



Synchrony Multi Product Experience

**INSTRUCTION GUIDE FOR
SYNCHRONY TRANSACT™**

MORE CHOICES. MORE OPPORTUNITIES.

Synchrony’s Multi Product Experience is our partner solution that gives your customers purchasing power with more financing choices. Customers can quickly see if they prequalify for multiple Synchrony financing solutions (revolving credit card and Pay Later installment loan) with a single application.

With the Multi Product Experience, your customers will have a short, seamless application process. Multi Product offers customers flexibility, helping to give them the freedom to make more purchases with you.

Synchrony Revolving credit card:

- Accepted at thousands of home improvement contractors nationwide
- Promotional financing offers may be available
- Line of credit can be used for future home improvements
- One time \$69 activation fee applies

Synchrony Pay Later Loan:

- Predictable fixed monthly payments with no prepayment penalties
- Promotional financing offers may be available
- Equal monthly payments (3–132 months term)
- Fixed rate APRs available

NOTE: Refer to your rate sheet for available term lengths.

With the Multi Product Experience, there are two ways you can process an application – invite your customer to apply using a private link or your customer can apply using your device.

On the following pages, you’ll learn the basics:

03 How Your Customers Apply on Their Device

05 // *Pay Later Application Process*

06 // *Revolving Application Process*

07 How to Apply on Your Device

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12 // *Revolving Application Process*

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How Your Customers Apply on Their Device

Customers can apply for credit on their own device. It's a fast, convenient, and contactless way to apply. Use the following steps to send the application to the customer's device.

If the customer chooses to finance their transaction using a Pay Later loan, schedule the funding date of the loan to align with the actual service date through **Partner Reporting** in Business Center.

NOTE: Payment Estimator currently only presents revolving promotions. You can continue the existing process of reviewing the revolving promotions with the customer before starting an application, but it will be up to the customer to decide whether they want to apply for a credit card or a loan after they prequalify on their own device.

STEP 1:

From the Synchrony Transact™ home page, click on the **Apply for Credit** tile and select **Program Name**.



STEP 2:

Select **Send to customer's device** and enter the customer's email address along with the TOTAL amount of the sale. Click the **Send Application** button.

STEP 3:

Ask the customer to open the email they received from Synchrony, or they can scan the QR code displayed in Synchrony Transact™ with their mobile device.

How Your Customers Apply on Their Device (cont'd)

Once the customer starts the application on their device, the following steps are the customer's experience.

STEP 1:

Finds information.

The screenshot shows the Synchrony mobile app interface. At the top, the Synchrony logo is displayed. Below it, there's a header with the Synchrony logo and a 'See if you're prequalified for our finance products with no impact to your credit score.' message, followed by 'Get a decision in seconds.' Below this, there's a disclaimer: 'Please read our Terms & Conditions before applying. If you froze your credit, you'll need to remove the freeze before applying.' Then, a section titled 'Let's begin by finding your info.' with the text: 'We can prefill some of this request like your name, address, and contact info for you.' There are two input fields: 'SSN/ITIN' and 'Mobile Phone Number'. Below the 'Mobile Phone Number' field, there's a consent statement: 'You consent to Synchrony Bank sending you a one-time text to the mobile phone number you have provided. Standard text messaging rates may apply.' At the bottom, there's a 'CONTINUE' button.

STEP 2:

Confirms information and fills in more details. Requests the prequal by selecting **See if I Prequalify** button.

NOTE: The prequal step is a soft credit pull.

The screenshot shows the Synchrony mobile app interface. At the top, the Synchrony logo is displayed. Below it, there's a header with the Synchrony logo and a 'Make sure everything is correct.' message, followed by 'Please read our Terms & Conditions.' Below this, there's a section titled 'Let's gather a few more details.' with several input fields: 'Housing', 'Email Address', 'Confirm Email Address', and '\$ Annual Net Income'. Below these fields, there's a section titled 'Financing request' with the text: 'How much are you looking to finance?' and an input field with '\$ 8,000.00'. At the bottom, there's an 'Optional' section with a disclaimer: 'You can change this amount to cover your total purchase. If approved, we will use this to help determine your credit limit/loan amount.'

STEP 3:

If the customer is prequalified for a Synchrony credit card or a Synchrony Pay Later Loan, their prequalified offer(s) will be presented. Selects **Pay Later** or the **Synchrony Credit Card**.

Learn more about the steps customers take to complete **Revolving Credit** and **Pay Later** applications.

The screenshot shows the Synchrony mobile app interface. At the top, the Synchrony logo is displayed. Below it, there's a header with the Synchrony logo and a 'June Park, you are prequalified for 2 financing options!' message. Below this, there's a section titled 'Which would you like to proceed with?' with two options: 'Synchrony Credit Card' and 'Pay Later'. The 'Synchrony Credit Card' option shows a credit limit of '\$8,000' and a 'See Details' button. The 'Pay Later' option shows a loan available from '\$500 - \$10,000' and a 'See Details' button. At the bottom, there's a 'SEE TERMS' button and a link for 'I AM NOT INTERESTED AT THIS TIME'.

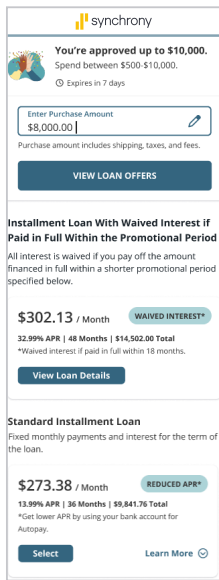
How Your Customers Apply on Their Device Pay Later Application Process

When the customer selects the Pay Later loan offer, they will go through the following steps to complete the Pay Later application on their device.

The Pay Later application link that you send to your customer is valid for 7 days. If the loan offer is not accepted within that time period, a new application must be submitted for approval at the current rates and terms. As a merchant, you can check the application to confirm the application was approved.

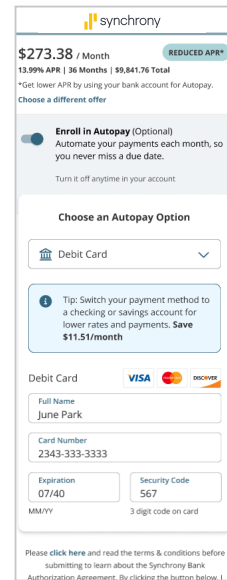
STEP 1:

Selects a loan offer.



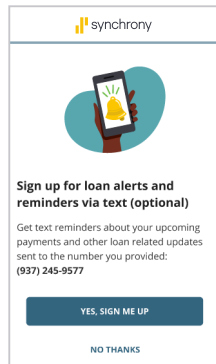
STEP 2:

Enrolls in Autopay. (Optional)



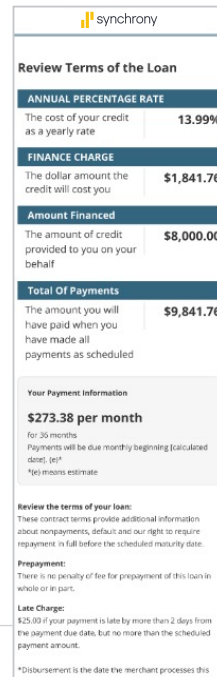
STEP 3:

Signs up for SMS. (Optional)



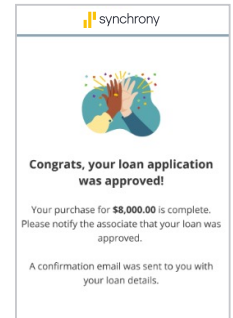
STEP 4:

Reviews terms of the loan and accepts.



STEP 5:

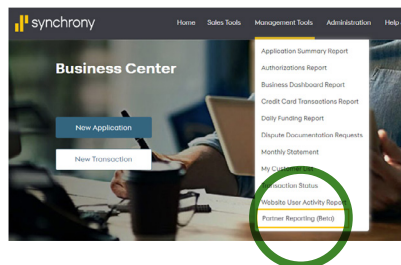
Application decision.



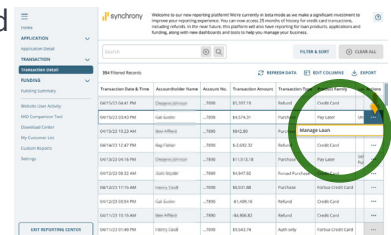
NOTE: The customer can navigate back to the financing options page if they want to re-evaluate their options. If the loan amount is \$3,000 or more, selecting the **Accept Your Loan** button will submit the application and trigger a hard credit inquiry.

Your Next Step

Select a service date by navigating to the **Partner Reporting** page in **Business Center**.



Find your customer and select **Manage Loan**. Learn how to manage the funding date by **clicking here**.



NOTE: You must complete this step in order to receive funding. The loan will not have a funding date and will remain in an unscheduled status until you manage the funding date in Partner Reporting.

How Your Customers Apply on Their Device Revolving Application Process

When the customer selects the revolving credit card offer, they will go through the following steps to complete the revolving application on their own device.

STEP 1:

Accepts Payment Security. (Optional)

Would you like optional Payment Security?

With the optional Payment Security program, your account balance up to \$10,000 may be cancelled.

What it does:
Cancels your minimum monthly payment - or entire balance up to \$10,000 - if certain events occur.

What qualifies as an event:

- Unemployment
- Leave of absence
- Disability
- Hospitalization
- Nursing home stay
- Loss of life

What it costs:
\$1.66 per \$100 of the ending monthly balance on your account. For example, if your balance was \$500, the cost would be \$8.30 that month. See Payment Security Debt Cancellation Program Agreement for complete details.

STEP 2:

Reviews and agrees to terms and conditions.

SYNCHRONY BANK SECTION I: RATES AND FEES TABLE SYNCHRONY BANK ACCOUNT AGREEMENT

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases	26.99%
Paying Interest	Your due date is at least 23 days after the close of each billing cycle. We will not charge you any...

Application Disclosures

APPLICANT SIGNATURE: I ask SYNCH to issue me a (Program Name) Credit Card (the "Card") and I agree:

- To the (Program Name) Credit Card agreement ("Agreement") and the Consent to Electronic Communications.
- I am providing the information in this application to SYNCH and (Client-Legal (and its affiliates)), and I consent to SYNCH's providing information about me to (Client-Legal Name (and its affiliates)) for (Client-Legal Name (and its affiliates))'s own business purposes, including and not limited to, sending marketing email communications.
- SYNCH may obtain credit reports and other information, including employment and income, about me to evaluate my application and for other purposes.
- SYNCH, and any other owner or service of my account, may contact me about my account, including through text

Terms & Conditions

Download All (PDF) [↗](#)

Before applying, please scroll below the "Agree & Submit" button to view and read each of the following: (1) a box with the **Credit Terms** (including rate, fee and other cost information), the **Consent to Electronic Communications** (confirming my acceptance to receive communications electronically), and the **Privacy Policy**; (2) the Application Disclosures (including the Consent for the Social Security Administration to disclose my SSN Verification to Synchrony Bank ("SYNCH") and SentLink Verification Services Corp.); (3) the **Installment Loan Application Agreement**; and (4) the **Online Usage Agreement**.

I have read and agree to all Terms and Conditions set forth below. Selecting "Agree & Submit" constitutes my electronic signature.

AGREE & SUBMIT

NOTE: The customer can navigate back to the financing options page if they want to re-evaluate their options. Selecting the **Accept & Submit** button will submit the application and trigger a hard credit inquiry.

STEP 3:

Proceeds to an application decision page.

Congratulations, Joe Approval!

Your application has been approved for the Home Design Credit Card:

Account Number: 6034677799999999 Valid Thru: 12/19/23 Credit Limit: \$99.00

SHOP WITH YOUR DEALER NOW!

Print Print this page and show it to your dealer with two forms of valid ID to shop today.

You Will Receive Electronic Billing Statements

PLEASE NOTE: An email will be sent to the email address you provided when your electronic billing statement is available.

REGISTER YOUR ACCOUNT NOW!

Register Now Use this button for quick and easy set up of your online access to your account.

CHECK YOUR MAILBOX!

You will receive your credit card in the mail within 7-10 business days.

You Will Receive an SMS Message to Register Your Account

An SMS message will be sent to your mobile phone you provided assisting you with registering your account online.

Please review the full agreement below before you make your first purchase. The agreement will be mailed with your card. If you do not receive it, please contact Customer Support at 1-866-396-8254.

Download Agreement

Your Next Step

Create a sales slip by navigating to the **Applications & Transactions** page, find your customer and select the **Start a Sales Slip** link. Learn how to create a sales slip by clicking [here](#).

Synchrony Transact™

Simple, Smart Financing.

Payment Estimator Apply for Credit Start a Sales Slip **Applications & Transactions** My Profile

Applications

Program: Select Program

Select the timeframe you wish to display your transactions.

Today Past Week Past 28 Days Refresh Applications

Application Date	Application Key	First Name	Last Name	Credit Limit	Status
10/15/20XX	0000000	Charlie	Customer	\$8,000	Approved Start a Sales Slip
10/15/20XX	0000000	John	Doe	N/A	Pending
10/15/20XX	0000000	Susan	Smith	N/A	Declined

If you have questions about a pending application, contact 1-888-222-2170

NOTE: Be sure to create the sales slip at the time of approval, or within 25 days. After 25 days, the customer's information will no longer be available in Transact, and you'll need to reach out to the customer to get their account details. The sale slip authorizes the transaction and ensures your business gets paid.

How to Apply on Your Device

Assist your customer through the application process using your own device. Use the following steps to complete an application with the customer.

If the customer chooses to finance their transaction using a Pay Later loan, schedule the funding date of the loan to align with the actual service date through **Partner Reporting** in Business Center.

NOTE: Payment Estimator currently only presents revolving promotions. You can continue the existing process of reviewing the revolving promotions with the customer before starting an application, but it will be up to the customer to decide whether they want to apply for a credit card or a loan after they prequalify on their own device.

STEP 1: From the Synchrony Transact™ home page, select the **Apply for Credit** tile.



STEP 2:

Choose your **program name** in the drop down.

STEP 3:

Select **Complete on this device** as the Application Method. Select the **Continue** button.

How to Apply on Your Device *(cont'd)*

STEP 3:

Complete the fields by using the customer's information.

Click the **See If Applicant Prequalifies** button to proceed. A soft credit pull will be conducted. Make sure the customer's email address is entered correctly. For Pay Later loans, you will be sending the customer's application to that email.

NOTE: The customer's email address cannot be updated after you send the application.

STEP 4:

If the customer is prequalified for a Synchrony credit card or a Synchrony Pay Later loan, the prequalified offer(s) are presented. Click the **Continue** button to continue with the customer's chosen financing option.

NOTE: You can navigate back to this screen if your customer wants to re-evaluate options.

Note: Available offers may vary

Learn more about completing a [Revolving application](#) or a [Pay Later application](#).

How to Apply on Your Device

Pay Later Application Process

When the customer selects the Pay Later loan offer, go through the following steps to complete the Pay Later application.

The Pay Later application link that you send to your customer is valid for 7 days. If the loan offer is not accepted within that time period, a new application must be submitted for approval at the current rates and terms. As a merchant, you can check the application to confirm the application was approved.

STEP 1:

Once you click **Continue**, all qualifying Pay Later offers are displayed.

The transaction amount, or amount to be financed, populated from the application and can be adjusted if needed. The customer will be able to select one of these when they finalize their loan.

Click **Proceed** to continue.

STEP 2:

After clicking the **Proceed** button, an acknowledgment window will appear.

Read the important information about the loan application to the customer.

Once information is shared with the customer, click **Acknowledge**.

NOTE: You can navigate back to the financing options page if your customer wants to re-evaluate their options. Once you select the **Acknowledge** button, the application is sent, and the prequalification for the Synchrony credit card option will no longer be available.

How to Apply on Your Device

Pay Later Application Process *(cont'd)*

STEP 3:

The **customer completes the remaining application steps on their device**. The customer's email carries over from what was entered on the prequalification application form in the email address field.

Click the **Send** button.

Send Link to the Applicant ×

Send a link to the applicant to finalize their loan details on their own desktop or mobile device.

Send by email

Email Address

joe.example@abc.com

Read to applicant:

By providing your email address, you consent to receive an email message containing application or payment information. If you understand and agree to what I have told you, please say YES

I have read the above to the applicant and received consent to send to the email above.

SEND

STEP 4:

A success notification will appear to confirm the link has been sent to the customer.

NOTE: The application link sent to your customer has a 7 day expiration. After 7 days, they will have to start the application over.

Send Link to the Applicant ×

Send a link to the applicant to finalize their loan details on their own desktop or mobile device.

Success

The info has been sent to:
Joe (joe.example@abc.com)

If the applicant has not received the text message after a few minutes, you can [try again](#).

CLOSE

How to Apply on Your Device

Pay Later Application Process (cont'd)

These are the steps for the customer to complete on their device for the Pay Later application.

STEP 1:

Selects a loan offer.

STEP 2:

Enrolls in Autopay. (Optional)

STEP 3:

Signs up for SMS. (Optional)

STEP 4:

Reviews terms of the loan and accepts.

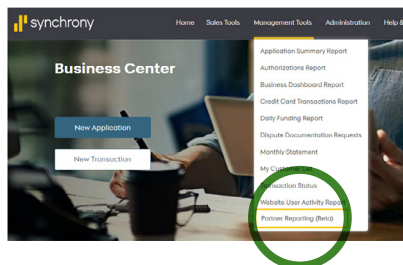
STEP 5:

Application decision.

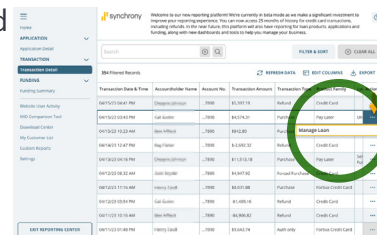
NOTE: The customer can navigate back to the loan options page if they want to re-evaluate their options. If the loan amount is \$3,000 or more, selecting the **Accept Your Loan** button will submit the application and trigger a hard credit inquiry.

Your Next Step

Select a service date by navigating to the **Partner Reporting** page in **Business Center**.



Find your customer and select **Manage Loan**. Learn how to manage the funding date by **clicking here**.



NOTE: You must complete this step in order to receive funding. The loan will not have a funding date and will remain in an unscheduled status until you manage the funding date in Partner Reporting.

How to Apply on Your Device Revolving Application Process

When the customer selects the revolving credit card offer, go through the following steps to complete the revolving application.

STEP 1:

After clicking **Continue** on the prequalification screen, review the applicant's information. Click the **Continue** button to proceed.

New Application

Full Application Prepared
Review and submit the information below and obtain the customer's signature to complete the full credit application.

Application Confirmation
Please confirm the information below.

Applicant Name Kendra L Larsen	Date of Birth 08/21/1989	Email Address Kendralarsen@gmail.com
Social Security Number/ITIN xx-xxxx-1212	Primary Phone 804-867-5309	Mailing Address 887 Penbrook Dr Apt 1313 Petersburg, VA 23805
Housing Status Own	Monthly Net Income \$2,500.00	

Applicant ID

Driver's License

State: VA Exp Date: VA

CANCEL APPLICATION **BACK** **CONTINUE**

STEP 2:

Share your screen with the applicant so they can review and acknowledge the Terms and Conditions. You should also provide a paper copy of the Terms and Conditions to give to the customer. Click **Accept and Submit** when the applicant is ready to proceed.

Synchrony Transact™

Application

Review Terms and Conditions

Before applying, please scroll below the "Accept & Submit" button to view and read each of the following: (1) a PDF of the Credit Terms (including rate, fee and other cost information) and the Privacy Policy; and (2) the Application Disclosures (including the Consent for the Social Security Administration to disclose my SSA Verification to Synchrony Bank ("SYNCRB") and Sentinel Verification Services Corp.).

I acknowledge that I have received a paper copy of the SYNCRB credit card application, I have read and agree to all Terms and Conditions set forth below, including "Accept & Submit" and my electronic signature.

This is an application for a credit card account issued by Synchrony Bank ("SYNCRB"). If this application is not approved by SYNCRB, you direct SYNCRB or Merchant to share all of your application information, on your behalf, with other lending and/or lease to own providers and their service providers in connection with your desire to obtain financing or a lease to own product. You authorize such lenders and/or lease to own providers (or their service providers) to make inquiries they consider necessary (including requesting reports from consumer reporting agencies and other sources) in evaluating offers for you. The rates, fees, and other credit terms provided with this application apply only to the account issued by SYNCRB. Other credit terms, fees, and other credit terms may apply to other products. Note that the rates, fees, and other credit terms for SYNCRB and Merchant have no obligation to share your application information with other lenders.

Cancel Application **BACK** **ACCEPT & SUBMIT**

Provide the applicant information below.

PLEASE READ BEFORE APPLYING

Important information about rates, fees, and other cost information, billing rights and privacy policy.

For Terms & Conditions click here

APPLICATION DISCLOSURES

I ask Synchrony Bank ("SYNCRB") to issue me a SYNCRB Credit Card (the "Card"), and I agree:

- To the SYNCRB Credit Card Agreement ("Agreement")
- I am providing the information in this application to SYNCRB and authorizing merchant partners who accept the Card and program sponsors (and their respective affiliates), and I consent to SYNCRB providing information about me to these merchant partners that is except the Card and program sponsors and their respective affiliates for their own business purposes.
- SYNCRB may obtain credit reports and other information, including employment and income, about me to evaluate my application and for other purposes.
- SYNCRB, and any other lender or servicer of my account, may contact me about my account, including through text messages, automatic telephone dialing systems and/or artificial or prerecorded voice calls for informational, servicing or collection-related communications, as provided in the Address/Phone Change and Consent to Communications provisions of the Agreement. I also agree to update my contact information.
- The Agreement will govern my account and includes (1) a resolving a dispute with arbitration provision that limits my rights unless I opt to reject the provision by following the provision's arbitration or (B) I am covered by the Notice for Access Day Money Members and their Dependents set forth in the Agreement; and (2) makes each applicant responsible for paying the entire amount of credit extended.
- Authorization for the Social Security Administration to Disclose Your Social Security Number: Verification. I authorize the Social Security Administration (SSA) to verify and disclose to SYNCRB through Sentinel Verification Services Corp. SYNCRB's service provider, for the purpose of this transaction whether the name, Social Security Number (SSN) and Date of Birth. These submitted results are information to SSA records. My consent is for a one-time validation within the next 90 days.

Federal law requires SYNCRB to obtain, verify, and record information that identifies you when opening an account. SYNCRB will use your name, address, date of birth, and other information for this purpose.

If you apply with a joint Applicant, each of you will be jointly and individually responsible for obligations under the Agreement and by signing below, you each agree that you intend to apply for a joint credit.

You are applying for financing through Synchrony Bank at the address below.

Synchrony Bank
170 West Columbia Road, Suite 1725
Drapers, Utah 84020

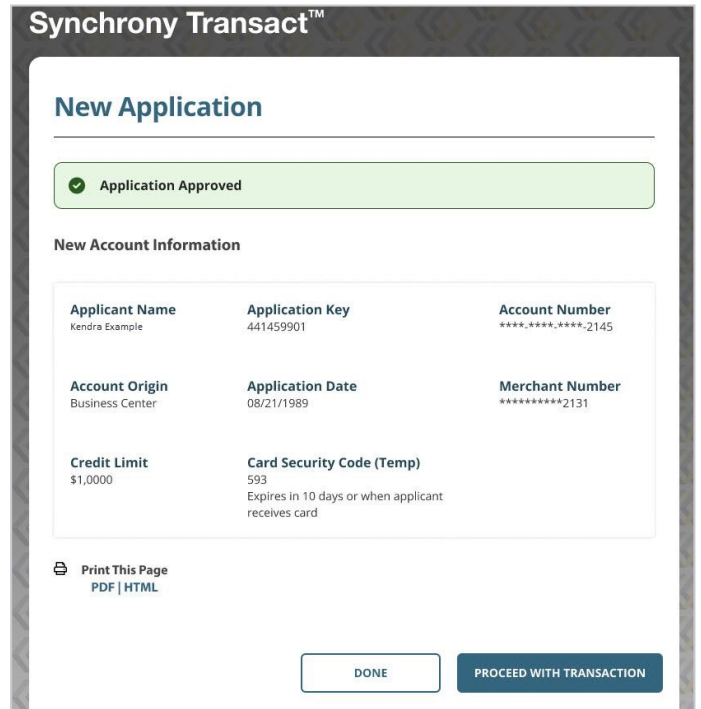
NOTE: You can navigate back to the financing options page if your customer wants to re-evaluate their options. Selecting the **Accept & Submit** button will submit the application and trigger a hard credit inquiry.

How to Apply on your Device

Revolving Application Process (cont'd)

STEP 3:

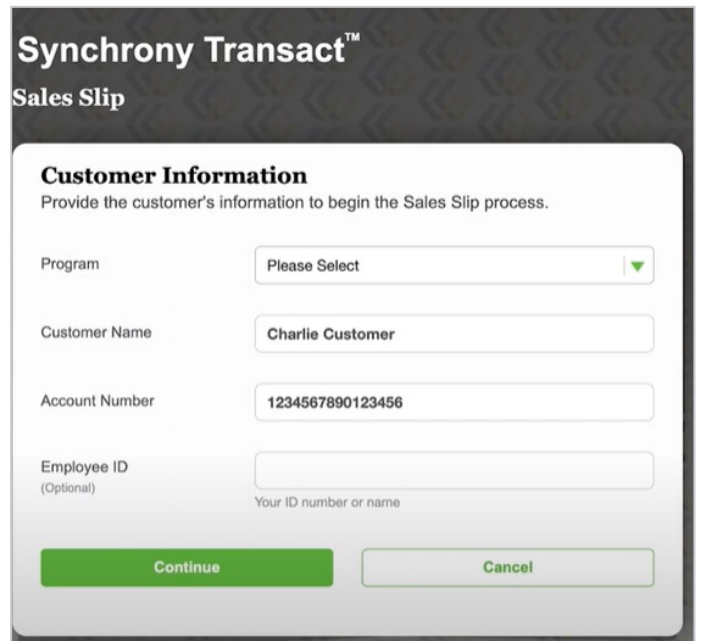
The credit decision is provided. If the application is approved, review **New Account Information** then click the **Proceed with Transaction** button.



STEP 4:

Once you select **Proceed with Transaction**, you will navigate to create a **Sales Slip** page. Learn how to create a sales slip by clicking [here](#).

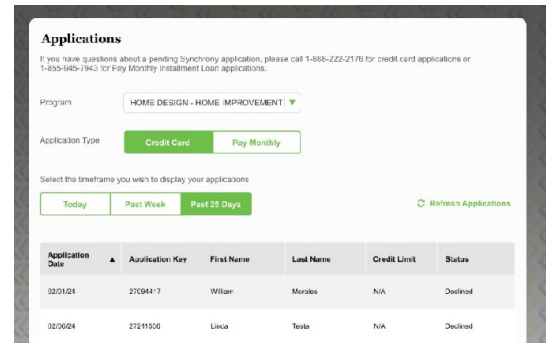
NOTE: Be sure to create the sales slip at the time of approval, or within 25 days. After 25 days, the customer's information will no longer be available in Transact, and you'll need to reach out to the customer to get their account details. The sale slip authorizes the transaction and ensures your business gets paid.



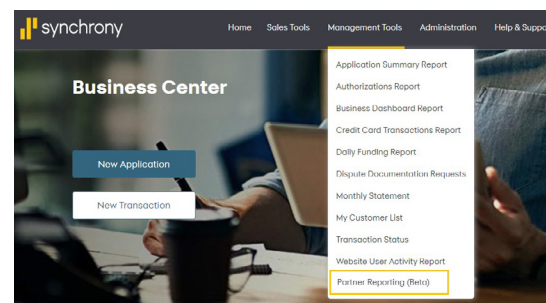
How Reporting Works

Applications, transactions, and issuing refunds are at your fingertips with our reporting options.

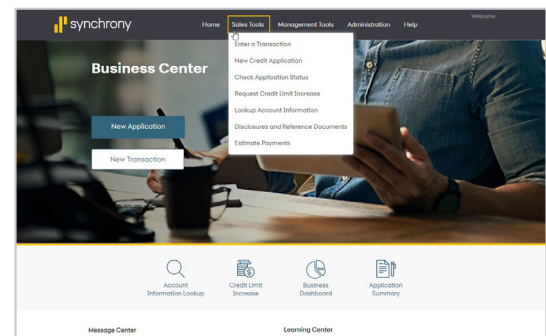
Transact™ to quickly verify application status.



Business Center Partner Reporting offers advanced reporting to view refund transactions and manage funding dates for up to 25 months.



Business Center Additional Reporting to verify application status, issue refunds, and verify funding for up to 25 days.



Things to Remember:

- All applicants must be 18 years old or older.
- Applicants will be evaluated. If approved, the interest rate and the loan amount offered may differ.
- The customer retains a copy of the Pay Later loan agreement directly from their device.
- After 25 days, revolving credit card, and Pay Later loan applications and transactions will no longer appear in Business Center reporting. Use Partner Reporting as an additional reporting option.

TRANSACT™

How Reporting Works

Applications & Transactions



APPLICATION STATUSES:

Approved

You will proceed to create a **sales slip**.

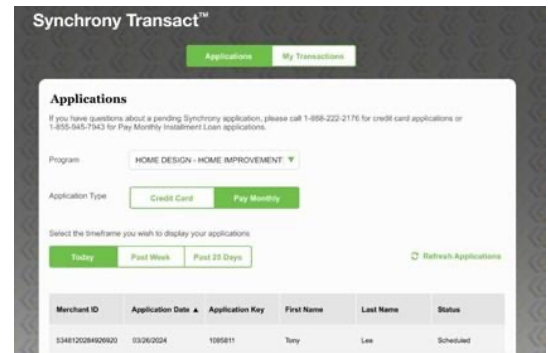
Pending

May require additional authentication for approval.

Declined

Unfortunately the bank is unable to approve the application.

Declined customers will be notified of the bank’s decision and the reason(s) online. Customers who are not notified online, will receive a letter explaining why their application was not approved.



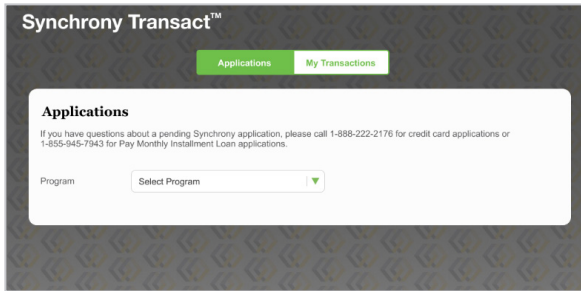
TRANSACT™

How Reporting Works *(cont'd)*

Applications & Transactions

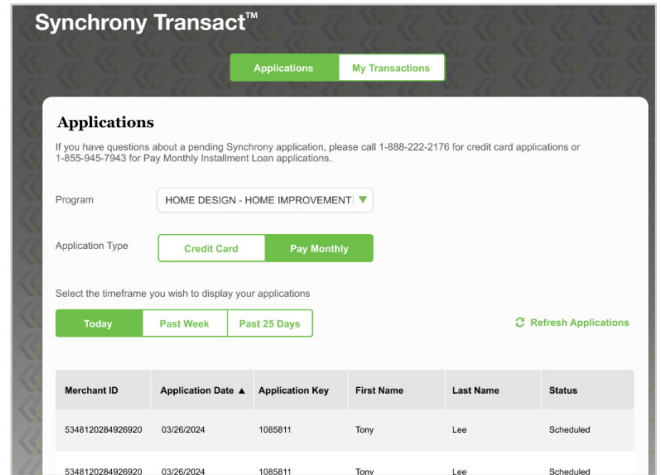
STEP 1:

Select the **Program Name** from the dropdown menu if you have multiple programs. If you only have one program, this step is not required.



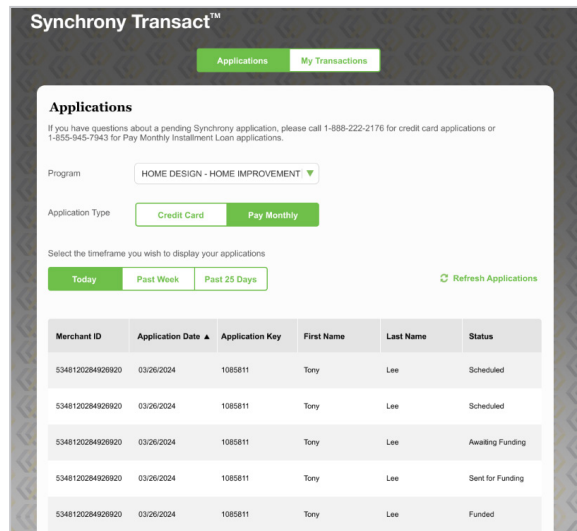
STEP 2:

Select **Credit Card** or **Pay Monthly** as the Application Type



STEP 3:

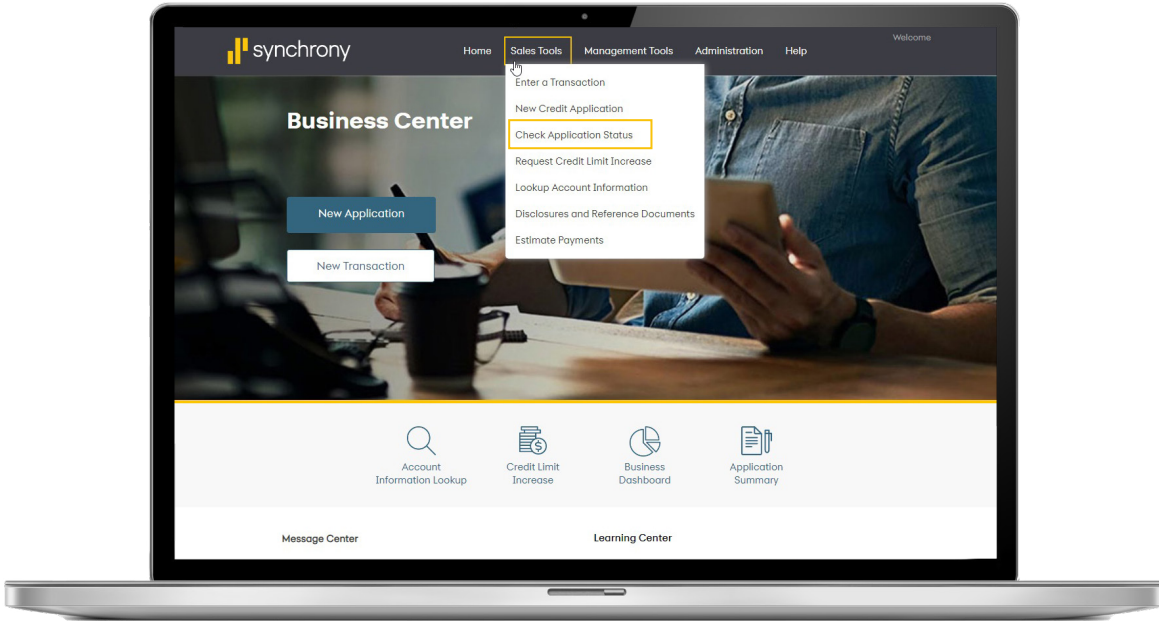
View report of revolving credit card and **Pay Later** loans.



BUSINESS CENTER

How Reporting Works

Check Application Status



APPLICATION STATUSES:

Approved

Access to the customer's account information which is needed to complete a **sales slip**.

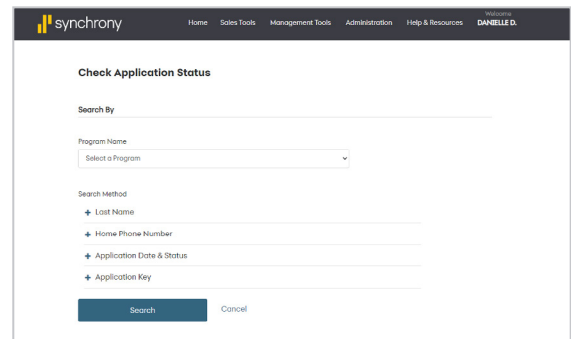
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Declined customers will be notified of the bank's decision and the reason(s) online. Customers who are not notified online, will receive a letter, explaining why their application was not approved.



BUSINESS CENTER

How Reporting Works *(cont'd)*

Check Application Status

STEP 1:

Select the **Program Name** from the dropdown menu

Search By

Program Name
BRANDSMART BONUS BUCKS REVOLVING

Search Method
Application Type
Revolving Pay Later

+ Last Name
+ Home Phone Number
- Application Date

Application Date
Month to Date Since Yesterday Since...

Since (MM/DD/YYYY)
06/05/2023
Up to 25 days ago

Search Cancel

STEP 2:

Select **Pay Later** in the Application Type. Choose a date under **Application Date** to filter the report.

Search By

Program Name
BRANDSMART BONUS BUCKS REVOLVING

Search Method
Application Type
Revolving Pay Later

+ Last Name
+ Home Phone Number
- Application Date

Application Date
Month to Date Since Yesterday Since...

Since (MM/DD/YYYY)
06/05/2023
Up to 25 days ago

Search Cancel

STEP 3:

Select **View Loan Details** next to the loan you are checking status on.

synchro

Home Sales Tools Management Tools Administration Help & Resources DANIELLE D.

Check Application Status

Search By [Edit Search](#)

Program: BRANDSMART BONUS BUCKS REVOLVING Application Type: Pay Later Application Date: Since...

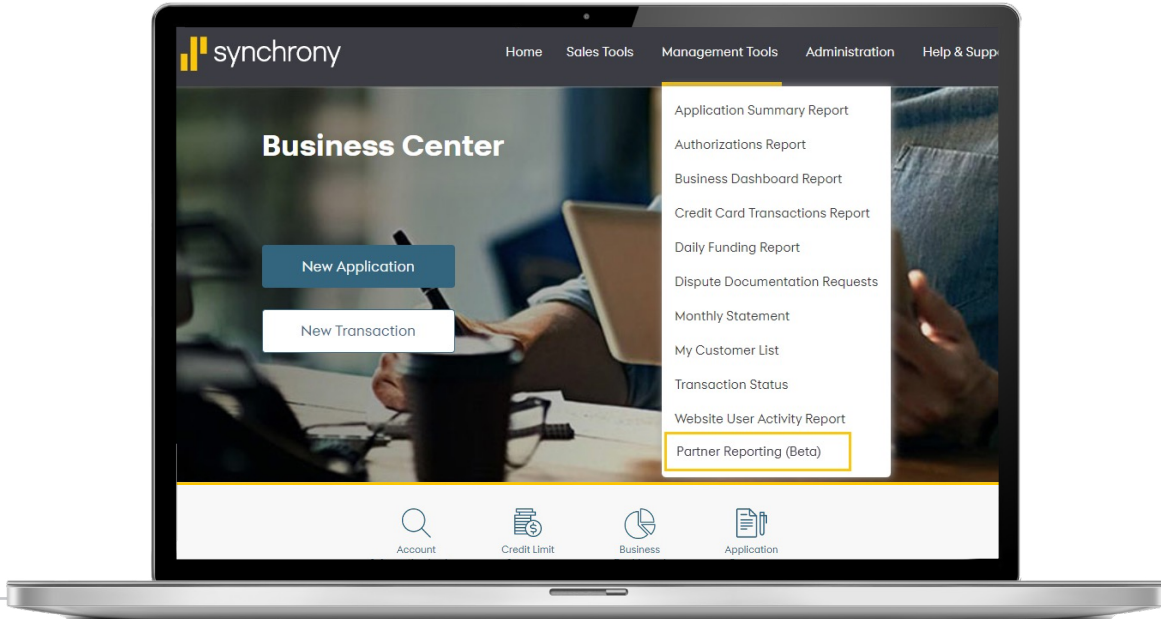
Since (MM/DD/YYYY): 12/03/2023 Application Status: All

Print List

Application Date	Name	Status	Product	Actions
01/11/24	YELENA ABAYEVA	Approved	Pay Monthly	View Loan Details
01/11/24	YELENA ABAYEVA	Approved	Pay Monthly	View Loan Details Issue Return
01/10/24	NICK BERKLEY	In Process	Pay Monthly	View Loan Details
01/10/24	SAAD ABBASSY	Declined	Pay Monthly	View Loan Details

How Reporting Works

Partner Reporting



WITH PARTNER REPORTING YOU CAN:

Quickly and easily access, view, and filter up to 25 months of data.



Customize and arrange columns.



Filter, sort, and export.

Partners who use Transact™ will see data on transactions based on the financing program.

Revolving credit card:

View all refund transactions.

04/14/23 12:47 PM	Buyer/Refund	...7890	5-2,692.32	Refund	Credit Card		...
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Pay Later loans:

View all purchase transactions once loan is accepted by the customer. You can issue refunds, and manage the funding date.

04/13/23 04:16 PM	Merchant/Refund	...7890	\$11,513.18	Purchase	Pay Later	Set	...
-------------------	-----------------	---------	-------------	----------	-----------	-----	-----

To learn how to refund transactions, log in to bc.syf.com to access Learning Center, and refer to the Synchrony Reporting Platform Guide.

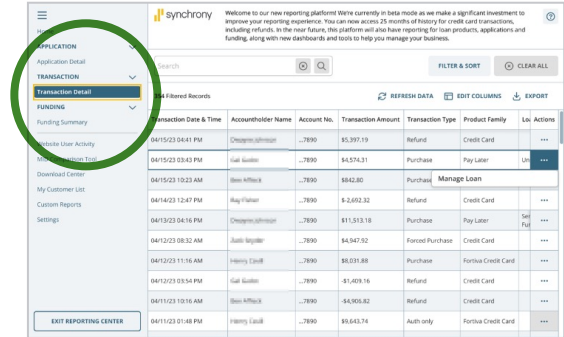
How Reporting Works (cont'd)

If a customer finances their transaction using a Pay Later loan, schedule the funding date to align with the actual service date.

Manage the Funding Date

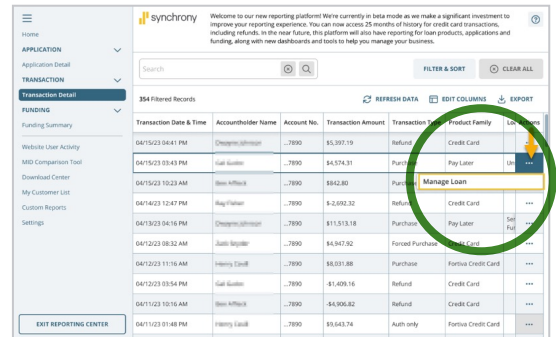
STEP 1:

Select **Transaction Details** from the navigation bar on the left side of the page. The loan will only show up on the Transaction Details page after the consumer has accepted the TILA, never before that.



STEP 2:

Select the ellipses under the Actions column in the account holder's row that you'd like to modify. Select **Manage Loan**.



STEP 3:

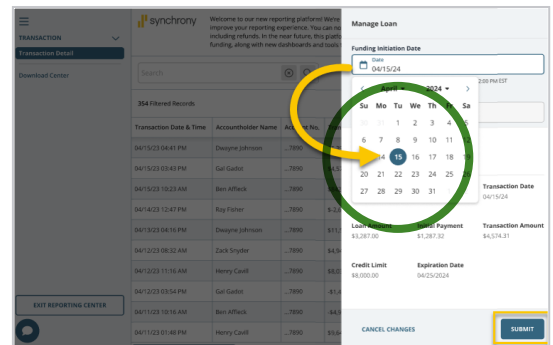
Choose the new funding initiation date and select **Submit**.

Manage Loan

Funding Initiation Date

Date must be before the expiration date.

If the date you select is past the funding window, you will receive an error message.



NOTE: If you are rescheduling for the same day, you need to submit **before noon EST**. If it's past noon, you will have to select tomorrow to receive funding. For same day scheduling, you will receive funding within 2-3 business days.

BUSINESS CENTER

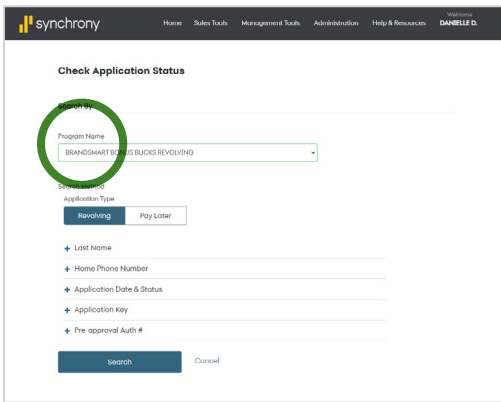
Issuing Refunds

Synchrony Revolving credit card and Pay Later loans can be refunded through Business Center. For additional help processing a refund, please call Merchant Services at 888-222-2176 or Synchrony Pay Later 855-872-6189 with the Merchant ID, customer name, date, and amount of the sale.

Issuing a Refund

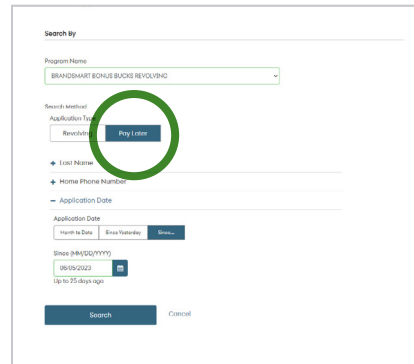
STEP 1:

Select the **Program Name** from the dropdown menu.



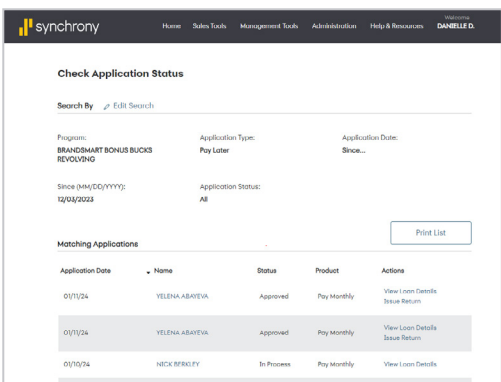
STEP 2:

Select **Revolving** or **Pay Later** in the **Application Type**. Choose a date under **Application Date** to filter the report.



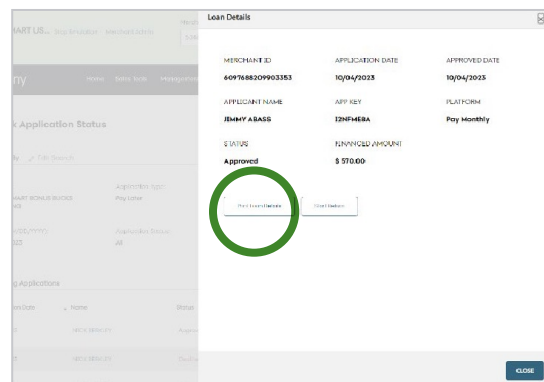
STEP 3:

Select **Issue Refund** next to the loan you are issuing a refund on.



STEP 4:

Choose **Start Return** which will take you to the **Process Refund** steps.



BUSINESS CENTER

Issuing Refunds (cont'd)

Issue a Partial Refund

STEP 5:

In Process Refund, select **Partial Refund** and enter in the amount of the return in the field.

The screenshot shows the 'Process Refund' dialog box. At the top, it says 'All fields are required unless otherwise noted.' Below that, it lists 'TRANSACTION TYPE: Refund' and 'APPLICATION KEY: I2NFMEBA'. Under 'Installment Loan Details', it shows 'APPLICANT NAME: JIMMY ABASS' and 'UPDATED FINANCED AMOUNT: \$570.00'. In the 'Return Details' section, there are two radio button options: 'FULL REFUND' (unselected) and 'PARTIAL REFUND' (selected). The 'PARTIAL REFUND' option has a description: 'Keep financing on payments and refund part of the amount financed. Enter the dollar amount to be refunded.' Below this description is a text input field containing '\$15'. At the bottom left is a 'CONTINUE' button and at the bottom right is a 'CANCEL' button.

STEP 6:

This represents the Partial Refund amount along with the new amount financed. Select **Request Refund**.

The screenshot shows the 'Process Refund' dialog box with the summary section. It lists 'APPLICATION KEY: I2NFMEBA' and 'APPLICANT NAME: JIMMY ABASS'. Below that, it says 'Please confirm the amount to be refunded below:'. A table shows the following values: 'AMOUNT FINANCED: \$570.00', 'REFUND AMOUNT: \$15.00', and 'NEW AMOUNT FINANCED: \$555.00'. Below the table is a yellow warning box with a triangle icon: 'By clicking "Request Refund", you are authorizing us to reverse the financing transaction including debit of the amount listed above from the Merchant's bank account within two business days of today's date.' At the bottom, there are three buttons: 'REQUEST REFUND' (highlighted with a green circle), 'BACK', and 'CANCEL'.

STEP 7:

This shows that the Partial Refund has been initiated.

The screenshot shows the 'Process Refund' dialog box with the status 'REFUND INITIATED' highlighted by a green circle. The summary section remains the same as in Step 6: 'AMOUNT FINANCED: \$570.00', 'REFUND AMOUNT: \$15.00', and 'NEW AMOUNT FINANCED: \$555.00'. The warning box is also present. At the bottom, the 'REQUEST REFUND' button is now disabled and labeled 'REFUND INITIATED', while the 'BACK' button is still active.

TO PROCESS A REFUND AFTER 25 DAYS:



REVOLVING CREDIT CARD

Please call Synchrony Merchant Services at 888-222-2176, with the merchant ID, customer name, date and amount of the sale.



PAY LATER LOANS

Use Partner Reporting within **Business Center**. If you need assistance with a refund, please call Synchrony Pay Later at 855-872-6189

BUSINESS CENTER

Issuing Refunds (cont'd)

Issue a Full Refund

STEP 5:

In Process Refund, select **Full Refund** and enter in the amount of the return in the field.

The screenshot shows the 'Process Refund' form. At the top, it says 'All fields are required unless otherwise noted.' Below that, the 'TRANSACTION TYPE' is 'Refund' and the 'APPLICATION KEY' is 'CYQDZ6LE'. Under 'Installment Loan Details', the 'APPLICANT NAME' is 'JOSEPH KOVALCIK' and the 'UPDATED FINANCED AMOUNT' is '\$66.00'. In the 'Return Details' section, the 'FULL REFUND' option is selected with a radio button. Below it, there is a text input field for the refund amount, currently empty. At the bottom, there are 'CONTINUE' and 'CANCEL' buttons.

STEP 6:

This shows that a Full Refund has been requested. **Select Request Refund.**

The screenshot shows the 'Process Refund' form after a refund has been requested. It displays the 'APPLICATION KEY' as 'CYQDZ6LE' and the 'APPLICANT NAME' as 'JOSEPH KOVALCIK'. A confirmation section asks to 'Please confirm the amount to be refunded below:' and shows a table with 'AMOUNT FINANCED: \$66.00', 'REFUND AMOUNT: \$66.00', and 'NEW AMOUNT FINANCED: \$0.00'. A yellow warning box states: 'By clicking "Request Refund", you are authorizing us to reverse the financing transactions including debit of the amount listed above from the merchant's bank account within two business days of processing.' At the bottom, the 'REQUEST REFUND' button is highlighted with a green circle, along with 'BACK' and 'CANCEL' buttons.

STEP 7:

This shows that the Full Refund has been initiated.

The screenshot shows the 'Process Refund' form after the refund has been initiated. It displays the same application and applicant information as the previous steps. The confirmation table shows 'AMOUNT FINANCED: \$66.00', 'REFUND AMOUNT: \$66.00', and 'NEW AMOUNT FINANCED: \$0.00'. The yellow warning box is present. At the bottom, the 'REFUND INITIATED' button is highlighted with a green circle, along with a 'DONE' button.

