

Create Effective Ads with Advertising Center

A BUSINESS BOOST KIT

Advertising Center
Tools and resources for effective and compliant marketing of consumer financing.

- Advertising Guidelines / Disclosures**
Access guidelines on how to design effective ads that comply with regulations on advertising promotional financing. Actual headline, subheadline, disclosure language included.
[Learn more >](#)
- Advertising Resources / Reviews**
Do you have an advertising creative question or would like us to review your ads for regulatory compliance? Our Advertising Consultants are available to help.
[Access submission form now >](#)
- AD Wizard**
Use our quick and easy tool to build program specific compliant, consumer financing advertising that's ready to go!
[Learn more >](#)
- Digital Marketing Toolkit**
Banners and best practices to help you market financing on your website.
[Access Digital Marketing Toolkit now >](#)
- Direct Marketing Tool**
Create custom postcards that are ready to send to your customer list.
[Learn more >](#)

Why it Matters



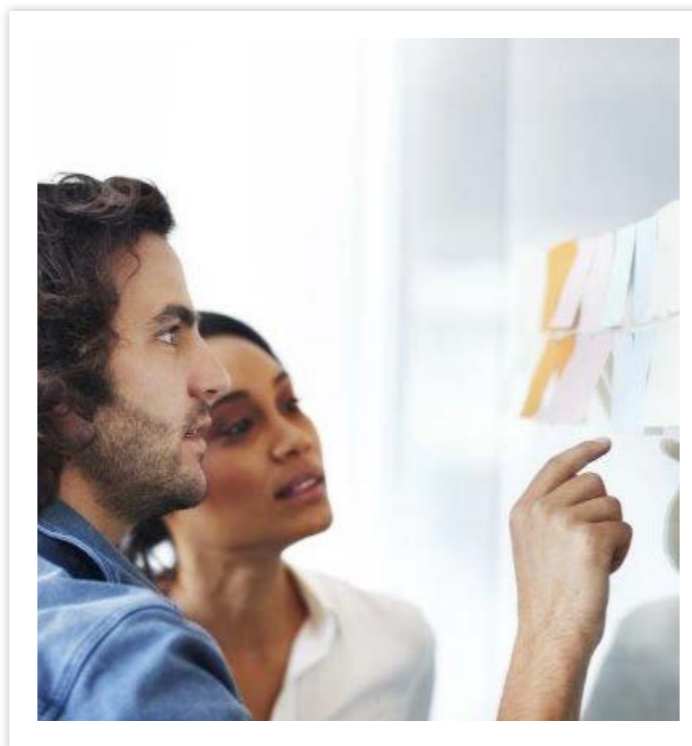
In this Business Boost kit, we'll explain how you can create effective ads with Synchrony Financial's **Advertising Center**. Clear and compliant financing messages engage more consumers and create a better overall buying experience. Now more than ever, businesses are competing for consumers' attention. So making your advertising stand out with a financing message—across multiple channels—is critical.

We're convinced that once you use Advertising Center, your new ads will be clear, effective and compliant. Consumers will appreciate a better understanding of financing offers, giving them more confidence to purchase. Your business can drive traffic, increase sales, and provide a better customer experience that leads to loyal relationships.

It doesn't have to be complicated. We can help.

Regulatory scrutiny on advertising continues to increase, but with tools from Advertising Center, your business can stay compliant. Advertising Center includes design guidelines, disclosure templates for your industry, tools for digital marketing and direct mail, as well as an area where you can submit your ad for review by our team of advertising consultants.

Plus, there's even an AD Wizard that will help you build program specific, compliant advertising that is ready to use.



WHY TO USE IT:



Drive traffic and sales with clear and effective ads



Give potential buyers a better understanding of financing offers



Increase clarity and trust



Provide consistent messaging across all advertising channels



Leverage tools to create compliant ads



HOW TO USE IT:

Access ad design guidelines and examples by channel, as well as the appropriate disclosures

Ask our team of advertising consultants to review your ad and make sure it's compliant

Download free web banners and discover best practices to help you market financing on your website

Create custom postcards that are ready to send to your customer list

Use the AD Wizard to build program-specific, compliant ads that are ready to use.

Real Results

What Synchrony Financial cardholders and non-cardholders say about advertising financing

1. Consumers confirm that compliant ads*:



- Are easier to understand overall
- Drive higher interest levels
- Communicate all essential points well
- Explain financing terms and options clearly

*Compliant ads follow Synchrony Financial Advertising Guidelines and Disclosures. Non-Compliant ads tested represent promotional financing advertising for deferred and equal payment promotions pre-Card Act and Reg Z.

2. Compliant Deferred Interest Ads positively influence "likely to apply":

71% of cardholders **would apply for financing** after seeing a compliant ad, up to 40% over non-compliant ads

47% of non-cardholders would apply for financing after seeing a compliant ad, up 27% over non-compliant ads

3. Four most important elements consumers want when considering a store credit card with financing:

Description of promo financing offer	No-interest period definition, that explains penalties for non-payment
Minimum purchase requirements	Account terms and interest rates

4. Top Rated Headlines that most clearly communicate "equal payment, no interest" financing offers:

#1 No Interest until paid in full <small>Equal Monthly Payments Required</small>	#2 0% Interest until paid in full <small>Equal Monthly Payments Required</small>	#3 Zero Interest until paid in full <small>Equal Monthly Payments Required</small>
---	---	---

Consumers want to know that equal pay promotion terms and payments do not change, ever. While still compliant, the least preferred headlines were ones that contained month and year "until June, 2015" as they implied something may change after the date passes.

In Summary:



Fewer Defects=
Greater Clarity




Greater Clarity=
More Applications



More Applications=
More Sales

Research conducted by Rothstein Tauber, Inc. on behalf of Synchrony Financial, 2014 Findings from a survey of Synchrony Financial cardholders and non-cardholders

Make it Happen

[ADVERTISING GUIDELINES/DISCLOSURES](#) |[ADVERTISING RESOURCES/REVIEWS](#) |[DIGITAL MARKETING TOOLKIT](#) |[DIRECT MARKETING TOOLKIT](#) |[AD WIZARD](#)

Advertising Center brings together several helpful tools for effective and compliant marketing of consumer financing:



ADVERTISING GUIDELINES/DISCLOSURES

Learn how to design ads for promotional financing that comply with regulations for promotional financing advertising messages. Plus, access accurate headlines/sub-headlines and disclosure language specific to your industry.



ADVERTISING RESOURCES/REVIEWS

Do you have an advertising creative question or would like us to review your ads for regulatory compliance? Our Advertising Consultants are available to help.



DIGITAL MARKETING TOOLKIT

Download free web banners for your website, plus access best practices to help you market financing on your website.



DIRECT MARKETING TOOLKIT

Help drive repeat purchases by creating custom postcards to send to your customer list of current cardholders.



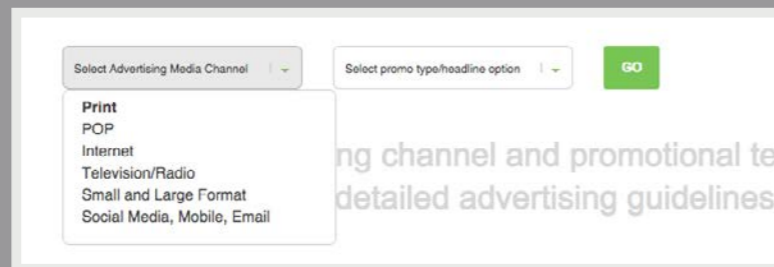
AD WIZARD

Use this quick and easy tool to build compliant, program-specific advertising that is ready to use!

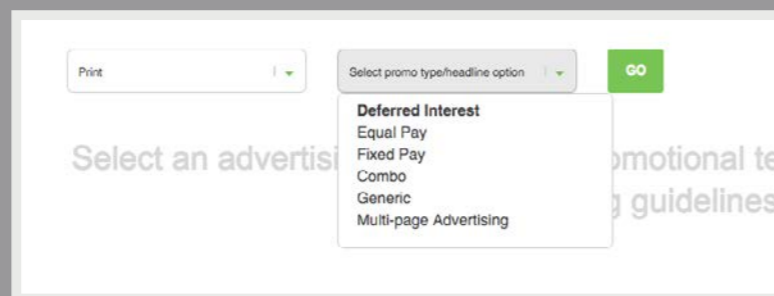
Make it Happen: Advertising Guidelines/Disclosures

AD GUIDELINES BY CHANNEL

Select Advertising Media Channel



Select promo type/headline option



How to use the Advertising Guidelines

Rollover these boxes to see the corresponding headline, subheadline or disclosure in the sample ad.

Click to view disclosure text corresponding to your industry.

Advertising Guidelines/Disclosures

This area of Advertising Center walks you through everything you need to know about marketing your consumer financing program. It's a great place to start if you want to begin incorporating financing into your marketing, and serves as a handy reference on design and disclosures.

INTRODUCTION

Start here to learn more about the regulations that apply to promotional financing, the definition of credit, headline types and how promotional financing offers work.

ADVERTISING HOW-TO'S

General advertising guidelines about how to reference your credit card program, how to qualifying purchases, multiple providers and special promotional financing events.

AD GUIDELINES BY CHANNEL

Step by step guidelines and visual examples for advertising channels such as print, POP, Internet, television, radio, social, and email.

ADDITIONAL GUIDELINES

Additional options for catchy headlines, combining retail and financing offers together, and how to advertise monthly payments.

Make it Happen: Advertising Reviews/Resources

Advertising Resources / Review

Do you have an advertising creative question or would like us to review one of your ads?

We're here to help!

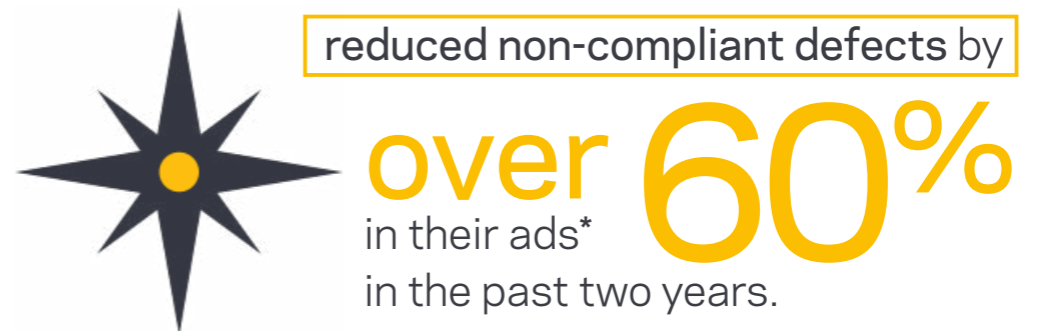
Submit your advertising question or your actual ad creative file for review. Our Advertising Consultants will contact you within 2 business days.

Advertising Reviews/Resources

We're here to help! Our cross-functional team of over a dozen marketing, legal and compliance experts work together to keep your business safe and help you grow.

You can submit a question or your actual ad creative for review. Just fill out the form on Advertising Center, under Advertising Reviews, and our team of Advertising Consultants will get back to you within two business days.

Ad monitoring reveals that merchants who follow **Synchrony Financial advertising guidelines** have:



*Source: 2014 Advertising Promotional Financing Quantitative Research Study

Make it Happen: Digital Marketing Toolkit

Dedicate a page on your website to financing.

We've made it easy. Here's everything you need to build a financing page, including example wording that you can use on your own site.

1

FEATURE YOUR FINANCING PROMOTIONS IN THE HEADLINE OF YOUR PAGE

Enjoy promotional financing with a [Store Name] Credit Card!*

{ **TIP:** Current Financing Promotions: Be sure all promotional financing details and disclosures are included below or only one click away. }

XX Months Promotional Financing*

on purchases of \$XXX or more with your [Store Name] Credit Card from [Date] to [Date].

*Subject to credit approval. Minimum Monthly Payments required. See store for details.

Visit our store and apply today!**

**Subject to credit approval.

{ **TIP:** Include store locator if applicable. }

2

DESCRIBE THE BENEFITS OF YOUR FINANCING PROMOTIONS

What are the benefits?

- Promotional Financing available in-store
- Convenient monthly payments and online bill-pay
- Take advantage of promotional financing options and the opportunity to make monthly payments over time[^]
- You have the ability to use your **[Store Name]** credit card to purchase again[^]

[^]Subject to credit approval. Minimum monthly payments required. See store for details.

3

ADD A LINK TO CONSUMER CENTER

[Store Name] offers customers a credit card issued by Synchrony Bank that can be used in store.

How do I manage my account?

To check the status of your **[Store Name]** Credit Card, you will need to go to Synchrony Bank's website by clicking here. After logging into your account, you will be able to:

- View your balance
- Make a payment
- View your personal information and make changes to your account
- View existing promotional financing offers*

*Subject to credit approval.

{ **EXAMPLE BUTTON:** [Manage your account](#) }



PLUS!

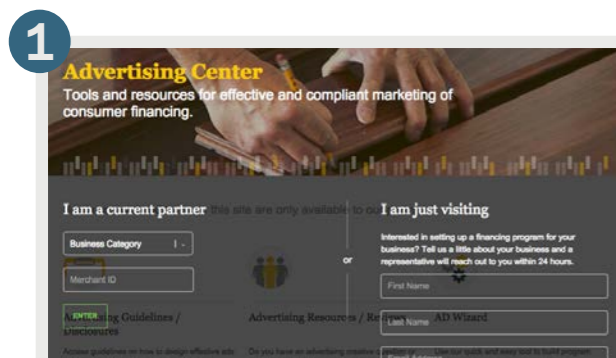
TAKE ADVANTAGE OF **FREE WEB BANNERS** available on the Digital Marketing Toolkit to use on your financing page or throughout your website.

DON'T FORGET

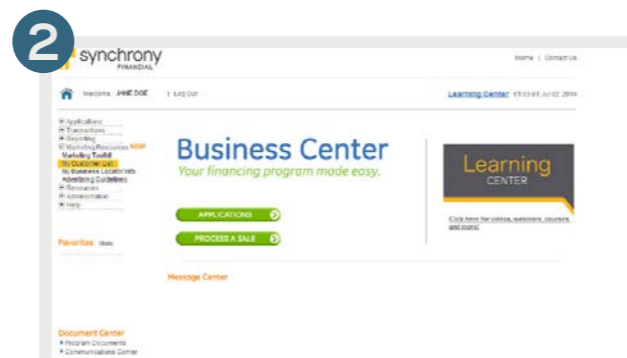
to provide the correct details and disclosures. Refer to the **ADVERTISING GUIDELINES** on Ad Center to determine the correct information for your promotion.

Make it Happen: Direct Marketing Toolkit

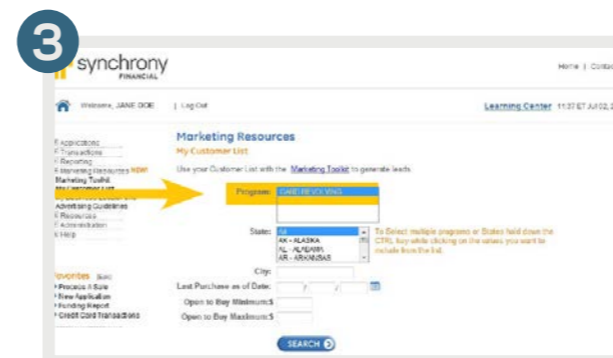
How to Download Your My Customer List



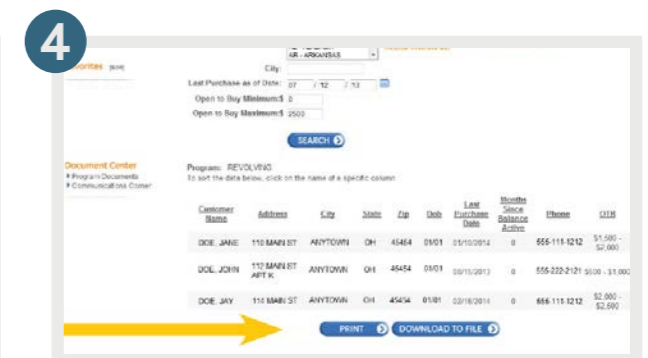
Log into Advertising Center and click **Direct Marketing Tool**.



Log into **Business Center** and click **Marketing Resources**.



Select your program, enter your criteria, and click **Search**.



Select **Download** to export to Excel. You can sort by zip code, city, or last transaction/purchase date.

SAMPLE OF CUSTOMER LIST

Sample Customer List Output												
FIRST NAME	LAST NAME	ADDRESS	CITY	STATE	ZIP	BIRTH DATE	PURCHASE DATE	MONTHS SINCE BALANCE ACTIVE	PHONE	CUSTOMER TYPE	MIN OTB (\$)	MAX OTB (\$)
Ima	Customer	123 Any Street	Anytown	xx	12345-6789	'02/01	10/7/08	23	781-334-4333	Revolving	0	499
Will	Spend	454 Spending Ln	Buyville	xx	98765-4321	'12/01	12/9/10	1	781-899-2846	Revolving	13500	14000
John	Doe	555 Money Lane	Somewhere	xx	23456-1985	'10/01	7/28/11	0	781-963-0490	Revolving	9500	10000
Justin	Example	9876 1st Street	Moneytown	xx	34567-8915	'11/01		N/A	781-837-0208	Revolving	15000	15500

MAKE THE MOST OF YOUR CUSTOMER LIST

Have your sales team send handwritten cards during downtime:



Thank customers with a special offer.

Invite customers to special events.

Offer customers a gift card/incentive to return for their next purchase.

Send a birthday or holiday greeting.

OR

Send a professionally designed postcard via the Marketing Toolkit on Business Center.

For help with Marketing Toolkit, call our support team at 1-877-635-5376.

Make it Happen: Direct Marketing Toolkit

Direct Mail

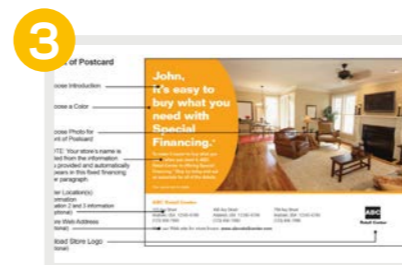
Send a postcard to My Customer List cardholders and invite them back to your store to use their available credit.



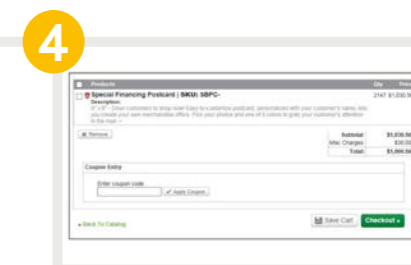
1. **Log into** Business Center and click on the Marketing Resources on the left side of the screen.



2. **Select** Marketing Toolkit from the list of options and follow the prompts on screen.



3. **Personalize** your message—create your own headline and subtext. Marketing Toolkit also features a variety of images and colors to choose from.



4. **Create** the postcard within the online tool and pay for printing and mailing—we'll take care of the rest.

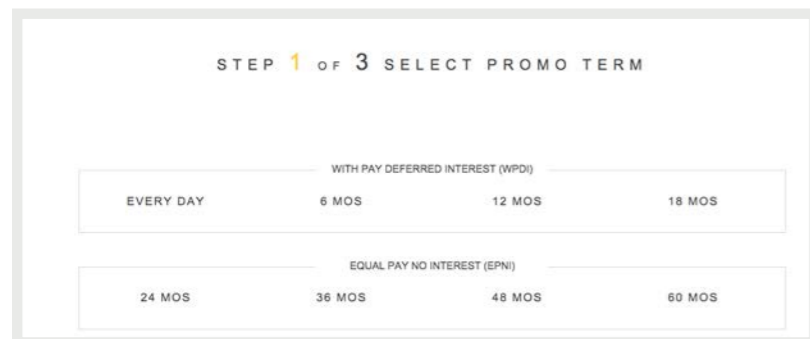
For help with Marketing Toolkit, call our support team at 1-877-635-5376.

Make it Happen: AD Wizard

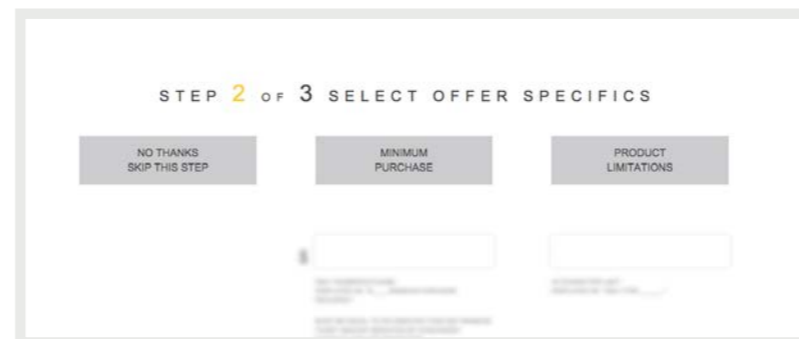
AD Wizard

AD Wizard makes it easy for you to comply with federal/state regulations* about how to promote financing. Just answer a few easy questions and we'll determine the correct disclosures to match your promotion and generate graphics for you to download. If you run into any questions along the way, just email advertising.branding@synchronyfinancial.com.

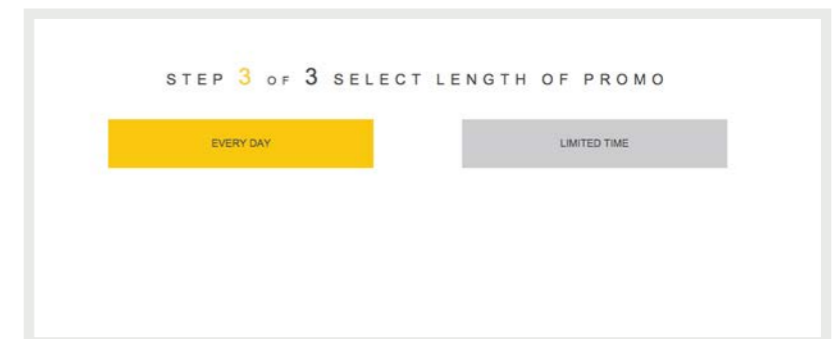
1 SELECT YOUR PARAMETERS:



a Select your promo type and term. This is based on your program specifics.



b Select your offer specifics. Here you can enter any product limitations or minimum purchase requirements.



c Select the length of your promo. You can choose everyday for ongoing promos or input exact start and end dates.

2 GRAPHICS ARE AUTOMATICALLY GENERATED.

Download these graphics to use in your ads.



3 PLACE THESE GRAPHICS

into your print ad, web page, email, tv ad, or use it for a radio script.

DON'T FORGET

Please use graphics at 100% downloaded size. Shrinking graphics below 100% is against Synchrony Financial compliance requirements. Do not alter the headline, subhead, or other disclosures.



*Federal and State Unfair, Deceptive and Abusive Acts and Practices laws generally require advertisements to fairly and accurately state the terms of the offer and not be false or misleading. Specific credit advertising requirements are addressed in the Truth In Lending Act ("TILA") and its implementing Regulation Z. These requirements apply to all persons, not just Synchrony Bank as the creditor. Therefore, all persons and businesses must comply with the advertising provisions of Regulation Z if they advertise consumer credit transactions.

Checklist

Checklist

1

Explore Advertising Center at SynchronyBusiness.com/advertisingcenter



2

Start by reviewing design and disclosure guidelines to comply with regulations on advertising promotional financing



3

Download web banners and learn about digital marketing best practices



4

Send custom postcards to drive in-store traffic



5

Ask us an advertising creative question or have our team of Advertising Consultants review your ad



6

Use the [AD Wizard](#) to quickly and easily build compliant ad graphics that are ready to download

