CHANGING WHAT'S POSSIBLE

RETAIL ORIENTATION GUIDE

Great Customers Aren't Born, They're Made

849-686-00 | REV. OCTOBER 2023

www.synchronybusiness.com

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Pages with a ✓ symbol contain important compliance information.

Throughout this document we have included images of some Synchrony materials and web pages. These images are only used for representations, not content, therefore they are marked SAMPLE and the actual versions may be slightly different from what you see in the guide.

OVERVIEW

INTRODUCTION

Synchrony's financing options are designed for you and your customers.

Overview

This Is The First Step To Offering Financing Options For Your Customers.

- Demonstrate how to achieve your business goals by offering a Synchrony credit card (aka "financing").
- Show how financing can help your customers get what they really want or need.
- Review "What you need to know" about offering financing fairly and compliantly.
- Show how to comply with the applicable Federal and State regulations.
- Get you set up and ready to introduce financing to your team and customers as part of your sales process.

Customer Benefits

- Buy what they want, when they want it, and pay over time
- Save on-hand cash for other things
- Purchase a better product than they can get with on-hand cash

Your Benefits

- Easy customer application and approval process
- Attractive promotions that help build customer loyalty
- Fast funding and protection for peace of mind

WAYS TO PAY

Help your customers boost their buying power and manage their budget with access to a variety of financing solutions

5 Things to Know About Deferred Interest

These are the key concepts about deferred interest promotional financing. All employees should understand and be able to share these 5 things with customers:

1. Deferred interest promotional financing is just as it sounds: when a customer uses this type of financing on a purchase, interest accrues (adds up) **from the purchase date** but *is deferred to the end of the promotion period (ex. 12 months)*.

2. Deferred interest promotional financing DOES NOT mean deferred payments.

3. With deferred interest promotional financing, a customer must make minimum monthly payments.

4. The required minimum payment, shown on a customer's billing statement, will typically NOT pay off the full purchase within the promo period. A customer can choose to pay more every month to pay off the balance within the promo period (ex. 12 months) and avoid paying interest.

5. If the customer **doesn't pay off the purchase in full**, by the end of the agreed-to promo period (ex. 12 months), then the interest that has accrued from the **date of purchase WILL be added** to the remaining balance.

What to Say VS What NOT to Say About Deferred Interest Promotional Financing

What deferred interest IS:

- Deferred interest promotional financing is just as it sounds: when a patient/client uses this type of financing on their purchase, interest accrues (adds up) **from the purchase date** but is *deferred to the end of the promotion.*
- This type of financing requires *minimum monthly payments* that start right away. The payments are not deferred.
- The required *minimum monthly payments* typically will NOT pay off the full purchase, within the promo period. Although patient/client must make minimum monthly payments, they can choose to pay more every month to pay the promotional balance within the promo period (ex. 12 months) in order to avoid paying interest.
- A type of promotional financing that allows a patient/client to pay no interest ONLY IF they pay off their full purchase, within the agreed-to promo period *(ex. 12 months)*.
- If the patient/client **does not pay off the purchase in full**, by the end of the agreed-to promo period (ex. 12 months), then the interest that has accrued from the **date of purchase WILL be added** to the remaining balance.

What deferred interest is NOT:

- **"Deferred payments"** financing
  Why: A patient/client must make minimum monthly payments during the promo period (ex. 12 months).
- "No interest" financing
  Why: Interest will be charged **from the purchase** date if the promo balance is not paid in full within the promo period (ex. 12 months).
- "Buy now, pay later" financing
  Why: Buy now, pay later is a way to describe short-term fixed payment loans.
- "No payments" financing
  Why: *Minimum monthly payments are required* and typically will NOT pay off the full purchase, within the promo period. A patient/client could choose to make suggested equal monthly payments, which are larger, to help pay off the balance during the promo period (ex. 12 months).
- "Reduced APR/lower interest" financing
  Why: The patient/client pays NO interest IF they pay off their promotional purchase by the end of the promo period.

How to Direct a Customer to More Information About Deferred Interest

The Synchrony credit application and the terms and conditions have important details about the deferred interest promotional financing.

IF the store has a *customer brochure* that covers credit and financing:

"If you want to know more about how deferred interest promotional financing works, I have a brochure for you that explains it in detail…"

IF the store has a *poster/sign with a QR code* to access deferred interest promotional financing content:

"If you want to know more about how deferred interest promotional financing works, just bring your phone to this poster, and aim the camera at this QR code. You'll get a link to more information."

IF the store has *signage or posters from Synchrony* that shows the disclosures for deferred interest promotional financing:

"If you want to know more about how deferred interest promotional financing works, you can check out this sign for more details…"

IF the store doesn't have any of these, employees can direct customers to MySynchrony.com (or another appropriate website):

"If you need more information about deferred interest promotional financing, here is a website with details."

NOTE: It is important that customers have details on their deferred interest promotional financing before you complete the transaction, and they must agree to the terms. Provide the terms to them in writing (brochure or other material) or electronically (partner device/pin pad or customer device/phone.)

You may also direct customers to the Synchrony deferred interest online portal at https://www.mysynchrony.com/deferred-interest.html

Payment Estimators and Deferred Interest

If your store uses a payment estimator tool, it must be provided or approved by Synchrony. Payment estimators allow the customer to get detailed information about deferred interest promotional financing, including important details about estimated monthly payments.

What associates should know about payment estimators:

- The monthly payment amount shown on a payment estimator assumes there are ***no other balances*** on a customers' account at any time during the promotional period, and they make their payments on time.
- If the customer has additional balances on their account anytime during the promotional period, their ***minimum monthly payment*** may be ***higher*** or ***different*** that what's shown on the payment estimator.
- The ***monthly payment*** shown on the payment estimator may be different than what they see on their ***billing statement***.
- The customer must ***always*** pay off the purchase within the promotional period (ex. 12 months) to avoid interest charges on the purchase, otherwise interest will be charged on the purchase from the purchase date.

What associates can share with customers:

- A Synchrony provided or approved payment estimator tool.
- Associates may share a QR code or brochure (if applicable) with a customer to provide information on how deferred interest financing works.
- If customer have questions about their balance(s), they should contact Synchrony customer service.

Offering Deferred Interest Promotional Financing to Customers

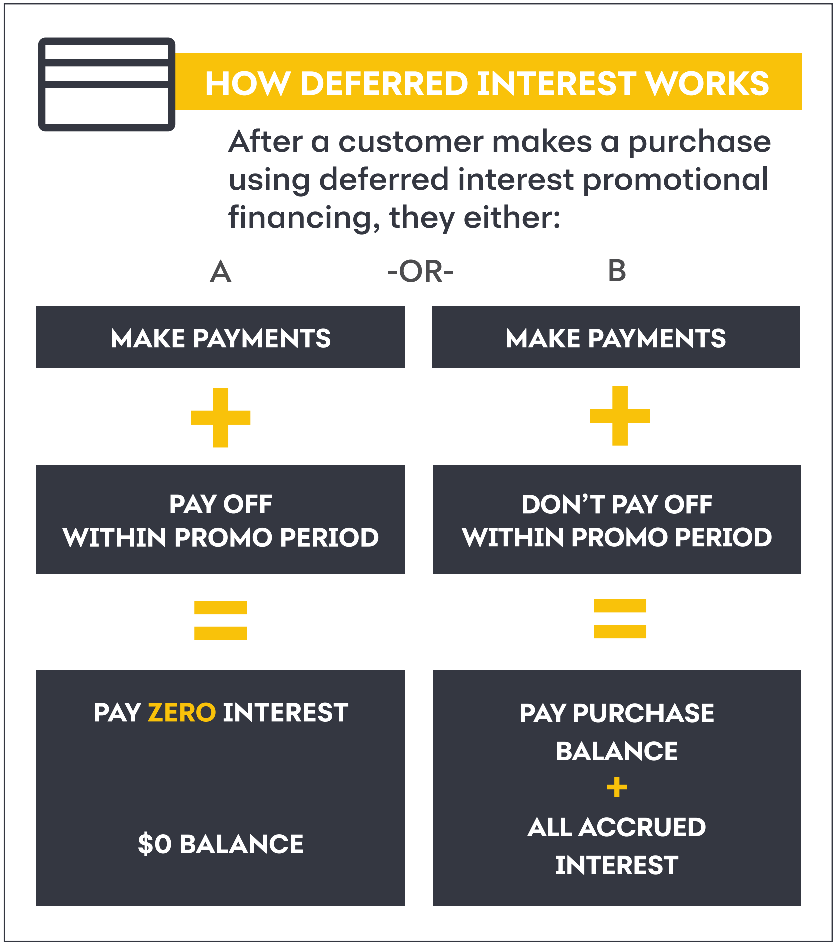
If your employees share information about deferred interest financing with customers, it's important they do it accurately. As a manager, you can help employees feel confident about the 5 things to know about deferred interest. Encourage them not to try to answer additional questions, but refer customers to other materials, like signage or brochures. This checklist can help you observe and track employee performance, and coach as needed.

If the employee shared information on deferred interest promotional financing, did they **correctly** mention any or all of these points:

- ☐ You have deferred interest promotional financing available.
- ☐ Deferred interest promotional financing is just as it sounds: when a customer uses this type of financing on a purchase, interest accrues (adds up) **from the purchase date** but is *deferred to the end of the promotion period (ex. 12 months).*
- ☐ Deferred interest promotional financing DOES NOT mean deferred payments.
- ☐ With deferred interest promotional financing, a customer must make minimum monthly payments
- ☐ *The required minimum monthly payments* typically will NOT pay off the full purchase, within the promo period. Although customers must make minimum monthly payments, they can choose to pay more every month to pay the promotional balance within the promo period (ex. 12 months) in order to avoid paying interest.
- ☐ If the customer **doesn't pay off the purchase in full**, by the end of the agreed-to promo period (ex. 12 months), then the interest that has accrued from the date of purchase **WILL be added** to the remaining balance.
- ☐ Did the employee provide information without errors, misleading information or going "off script?"
- ☐ If the employee gave details about the deferred interest promotional financing, did they do so before they completed the transaction (ex. in writing or on a pin pad); and did the customer agree to the terms?

Managers: If you have signage in your store that mentions deferred interest, ensure it is correct and up-to-date.

This helpful graphic explains the two paths a customer could take after making a purchase with deferred interest promotional financing. It can help explain how deferred interest works.



MORE TIPS:

- If a store associate is asked a question they can't confidently and correctly answer about deferred interest promotional financing, have a process in place. For example, they should point to in-store signage, a brochure (if applicable), or details on the credit application.
- Encourage store associates to "stick to the script" around deferred interest promotional financing. Use the information in 5 things to know. Don't introduce the possibility of giving a customer incorrect or confusing information by getting creative in the conversation.
- Ensure store managers and associates have had recent training on deferred interest promotional financing. Utilize your applicable learning sites and other training tools.
- If you need more information on deferred interest promotional financing, contact your Synchrony representative.

Q1 **Deferred interest promotional financing is:**

a) Just as it sounds: when a customer uses this type of promotional financing on their purchase, interest is accruing (adding up) **from the purchase date** but is deferred to the end of the promotion.
b) The same as deferred payments.
c) Financing with minimum monthly payments that will *always* pay off the purchase within the promo period (ex. 12 months).
d) Promotional financing that if the customer does **not** pay off the purchase in full, by the end of the agreed-to promo period (ex. 12 months), they will **not** pay interest.

Q2 **True or False** – When giving monthly payments information on a deferred interest promo purchase to a customer, take the total amount of their purchase and divide by the number of months in the promotional period (ex. 12 months). You should just guess how much the payments should be. *(NOTE: Use approved payment estimator tools, instead.)*

Q3 **True or False** – If a customer wants promotional financing that allows them to never pay interest, deferred interest is always the best choice. *(NOTE: With some other types of promotional financing, like equal payments/no interest, customers will never pay interest.)*

Q4 **Which *two* answers are correct about deferred interest promotional financing:**

a) Customers can make monthly payments or skip them.
b) Minimum monthly payments are shown on the customer's monthly statements.
c) Customers may need to pay more each month to pay off their purchase within the promo period.
d) Minimum monthly payments are never more than $10.00.

Q5 **What must a customer know about deferred interest promotional financing:**

a) If they do not pay off their purchase, in full, by the end of the promotion period (ex. 12 months), all the interest that has been adding up **from the purchase date** will be added to their balance.
b) Deferred interest is only offered on very large purchases.
c) If their neighbor likes deferred interest, they will too.
d) They should never read fine print and disclosures.

Q6 **The customer must receive details about their deferred interest promotional financing before the sale and:**

a) Pay cash.
b) Purchase accessories.
c) Agree to the terms.
d) None of these.

Additional Financing Options*

No Interest:
- Often referred to as “Equal Pay”
- No interest is charged on the promotional purchase, regardless of the length of promotion
- Monthly payments on promotional purchase are the same every month

Reduced Interest:
- Often referred to as “Fixed Pay”
- A reduced interest rate is charged on the promotional purchase, regardless of the length of promotion
- Monthly payments on promotional purchase are the same every month

Non-Promotional Sale:
- May also be called a “core” sale
- Entire purchase must be paid in the first billing cycle to avoid interest charges
- Just like purchases made with most general use credit cards

**Some promotions are not available in all markets.*

APPLYING AND TRANSACTING

How Synchrony's Credit Card Program Works

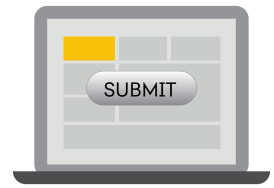
STEP 1

You offer financing.

STEP 2

Consumer completes financing application. Credit Card Agreement must be in the consumers hands before they sign the completed application.

STEP 3



You submit the completed, signed application to Synchrony via Business Center.

STEP 4

If application is approved, you complete the sale when customer takes delivery.

STEP 5

Customer receives card in the mail within two weeks.

STEP 6

Customer receives monthly statement and makes any required payments.

STEP 7

After activating their card, the customer returns for repeat purchases.

STEP 8

You process the repeat sale.

The customer can use their available credit limit to make additional purchases. Subsequent purchases can also qualify for promotions that are available at the time of each purchase—not just the initial purchase.

You can only charge for products and services that are being received by the customer at the time of sale. Future delivery must be transacted using the Authorization Only and Forced Purchase processes.

WE HELP MAKE IT EASIER FOR YOU TO RUN YOUR BUSINESS.

Access all of your consumer financing sales and operational tools within Business Center
bc.syf.com

Provides

- Robust daily and historical reports
- Sales receipts and promotional terms in one convenient document
- Marketing Tools
    - My Customer List
    - Business Locator

Requires

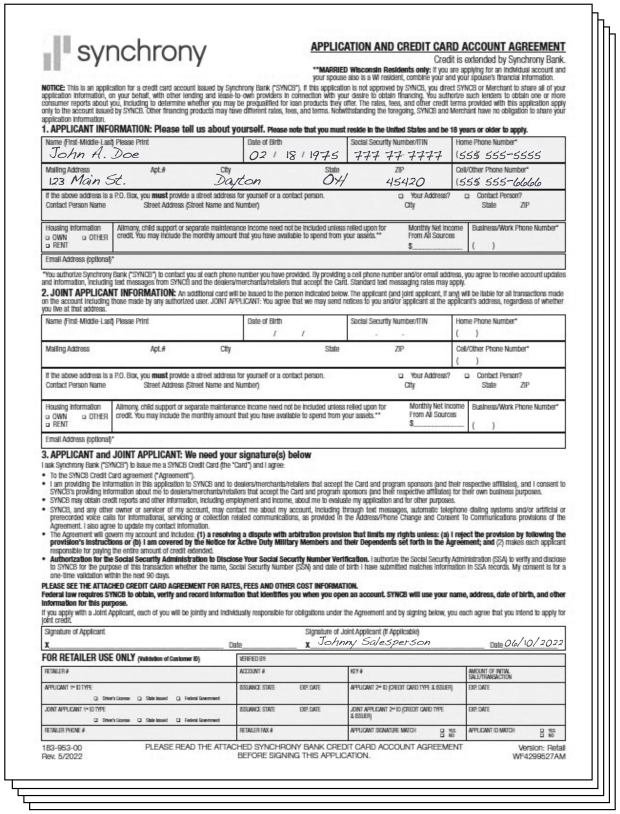
- Computer and printer
- Internet connection

Application Tips/Outcomes

If submitting the application via Business Center, you may choose to complete applications interview-style with the customer instead of using a paper application.

- Give the Credit Card Account Agreement to the customer before they apply (prior to signing the application).

  For hearing and speech impaired applicants with no home phone number submit the application to 800-333-1082.
- Retain all signed applications in a secure location for no less than 25 months. Please see your Card Acceptance Agreement for additional retention requirements.
- Ensure that the customer has been provided with the account credit card agreement for their review prior to signing and completing the application process!
- When approved, the applicant and co-applicant (if applicable) receive a credit card in the mail in 7-10 business days for future purchases, but the initial charge can be made immediately upon approval.
- Call 800-333-1082 for application processing, assistance with a transaction, or credit limit increase.
- If the applicant is going to apply online from home (if applicable), remind him/her to print out the approval page and bring it in with two forms of required ID. You will use the store section at the bottom of the form to notate IDs.



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APPLICATION AND CREDIT CARD ACCOUNT AGREEMENT

Credit is extended by Synchrony Bank.

1. APPLICANT INFORMATION: Please tell us about yourself.

John A. Doe | 02 / 18 / 1975 | 777 77 7777 | (555) 555-5555

123 Main St. | Dayton | OH | 45420 | (555) 555-6666

2. JOINT APPLICANT INFORMATION:

3. APPLICANT and JOINT APPLICANT: We need your signature(s) below

x Johnny Salesperson | Date 06/10/2022

FOR RETAILER USE ONLY

183-953-00 Rev. 5/2022 | PLEASE READ THE ATTACHED SYNCHRONY BANK CREDIT CARD ACCOUNT AGREEMENT BEFORE SIGNING THIS APPLICATION. | Version: Retail WF4299527AM

Authentication

On occasion, an application may be chosen for a fraud review to protect both you and the applicant. When needed, you may be asked to call Synchrony and put on the applicant phone, or the applicant may be asked to respond to a passcode message on their home or mobile phone after the application is submitted.

- If authentication is successful with Synchrony and the applicant is on the phone, the account can be used without the card present.
- If authentication cannot be completed on the phone, the card must be present to use the account.
- If Synchrony is unable to authenticate applicant(s), the application will be declined.

Approved

"I'm happy to tell you that your application has been approved."

Pending

"The application came back 'Pending,' which simply means the bank needs to clarify some information. Let's give them a call to see what they need."

Declined

"Unfortunately, the bank wasn't able to approve the application at this time. You will receive a letter within 7-10 business days indicating the specific reasons for the decision. If you like, you may reapply with a co-applicant."

Optional Financing Plan (OFP) Form

- The Optional Financing Plan (OFP) form is a crucial document that provides your customers with the information about their purchase with promotional financing. It also helps protect your business from chargebacks by clearly stating the terms of a sale. To fill out the OFP, call Merchant Services at 800-333-1082 and the Synchrony representative will give you all information to enter on the form.
- Use an OFP if transacting via Business Center without printing a sales receipt, call Merchant Services to fill out the back side of the OFP and get a customer signature. Make a copy, give the customer the original and retain the copy in a secure location for 25 months.
- To request more OFP forms for your business at no charge, log in to Business Center at bc.syf.com, then click Help & Resources - Order Supplies, or call Merchant Services at 800-333-1082. Note: In-home sales programs may have a 2-sheet carbonless duplicate OFP form since copy machines are often not available outside of the store environment.

Unacceptable Financing Fees

- Additional fees may NOT be charged to consumers to apply for or use credit.
- The price offered to consumers must not separately designate the cost of credit from your regular price. This includes references to application fees, processing fees, surcharges, up charges, price increases or other special charges. For example, you cannot add a "processing fee," "bank fee," or similar charge on a receipt/invoice.
- We recommend that you treat the cost of promotional credit as overhead within your General and Administrative expenses that is included on all sales; just like other credit cards.
- Any fee of this kind that is charged to consumers will be subject to chargeback.

PAYMENT DISCUSSIONS

Customer Discussion Examples

At the beginning of the sales conversation
"Hi, welcome to our store. It's a great time to visit since we're able to offer some great promotions. What brings you in today?"

When the customer is selecting a product or service
"As I mentioned before, we have some great special financing promotions available. Would you like to talk you through our options and see how much your monthly payments would be, and other key details?"*

When the customer is ready to check out
"Do you already have a [store name] credit card? I can help you with a quick application, and if it is approved, you can use your account immediately so you can take advantage of paying it off over time. Would you like to go ahead and submit an application?"

Responding To Customer Hesitations

I don't want another credit card.
"I understand. Other competing general utility bank cards may offer special promotions periodically; however, our card features special promotional financing on an ongoing basis for qualifying purchases. Additionally, having a dedicated credit card for special purchases leaves your other bank cards available for emergencies and day to day needs."

My credit isn't great.
"I understand. I'll be happy to process an application for you to see if it may be approved. We also offer the option of applying with a co-applicant."

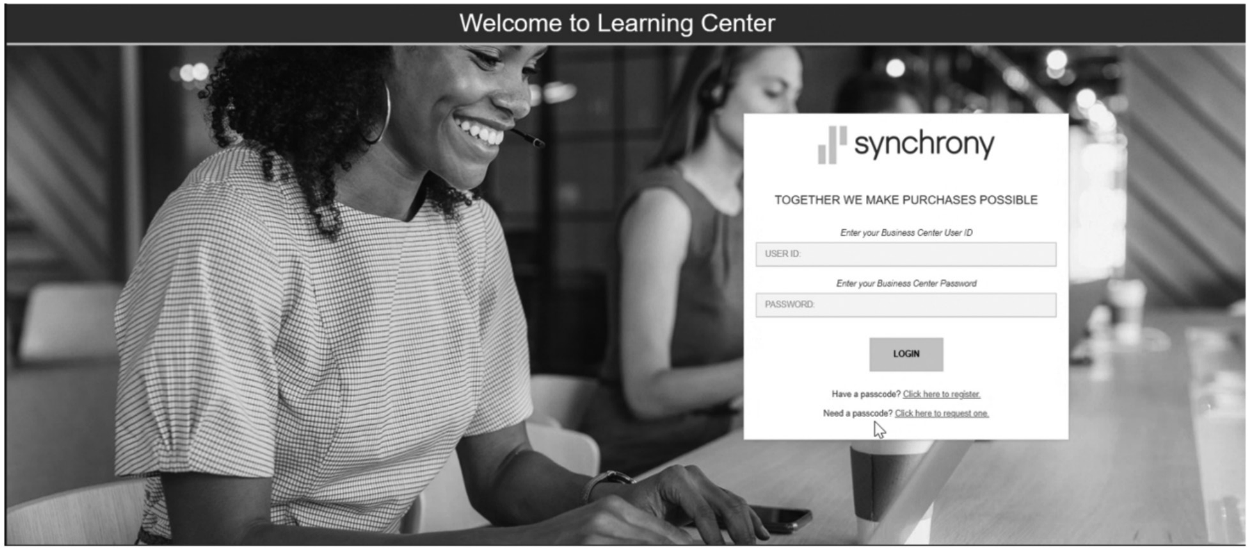
I don't have time to apply.
"Our credit application process takes only a couple minutes, and we usually get an answer back within seconds."

I'm worried about how my personal information might be used.
"I can understand your concern about personal information; that is something that we take very seriously. If you like, we can provide a more private location to fill out the application. We process several applications every day and we make every effort to keep your information secure to keep you protected."

**Subject to credit approval for a Synchrony credit card.*

Introducing Financing to Your Team Is Easy...

1. Introduce your Synchrony credit card program at your next team meeting.
2. Review the benefits of the program for both your business and your customers.
3. Point out the ways to include financing into every sales discussion with your customers compliantly, as well as how to use signage and other visual tools to help your customers understand their financing options.
4. Review learning content types such as PDFs, videos, podcasts and webinars on Learning Center at bc.syf.com.
5. Please register and complete your profile to see your customized learning content.
6. Learning Center can give you the tools you need to help build your skills and be more effective.



Help & Support

Think of financing as if it is a new product line you're carrying. How can your sales team sell effectively if they don't know the product in detail? You expect everyone to spend a lot of time experiencing and researching the product.

Financing is no different. It's going to move more product for your store and allow your customers to get the product or service they really want. Your customer will walk away with the best product for them, confident in their ability to pay it off over time instead of worrying about how to pay for the entire purchase upfront.

Merchant Support
800-333-1082

- Assistance with submitting applications
- Obtain name on an account
- Check available credit amount
- Request a credit limit increase
- Technical assistance with Business Center

Cardholder Support
866-396-8254

- Account questions
- Credit Limit Increases
- Address updates

On-Demand Training

- Learning Center bc.syf.com
- Hours of Operation
  Mon-Fri 8:00am EST to 6:00pm EST

Please Note: *Cardholder inquiry representatives are authorized to speak only with cardholders about their account.*

Transparency Principles: Compliance Requirements

Synchrony Bank promotes full transparency and disclosure to all applicants for its financing program (the "Synchrony Financing Program"). To assure that applicants are aware of several key attributes of the Synchrony Financing Program, you hereby agree as follows:

1. To the extent that you use associates to offer credit (e.g., in store or via telephone), you will ensure that training on how to offer, process and transact with the Synchrony Bank Financing Program is integrated into your existing associate training program. Helpful training materials including videos, self-paced courses and pre-recorded webinars can be found online at Synchrony Bank's Learning Center: bc.syf.com.
2. You must provide all required disclosures to the consumer prior to applying. For example, your Credit Card customers must receive the Credit Card Agreement in writing and have the opportunity to review it and other disclosures in the application brochure before signing an application. Synchrony Bank's online application process will ensure this requirement is covered.
3. You must retain each Credit Card applicant's signature page for no less than 25 months from the date of the application; for each installment loan, you must retain each application and contract for the life of the loan. Failure to keep and, upon request, produce the signature page to Synchrony may expose your business to an automatic chargeback upon consumer dispute.
4. Any fees that might be charged to you for a promotion may not be passed onto the customer. This practice is prohibited and you will be responsible for refunding customers accordingly.
5. Your advertising or promotion of the Synchrony Financing Program must make it clear that:
    a. The Synchrony Financing Program is NOT an in-house credit program.
    b. You will follow the Synchrony approved advertising, templates, and other disclosures or processes in the manner directed by Synchrony in creating or distributing advertising about the Synchrony Financing Program.
    c. Consumers should be provided with information about the different special financing options available to them and how they work before requested to choose which one to use for their specific purchase. It is especially important that they understand the basic features of No Interest, Reduced Interest, Introductory Rates and Deferred Interest /No Interest if Paid in Full options, if all these types of promotions are being offered. The key concepts include:
        - The length of the promotion/loan term;
        - Whether the promotion expires and if so, what happens upon expiration;
        - Required payments during the promotional period; and
        - For Deferred Interest promotions, deferred interest accrues on the promotional balance during the promotional period from the date of the transaction. Finance charges can be avoided ONLY IF the promotional balance is paid off prior to the end of the promotional period.
6. All customers must receive promotional terms prior to completion of the transaction. This may require you to complete a promotional disclosure form.
7. You will advise customers of any policy regarding returns/refunds. Your return policy must be reasonable and fair.
8. These program guidelines are designed to provide transparency for consumers. Synchrony Bank reserves the right to monitor your adherence to these and other Synchrony Financing Program policies.

Transparency Principles: Compliance Requirements (Cont'd)

Fair Lending Principles to Know

Credit must be offered to all applicants fairly and consistently. Failure to do so may result in allegations of discrimination, potential violations of federal or state fair lending laws, litigation or reputational risk. All customers should be encouraged to apply for credit without regard to race, color, religion, national origin, sex, marital status, familial status, age, disability, receipt of income (in whole or in part) from public assistance programs, or an applicant's good faith exercise of a right under the Consumer Credit Protection Act. In addition, credit-related activities must be conducted in a way that is not considered unfair, deceptive, or abusive from the customer's perspective. Unfair activities are those that may cause unavoidable "substantial injury" (typically financial harm) to customers. Deceptive activities could include statements or omissions that mislead customers or influence their decision to buy or use a product or service. Abusive practices interfere with the customers' ability to understand the terms and conditions of a product or service; or which take advantage of the customers' lack of understanding or inability to protect their interests.

Clear and Accurate Communications

Your advertising, signage, and conversations with customers should help them understand and make informed choices regarding your products and available financing options. Disclosures should clearly and accurately describe the terms, conditions, and any limitations associated with the purchase and the Synchrony relationship the customer is establishing.

Taking and Processing Applications

All customers should be encouraged to complete and submit applications for credit . Do not discourage anyone from submitting an application, either through oral statements, body language, delays or discourtesy. Also, make certain that employees provide a consistent level of service in responding to questions from customers about the availability of credit and/or completing the application.

Completing the Credit Application

The credit application and Credit Card Agreement must be provided to customers before they apply. It is the customer's choice to have a joint applicant, but it is not required that a joint applicant be a spouse. Alimony, child support or separate maintenance payments do not need to be disclosed unless the customer wants this income to be considered.

Pricing and Fees

No fees related to the application process or Synchrony financing are allowed, and the pricing of credit approved for customers cannot be changed from what Synchrony approved and communicated. The availability of promotions must be consistently shared with customers when they apply for credit.

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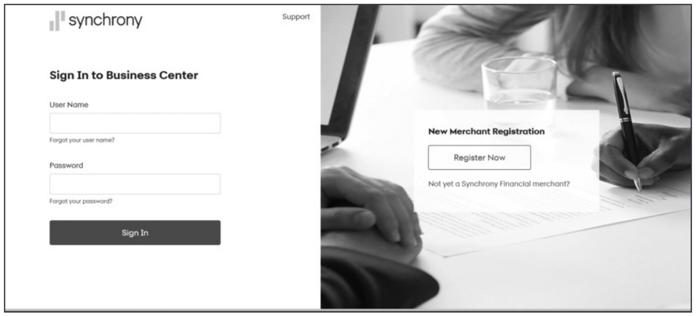
HOW TO PROCESS

Business Center Processing

Use Business Center for all your processing, reporting, and resource needs to begin enjoying the increased sales you can generate by offering credit today.

1. Get Started?



- Register at bc.syf.com
  (You will need your merchant number and bank DDA number)
- Person registering will be Location Administrator for Business Center and responsible for:
  - Providing an email address and other requested information
  - Adding all users for that location and setting permissions for each user
  - Adding Synchrony programs for that location

2. Learn More

- Practice in a safe online environment by selecting Product Demo from the drop-down menu
- Take online training courses by selecting Learning Center from the drop-down menu

3. Start Offering Credit

- Offer to every customer
- Offer early in the sales process

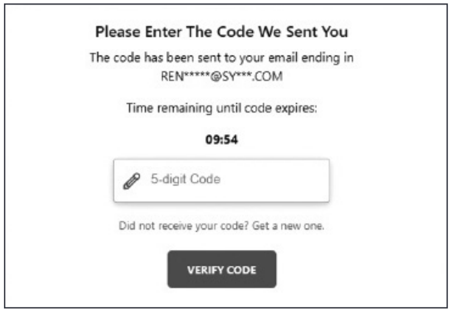
One-Time Passcode

You can now verify your account in Business Center with a one-time passcode that will save you time and give you even more confidence that your account is secure. In order to do so, you must first log in to Business Center at **bc.syf.com** to make sure your contact information is accurate.

Step 1

Select an email address or phone number to send the one-time passcode.

NOTE: *Selecting phone number will result in a phone call to that number delivering an audible one-time passcode.*



Step 2

Enter the 5-digit one-time passcode and select “Verify Code”.

Step 3

Verify and link your device if you would like to log into Business Center faster. Selecting “Don’t Link Device” will require the one-time passcode at next and subsequent log ins until device is linked.

Location Administrators have the ability to override a user’s need for a one-time passcode: Log in to Business Center and select “Administration” then “Manage Users”. Click “Edit” next to the user who needs the override.

Completing An Application with Business Center

After your customer understands the many benefits of your store credit program, they only need to complete, via a simple interview, a brief application online in Business Center. After the applicant (and co-applicant) information is entered on-screen, print out the completed application to be signed. It is crucial that every applicant and co-applicant be given an opportunity to review and understand all of the account terms in the Credit Card Agreement information on the printed application before they sign and date it.

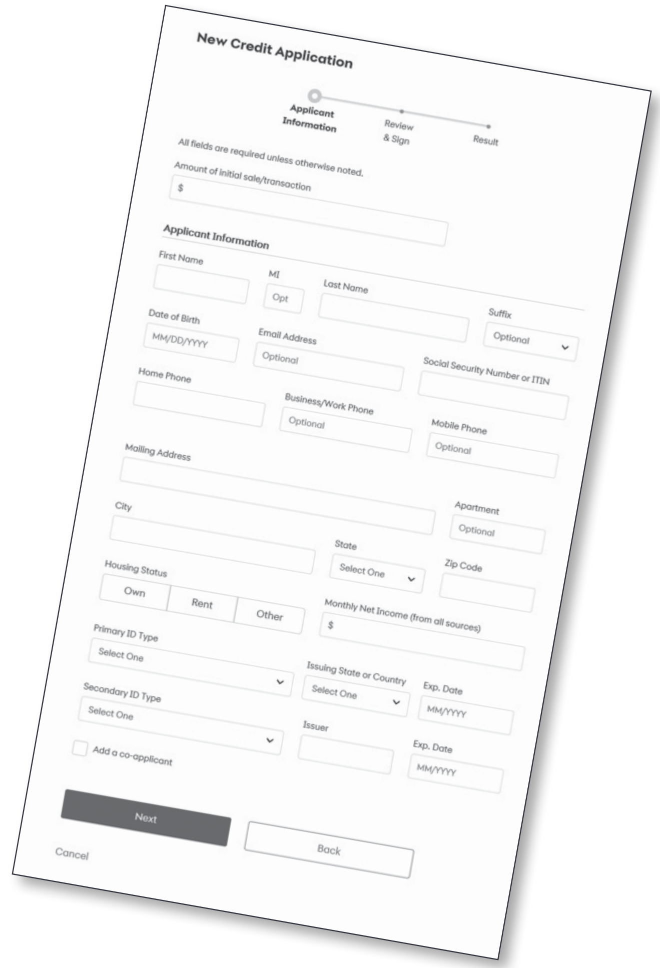
Valid (Non-expired) Identification

Primary ID

Driver's license, state ID, passport, tribal ID, foreign passport (including number and country of issuance), government-issued visa travel documents (if a picture is present on the visa), military ID, or resident/alien Green Card.

Note: When using a passport, use state of residence.
When using a military ID, the expiration is the date on the top right.

Secondary — Major Credit and Debit Cards (VISA, Mastercard, American Express, Discover), Department Store Cards, or Gas Cards with the applicant's name and expiration date on them. Gift cards and pre-paid cards are not acceptable.



It's Fast and Easy!

Direct to Device

With Synchrony's direct to device technology, customers can apply for credit on their own device while shopping in-store. If approved, customers can even make same-day purchases. It's a fast, convenient, and contactless way to apply.

Digital credit applications are growing significantly and have quickly become an important part of the shopping experience. Synchrony's direct to device technology delivers the best of our Digital Apply application process, while-in-store, by sending a unique link directly to your customer's device through email or QR code. New cardholders can use the new account to complete their purchase almost immediately. The digital process is completely paperless and uses in-store decisioning to lift approval rates by creating a more customized, user-friendly application experience for your customers.

CUSTOMER BENEFITS

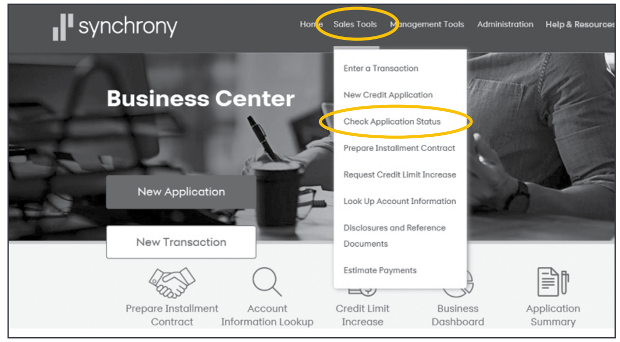
- Ability to enter application information privately on their own device
- Instant decision delivered on their own device
- Faster application process that automatically pulls in known customer information
- Higher likelihood of approval with digital experience
- Immediate access to the new account if approved

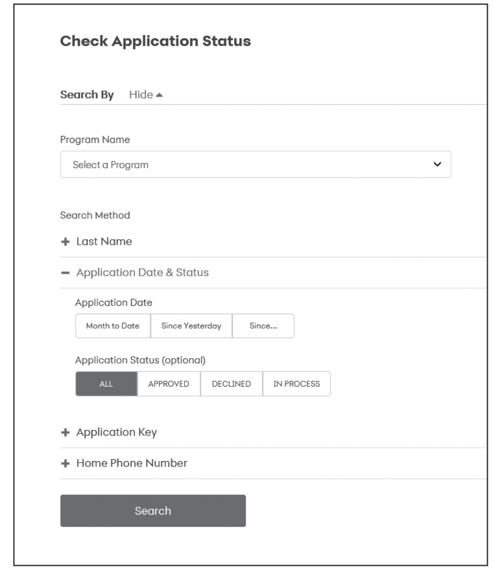
YOUR BENEFITS

- Reduce time Store Associates spend managing and processing in-store applications
- Ability to track apply links sent by individual store or associate
- Leverage digital in-store decisioning process
- Reduce your Store Associates' exposure to PII
- Improve record management and application consistency across all stores
- Give customers the power to choose their preferred application process while optimizing approval rates

Check Application Status

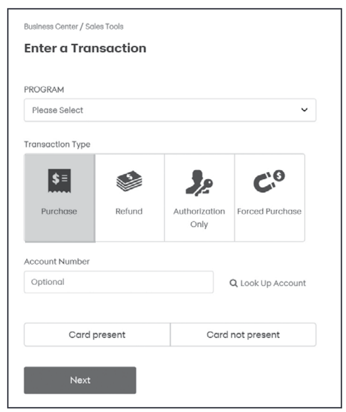
To check the status of an application, **Select** the "Check Application Status" option under the "Sales Tools" menu

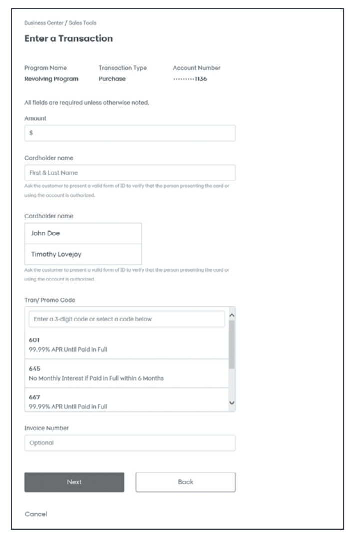


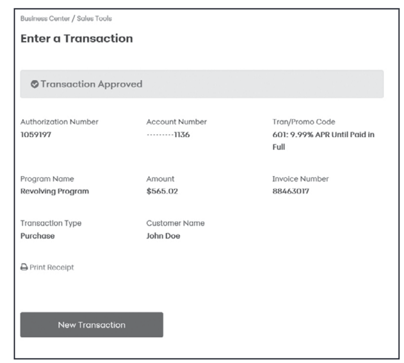


Processing A Sale (Or Refund)

To begin processing a Sales Transaction choose "Sales Tools" from the home page then choose "Enter a Transaction" from the drop-down menu.

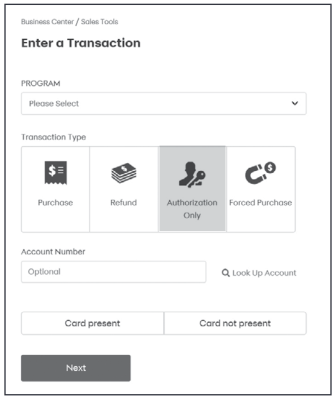


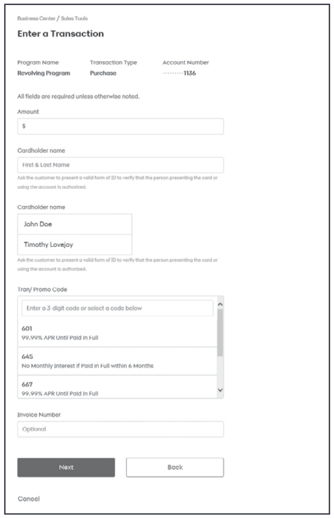


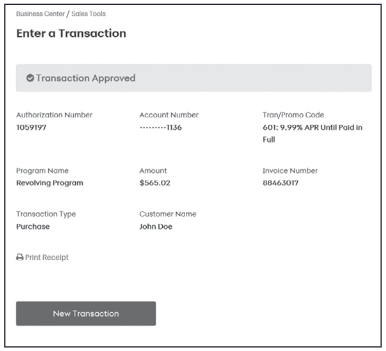


Future Delivery - Processing an Authorization

To begin processing an Authorization when the product or service will be delivered on a future date. **Choose** Sales Tools” from the home page and select “Enter a Transaction” and select “Authorization Only” as the transaction type.

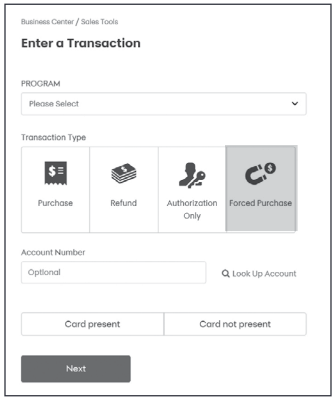


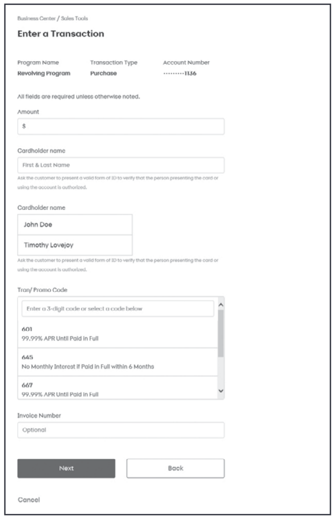


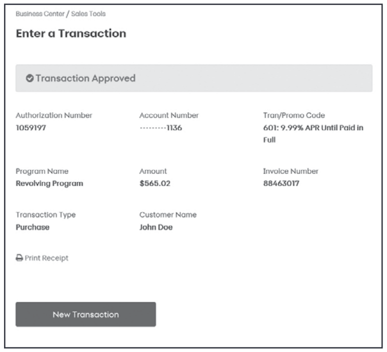


Future Delivery - Processing A Forced Purchase

To begin processing a Forced Purchase upon delivery of a product or service that was previously set up as an Authorization, follow the simple steps listed below. **Choose** “Sales & Tools” from the home page, then **Select** “Enter a Transaction.”

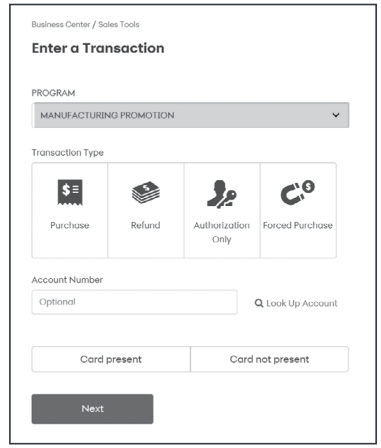


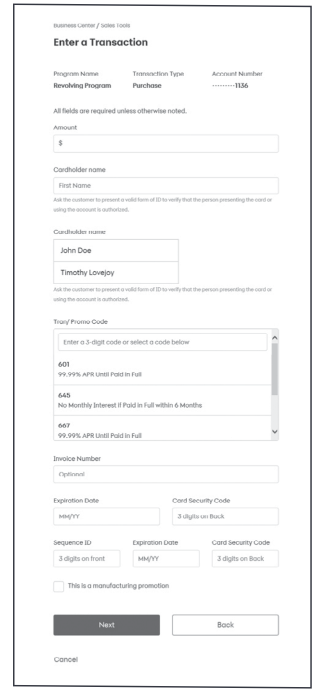




Processing A Manufacturer Sale

To begin processing a Sales Transaction, **Choose** "Sales Tools" from the home page, then click "Enter a Transaction."

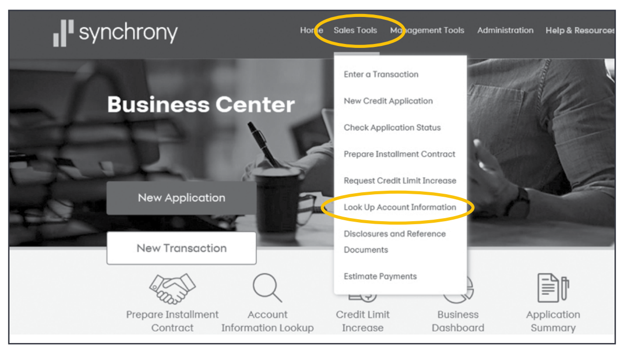


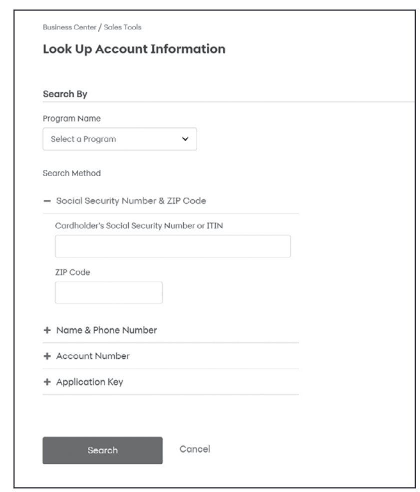


How To Look Up a Cardholder's Account Information

Look up account number and/or available credit for customers who do not have their credit card.

To look up an account number and/or available credit, **Select** "Sales Tools" and choose "Look up Account Information" from the drop-down menu.

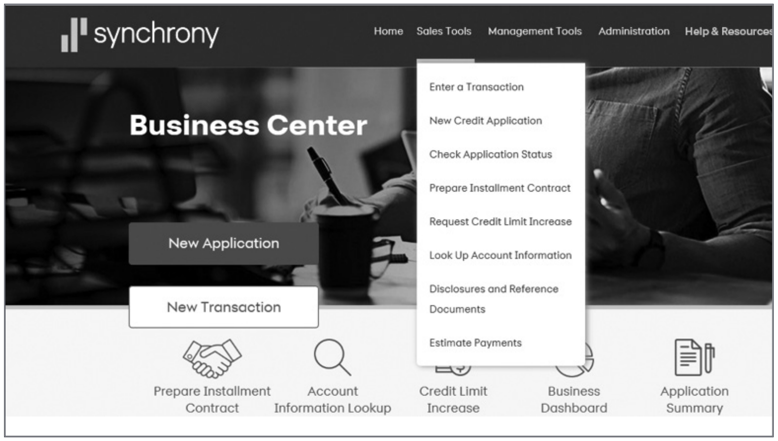


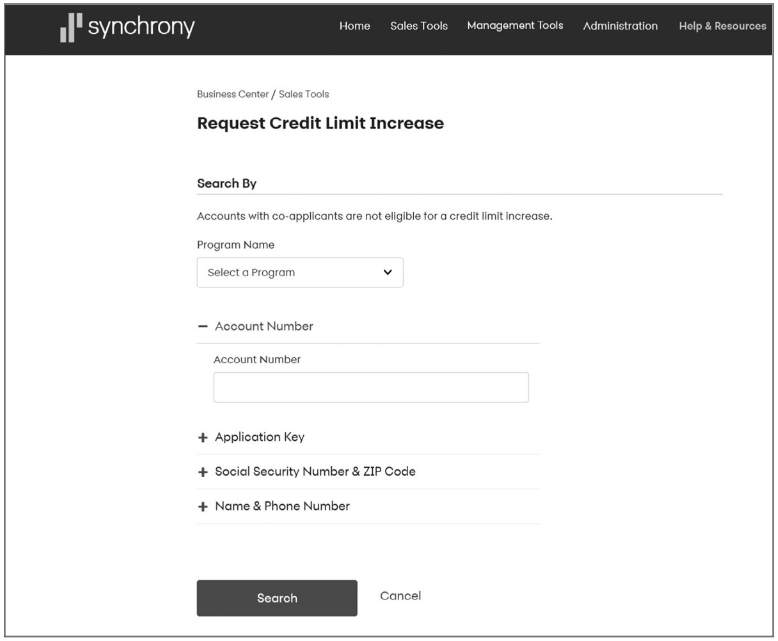


How To Process a Credit Limit Increase Request

Note: You must have the customer's consent to submit a credit limit increase request. A credit bureau check may be performed just like a new credit card application.

Click "Sales Tools" and choose "Request Credit Limit Increase" from the drop-down menu.





Point-of-Sale Mobile Devices

You are responsible for securing access to and use of Point-of-Sale mobile devices (iPads, tablets, etc.) to prevent fraud or a data breach.

How To Process Fraud and Dispute Transactions

Efficiently process fraud dispute transactions using the Disputes Documentation Requests Tool. It also provides open, past due and pending fraud requests.

To access the tool, location administrators must first grant access via the Users Permissions template. **Select** “Administration” then **Click** “Manage Users.”

Select “Management Tools” and click “Disputes Documentation Requests.”

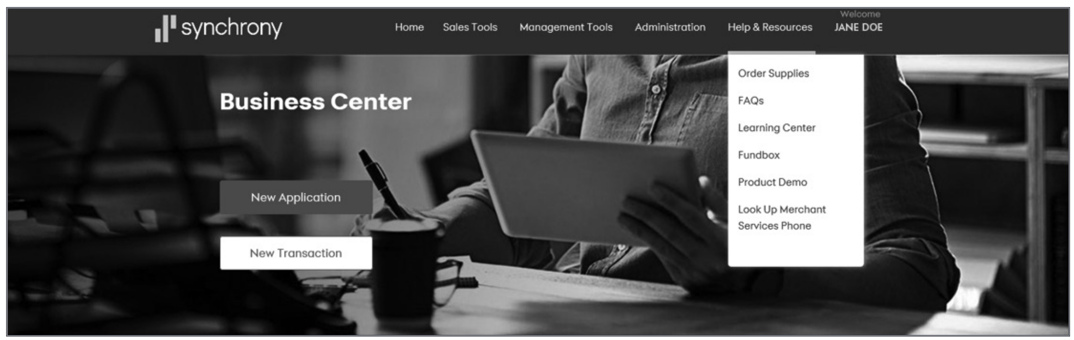
Help & Resources

There is an assortment of resources in Business Center available to help you manage your financing program.

Click the Help & Resources menu to access the various resources offered in the Business Center.

The following resources are available for revolving financing programs:

- Order Supplies
- Frequently Asked Questions
- Learning Center
- Product Demo
- Merchant Services
- Chat With an Agent



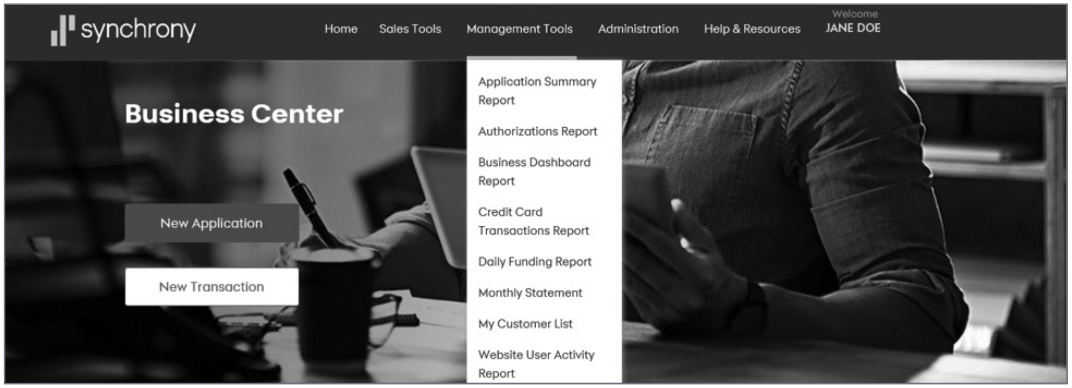
Reporting

Click the “Management Tools” menu to access the various reports offered.

The following reports are available for revolving financing programs:

- **Application Summary -** Provides a history of your consumer applications
- **Authorizations Report -** View all authorization-only transactions
- **Business Dashboard -** Summarizes application and credit limit approvals
- **Credit Card Transaction Report -** Supplies detailed data of transactions and can be used for reconciliation
- **Daily Funding Report -** Provides a daily update of funding
- **Monthly Statement -** Details your monthly transactions of sales, fees and deposits
- **My Customer List -** pull a list of your current customers available credit

  and MORE...



Customer Internet Response Page

When a customer's credit application is approved on the Internet, they have two ways to make a purchase:

1. Print the Internet Response Page and take it to the merchant location for up to 10 days after applying.
2. Wait until they receive the card in the mail and go to the merchant location.

The customer must have either the Internet Response Page or the card to make a purchase after being approved on the Internet.

1. **Internet Response Page Purchase**
   The account holder is attempting to make a purchase with the Internet Response Page. When the account holder presents the Internet Response Page, you must follow the procedures listed below:
   - Make sure that the Internet Response Page has not expired.
   - Verify and record the cardholder's identification on the Internet Response Page.
   - Call Merchant Services at 800-333-1082 to obtain the account number. If it has been more than 10 days since approval, you will be informed of this and the customer should be told that the Internet Response Page has expired and the card must be presented in order to make a purchase.
   - Retain the Internet Response Page for your records for no less than 25 months.

2. **Credit Card Purchase**
   You will not be able to distinguish an Internet-originated card from any other card; therefore, you should process the sale as usual.

Congratulations Cardholder ____________ ____________**!**
Cardholder First Name / Last Name

You are now a ____________ **cardholder.**
Client Name

Thank you for applying. Soon you will receive your credit card in the mail .
Your credit limit is : ____________
Your reference number for this application is: ____________

If you wish to use your new account before you receive your credit card, just go to the ____________ ____________ nearest you and **present this page.**
Client Name and Location

We want to make it easy and convenient for you to shop with us.

If you need further information regarding your account, please contact our Customer Service Department at ____________.

Thank you for applying, we look forward to serving you at any of our locations.

STOP Please print this page and save for future reference.

Expiration Date: ____________

SAMPLE

FOR MERCHANT USE ONLY

Validation Of Customer I.D. - Completion Of All Boxes Required		Initials	
Merchant #	Account #	Amount of initial transaction	
1st Type of ID / Number	Exp. Date	2nd Type of ID / Credit Card Type and Issuer	Exp. Date
Store Phone #	Store Fax #		

Please do the following:
- Verify and record above the account holder identification the same as you would for a face – to – face applicant.
- Call Synchrony to obtain the account number.
- Process the sale as you normally would with no card present.
- Retain this page for your records for 25 months.

Failure To Follow The Above Procedures May Result In A Chargeback!

Failure to follow the above procedures may result in a chargeback!

synchrony

CHANGING WHAT'S POSSIBLE