
 - **PDP** – Display Marketing Messaging widget on the Product Display Page.
 - **CART**- Display Marketing Messaging widget on Cart page.
 - **CHECKOUT** - Display Marketing Messaging widget on Checkout page.
- Click on **CONTINUE TO NEXT STEP** button.



In the **Page Options** section :

Product Listing Page options

- **Widget in PLP:** Enter the unique element ID or class where you want to place the widget in collection page.
- **Price Target in PLP:** Enter the unique price element id or class of the product.
- **PLP Multi Product Element:** Enter the unique element ID or class of the list of products.



Product Display Page Options

- **Widget in PDP:** Keep the default value. If you need to display the widget at unique location within the PDP web page, pick desired region from the dropdown. Follow the instructions under Widget Placement section to add new region.
- **Price Observer section in PDP:** Leave it to default value.

- **Price Target in PDP:** Leave it to default value.

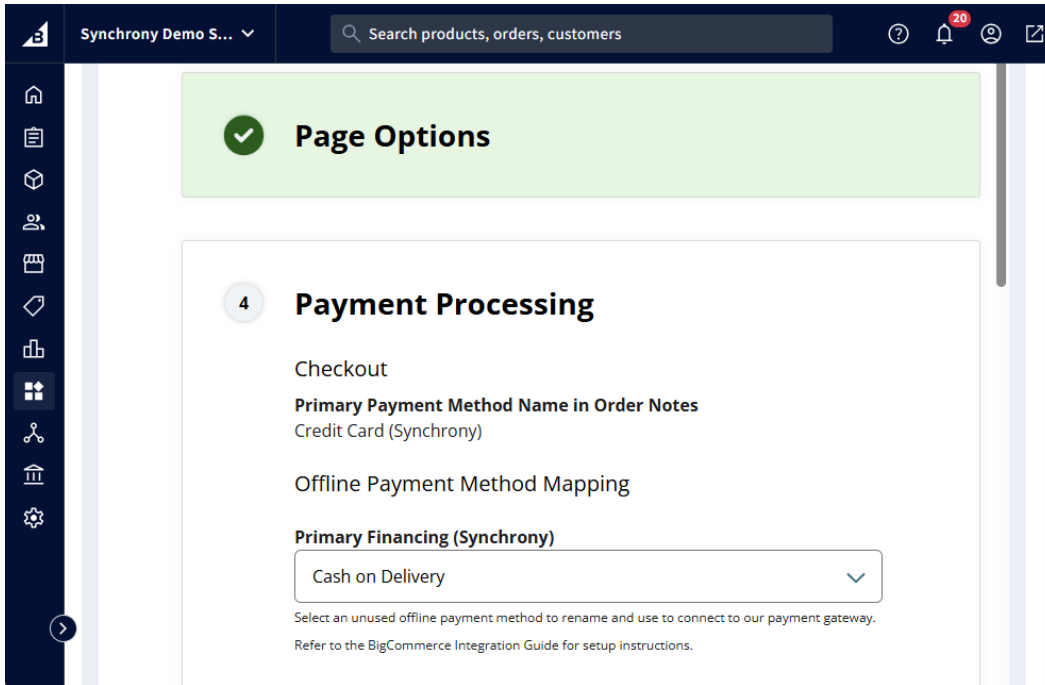
Cart Page Options

- **Widget in Cart:** Keep the default value.
- **Price Observer section in Cart:** Keep the default value.
- **Price Observer Target in Cart :** Keep the default value.

Checkout Page Options

- **Widget in Checkout:** Keep the default value.
- **Price Observer section in Checkout:** Keep the default value.
- **Price Observer Target in Checkout:** Keep the default value.

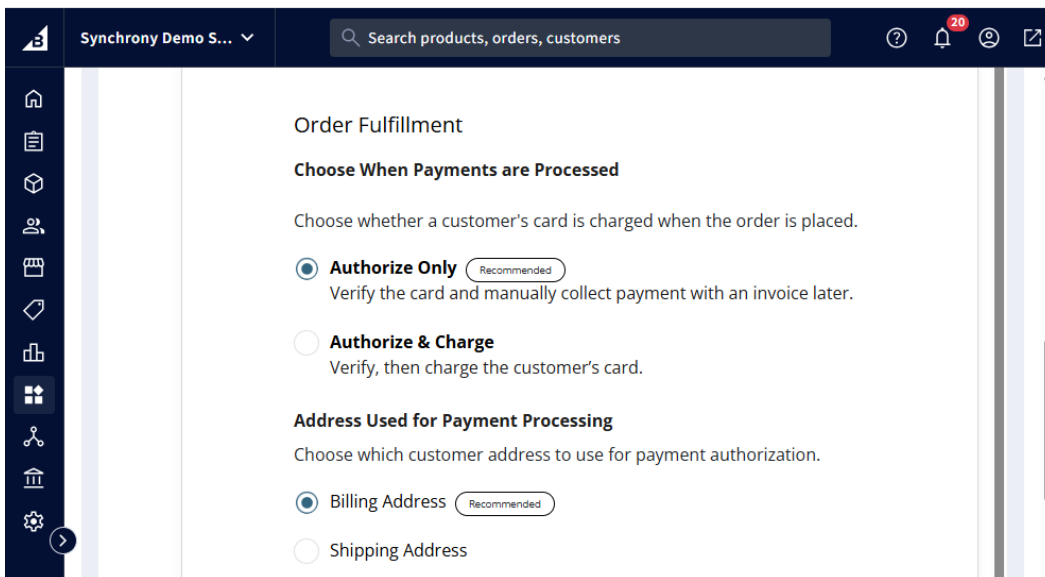
Click on **CONTINUE TO NEXT STEP** button.



Setup any one of the unused payment methods to overwrite as Synchrony Payment method.

For example if you don't provide Cash on Delivery option to your customer. The Cash on Delivery option is unused and can be overwritten with Synchrony Pay Over Time

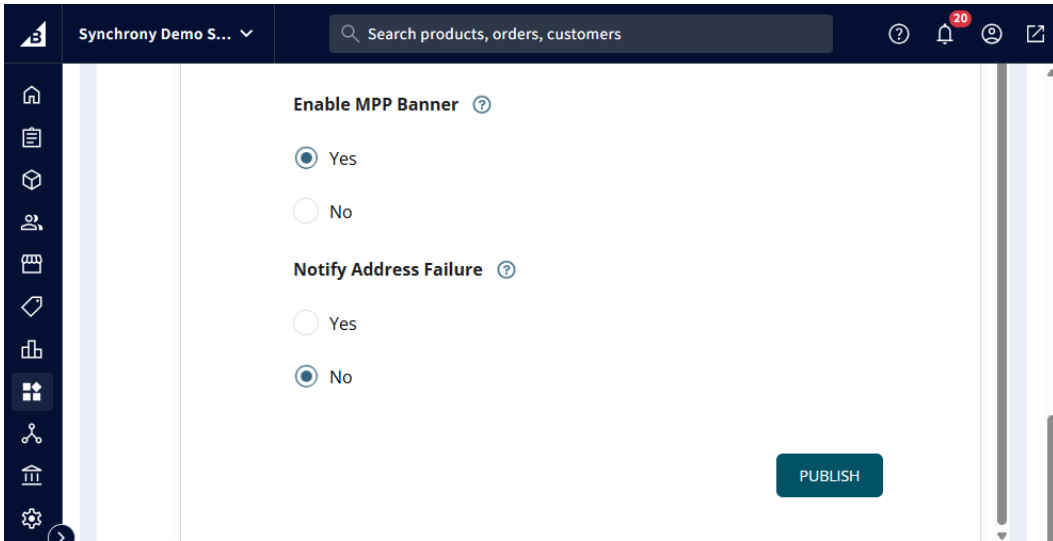
Follow the instruction [Change Offline Payment Method Mapping](#)



Order Fulfilment: Select one of the following:

Authorize Only: Allows authorization only. It will not capture the payment at the time of the order. Instead, payment will be captured when the order is completed in your BigCommerce admin.

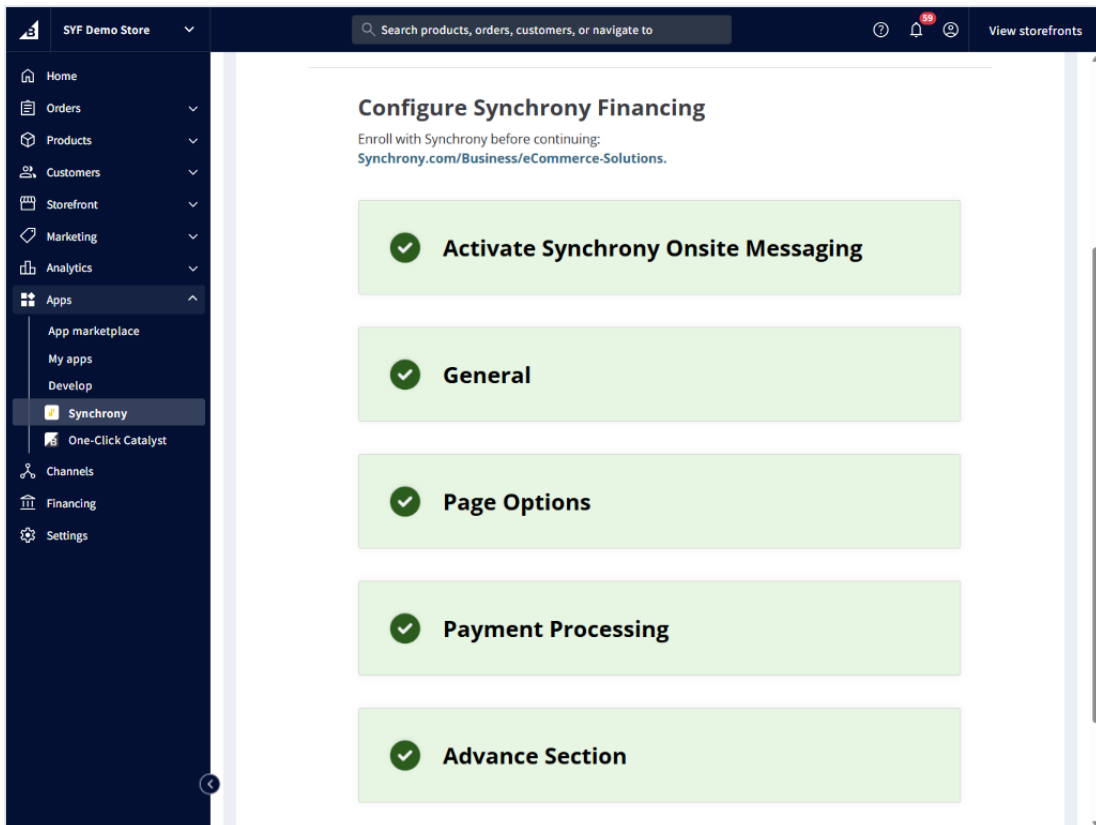
Authorize and Charge: Allows authorization and settlement in the same transaction. It will capture the funds immediately at the time of the order. Not recommended unless you ship most orders immediately.

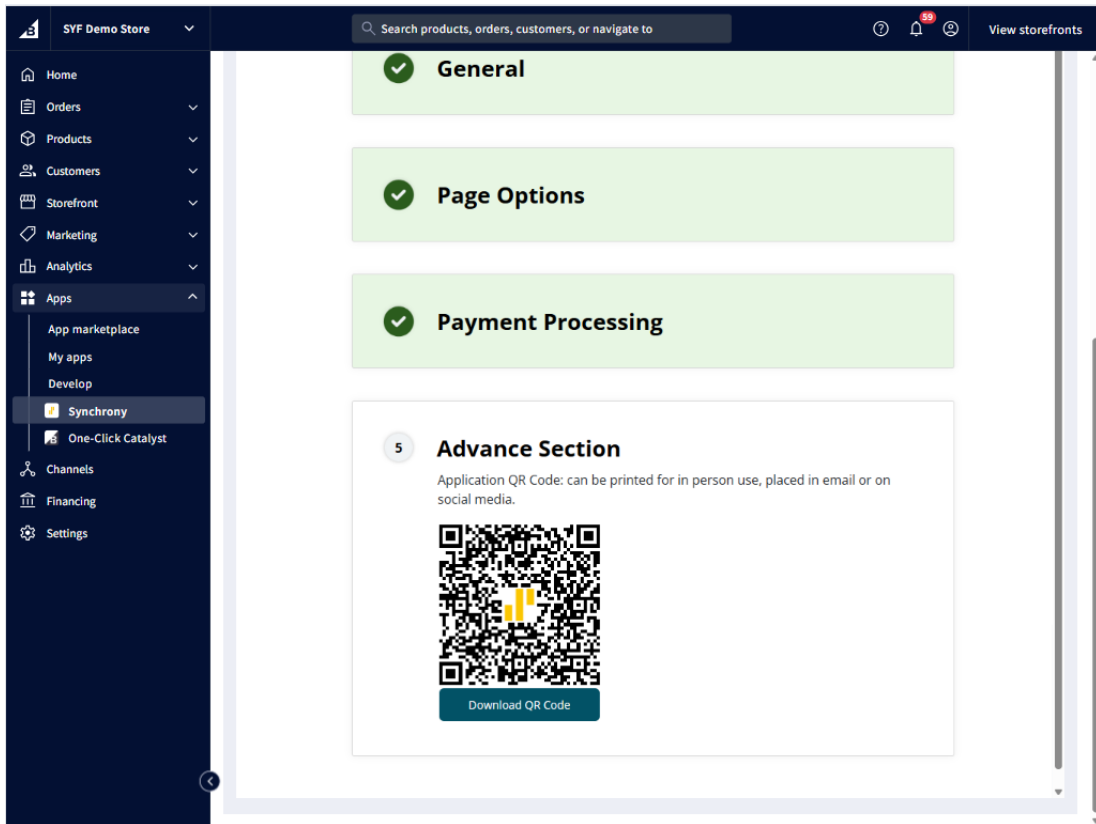


Enable MPP Banner: By default, it is set to NO. Change to Yes if you want to promote financing in other locations on your site, such as in the header or footer.

Notify Address Failure: It is set to No as the default. If you set to Yes, if an order fails due to the customer entering a different billing address, an Order note will be added.

Click on Publish button to save settings.





To provide customers with a seamless way to apply for financing at your physical location, follow these steps to prepare your QR code:

Download QR Code: Under Advanced section click on Download QR Code button.

Open in Browser: Right-click the downloaded file and select "Open with" in your preferred web browser (e.g., Chrome, Safari, or Edge).

Format for Print: Once the code is visible in your browser window, press Ctrl+P (Windows) or Cmd+P (Mac).

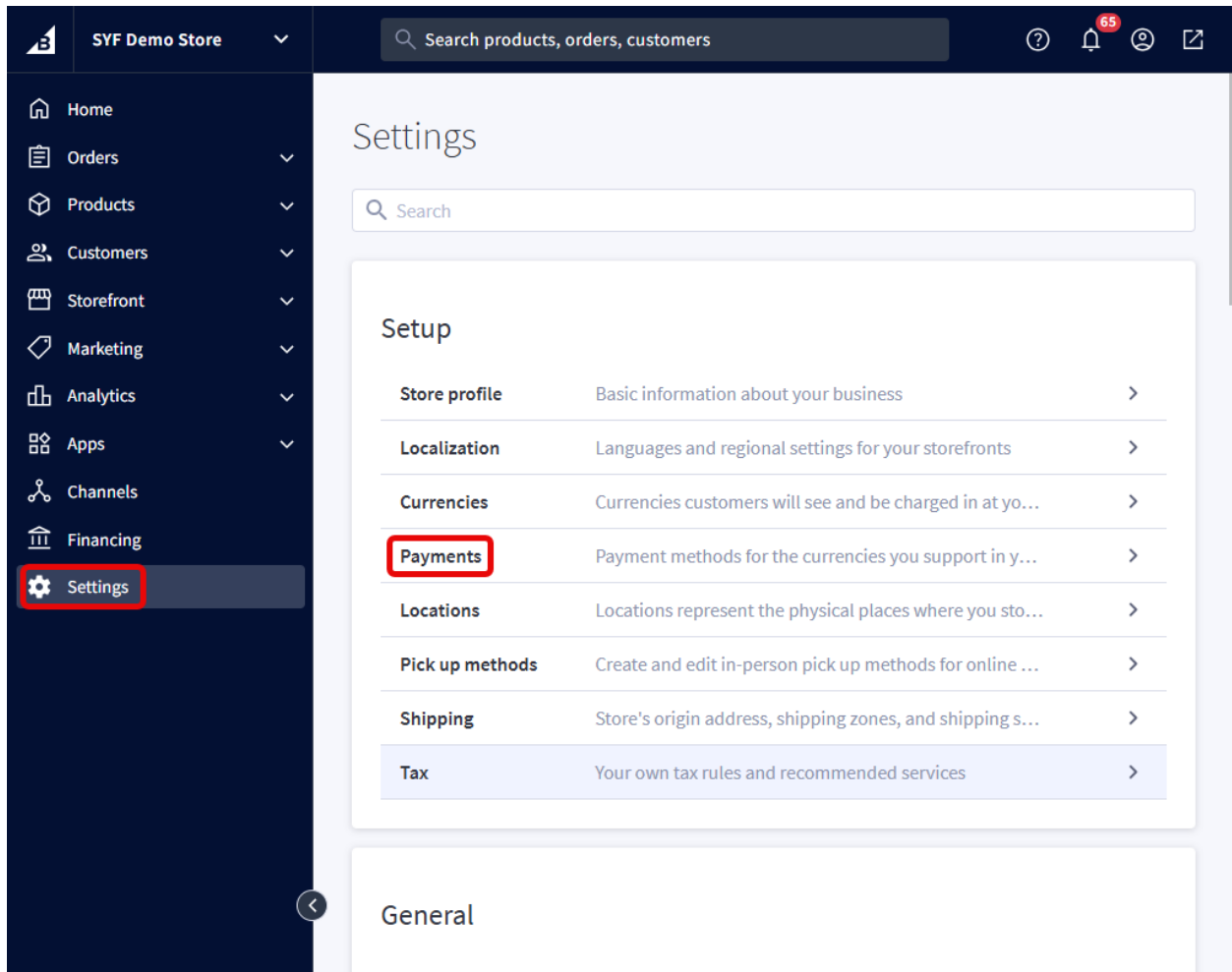
Save or Print: Choose your physical printer to create signage immediately, or select "Save as PDF" to keep a digital copy for professional marketing materials.

Pro-Tip: Place the printed QR code at your Point of Sale (POS) or on high-ticket item tags to encourage customers to check their eligibility before reaching the counter.

Change Offline Payment Method Mapping

If you need to enable the offline payment method which was overridden with Synchrony Pay Over Time , follow below steps. As an example, if you now want to change it to Bank Deposit, follow the below process

Go to Settings-> Payments



Scroll down to the end. Go to Additional providers section.

SYF Demo Store Search products, orders, customers

Accelerated checkout

Reduce customer check out time and improve mobile conversions.

Fastlane by PayPal

ratepay + 3 more

Fastlane by PayPal lets you:

- Recognize millions of shoppers and let them to pay in seconds
- Increase revenue by improving conversion and authorization rates
- Increase speed of checkout with passwordless login

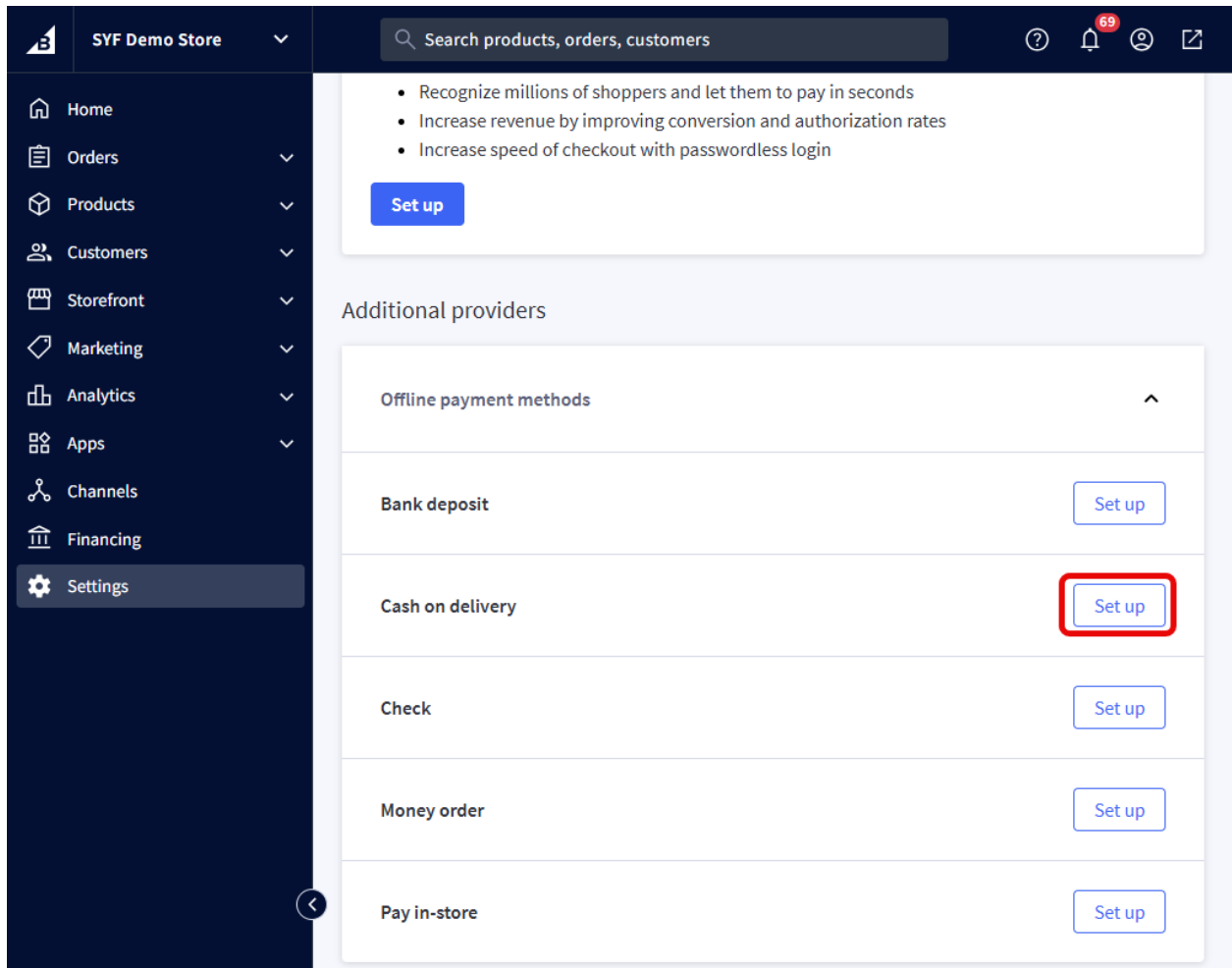
Set up

Additional providers

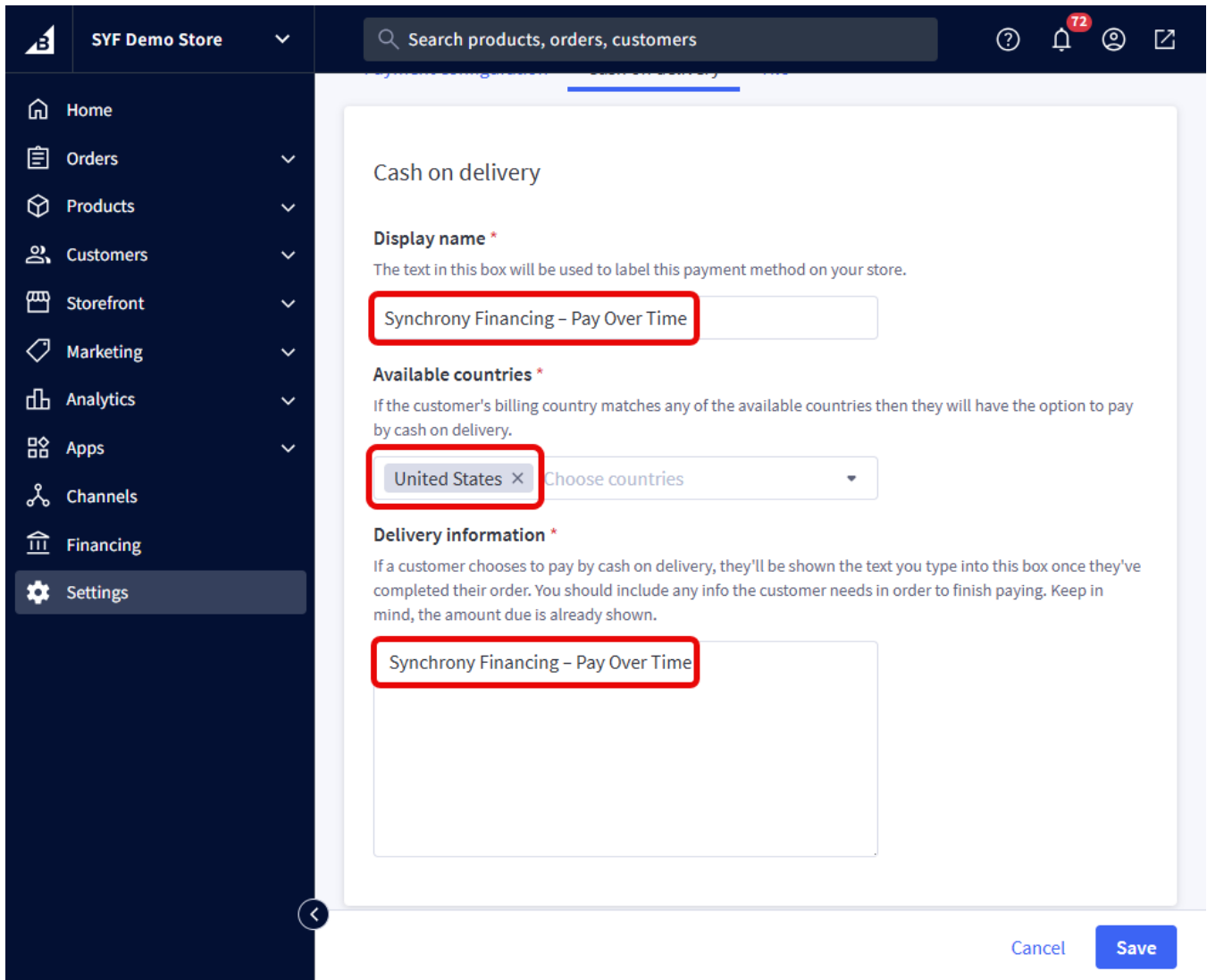
Offline payment methods ▼

Online payment methods [1 visible on storefront](#) ▼

Additional Providers > Click on Offline payment methods



Click on Set up button for Cash on delivery.

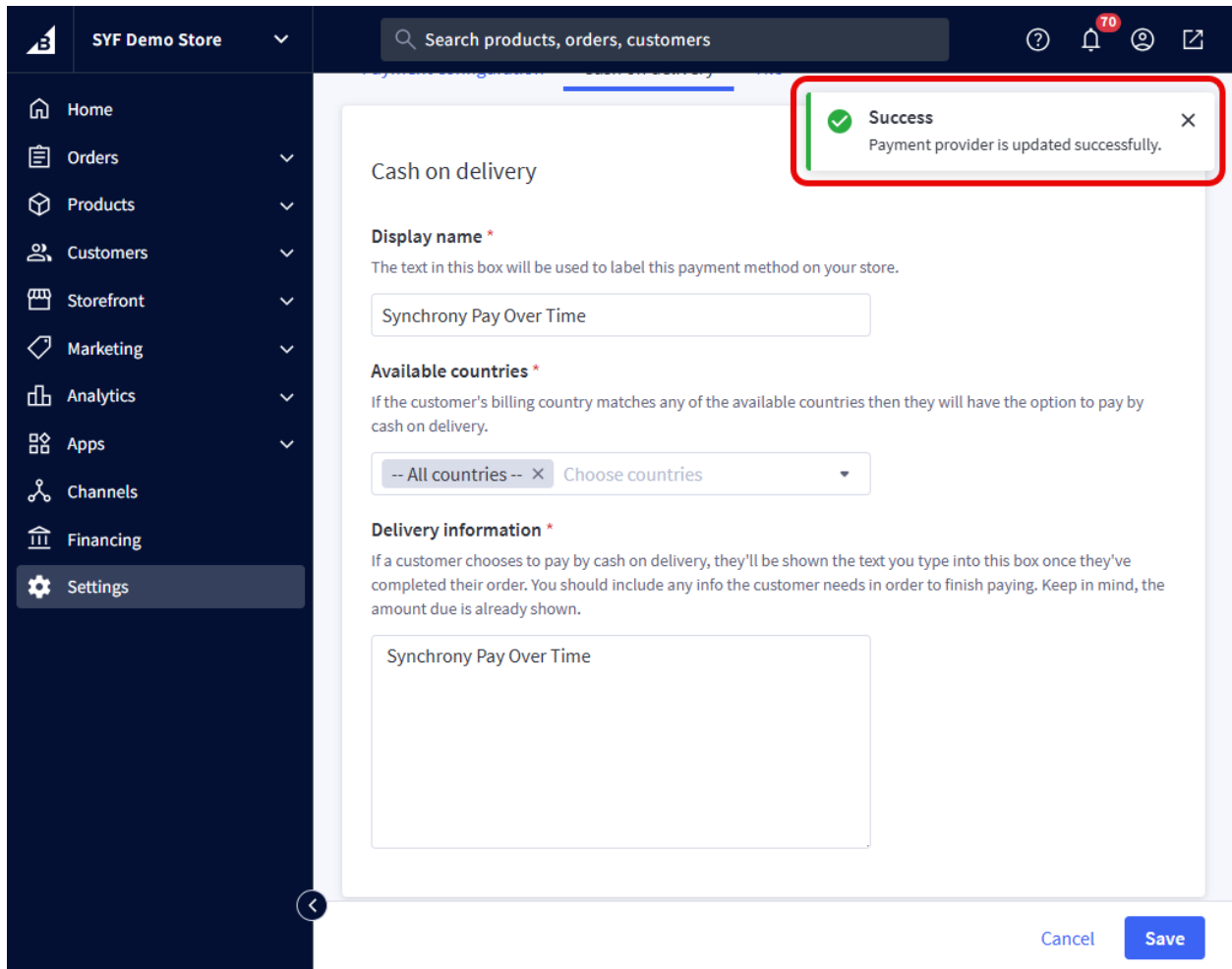


Edit the Display Name with **Synchrony Financing – Pay Over Time**.

Select United States from Available countries.

Update Delivery information: Synchrony Financing – Pay Over Time

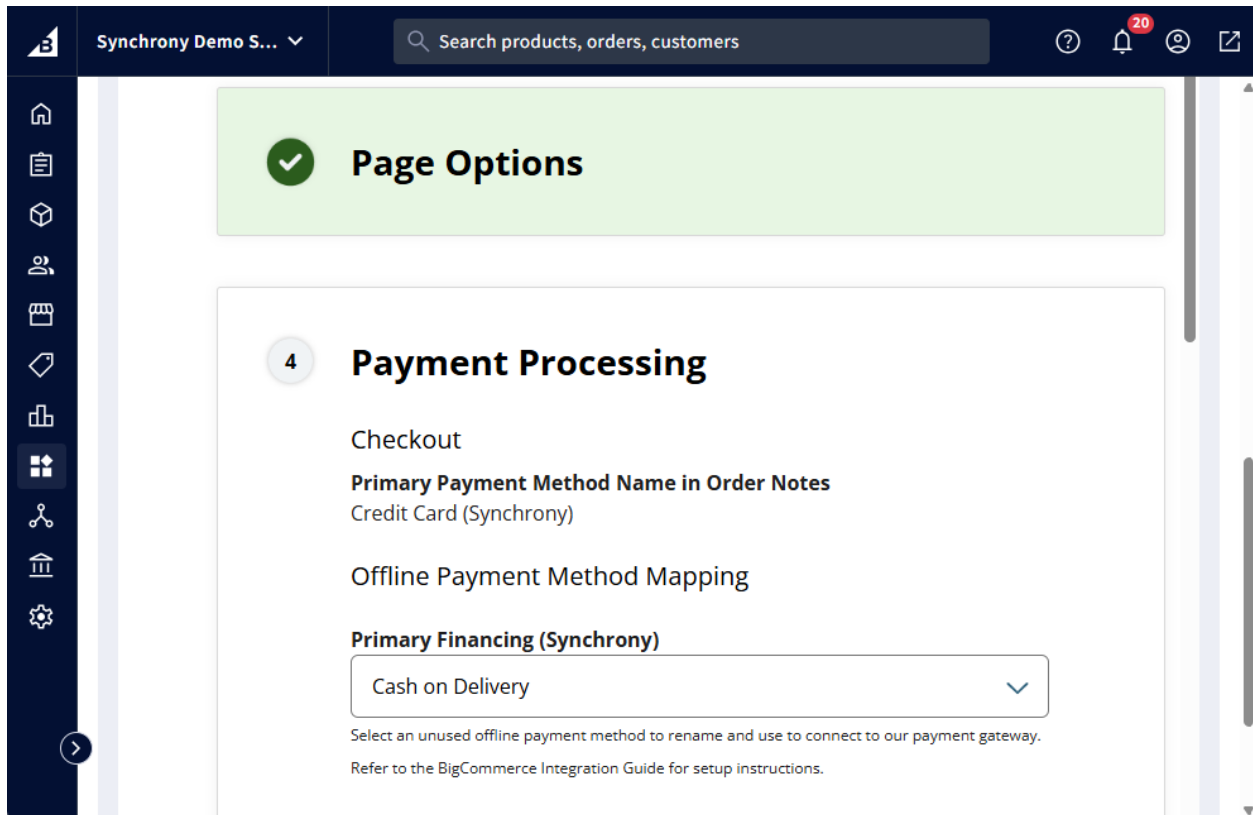
Click on Save button.



Success message is displayed.

Go to Apps-> My Apps-> Synchrony.

Scroll down to Payment Processing.

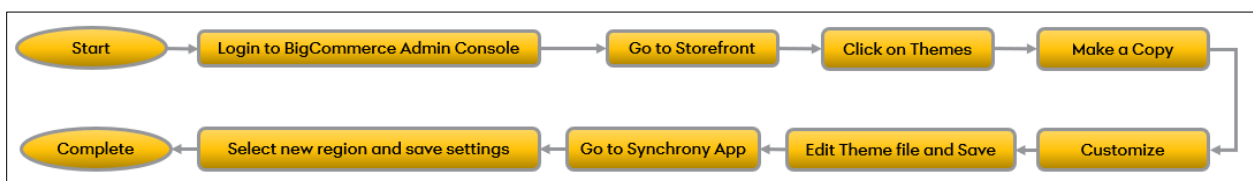


Make sure Cash on Delivery is selected as Offline Payment Method Mapping dropdown.
Click on Save Settings button.

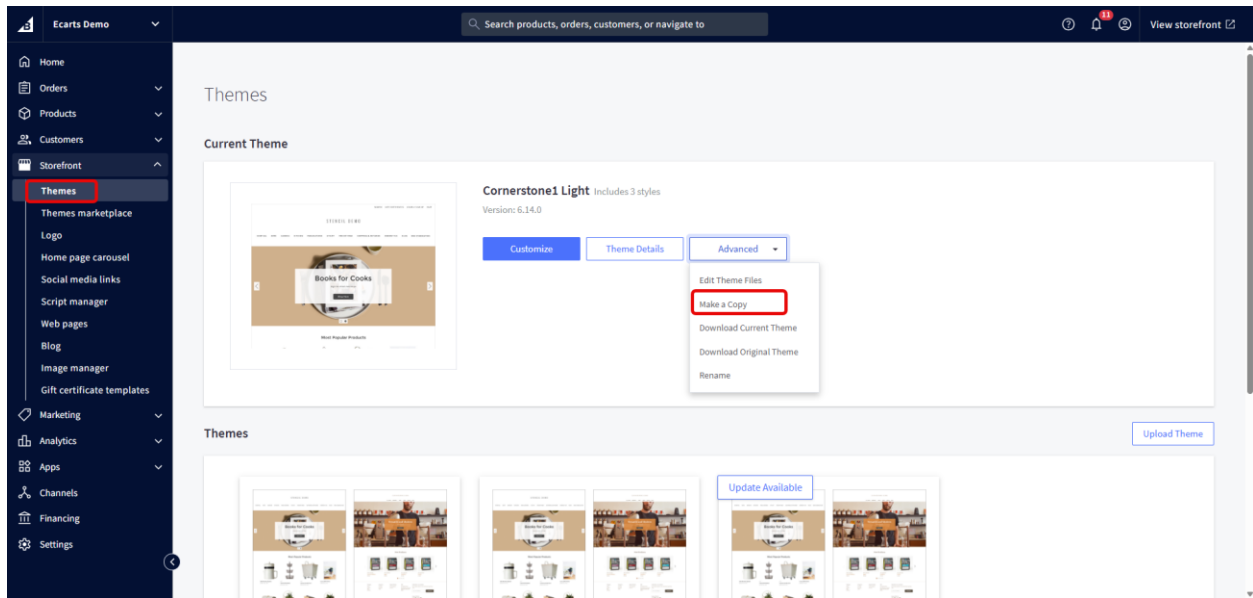
Widget Placement Setting

BigCommerce allows you to add region for widget placement. Regions are specific locations in the Stencil theme template files where you can place a widget. You can add a region at the file level using the format `{{{region name="..."}}}` and name the region however you like, but it is best practice to give it a name that is descriptive of the location and function. For example `{{{region name="syf_region"}}}`

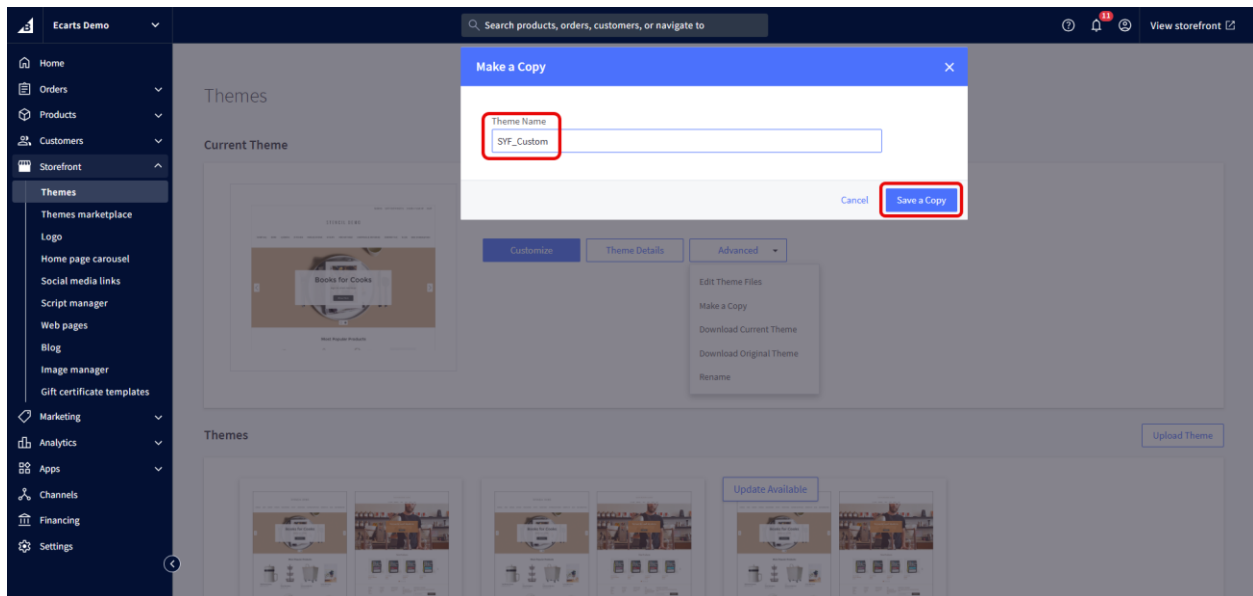
You'll be creating `{{{region name="syf_region"}}}` to display the Synchrony widget PDP and/or Cart page.



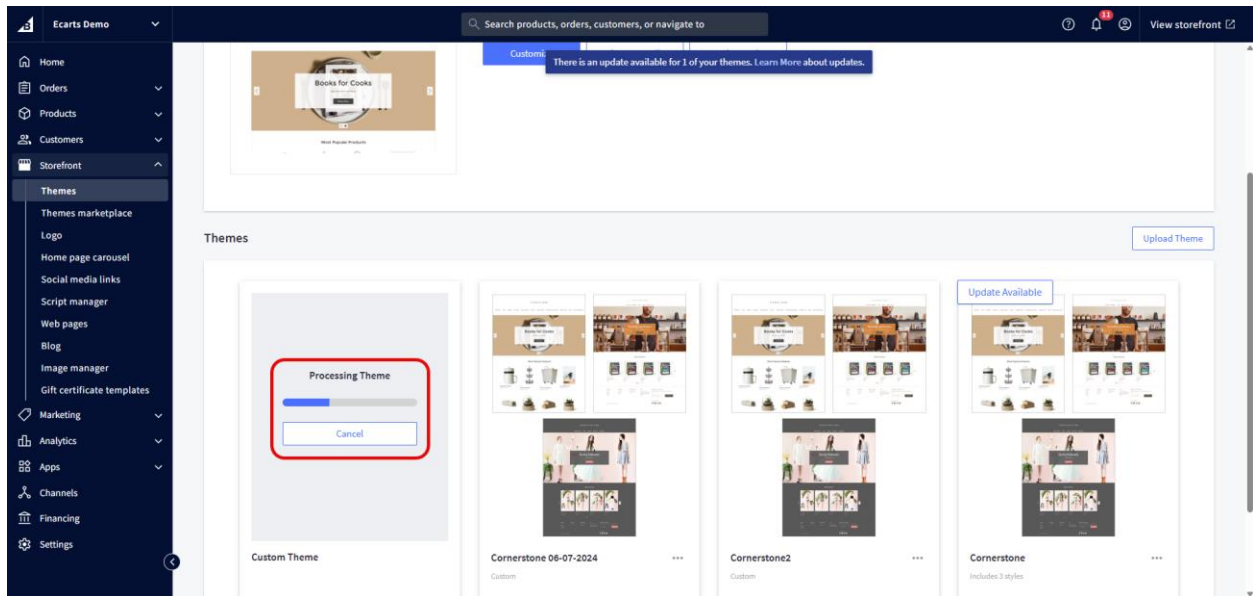
Click on **Storefront**.



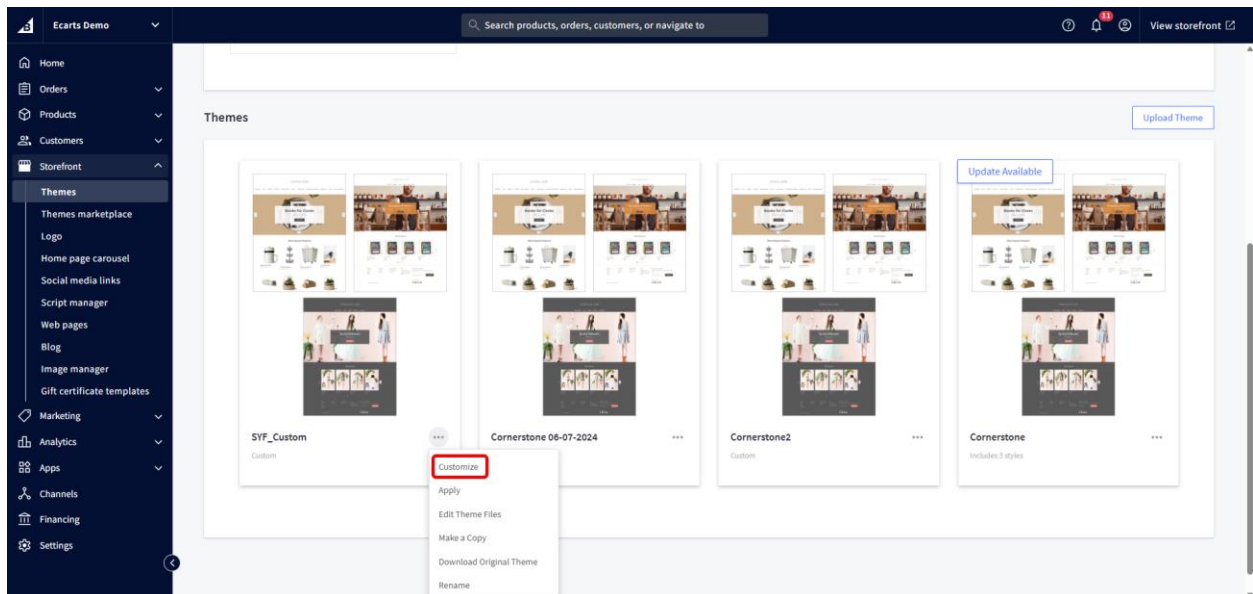
Click on **Themes** > Select **Make a Copy** from **Advanced** dropdown.



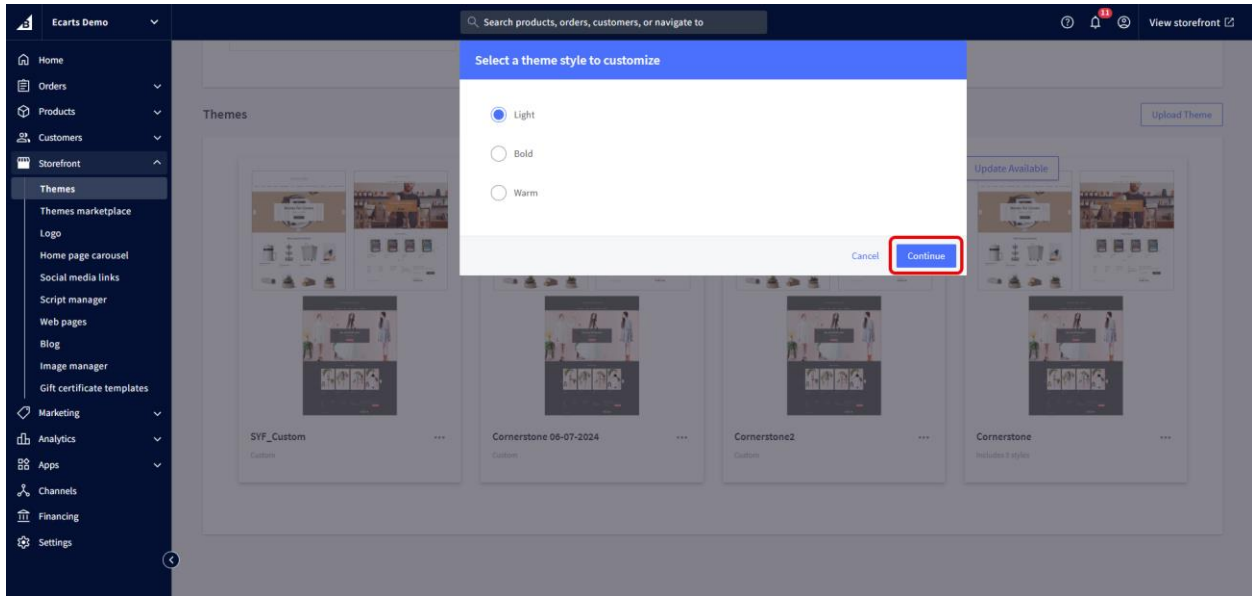
Enter the desired **Theme Name** and click on **Save a Copy** button.



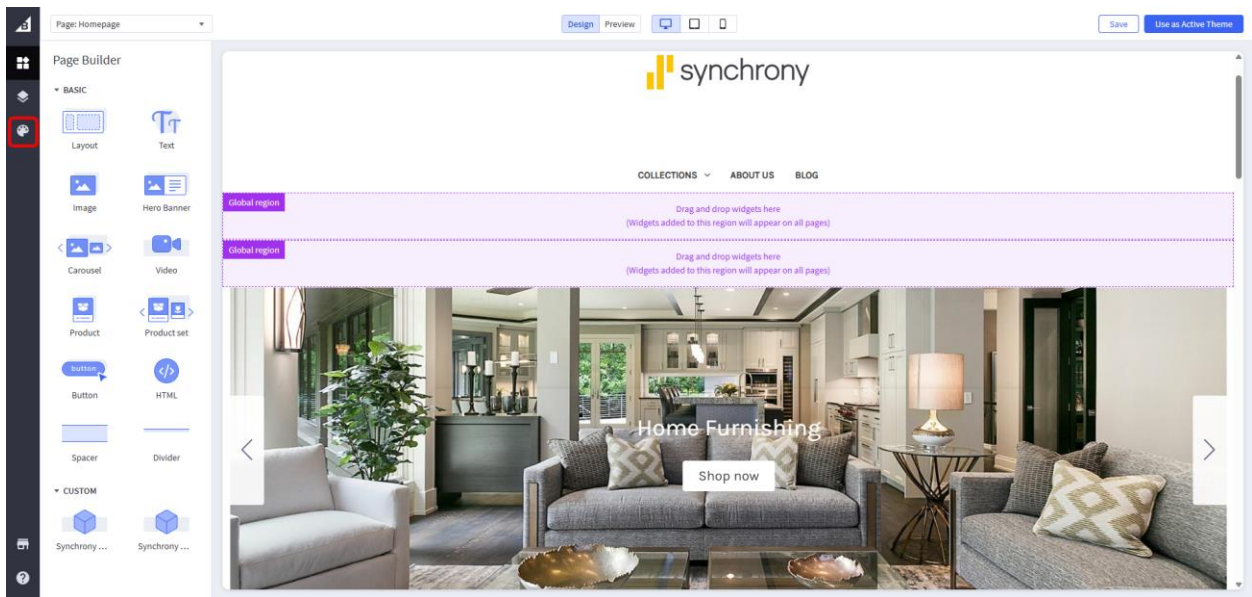
Processing Theme will display. Page will auto refresh once process completed. Given theme name page will display.



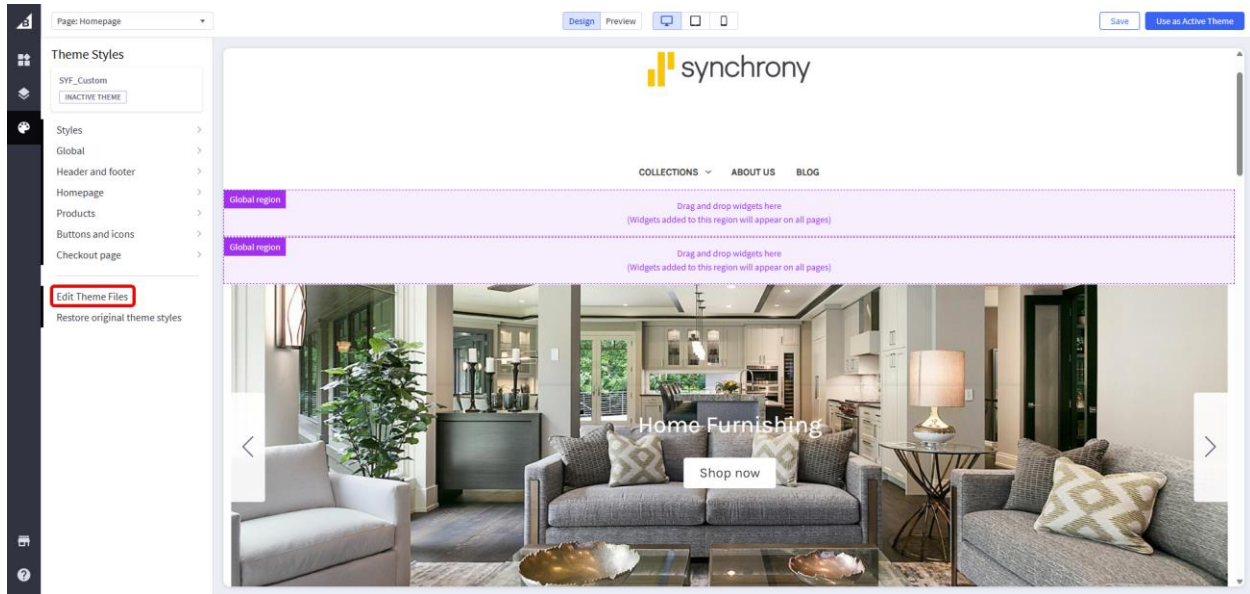
Click on **Customize**.



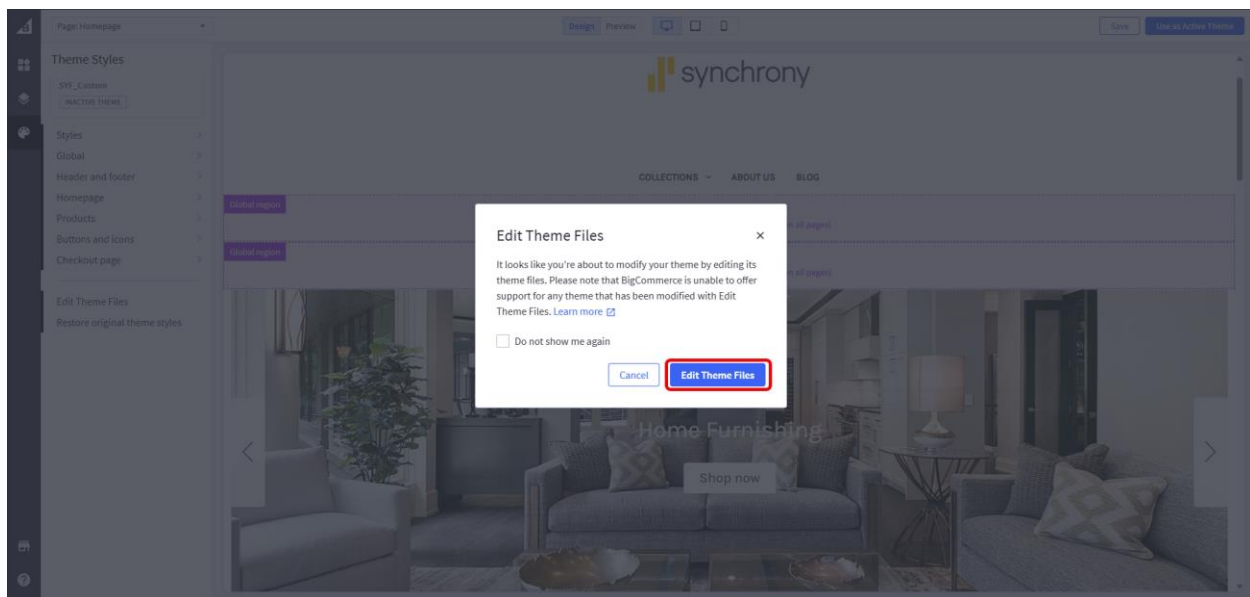
Select theme style and click on continue button. Page Builder page will display.



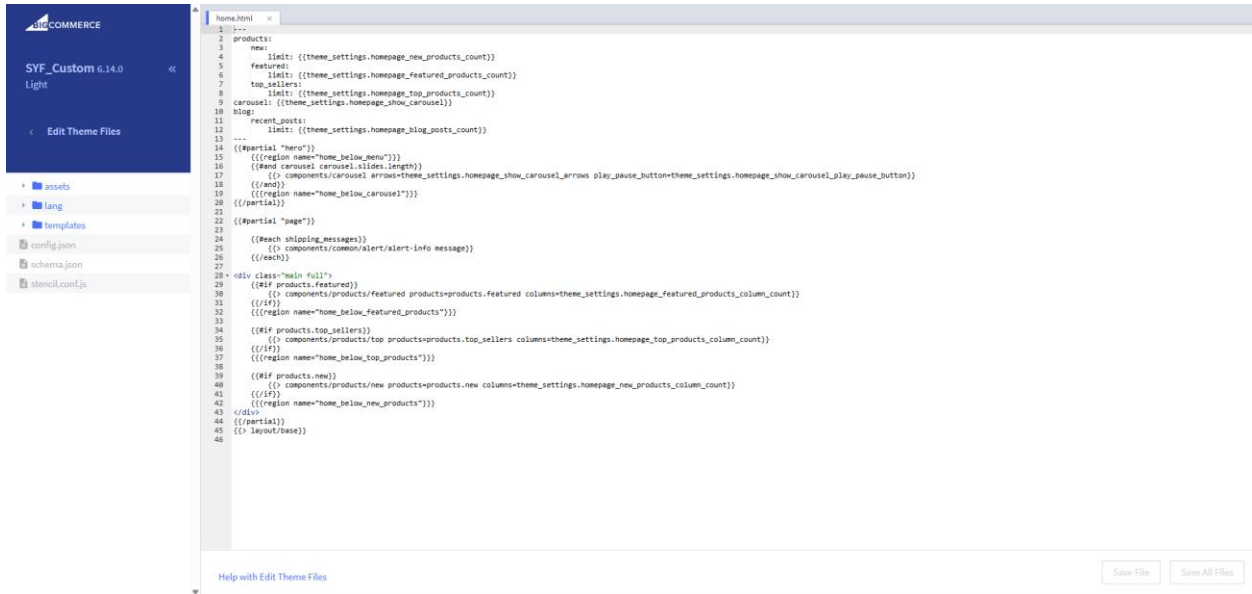
Click on palette menu from left navigation bar. Theme Styles page will display.



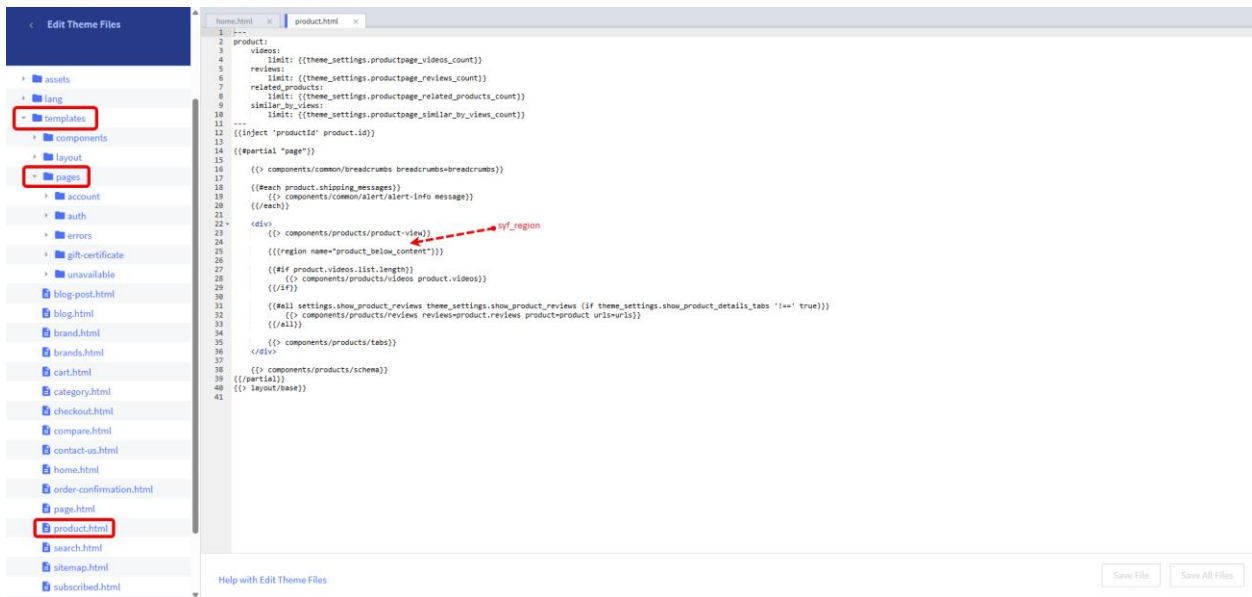
Click on Edit Theme Files.



Click on Edit Theme Files button. The home file will display in edit mode.

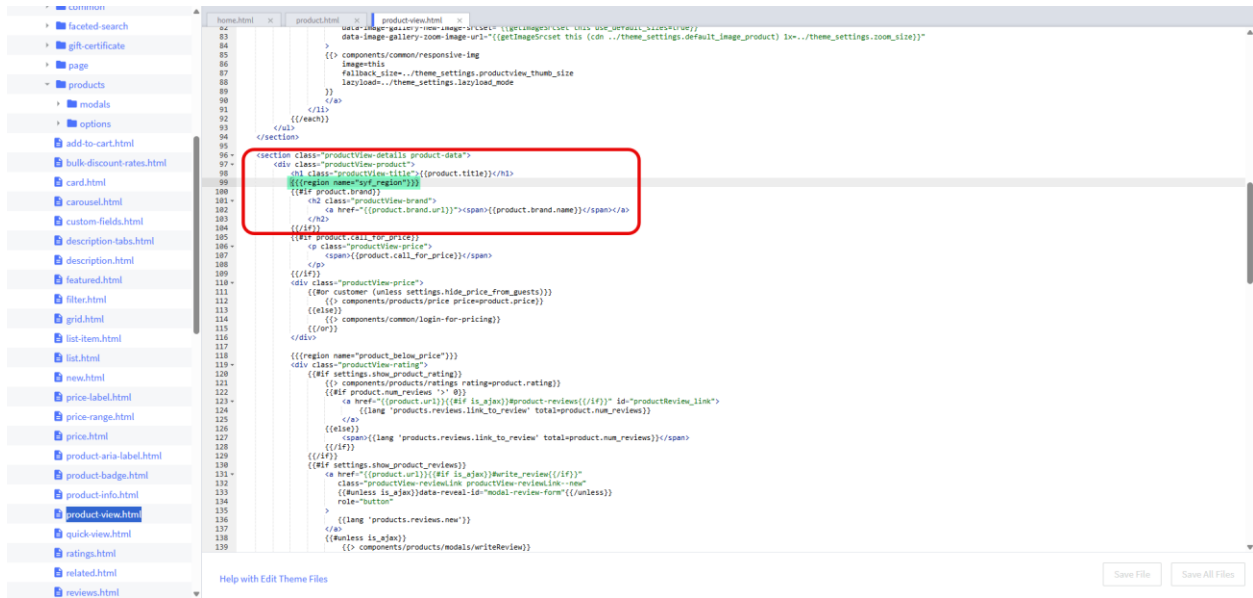


Go to templates > pages > click on product.html.



Note: The Cornerstone theme has defined a region at line 25 `{{region name="product_below_content"}}`

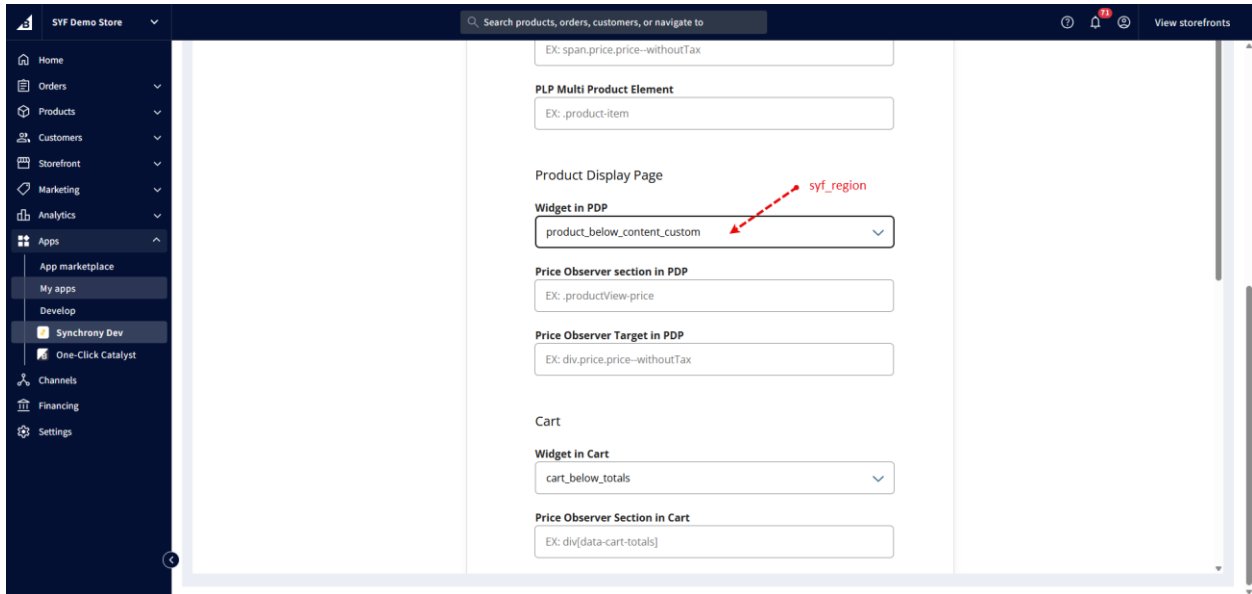
If you want to display the Synchrony widget below the product title, got to templates > component > products > click on product-view.html. Define the Synchrony region by adding `{{region name="syf_region"}}`.



Click on **Save & apply file** button.

Click on BIGCOMMERCE dashboard link on top left corner to exit Theme Styles.

Click on Apps > Synchrony > Click on Widget in PDP dropdown. New syf_region has been added.

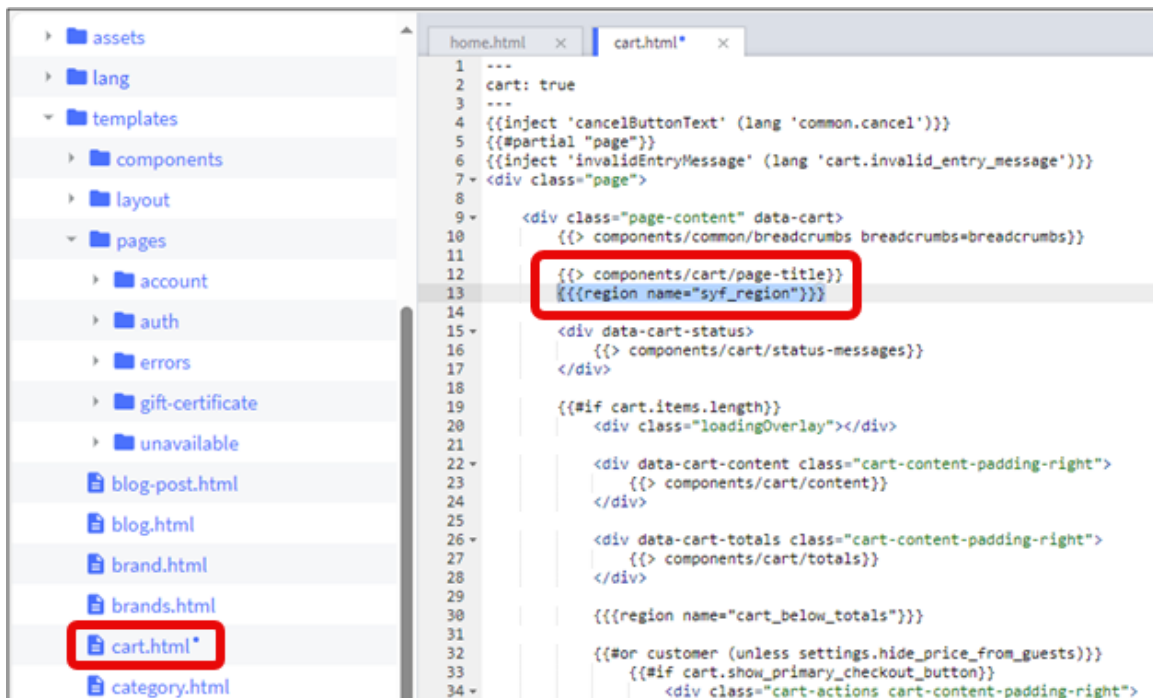


If you select syf_region, Synchrony widget will display after the product title.

Similarly you can add new Synchrony region in cart page.

Go to templates > pages > cart.html

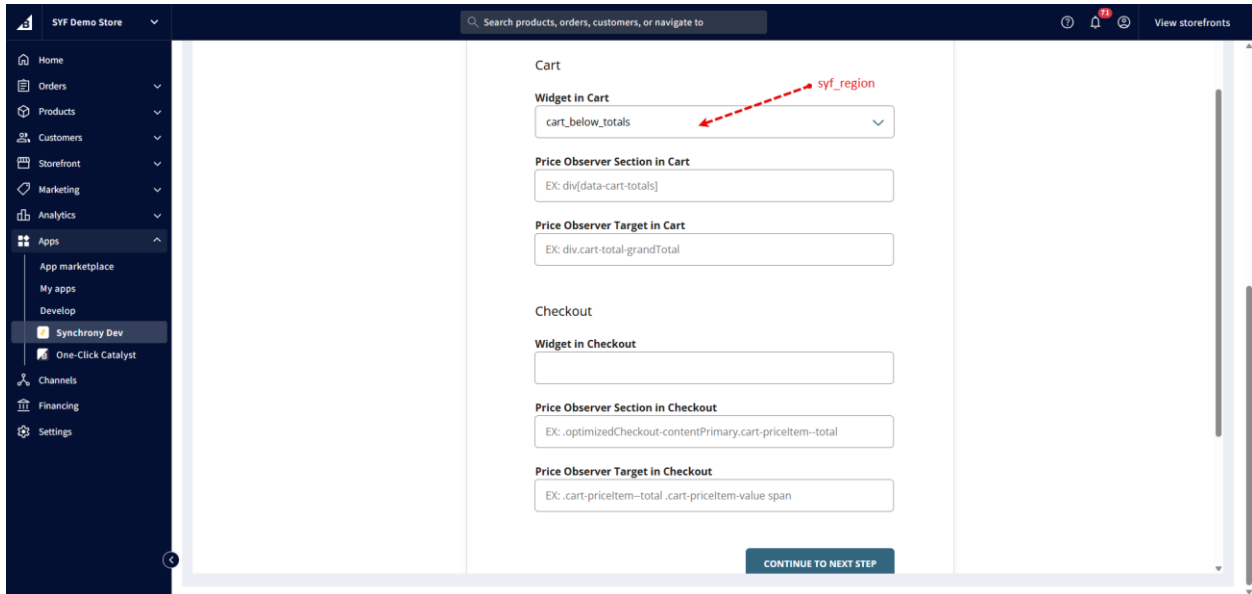
Add {{{region name="syf_region"}}} at desired location.



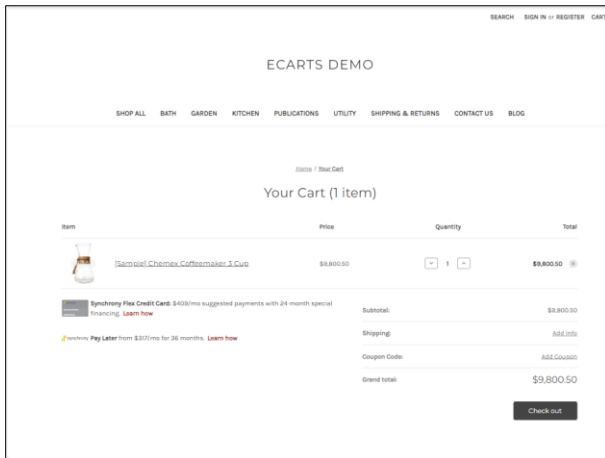
Click on Save & apply file button.

Click on BIGCOMMERCE dashboard link on top left corner to exit Theme Styles.

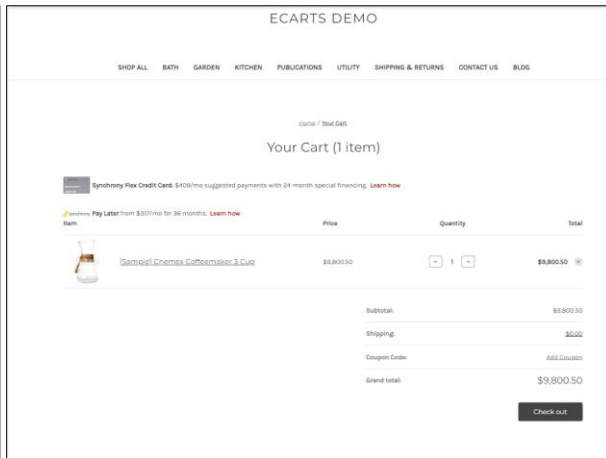
Click on Apps > Synchrony > Click on Widget Cart dropdown. New syf_region has been added.



If you select syf_region and Save Setting, Synchrony widget will display after the Cart title.



Synchrony Widget: cart_below_totals



Synchrony Widget: syf_region

Product Price Variance Setting

Price variance settings are required when the same item has multiple prices. For example, a mattress might come in Twin, Full or Queen sizes. In order for the Marketing Messaging widget to display the price per month correctly, the below section is required. If you don't have any items on your site with multiple prices, you can skip this section.

Following fields are used to set the price variance.

- **Price Observer Section in Cart:** Enter Parent element ID or class name of the price block section on Checkout/Cart page.
- **Price Target Section in Cart:** Enter the unique element ID or class name to display the price on Checkout/Cart page.
- **Price Observer Section in PDP:** Enter Parent element ID or class name of the price block section on Product Display Page.
- **Price Target Section in PDP:** Enter the unique element ID or class name to display the price on Product Display Page.

```
n class="variant_id_selector">
<input data-ship3time=" Ships in 3-6 weeks " data-economytime=" Ships in 3-
6 weeks " data-varid="39437336936629" data-metafield="special" type="hidde
n" class="variant_id_selector">
<div class="stockcontrol_area"></div>
<div class="modal_price_call__tag">
<div class="price_inner">
<div class="custom_price_container price__container price_container--d
isplay-price-true has-margin-right">
<span content="5030.00" class="single_price_block">
<span class="current_price">
<span class="money">$6,430.00 </span>
</span>
<span class="was_price"></span>
</span>
</div>
<div class="sold-out_container">...</div>
</div>
</div>
</div>
<div class="shopify-block shopify-app-block product-widget" id="syf-unifi-w
idget">
```

Notes:

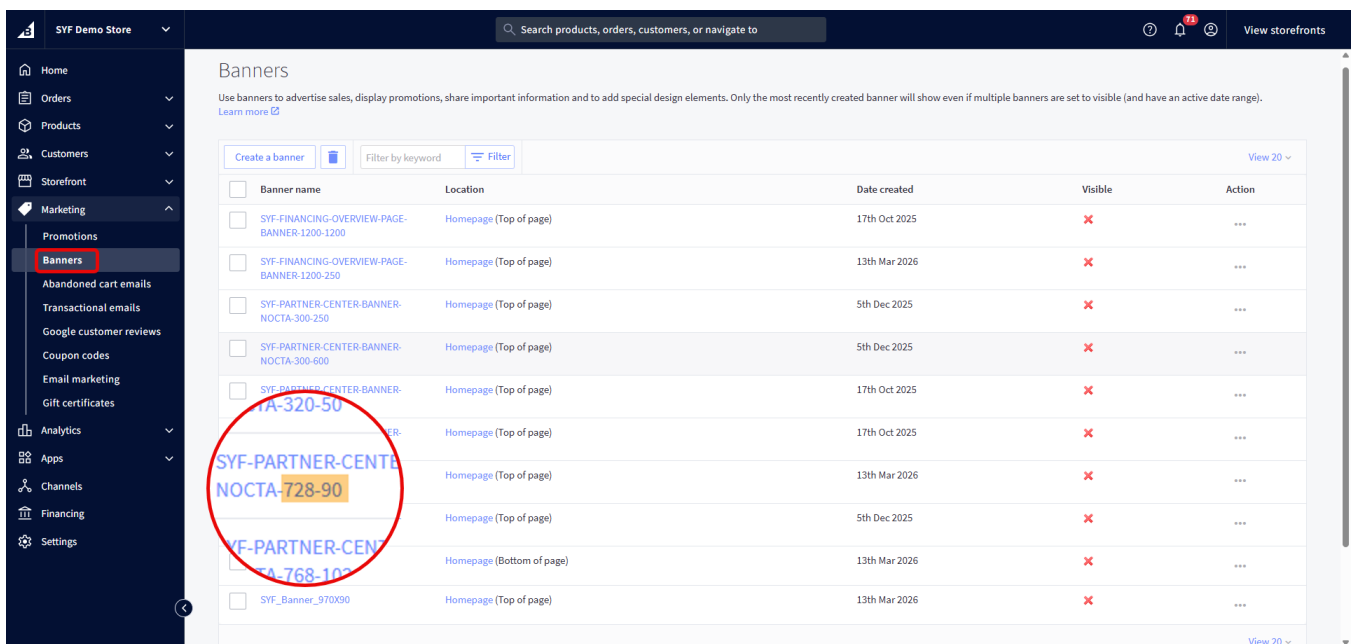
- The last three parameters are the style sheet IDs, or the actual IDs grabbed from the merchant website.
- Click **Save**. The configuration settings are saved.

Adding Synchrony Advertising Banner

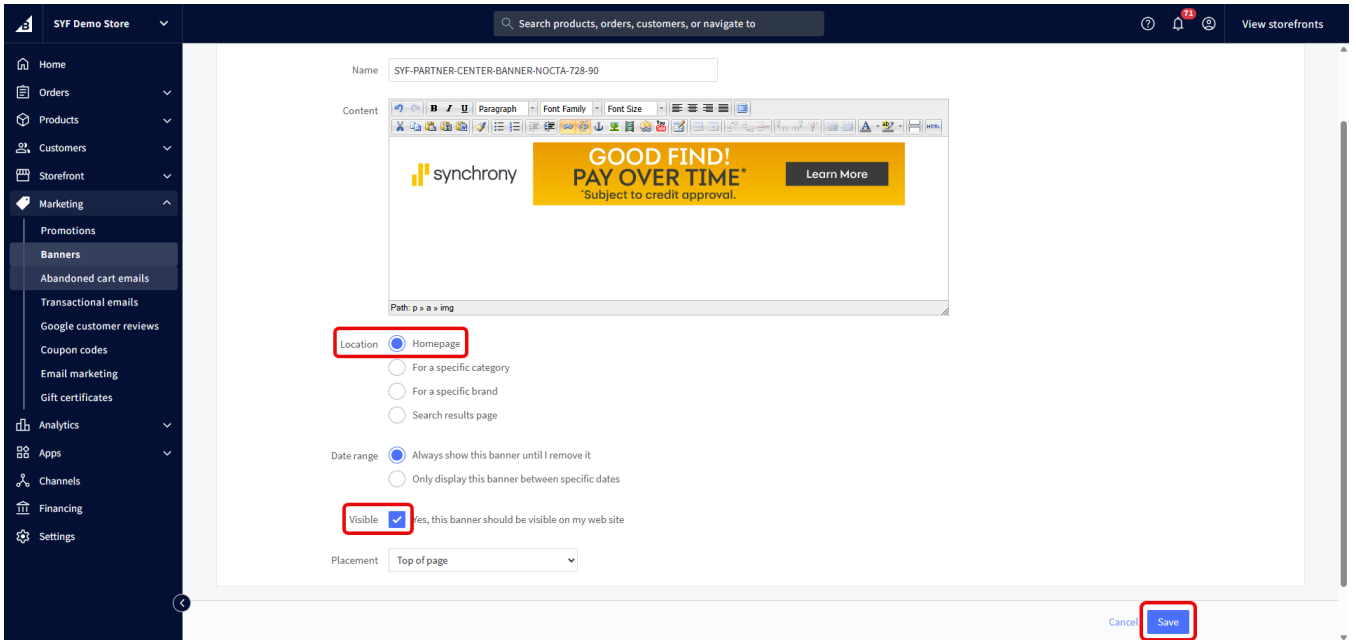
Synchrony eCommerce Solutions offers effective and compliant downloadable digital marketing assets to help you promote Synchrony financing on your website. Do not create any custom images or other language to describe financing options. Using the Synchrony-approved language and assets helps protect you from compliance concerns. Do not create a finance landing page. Use the Synchrony provided assets provided in the below process.

i Advertising your Synchrony financing program can set you apart from competitors by highlighting that customers can apply for financing to help budget their purchase with you. Synchrony offers free, compliant, downloadable digital marketing assets to help you promote Synchrony financing on your website and on social media.

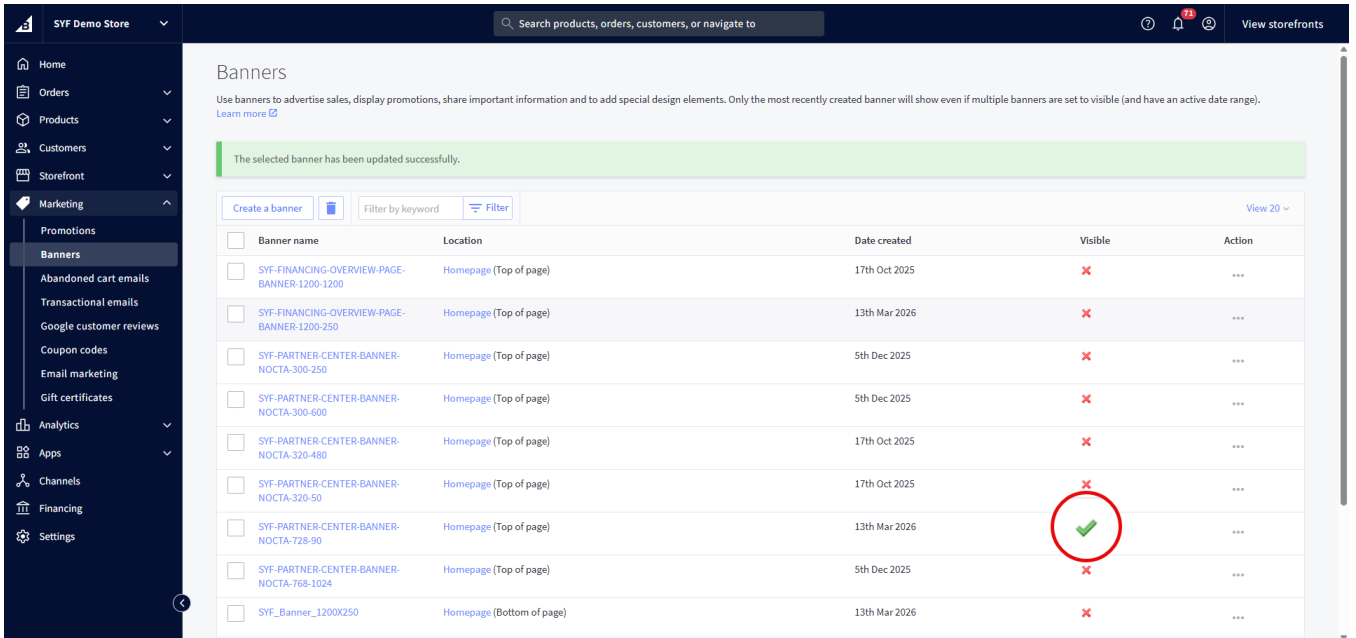
- Go to Marketing > Banner
- Prebuilt banners are listed with size in Banner name.



- Click on banner



- Select the location
- Check the checkbox of Visibility
- Select the Placement
- Click Save button to save banner settings.



- Selected banner will display.



GOOD FIND! PAY OVER TIME*
*Subject to credit approval.

[Learn More](#)

[SEARCH](#) [SIGN IN](#) or [REGISTER](#) [CART](#)

SYF DEMO STORE

[BAGS](#) [SHOP ALL](#) [BATH](#) [GARDEN](#) [KITCHEN](#) [PUBLICATIONS](#) [UTILITY](#) [SHIPPING & RETURNS](#) [CONTACT US](#) [BLOG](#)



The Desk Lamp

Promotions

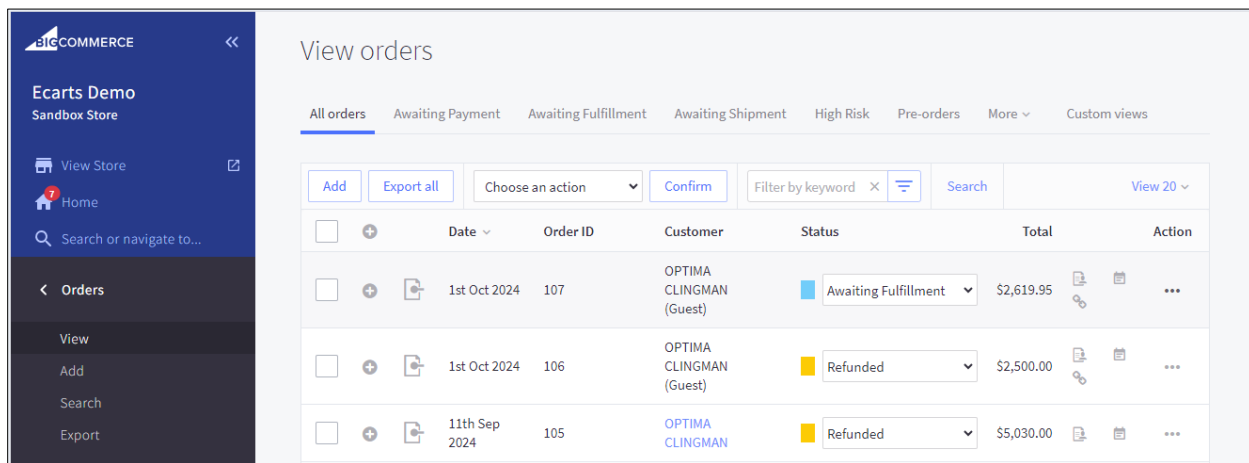
Promotions are financing offers, such as 6 months deferred interest. Each promotion has a cost, which is expressed as the Merchant Discount Rate. This Merchant Discount Rate is subtracted from the funded amount of the purchase, and this amount represents the cost of financing provided by Synchrony. Merchants cannot pass on the cost of financing to consumers. Promotional offers presented to the consumer are determined by the program you enrolled with, and by the product price or the cart total.

If you would like to discuss other Product Solution sets, please contact Synchrony at 800-333-1082 or email us at eCommerce@syf.com

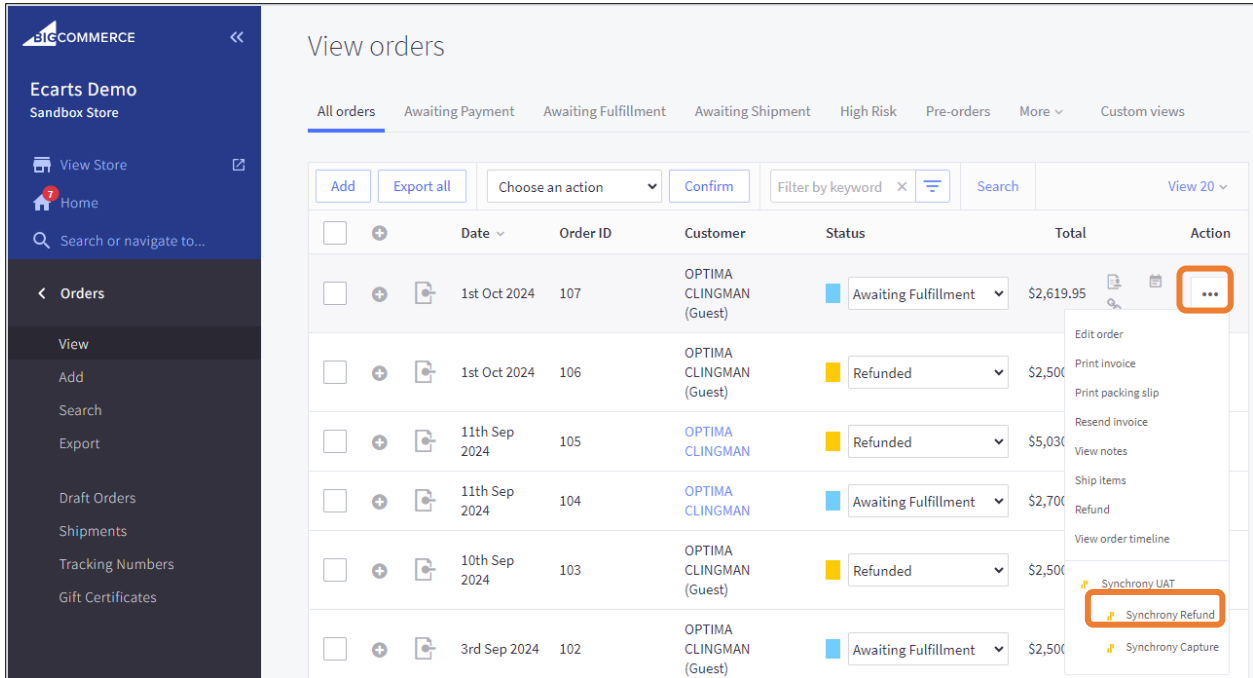
Synchrony Refund Option

Login to BigCommerce admin console.

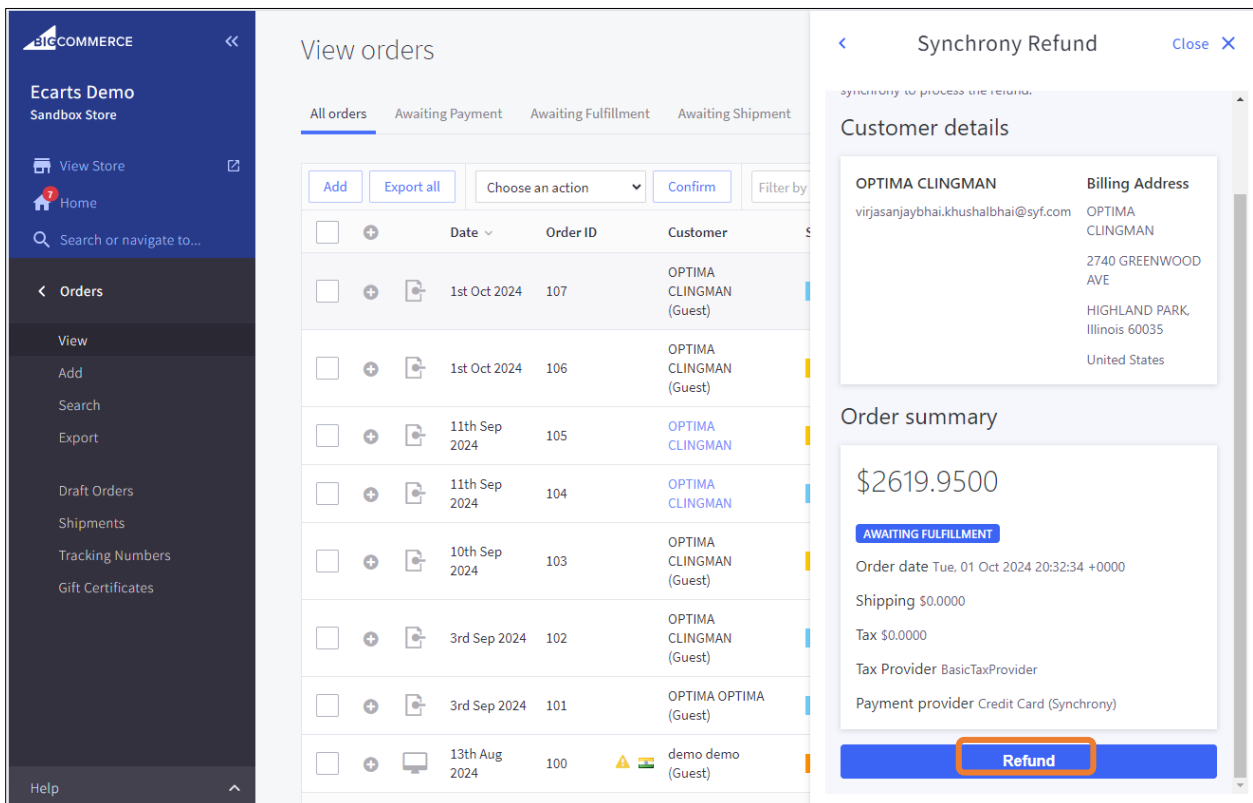
Click on Orders.



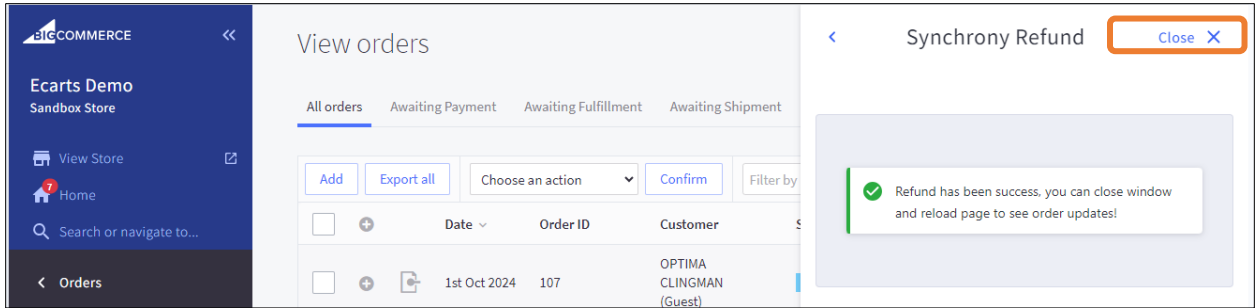
Click on meatballs menu (ellipsis) under the Action column.



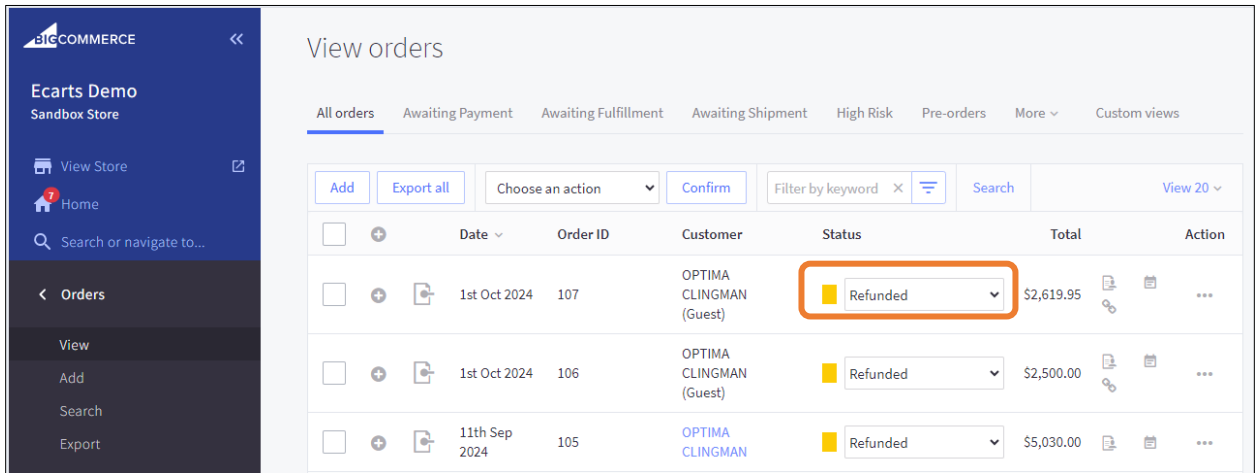
Click Synchrony Refund



Order Summary is displayed. Click on Refund button.



Refund success message is displayed. Click on close and refresh the page.

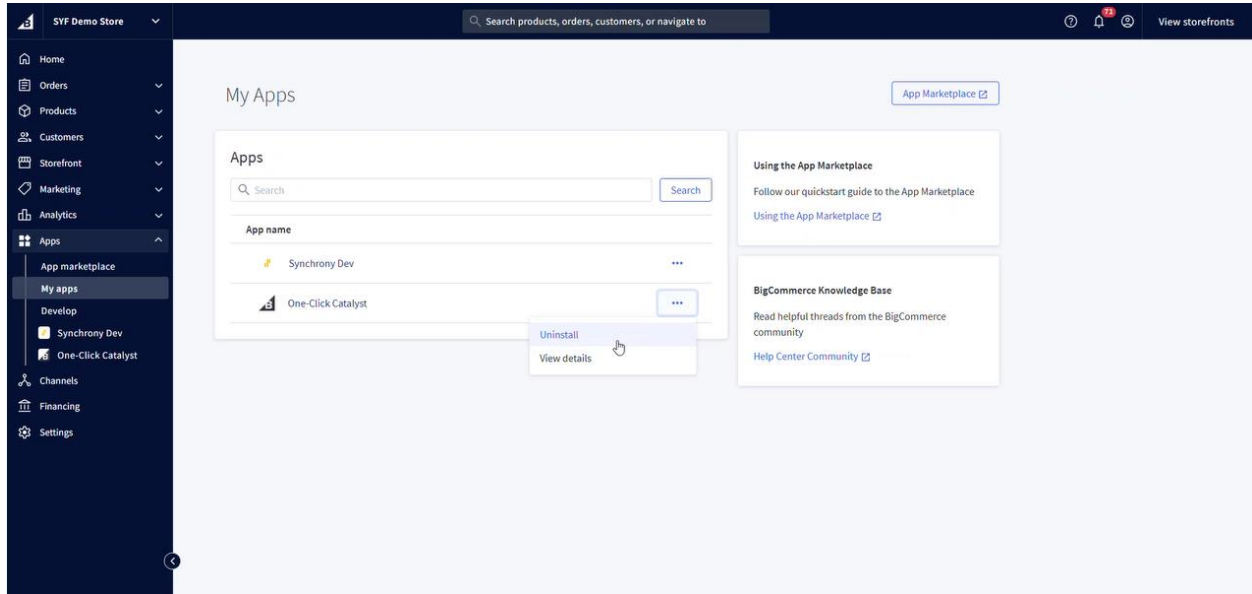


Status will change to Refunded.

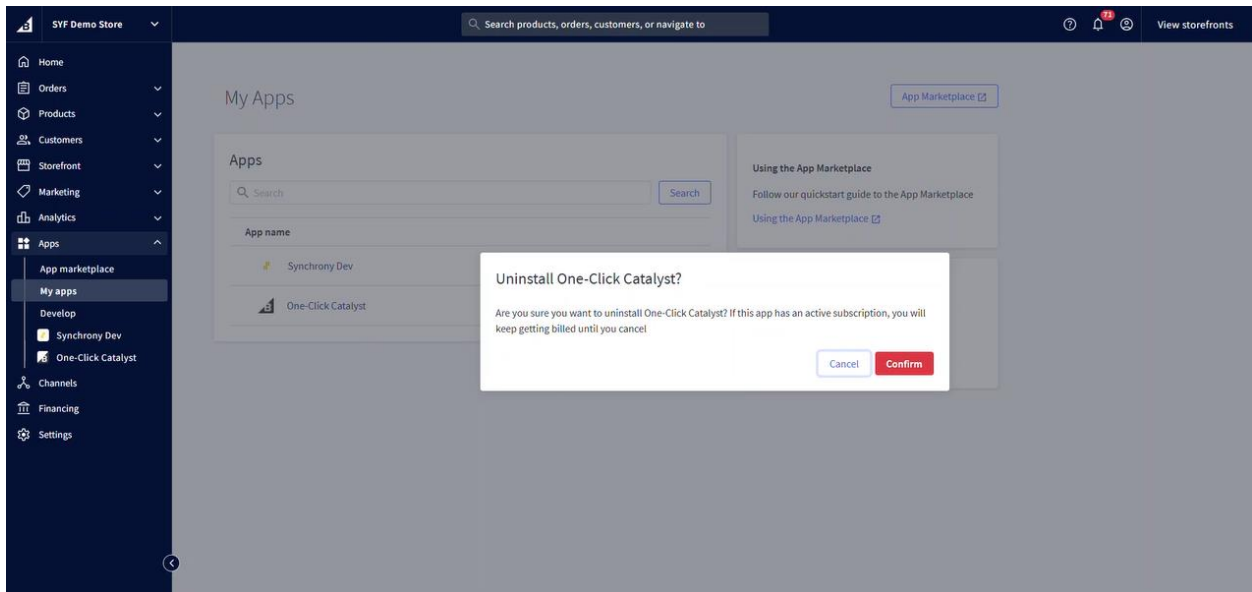
Uninstall Synchrony Plugin

Login to BigCommerce admin console.

Click on Apps -> My Apps



Click on Uninstall.



Click on Confirm.



Here to Help

If you need more information about using your Synchrony Financing Shopify extension, send an email to helpdesk@synchrony-ecommerce.zendesk.com

Or visit the Synchrony Partner Center synchrony.com/business/partner-center

Within Partner Center, there is a chat agent to provide additional support if needed. You can also use the chat agent to open a support ticket.

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