

INTRODUCING



Synchrony  
**TRANSACT™**

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OVERVIEW AND USER GUIDE  
June 2024

# CONTENTS

<b>I. Introduction</b>	
• What it Does.....	3
• Why it Matters (merchant and customer benefits).....	4
• How it Works.....	5
• System Requirements.....	7
<b>II. Getting Started</b> (set up devices and users).....	8
• Authorize and Activate Devices.....	9
• View Profile.....	12
<b>III: Using the Platform</b> .....	13
• Estimate Payments.....	14
• Apply for Credit.....	17
• Generate a Sales Slip.....	25
• Submit for Funding (Business Center only).....	36
• View Transactions .....	46
<b>IV. Appendix</b> .....	50
• Business Center: Transaction Status.....	51
• Business Center: Headquarters/Rollup.....	52
• Business Center: Register.....	53
• Business Center: Add Users.....	54
• Business Center: Assign Permissions.....	55
• Learn More.....	56
• FAQ.....	57

## Keep an eye out.

Throughout this guide, key tasks, notes and tips are highlighted by these symbols:



Information to note



Actions to take



Tips for success

## INTRODUCTION: **WHAT IT DOES**

 Synchrony Transact is an **online platform** that makes the financing process **faster and easier** for both the merchant and the customer.

With Synchrony Transact, you can:

- Review estimated monthly payments with customers and view promotional financing options.
- Help customers apply for a credit card.
- Complete transaction details.
- Manage your sales pipeline and more.



You can access Synchrony Transact at:  
<https://bcpos.mysynchrony.com>



Synchrony Transact accelerates the financing process so you and your team can focus on your projects rather than paperwork—and deliver a better customer experience.

## **Synchrony Transact™** *Simple, Smart Financing*

By providing the process online—fast, easy and convenient—Synchrony Transact lets you help more homeowners make the home improvements they want and need with the spending power that they're looking for—while helping you close more sales, increase project sizes and grow your business.



### **Quick**

A streamlined process of digital forms and online records accelerates every aspect of your financing program, so you can complete transactions faster.



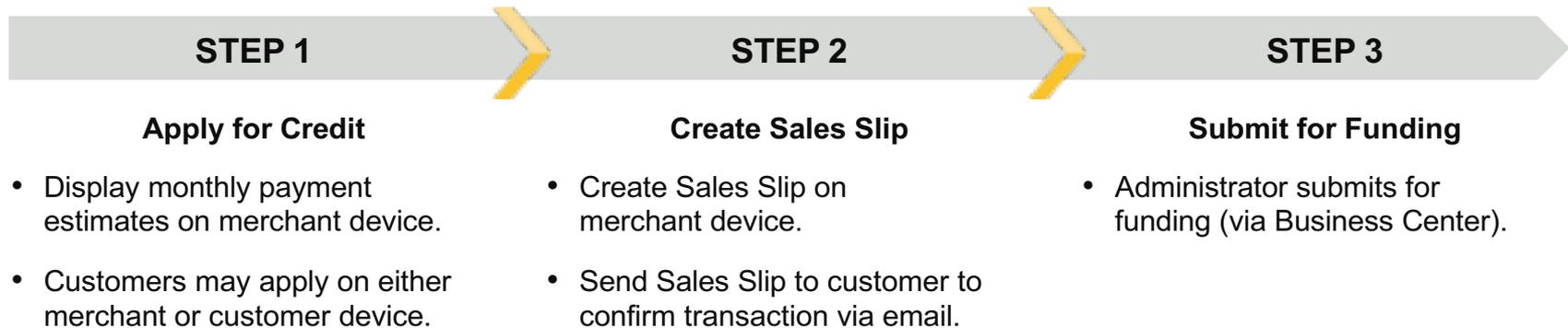
### **Simple**

Intuitive tools, a user-friendly interface and a straightforward, step-by-step process make it easier than ever to offer financing and manage your program, so you can stay focused on sales, service and business success.

## INTRODUCTION: HOW IT WORKS—OVERVIEW



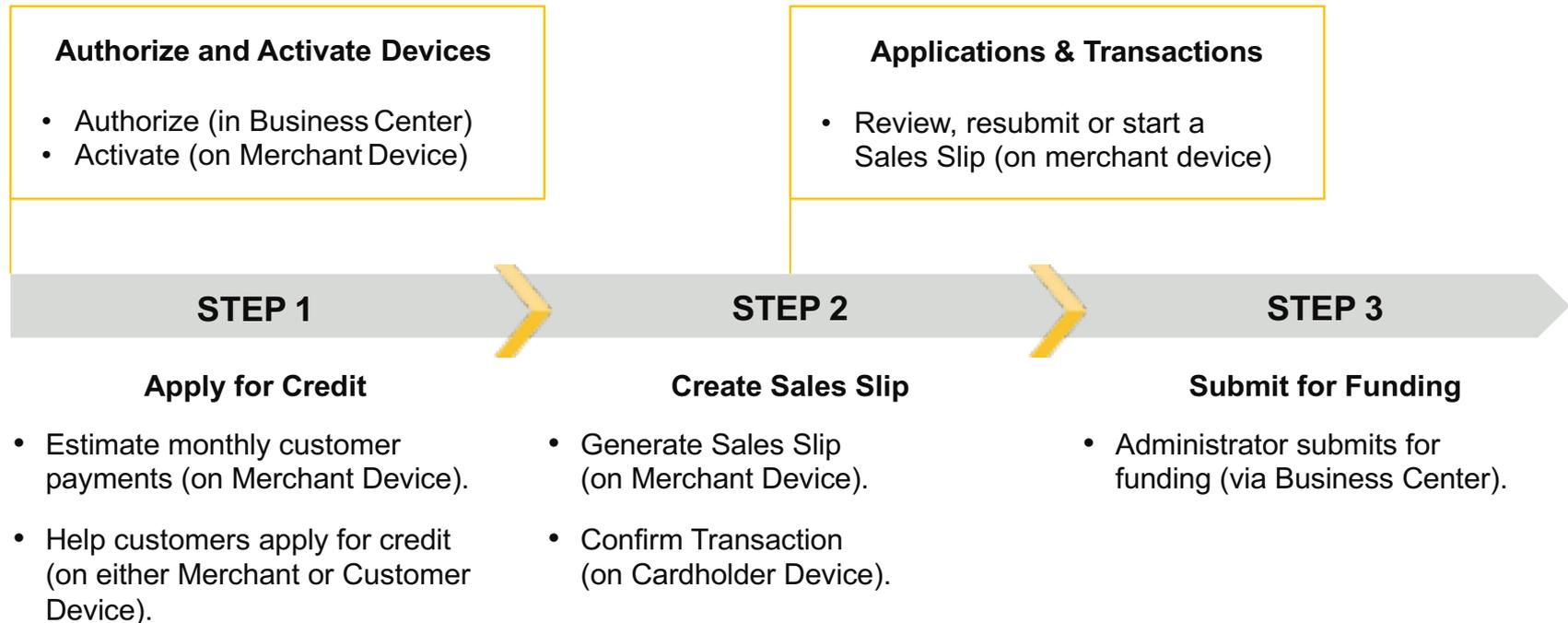
Synchrony Transact provides access to tools and resources to support financing transactions end to end—from application to merchant payment. These three steps summarize the activities that occur by device or platform.



## INTRODUCTION: HOW IT WORKS—ADDITIONAL CAPABILITIES



Before using Synchrony Transact, you must authorize and activate the devices you and your team will use. Once you have begun using Synchrony Transact, you can also access tools to help manage your transactions.



Admin-level activity (set up users, assign permissions) takes place in Business Center: [bc.syf.com](https://bcpos.mysynchrony.com)

User-level activity (help customers apply and complete Sales Slip) takes place in Synchrony Transact (on authorized merchant devices): <https://bcpos.mysynchrony.com>

## INTRODUCTION: **SYSTEM REQUIREMENTS**

**Synchrony Transact can be accessed on a desktop computer, laptop or tablet. It works on both Windows PC and Mac IOS.**

Access Synchrony Transact at:

<https://bcpos.mysynchrony.com>

For optimal performance, please use the current version of the versions below:

- *Chrome*
- *Internet Explorer*
- *Firefox*
- *Safari*



# GETTING STARTED

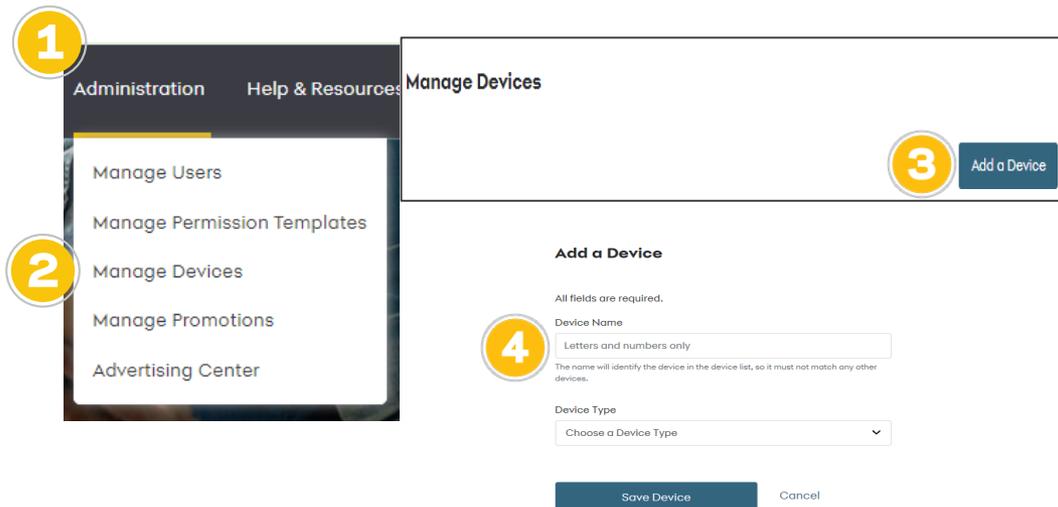
- Authorize and Activate Devices
- View Profile



## GETTING STARTED: AUTHORIZE DEVICES

For security reasons, only authorized devices may use Synchrony Transact. A user with administrator permissions in Business Center will need to authorize each device that you or your team plan to use with Synchrony Transact. Next, users will activate their devices (see page 11).

1. Log in to Business Center. If you do NOT already have a Business Center account, see the Appendix (page 50) for guidance on how to register your company.
2. Under Administration, select Manage Devices.
3. Once the Manage Devices screen loads, click the “Add a Device” button.
4. Enter a unique name for this device. 



1 Administration Help & Resources Manage Devices

2 Manage Users  
Manage Permission Templates  
Manage Devices  
Manage Promotions  
Advertising Center

3 Add a Device

**Add a Device**

All fields are required.

Device Name  
Letters and numbers only

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

Device Type  
Choose a Device Type

Save Device Cancel



Each device requires its own unique name and registration. You cannot use the same registration credentials on multiple devices or different browsers. If a user has multiple devices, please register each device separately (laptop, tablet, phone, etc.).

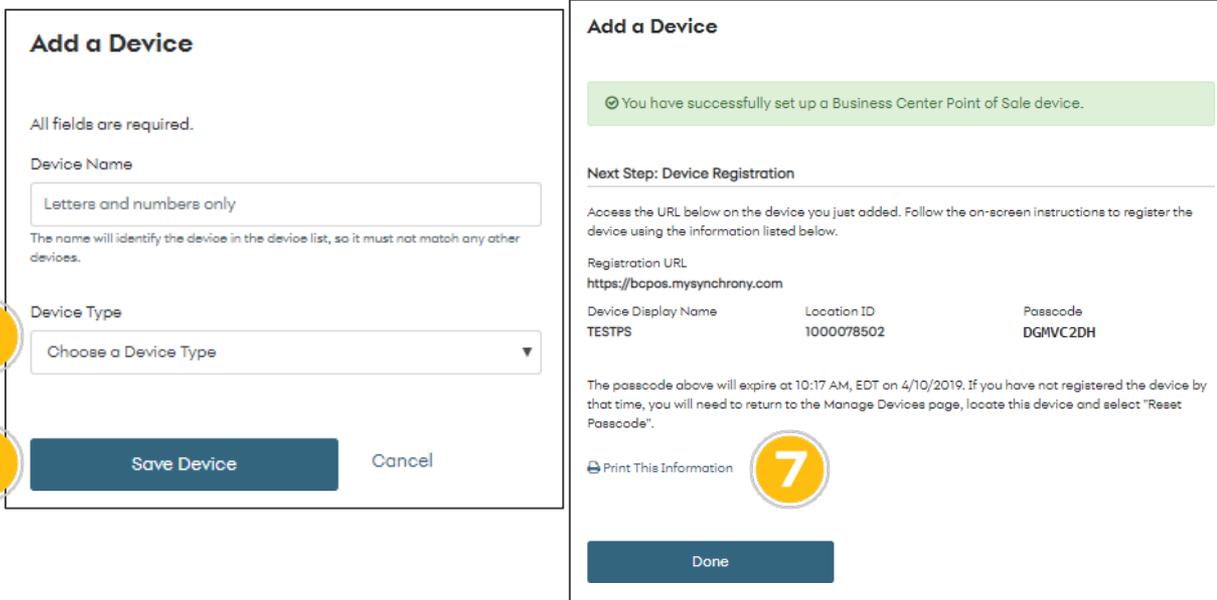


Give each device a unique, clear, memorable name, especially if you plan to authorize many devices (e.g., JohnMerchant). Device names can be up to 25 characters and can only include letters and numbers.

## GETTING STARTED: AUTHORIZE DEVICES CONTINUED

5. Select a Device Type from the drop-down menu.
6. Click the “Save Device” button. The system will generate the registration URL, Device Display Name, Location ID and a unique Passcode for the added device. 
7. Share the information above with the device user(s) via printout to be used for activation.

***The device is now authorized.***



**Add a Device**

All fields are required.

Device Name

Letters and numbers only

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

Device Type

Choose a Device Type

Save Device Cancel

**Add a Device**

 You have successfully set up a Business Center Point of Sale device.

**Next Step: Device Registration**

Access the URL below on the device you just added. Follow the on-screen instructions to register the device using the information listed below.

Registration URL  
<https://bcpos.mysynchrony.com>

Device Display Name	Location ID	Passcode
TESTPS	1000078502	DGMVC2DH

The passcode above will expire at 10:17 AM, EDT on 4/10/2019. If you have not registered the device by that time, you will need to return to the Manage Devices page, locate this device and select "Reset Passcode".

 Print This Information 

Done



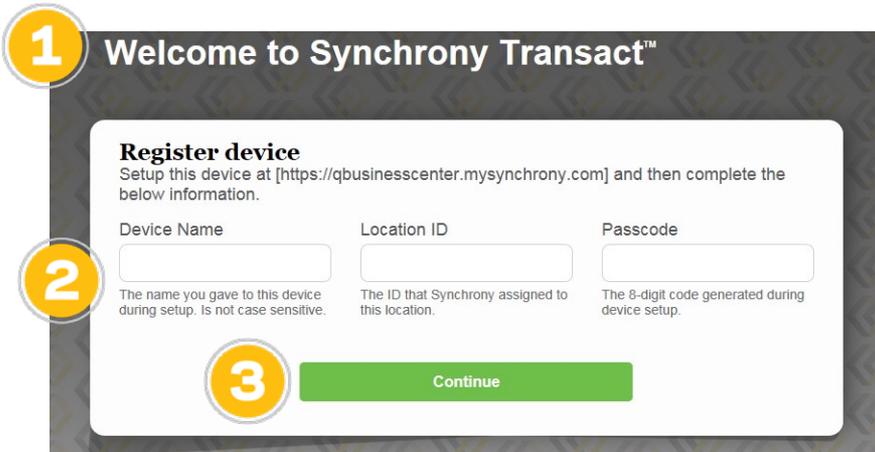
Passcodes are valid for 48 hours and must be regenerated if they expire before the device is activated.  
Passcode is case sensitive.

## GETTING STARTED: **ACTIVATE DEVICES**

After you authorize a device, the owner(s) / user(s) of that device **must activate it within 48 hours.** 

1. On the authorized device, use your preferred web browser to visit the unique Registration URL generated by Business Center.
2. Enter the unique Device Name, Location ID and Passcode for the device.
3. Click the “Continue” button.

***The device is now activated.***



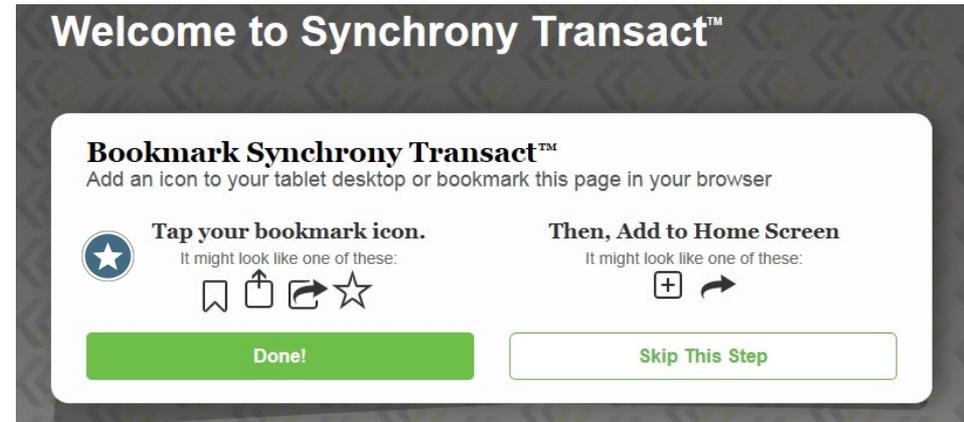
**1** Welcome to Synchrony Transact™

**Register device**  
Setup this device at [https://qbusinesscenter.mysynchrony.com] and then complete the below information.

Device Name	Location ID	Passcode
<input type="text"/>	<input type="text"/>	<input type="text"/>

The name you gave to this device during setup. Is not case sensitive.    The ID that Synchrony assigned to this location.    The 8-digit code generated during device setup.

**3**



Welcome to Synchrony Transact™

**Bookmark Synchrony Transact™**  
Add an icon to your tablet desktop or bookmark this page in your browser

**Tap your bookmark icon.**  
It might look like one of these:  
   

**Then, Add to Home Screen**  
It might look like one of these:  
 



If device is not activated within 48 hours, a user with administrator permissions must reset Passcode under the Status column in Business Center.



Bookmark Synchrony Transact in the device browser, and / or add a shortcut to the device’s desktop or home screen for convenient access in the future.

# GETTING STARTED: **VIEW PROFILE**

Users may view their profiles in Synchrony Transact.

1. On the Synchrony Transact home screen, click the button for “My Profile.”
2. View profile. If your profile needs to be updated, please contact your Synchrony representative or call 888-222-2176.



### Synchrony Transact™

#### My Profile 2

Program: HOME DESIGN – OUTDOOR LIVING  
Merchant Number: 534812XXXXXXXXXX  
Staged Funding: N  
Initial Payment Percentage: N/A  
Completion Payment Percentage: N/A

Plan & Type <sup>a</sup>	APR	Payment Factor	Estimated Term	Restrictions?
920-WPDI	0.00%	2.50%	104 Months	None
930-EPNI	0.00%	4.00%	25 Months	None
931-EPNI	0.00%	2.78%	36 Months	None
964-FPRR	10.99%	1.75%	82 Months	None
943-FPRR	9.99%	1.25%	132 Months	None
924-WPDI	0.00%	2.50%	104 Months	None

<sup>a</sup>Plan types:  
EPNI-Equal Payment No Interest Accrues  
FPRR-Fixed Payment Reduced Rate - Until Paid in Full  
WPDI-With Payments Deferred Interest

# USING THE PLATFORM

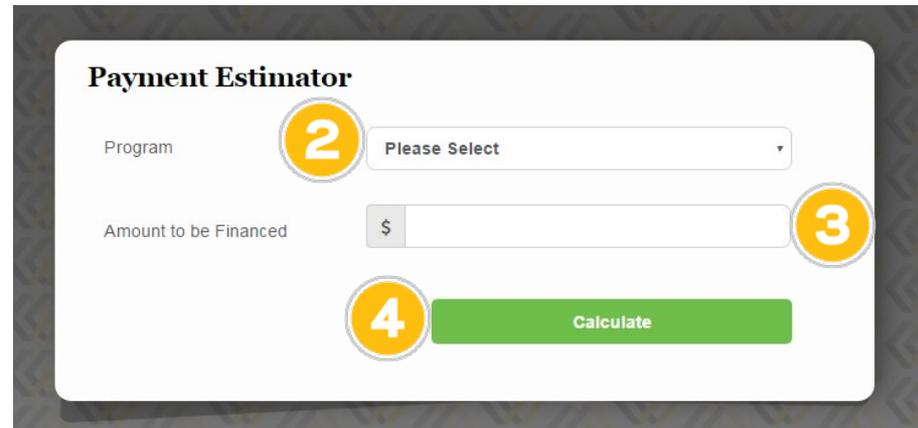
- Estimate Payments
- Apply for Credit
- Generate a Sales Slip
- Submit for Funding
- Applications & Transactions



## USING THE PLATFORM: ESTIMATE PAYMENTS

For many customers, the first questions regarding financing are what promotional offers are available and what their estimated payments will be. You can use the Payment Estimator in Synchrony Transact to quickly answer these questions.

1. On the Synchrony Transact homepage, select the “Payment Estimator” button. 
2. In the window that opens, select Program from the drop-down menu.
3. Enter dollar amount to be financed.
4. Click “Calculate.”



It is best to begin the process with the Payment Estimator. If you use the Payment Estimator in between receiving an application approval and preparing a Sales Slip, or at any time while a Sales Slip is in progress, any data entered will be lost and the process will have to be restarted from the home page.

*(continued on next page)*

# USING THE PLATFORM: ESTIMATE PAYMENTS (CONTINUED)

5. The available promotional options will now be displayed, including promotion details and estimated payment information.

5

### Payment Estimator

Program: HOME DESIGN - HOME IMPROVEMENT

Amount to be Financed: \$ 4000.00

**Calculate**

All monthly payments shown are an estimate only. Actual monthly fixed or equal payments will be rounded to the next highest whole dollar.

**Plan 920 - No Monthly Interest if Paid in Full within 6 Months**  
On purchases with your Synchrony Bank Credit Card. \$29 Activation fee may apply. Monthly interest will be charged to your account from the purchase date if the promotional purchase is not paid in full within 6 months. Fixed monthly payments of 2.50% of the highest balance applicable to the promo purchase until paid in full. Making the Minimum Monthly Payment will not pay off the purchase within the promotional period.

[View Promotion Details](#)

<b>Estimated Payment Information</b>		<b>Optional Equal Monthly Payments</b>
Optional Equal Monthly Payments	<b>\$666.67</b>	<ul style="list-style-type: none"> <li>May be greater than the required fixed monthly payment that will be on your billing statement for the amount to be financed.</li> <li>Equal the Amount Financed divided by the number of months in the promo period.</li> <li>Would pay off the amount to be financed within the promo period, but only if there are no other balances on your account at any time during the promo period and you make your payments on time.</li> </ul> <p><small>PLEASE NOTE: If the amount to be financed is not paid in full within the promo period, interest will be charged to your account from the purchase date.</small></p>
Payoff Period	<b>6 Months</b>	
Total Payments	<b>\$4,000.00</b>	
<b>Estimated Payment Information</b>		<b>Fixed Monthly Payments</b>
Fixed Monthly Payments	<b>\$100.00</b>	<p><small>The Fixed Monthly Payment should allow you to pay in full the amount to be financed within the estimated Payoff Period if this amount is and will be the only balance on your account during the promotional period and you make your monthly payment by the due date each month. If you have any additional balances on your account at any time during the promo period, the monthly required payments applicable to those balances will be added to the fixed payment required and such balance may impact how payments are applied to your promotional purchase.</small></p>
Payoff Period	<b>104 Months</b>	
Total Payments	<b>\$10,400.00</b>	

**Plan 943 - 9.99% APR Until Paid in Full**  
On qualifying purchases with your Synchrony Bank credit card. \$29 account activation fee may apply. Fixed monthly payments equal to 1.25% of promo purchase amount until paid in full.

[View Promotion Details](#)

<b>Estimated Payment Information</b>		<p><small>The Fixed Monthly Payment should allow you to pay in full the amount to be financed within the estimated Payoff Period if this amount is and will be the only balance on your account during the promotional period and you make your monthly payment by the due date each month. If you have any additional balances on your account at any time during the promo period, the monthly required payments applicable to those balances will be added to the fixed payment required and such balance may impact how payments are applied to your promotional purchase.</small></p>
Fixed Monthly Payments	<b>\$50.00</b>	
Payoff Period	<b>132 Months</b>	
Total Payments	<b>\$6,600.00</b>	
<b>Restrictions</b>		
Dates	<b>Any</b>	
Amounts	<b>Min: \$3000 - No Max</b>	
Products	<b>Any</b>	



With the “No Monthly Interest if Paid in Full” options, two payment options will be shown. The first option details the Equal Monthly Payments, Payoff Period and Total Payments if paid off within promotional period (6 Months is example shown here). The second option details the estimated Fixed Monthly Payments (minimum payment), Payoff Period and Total Payments, with interest (104 Months is example shown here).



This can also be emailed to the customer for their records.

**Email This Page**

Email Address

**Send**

## USING THE PLATFORM: APPLY FOR CREDIT: **FAIR LENDING PRINCIPLES**

Credit applications must be offered to all customers 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.

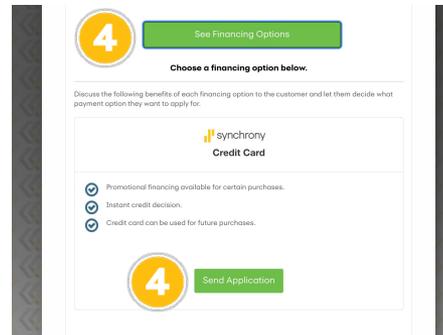
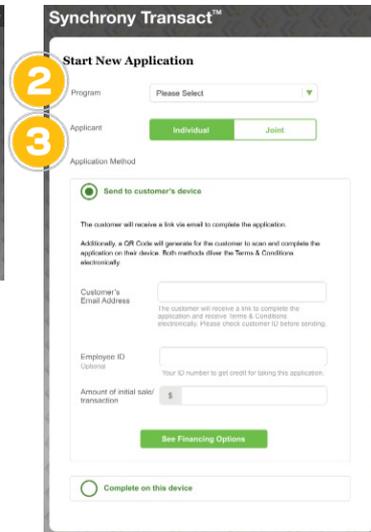
Credit-related activities must be conducted in a way that is not considered unfair, deceptive or abusive from the customer's perspective. Unfair activities are those that may cause unavoidable "substantial injury" (typically financial harm) to customers. Deceptive activities could include statements or omissions that mislead customers or influence their decision to buy or use a product or service. Abusive practices interfere with the customer's ability to understand the terms and conditions of a product or service; or which take advantage of the customer's lack of understanding or inability to protect their interests.

## USING THE PLATFORM: APPLY FOR CREDIT: **STARTING AN APPLICATION**

1. On the Synchrony Transact home page, select the “Apply for Credit” button.
2. In the window that opens, select the relevant program from the drop-down menu (if applicable). 
3. Select the type of application, Individual or Joint. 
4. Determine your application method.
  - If “Send to customer's device” is selected, enter the customer's email address, the employee ID (optional) and the sale amount, then click “See Financing Options” and “Send Application” to continue.
  - If “Complete application on this device” is selected, enter in the employee ID and the sale amount, then click “Continue.”



Many merchants only have one program/merchant number. For those with multiple programs, choosing the correct one is important to ensure relevant promotions are displayed and available to offer the customer.

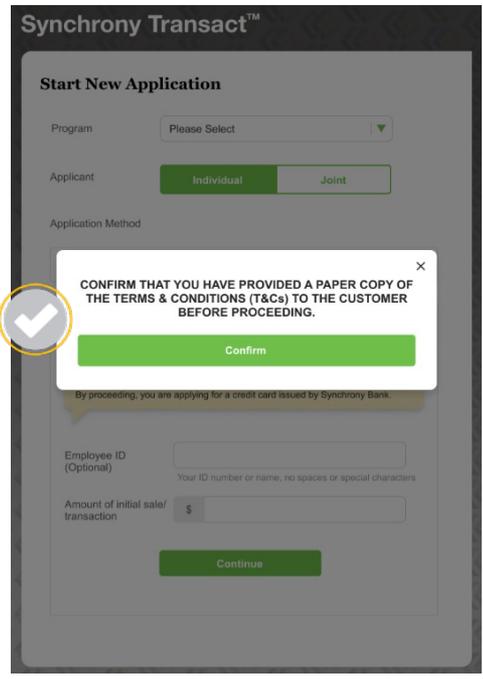
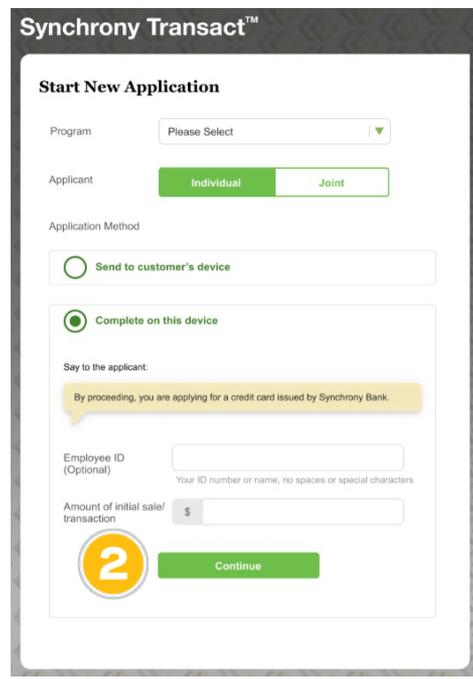
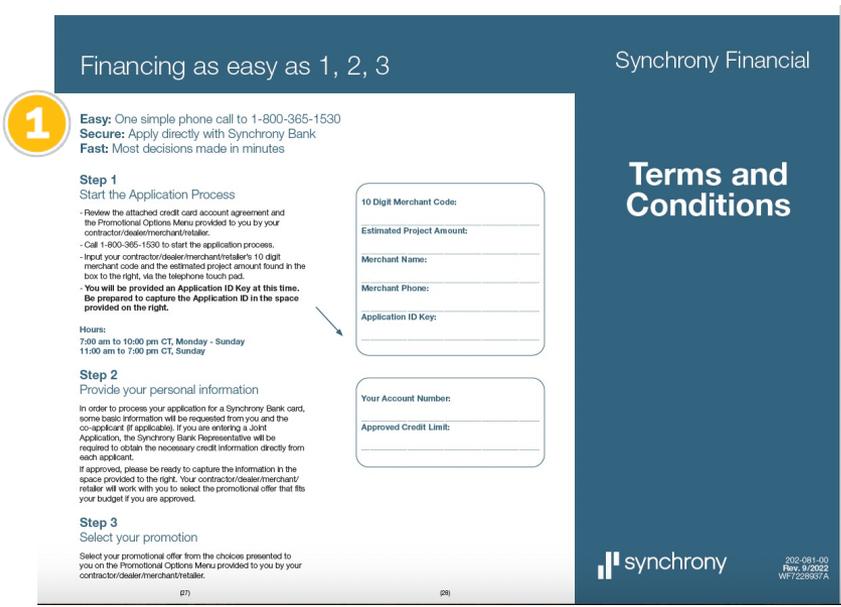


A joint-applicant must be 18 years or older and is not required to reside at the property and should sign the Credit Application only if he/she wishes to be obligated to repay the debt. It is the customer's choice whether or not to have a joint-applicant.

# USING THE PLATFORM: APPLY FOR CREDIT (On merchant device): **START THE APPLICATION (CONTINUED)**

To proceed with the application on the merchant device:

1. Remember, be sure to hand out a paper copy of the Terms and Conditions. 
2. Click the “Continue” button to proceed.

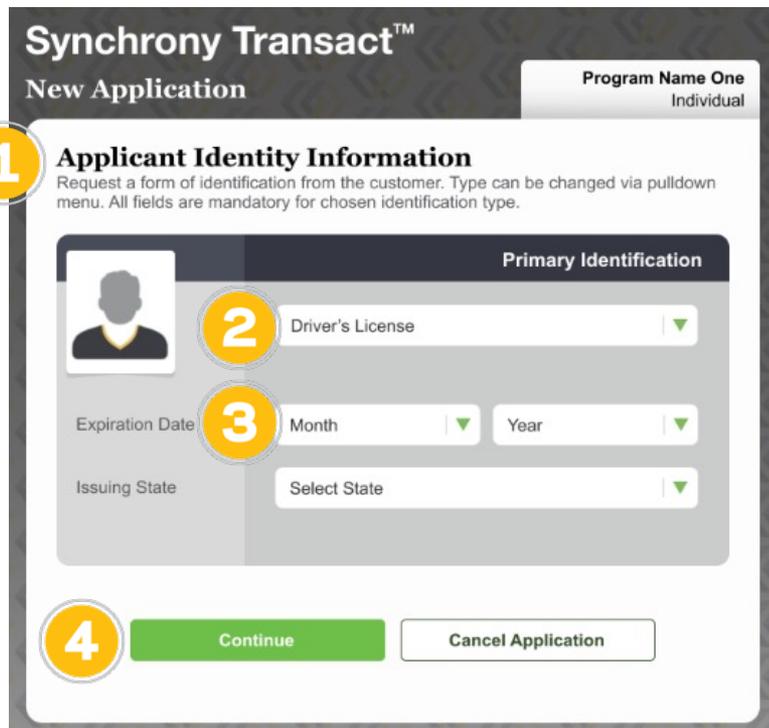


 Reminder if completing customer application on your merchant device, you must give the customer a paper version of the T&C.

## USING THE PLATFORM: APPLY FOR CREDIT: **ENTER ID INFORMATION**

The next step is to verify the customer's identity.

1. Verify primary ID with all applicants. 
2. If necessary, use the drop-down menu to change the primary ID type.
3. Enter the expiration date (month and year) and issuer for the ID.
4. Click the "Continue" button to proceed.



**Synchrony Transact™**  
New Application

Program Name One  
Individual

**1 Applicant Identity Information**  
Request a form of identification from the customer. Type can be changed via pull-down menu. All fields are mandatory for chosen identification type.

**Primary Identification**

**2** Driver's License

Expiration Date **3** Month Year

Issuing State Select State

**4** Continue Cancel Application



- If necessary, reassure the customer that you will be noting the type of ID and issuer / expiration details, but NOT capturing personally identifiable information.
- Ensure primary identification is a valid, non-expired government-issued ID.

## USING THE PLATFORM: APPLY FOR CREDIT: **ENTER CONTACT INFORMATION**

Next, you will enter personal information for the applicant.

1. Enter the First Name, Last Name, Mailing Address (no P.O. boxes) and Zip Code. City and State will automatically populate in the form once the Zip Code is entered.
2. If necessary, click "Add Apt. #" to enter a unit/condo number.
3. Select the type of housing from the drop-down menu. Rental and non-owner occupied homes are not eligible.

**Synchrony Transact™**  
New Application

Program Name One  
Individual

**1** **Personal Information**  
Provide the applicant information below.

First Name    
MI (optional)

Last Name

**2** Mailing Address   
PO Boxes not allowed  
[+ Add Apt #](#)

Zip Code   **3**  
City and State will be automatically added Housing type

City    
State

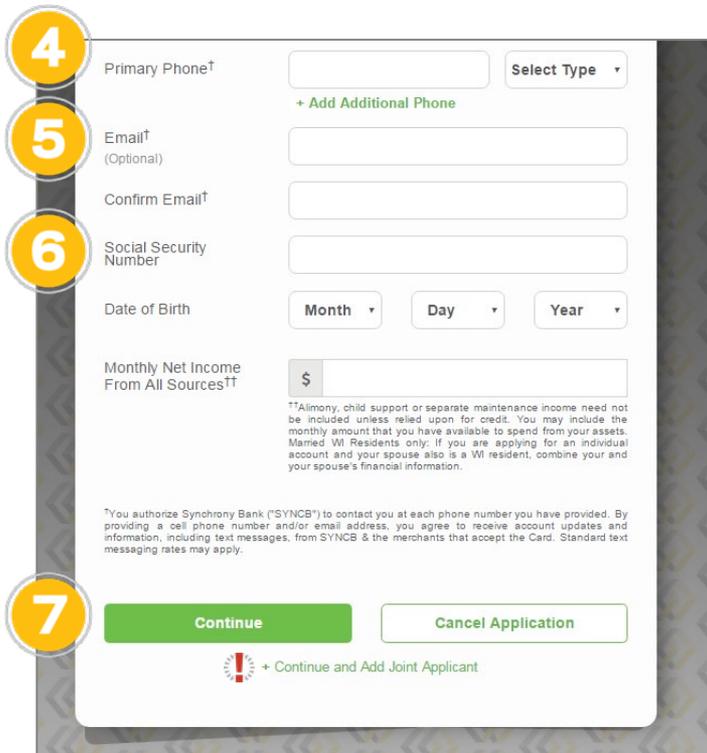


Note that the applicant must provide a physical mailing address for their primary residence.

The applicant can change their mailing address to a P.O. box once the account has been open for two business days.

## USING THE PLATFORM: APPLY FOR CREDIT: ENTER CONTACT INFO (CONTINUED)

4. Enter the applicant's Primary Phone (including area code), and Select Type of phone (e.g., home, cell) from the drop-down menu. Ask the applicant if they care to add an Additional Phone. If so, click the link and enter the relevant information. 
5. Enter Email and Confirm Email.
6. Enter the applicant's Social Security Number, Date of Birth and Monthly Net Income. 
7. Click the "Continue" button to proceed.



The screenshot shows a credit application form with the following fields and elements:

- 4** Primary Phone†: A text input field followed by a "Select Type" dropdown menu and a "+ Add Additional Phone" link.
- 5** Email† (Optional): A text input field.
- Confirm Email†: A text input field.
- 6** Social Security Number: A text input field.
- Date of Birth: Three dropdown menus for "Month", "Day", and "Year".
- Monthly Net Income From All Sources††: A text input field with a "\$" symbol.
- Footnote: "††Alimony, child support or separate maintenance income need not be included unless relied upon for credit. You may include the monthly amount that you have available to spend from your assets. Married WI Residents only: If you are applying for an individual account and your spouse also is a WI resident, combine your and your spouse's financial information."
- Disclaimer: "You authorize Synchrony Bank ("SYNCB") to contact you at each phone number you have provided. By providing a cell phone number and/or email address, you agree to receive account updates and information, including text messages, from SYNCB & the merchants that accept the Card. Standard text messaging rates may apply."
- 7** Buttons: "Continue" (green), "Cancel Application" (white with green border), and "+ Continue and Add Joint Applicant" (with a red exclamation mark icon).



It is helpful to have more ways to contact the applicant, especially if a problem ever arises with the primary phone number.



If necessary, explain to the applicant that this information is required in order to apply for financing, and reassure them that the information is secure.



If the applicant decides to change from an individual to a joint application (or vice versa), there is no need to cancel and restart the process. Simply click the text link below the buttons to add or remove a joint applicant.

## USING THE PLATFORM: APPLY FOR CREDIT: REVIEW APPLICATION

The applicant now must review and verify (or modify as needed) the information entered so far.

1. Give or show the device to the applicant, and ask them to review the application information.
2. If anything is incorrect, the merchant should click the relevant link (green pencil icon) to “Make Changes.”
3. Click the “Continue” button to proceed.
4. A pop-up will display that says, “PLEASE HAND YOUR DEVICE TO THE CUSTOMER TO REVIEW THE FOLLOWING SCREEN AND SUBMIT CREDIT CARD APPLICATION.” Click “Continue” again.

**Synchrony Transact™**  
New Application

Program Name One  
Individual

**1** **Review Application**  
Please review the information you have provided.

Applicant:  
**Charlie Customer**  
123 Main Street  
Kettering, OH 45420  
555-555-1234  
555-555-1234  
charlie.customer@generic.com

SSN: xxx-xx-1234  
DOB: 01/01/1970  
Monthly Net Income: \$5,000

**2** **Driver's License**  
CT 1561166  
Exp. 09/2022  
Colorado

**3** **Continue** **Cancel Application**

+ Continue and Add Joint Applicant

**Synchrony Transact™**  
New Application

Program Name One  
Individual

**4** **Review Application**  
Please review the information you have provided.

Applicant:  
**Charlie Customer**  
123 Main Street  
Kettering, OH 45420  
555-555-1234  
555-555-1234  
charlie.customer@generic.com

SSN: xxx-xx-1234  
DOB: 01/01/1970  
Monthly Net Income: \$5,000

**PLEASE HAND YOUR DEVICE TO THE CUSTOMER TO REVIEW THE FOLLOWING SCREEN AND SUBMIT CREDIT CARD APPLICATION.**

**Continue**

**Continue** **Cancel Application**

+ Continue and Add Joint Applicant



Note that the applicant's SSN is shown partially masked. If helpful, point out this fact, and the limited detail associated with the forms of ID, as further reassurance that the applicant's personal data will not be stored on the merchant's device.

# USING THE PLATFORM: APPLY FOR CREDIT: **REVIEW TERMS AND CONDITIONS (T&C)**

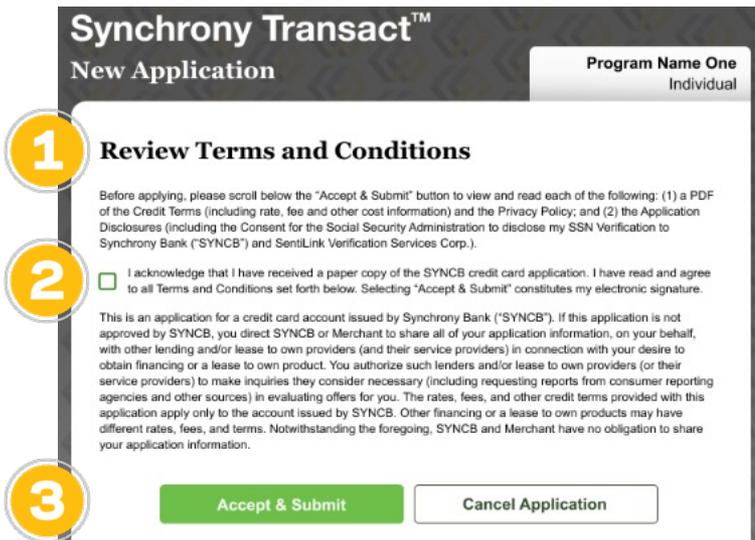
The customer must now acknowledge receiving, reviewing and accepting the T&C.

1. Give or show the device to the customer and ask them to review the Terms and Conditions. 

- Explain that this is the final step before their application will be submitted for review. If the applicant has any questions or concerns, do your best to address them.

2. Have the customer click the box to acknowledge that they have received a paper copy of the application's Terms and Conditions.

3. Have the customer click "Accept & Submit" button to proceed.



**Synchrony Transact™**  
New Application

Program Name One  
Individual

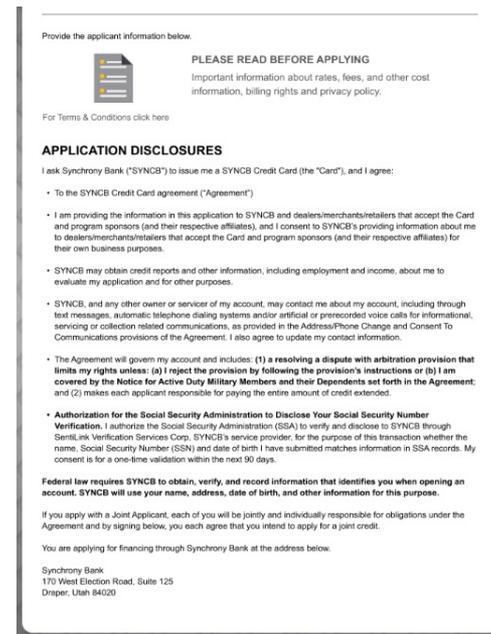
### 1 Review Terms and Conditions

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 SSN Verification to Synchrony Bank ("SYNCB") and SentiLink Verification Services Corp.).

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

This is an application for a credit card account issued by Synchrony Bank ("SYNCB"). If this application is not approved by SYNCB, you direct SYNCB 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 SYNCB. Other financing or a lease to own products may have different rates, fees, and terms. Notwithstanding the foregoing, SYNCB and Merchant have no obligation to share your application information.

**Accept & Submit**    Cancel Application



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 ("SYNCB") to issue me a SYNCB Credit Card (the "Card"), and I agree:

- To the SYNCB Credit Card agreement ("Agreement")
- I am providing the information in this application to SYNCB and dealers/merchants/retailers that accept the Card and program sponsors (and their respective affiliates), and I consent to SYNCB's providing information about me to dealers/merchants/retailers that accept the Card and program sponsors (and their respective affiliates) for their own business purposes.
- SYNCB may obtain credit reports and other information, including employment and income, about me to evaluate my application and for other purposes.
- SYNCB, and any other owner 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: (a) I reject the provision by following the provision's instructions or (b) I am covered by the Notice for Active Duty Military 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 SYNCB through SentiLink Verification Services Corp. SYNCB's service provider, for the purpose of this transaction whether the name, Social Security Number (SSN) and date of birth I have submitted matches information in SSA records. My consent is for a one-time validation within the next 90 days.

Federal law requires SYNCB to obtain, verify, and record information that identifies you when opening an account. SYNCB 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 Election Road, Suite 125  
Draper, Utah 84020

 Tell the customer that the same information is found in the printed T&C you provided, which they should keep for their records and reference.

## USING THE PLATFORM: APPLY FOR CREDIT: RECEIVE APPLICATION RESULTS

Within a few minutes, you will receive an Application Result. While waiting, explain that three responses are possible: yes (approved), pending or no (declined).

1. If the application is approved, read the provided script and show the applicant the result, including their new Account Number and Credit Limit. **If the customer provided an email address with their application, a welcome/approval email will also be sent to the customer.**
2. If the application is pending, call 888-222-2176 for immediate assistance.
3. If the application is declined, the applicant will receive an adverse action letter in 7-10 days. Explain that there are numerous reasons why this could be the case, and continue the sales process as appropriate. You can ask for another form of payment, or individuals could apply again with a joint applicant.
4. If the application was approved and the cardholder wishes to use financing immediately, click the “Process a Sale” button to proceed. If the cardholder is not ready or able to make a purchase now, click the “Return to Start” button to conclude the process and reload the Synchrony Transact homepage.

**Synchrony Transact™**  
New Application

Program Name One  
Individual

### Application Result

Approved  
See below for account details.

Say to the applicant:

Congratulations! You have been approved for a credit card issued by Synchrony Bank with a \$ [provide credit limit below] credit limit. You will receive your credit card in the mail within 7-10 business days.

Credit Limit: **\$5,000**

Account Number: **6034-6777-7999-9999**

Applicant Name: **Charlie Customer**

Application Date: **12/20/2024**

Application Key: **Key**

[Process a Sale](#) [Return to Start](#)

**Synchrony Transact™**  
New Application

HOME DESIGN - OUTDOOR LIVING  
Individual

### Application Result

Pending  
Please call 888-222-2176 for further assistance.

Applicant Name: **John Doe**

Date: **03/16/20XX**

Application Key: **33021495**

Merchant Number: **\*\*\*\*\*9251**

[Return to start](#) [Refresh](#)

**Synchrony Transact™**  
New Application

HOME DESIGN - OUTDOOR LIVING  
Individual

### Application Result

This application has been declined. The applicant will receive written response regarding this application within 7-10 days.

Applicant Name: **John Doe**

Date: **09/21/20XX**

Application Key: **99952468**

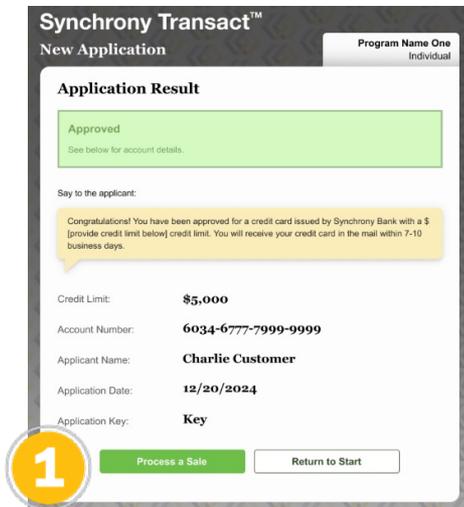
Merchant Number: **\*\*\*\*\*9251**

[Return to start](#)

## USING THE PLATFORM: GENERATE A SALES SLIP: **INITIATE TRANSACTION** (Merchant Device)

If a customer is approved for financing, you may immediately initiate a Sales Slip by selecting the "Process a Sale" button on the Application Result (approved) screen. The Customer Information fields in the Sales Slip will pre-populate from the data you entered in the application.

1. On the Application Result screen, select the "Process a Sale" button.
2. The Sales Slip page will open and the program selection will already be filled in on the form.
3. Customer Name and Account Number will also already be filled in.
4. If applicable, enter your employee ID.
5. Click the "Continue" button to proceed. 



**Synchrony Transact™**  
New Application

Program Name One  
Individual

**Application Result**

Approved  
See below for account details.

Say to the applicant:

Congratulations! You have been approved for a credit card issued by Synchrony Bank with a \$ [provide credit limit below] credit limit. You will receive your credit card in the mail within 7-10 business days.

Credit Limit: **\$5,000**

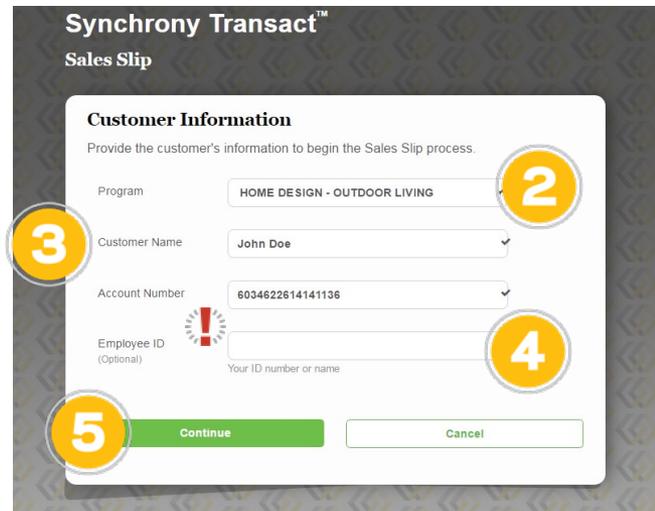
Account Number: **6034-6777-7999-9999**

Applicant Name: **Charlie Customer**

Application Date: **12/20/2024**

Application Key: **Key**

**1** Process a Sale Return to Start



**Synchrony Transact™**  
Sales Slip

**Customer Information**  
Provide the customer's information to begin the Sales Slip process.

Program: HOME DESIGN - OUTDOOR LIVING **2**

Customer Name: John Doe **3**

Account Number: 6034622614141136

Employee ID (Optional):  Your ID number or name **4**

**5** Continue Cancel



Many merchants track sales activity by each associate for rewards, recognition or recordkeeping.

If an account was previously generated (or generated outside of Synchrony Transact), a new Sales Slip may be initiated by selecting the "Start a Sales Slip" button on the Synchrony Transact home page (see next page).

## USING THE PLATFORM: GENERATE A SALES SLIP: **INITIATE TRANSACTION**

A new Sales Slip may be initiated by selecting the Start a Sales Slip button on the Synchrony Transact home page.

1. From the Home Screen, select the “Start a Sales Slip” button.
2. In the window that opens, select the relevant program from the drop-down menu (if applicable).
3. Enter the Customer Name and Account Number. 
4. If applicable, enter your Employee ID. 
5. Click the “Continue” button to proceed.



Be sure the customer name matches that of the cardholder.



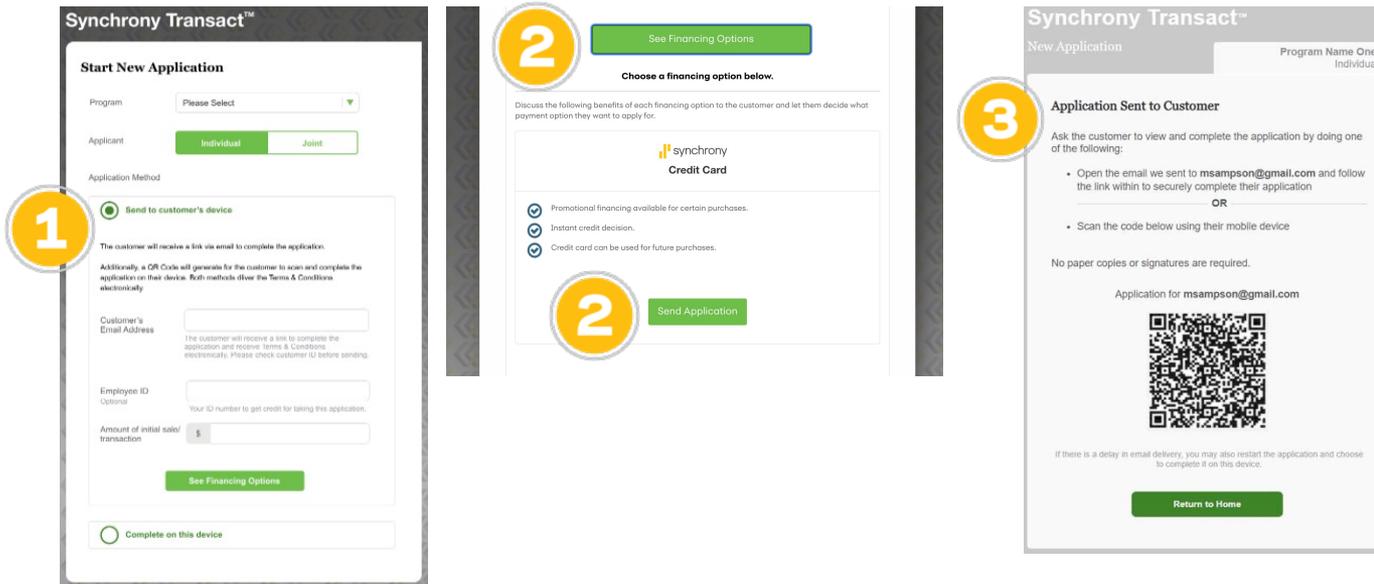
Many merchants track sales activity by each associate for rewards, recognition, or recordkeeping.

Proceed to page 31 to continue the Sales Slip process.

# USING THE PLATFORM: **APPLY FOR CREDIT USING EMAIL**

1. Select “Send to customer's device” as the Application Method. 
2. Enter the customer's email address, employee ID (optional) and the sale amount, then click “See Financing Options” and “Send Application” to continue.
3. A confirmation page “Application Sent to Customer” will appear. The customer may open their email or scan the code from the confirmation page to complete the application. 

Note: No matter how you send the application, the process and results will not vary.



**1** Start New Application

Program: Please Select

Applicant: Individual (selected) Joint

Application Method: **Send to customer's device** (selected)

Customer's Email Address: [input field]

Employee ID (Optional): [input field]

Amount of initial sale/transaction: \$ [input field]

See Financing Options

**2** See Financing Options

Choose a financing option below.

Discuss the following benefits of each financing option to the customer and let them decide what payment option they want to apply for.

synchrony Credit Card

- ✓ Promotional financing available for certain purchases.
- ✓ Instant credit decision.
- ✓ Credit card can be used for future purchases.

Send Application

**3** Application Sent to Customer

Ask the customer to view and complete the application by doing one of the following:

- Open the email we sent to [msampson@gmail.com](mailto:msampson@gmail.com) and follow the link within to securely complete their application
- OR
- Scan the code below using their mobile device

No paper copies or signatures are required.

Application for [msampson@gmail.com](mailto:msampson@gmail.com)



If there is a delay in email delivery, you may also restart the application and choose to complete it on this device.

Return to Home



Application email will come from Synchrony Bank.



Do not navigate away from this screen until you confirm the customer has received their application email.

# USING THE PLATFORM: APPLY FOR CREDIT USING EMAIL: CUSTOMER EXPERIENCE

1. An email with a link to complete the application will be sent to the email address provided by the customer. The email will be from Synchrony, not the merchant. Customer completes the application on their chosen device and receives an answer in minutes.
2. If the customer does not have access to their email or it is more convenient, they may scan the QR code generated on the "Application Sent to Customer" confirmation page on the merchant's device to access the application.

**1**

synchrony

### Your application link

Here is the information you requested from HD OUTDOOR LIVNG TEST. Your personal financing application can be accessed through the temporary link below.

**APPLY NOW**

- Click the button above to access the application.
- Enter your information.
- Receive a credit decision right away.

**If you didn't request this link, please disregard this email.**

\*Subject to credit approval.  
Head off identity theft before it happens. For more information about identity theft, please visit the Federal Trade Commission's (FTC) consumer [webSite](http://www.ftc.gov).  
This is an unmonitored email box. Please do not reply to this email.

**ABOUT THIS EMAIL MESSAGE:** This email was sent by Synchrony® to provide important account servicing emails even if you have requested not to receive marketing offers by email for your account.  
Credit is extended by Synchrony Bank, which is located at 170 Election Road, Suite 125, Draper, UT 84020-6425, USA. [www.synchrony.com](http://www.synchrony.com)

**Home Improvement**

THIS IS A TEST SITE ONLY

Start Apply Options Terms Results

Let's begin by finding your info.

We can prefill some of this request like your name, address, and contact info for you.

Last 4 SSN

By providing your social security number, Synchrony will attempt to find your information to expedite your request.

Mobile Number

**Continue**

I don't have a mobile phone number

When you choose "Continue" 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.

Consent to Electronic Communications | Privacy Policy | Online Usage Agreement | SYNCB Internet Privacy Policy

Your security is important to us. We take great care to protect your information by using 256-bit secure socket layer technology.

**2**

## Synchrony Transact™

New Application

Program Name One Individual

### Application Sent to Customer

Ask the customer to view and complete the application by doing one of the following:

- Open the email we sent to [msampson@gmail.com](mailto:msampson@gmail.com) and follow the link within to securely complete their application
- OR
- Scan the code below using their mobile device

No paper copies or signatures are required.

Application for [msampson@gmail.com](mailto:msampson@gmail.com)

If there is a delay in email delivery, you may also restart the application and choose to complete it on this device.

**Return to Home**

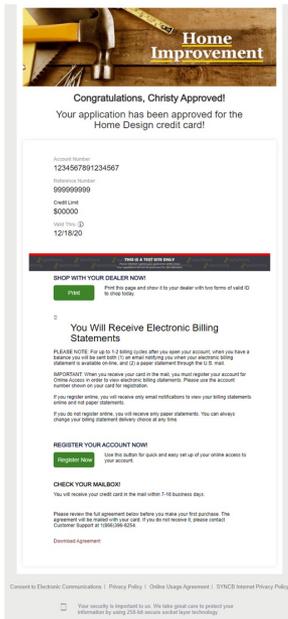
# USING THE PLATFORM: APPLY FOR CREDIT USING EMAIL: **APPLICATION RESULTS**

Within a few minutes, the customer will receive an Application Result. Explain to them that three responses are possible, yes (approved), pending or no (declined).

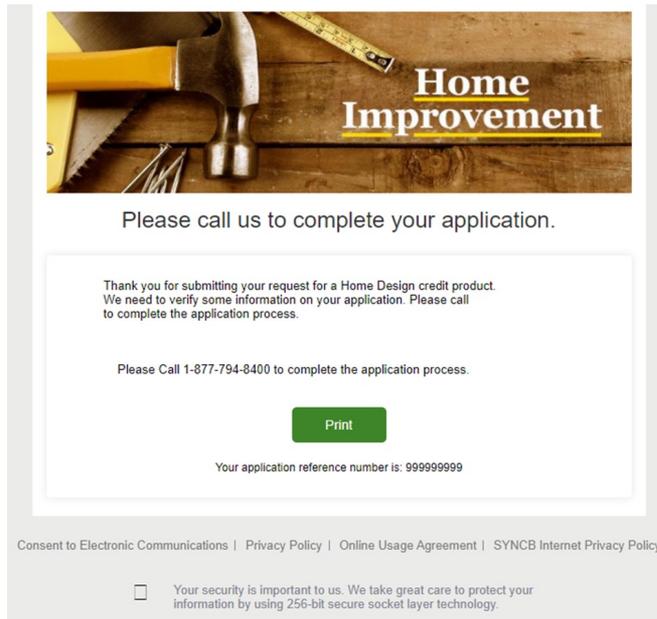
**Approved** – Ask customer to record account number and credit limit or you can view the application on the Application and Transactions page.

**Pending** – Customer will be asked to call into Synchrony underwriting.

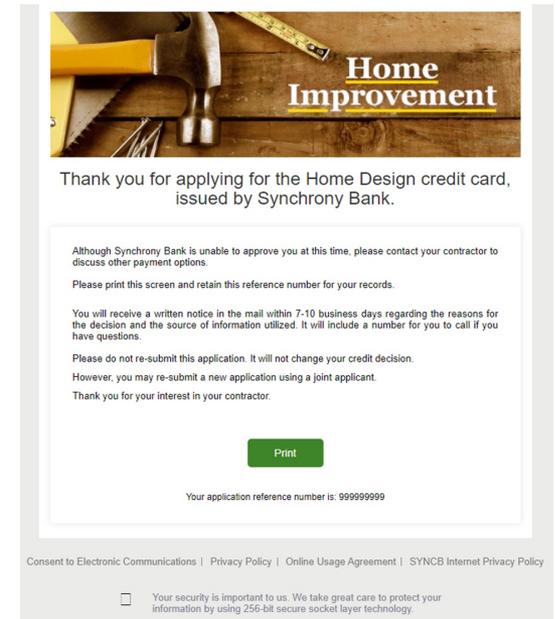
**Declined** – All declined applications will receive an adverse action letter in 7-10 days. Customers may reapply with a co-applicant.



Approved



Pending



Declined

## USING THE PLATFORM: GENERATE A SALES SLIP: USING EMAIL OR QR CODE

If the account was generated by sending the customer an email with a link to apply or scanning a QR code, go to the Applications & Transactions page.

1. Current applications will be listed, or you may sort by customer name.
2. Find your customer and click on “Start a Sales Slip.”
3. The Sales Slip page will open and the program selection will already be filled in on the form.
4. If applicable, enter your employee ID.
5. Click “Continue” to proceed.

Synchrony Transact™

Applications My Transactions

### Applications

Program: Home Design - Home Source

Select the timeframe you wish to display applications.

Today Past Week Past 25 Days Refresh Applications

Application Date	Application Key	First Name	Last Name	Credit Limit	Status
12/20/2020	0000000	Cableman	Jorge	N/A	Pending
12/19/2020	0000000	Ronaldo	Ramero	\$4,500	Approved <a href="#">Start a Sales Slip</a>
12/18/2020	0000000	Philanthropia	Toblaski	\$2,000	Approved <a href="#">Start a Sales Slip</a>
12/17/2020	0000000	Blastontoo	Flastidian	N/A	Declined

Synchrony Transact™

### Sales Slip

#### Customer Information

Provide the customer's information to begin the Sales Slip process.

Program: HOME DESIGN - OUTDOOR LIVING

Customer Name: John Doe

Account Number: XXXXXXXXXXXXXXX1136

Employee ID (Optional):  
Your ID number or name

Continue Cancel

## USING THE PLATFORM: GENERATE A SALES SLIP: **SELECT PRODUCTS**

The next step is to specify the product(s) or service(s) the cardholder will be financing.

1. Use the Product drop-down menu to select the appropriate product or service. ★
2. Use the Brand drop-down menu to select the brand of the selected product or service. ★
3. Enter the Model # or Description of the product or service, if applicable (always required for HVAC and generators).
4. If the cardholder is financing more than one product or service, click “Add Additional Product” and repeat steps 1-3 above. Up to two products can be entered.
5. Click the “Continue” button to proceed.

The screenshot displays the 'Synchrony Transact' interface for creating a sales slip. The title is 'Sales Slip' and the user is identified as 'John Doe' with 'Last 4 of Acct#: 1136'. The main section is titled 'Product Selection' and includes the instruction: 'Up to two (2) products can be added on a single sale'. There are five numbered callouts: 1 points to the 'Product' dropdown menu; 2 points to the 'Brand' dropdown menu; 3 points to the 'Model # / Description' text input field; 4 points to the '+ Add Additional Product' button; and 5 points to the 'Continue' button. A 'Cancel' button is also visible. A star icon is present next to the Product and Brand dropdowns.



If the appropriate Product or Brand is not included in the drop-down menu, select “Other” and type in the relevant details.

## USING THE PLATFORM: GENERATE A SALES SLIP: **ENTER SALES INFORMATION**

Next, enter the sales information.

1. The Date of Sale will auto-populate (current date).
2. Enter the Total Sales Price of the selected product(s) or service(s).
3. If the cardholder is paying a portion of the sales price directly (and financing only a portion of the cost), enter the amount of the Down Payment he or she is providing.
4. Click the “Continue” button to proceed.

The screenshot shows the Synchrony Transact Sales Slip interface. At the top, it says "Synchrony Transact™ Sales Slip" and "John Doe Last 4 of Acct#: 1136". The main section is titled "Sales Information" and asks to "Provide the sale information below." There are four numbered callouts: 1 points to the "Date Of Sale" field which is pre-filled with "03/15/20XX"; 2 points to the "Total Sales Price" input field with a "\$" symbol; 3 points to the "Down Payment" input field with a "\$" symbol and "0" entered; 4 points to the "Continue" button. Below the input fields, there is an "Amount Financed" field with a red exclamation mark icon and "\$0" entered. At the bottom, there is a checkbox with an "X" and the text "This sale will fund upon completion/delivery".



The amount financed will update automatically based on the sales price and down payment information entered.

## USING THE PLATFORM: GENERATE A SALES SLIP: **SELECT PROMOTION**

Cardholders may qualify for one or more special promotions.

1. Review all of the available promotions with the cardholder under “Promotion Selection.”
2. If the cardholder wants additional details, click “View Promotional Details” for full documentation.
3. Click the large gray button for the promotion the cardholder prefers. Once selected, the button turns green.
4. Click the “Continue” button to proceed.

**Synchrony Transact™**  
Sales Slip

John Doe  
Last 4 of Acct#: 1123

**1 Promotion Selection**  
Please have the customer review and select which promotion they want to be used for this sale.

Amount Financed **\$5,000.00**

Promotional financing available on purchases made with your Synchrony Bank Credit Card. \$30 account activation fee may apply.

**Available promotions**

<b>2</b>	<b>View Promotion Details</b>
<b>3</b>	<b>No Monthly Interest if Paid in Full within 6 Months†</b>
Plan 920	Fixed Monthly Payments
	2.50% of the highest balance applicable to this promotional purchase until paid in full
	Estimated Payoff Period
	104 Months

†Interest will be charged to your account from the purchase date if the promotional purchase is not paid in full within 6 Months.

**3**

**No Monthly Interest if Paid in Full within 6 Months†**

Plan 920 **View Promotion Details**

Fixed Monthly Payments 2.50% of the highest balance applicable to this promotional purchase until paid in full

Estimated Payoff Period 104 Months

†Interest will be charged to your account from the purchase date if the promotional purchase is not paid in full within 6 Months.

**4**

**Continue** **Cancel**

 Your company admin can set up qualifications on promotions in Business Center (date, dollar amount and restrictions). All promotions may not be able to be selected if the sale criteria does not meet the qualifications.

## USING THE PLATFORM: GENERATE A SALES SLIP: **REVIEW SALES SLIP**

Now, the cardholder will review and verify (or modify as needed) the Sales Slip details.

1. **Give or show the device to the cardholder**, and ask them to review Sales Slip information.
2. If anything is incorrect, the merchant should click the relevant link (green pencil icon) to “Make Changes.”
3. Click the “Submit for Authorization” button to proceed.

**Synchrony Transact™**  
Sales Slip

John Doe  
Last 4 of Acct#: 1123

### 1 Review Sales Slip

Please review the information you have provided.

#### Summary

Customer Name	John Doe
Last 4 of Acct#	1123

#### Product Information

Date of Sale	04/05/20XX
Product	HVAC Products
Brand	Air Conditioning
Model # / Description	x5000

[Make Changes](#)

#### Sale Information

Total Sales Price	\$5,000.00
Down Payment	\$0.00
Amount Financed	<u>\$5,000.00</u>

This sale will fund upon completion/delivery

[Make Changes](#)

#### Promotion Selection

No Monthly Interest if Paid in Full within 6 Months\*

Plan 920

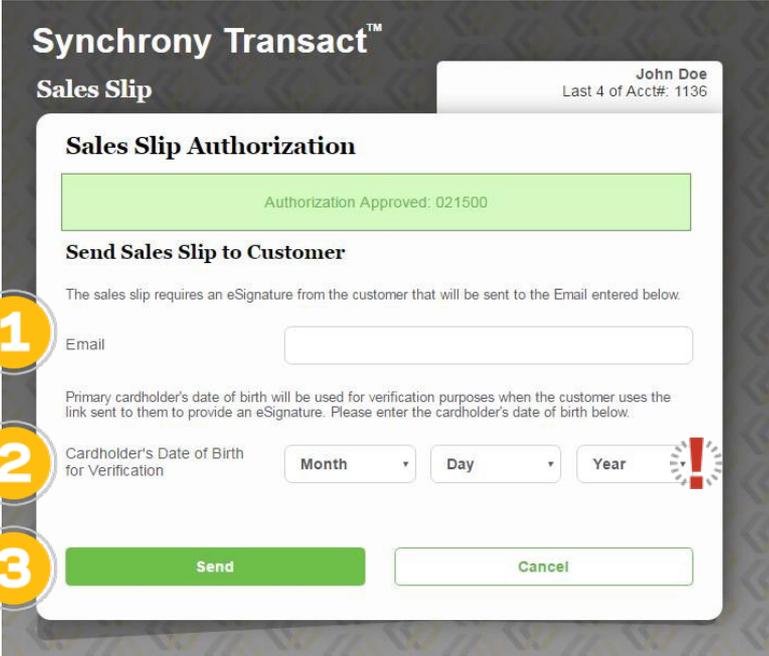
[Make Changes](#)

**3**

## USING THE PLATFORM: GENERATE A SALES SLIP: **SEND FOR CUSTOMER SIGNATURE**

The Sales Slip must be sent to the cardholder to verify identity, consent to receive information electronically, provide an eSignature and submit approval.

1. Enter the Email where the Sales Slip should be sent. 
2. Enter the primary cardholder's date of birth, **which will be used as verification for signing digital documents.** 
3. Click the "Send" button to proceed.



**Synchrony Transact™**  
Sales Slip

John Doe  
Last 4 of Acct#: 1136

**Sales Slip Authorization**

Authorization Approved: 021500

**Send Sales Slip to Customer**

The sales slip requires an eSignature from the customer that will be sent to the Email entered below.

Email

Primary cardholder's date of birth will be used for verification purposes when the customer uses the link sent to them to provide an eSignature. Please enter the cardholder's date of birth below.

Cardholder's Date of Birth for Verification

Month  Day  Year  

**Send**



An email address is required to complete a transaction via Synchrony Transact. If the cardholder does not have an email address, the traditional paper process must be used.



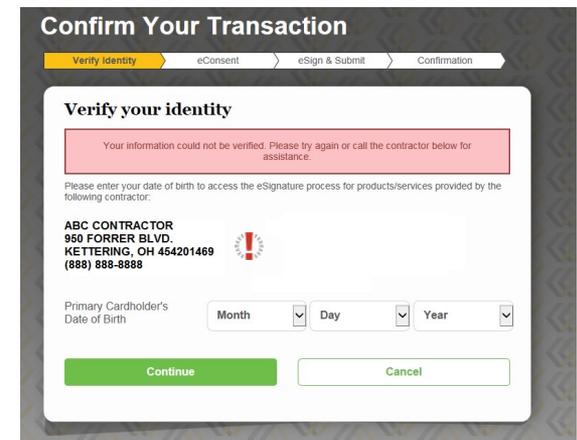
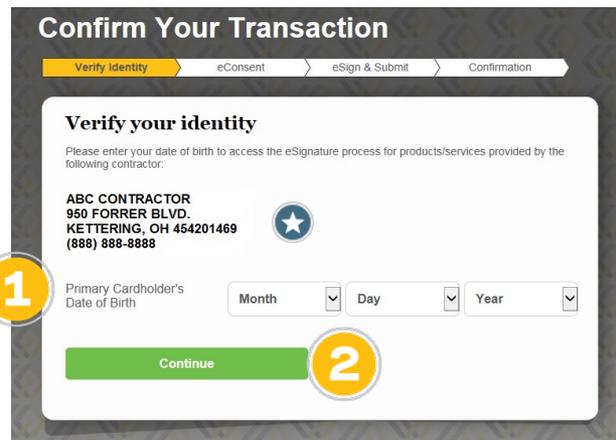
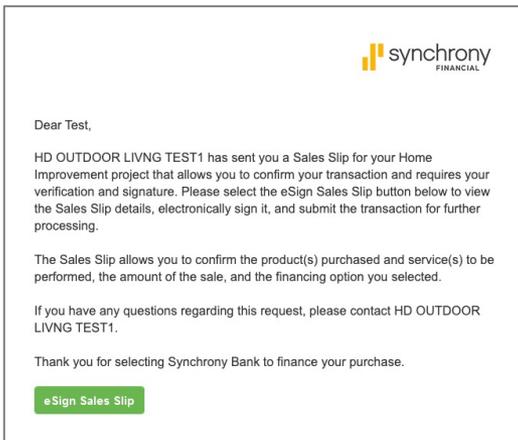
The DOB is important. The customer will be required to enter the same DOB information that was originally entered here on the Sales Slip confirmation email they receive.

## USING THE PLATFORM: GENERATE A SALES SLIP: **CONFIRM TRANSACTION** (Cardholder Device)

The cardholder will receive an email from Synchrony with a link to complete the Sales Slip process. After clicking on the link, the cardholder will arrive at the “Verify your Identity” screen. If the cardholder has an Internet-enabled device (e.g., smartphone) with them, the steps to complete the Sales Slip can take place at that time.

### The **CARDHOLDER** will:

1. Enter the Primary Cardholder’s Date of Birth.
2. Click “Continue” to proceed.



The cardholder has five tries on DOB before being locked out. After this, the Sales Slip must be re-sent from My Transactions (within Synchrony Transact or Business Center).



If verification does not occur (e.g., DOB does not match SYF records), the cardholder will be prompted to re-enter the information or contact the merchant.

## USING THE PLATFORM: GENERATE A SALES SLIP: **CONFIRM TRANSACTION** (Cardholder Device)

### The **CARDHOLDER** will:

3. Review the information on the “Consent to Receive Information Electronically” screen.
4. Click the “X” in the box to indicate consent. The box will fill in and the “Accept” button will turn green.
5. Click the “Accept” button to proceed.

The screenshot displays a mobile application interface for confirming a transaction. At the top, a progress bar shows four steps: 'Verify Identity', 'eConsent' (highlighted in yellow), 'eSign & Submit', and 'Confirmation'. The main content area is titled 'Confirm Your Transaction' and contains three numbered steps:

- 3** **Consent to Receive Information Electronically**  
Your consent is required to receive information and documents for this transaction electronically. Please read the consent details below and accept to continue with this transaction.
- 4**  I consent to receive information and documents associated with this transaction electronically. I confirm that I can view information and documents sent to me electronically and I understand that I can withdraw this consent by clicking on cancel below or cancelling this transaction.
- 5**

# USING THE PLATFORM: GENERATE A SALES SLIP: **CONFIRM TRANSACTION** (Cardholder Device)

## The **CARDHOLDER** will:

6. Review the transaction details, including Product Information, Sale Information, Date of Sale, Total Sales Price, Amount Financed, Promotion Details, etc. on the “Review and provide your eSignature” screen.
7. Click the “eSign & Submit” button to submit to Synchrony Bank.

### Confirm Your Transaction

Verify Identity > eConsent > **eSign & Submit** > Confirmation

#### Review and provide your eSignature

Financing by Synchrony Bank for products/services provided to you by:

**ABC CONTRACTOR**  
950 FORRER BLVD.  
KETTERING, OH 454201469  
(888) 888-8888

Please review the information below. If it is not correct, please contact the business above that is providing the products/services to you.

<b>Product Information</b>	
Date of Sale	15-Mar-20XX
Product	Siding
Brand	James Hardie
Model # / Description	
<b>Sale Information</b>	
Total Sales Price	\$5,400.00
Down Payment	\$400.00
Amount Financed	\$5,000.00

Your card will not be charged until the project is completed.

<b>Promotions</b>	
Selected Promotion	Plan 924 - No Monthly Interest if Paid in Full within 18 Months



#### Promotion Details

No monthly interest will be charged on the promo purchase if you pay the promo purchase amount in full within 18 Months. If you do not, monthly interest will be charged on the promo purchase from the purchase date. Fixed monthly payments are required equal to 2.50% of the highest balance applicable to this promo purchase until paid in full. The fixed monthly payment will be rounded to the next highest whole dollar and may be higher than the minimum payment that would be required if the purchase was a non-promotional purchase. Depending on purchase amount, promotion length and payment allocation, the required minimum monthly payments may or may not pay off purchase by end of promotional period. Regular account terms apply to non-promotional purchases and, after promotion ends, to this promotional purchase, except that the fixed monthly payment will continue to be required until the promotion is paid in full. For new accounts: Purchase APR is 26.99%; Minimum Interest Charge is \$2. One-time Account Activation Fee of \$29 charged at time first purchase posts to account. Existing cardholders should see their credit card agreement for their applicable terms. Subject to credit approval.

[+ View Promotions Not Selected](#)

**Print or Save these promotional details for your records.**

By clicking the eSign & Submit button below, I acknowledge that I have reviewed and understand the promotional terms that apply to this purchase. I authorize the amount shown to be charged to my credit card account and agree that the purchase will be governed by the terms of the Synchrony Bank Credit Card Agreement.

If this was an in-home sales transaction, I acknowledge that I have been provided by the Contractor with both the oral and written notice of my right, as a Buyer, to cancel this transaction (if applicable).

Synchrony Bank assesses a one time \$29 Activation Fee under the Credit Card Agreement at the time the first purchase posts to the account. Any additional surcharges or fees charged by the contractor in connection with applying for or using the Credit Card are prohibited.

Clicking the "eSign & Submit" button below constitutes my electronic signature for this purchase.

**7** [eSign & Submit](#) [Cancel](#)



# USING THE PLATFORM: GENERATE A SALES SLIP: **CONFIRM TRANSACTION** (Cardholder Device)

## The CARDHOLDER will:

8. Print (or save a screenshot or PDF of) the transaction details, if he/she chooses.
9. Click the “Close Browser” button to conclude confirmation.

### Confirm Your Transaction

Verify Identity > eConsent > eSign & Submit > **Confirmation**

**8**

Please print this page for your records

Your transaction has been successfully completed.

Financing by Synchrony Bank for products/services provided to you by:

**ABC CONTRACTOR**  
950 FORRER BLVD.  
KETTERING, OH 454201469  
(888) 888-8888

Financed purchase details below:

**Summary**

Customer Name            John Doe  
Last 4 of Acct#            1136

**Product Information**

Date of Sale                15-Mar-20XX  
Product                     Siding  
Brand                        James Hardie  
Model # / Description

**Sale Information**

Total Sales Price	\$5,400.00
Down Payment	\$400.00
Amount Financed	\$5,000.00

**Sale Information**

Total Sales Price	\$5,400.00
Down Payment	\$400.00
Amount Financed	\$5,000.00

Your card will not be charged until the project is completed.

**Promotions**

Selected Promotion            **Plan 924 - No Monthly Interest if Paid in Full within 18 Months**

**Promotion Details**

No monthly interest will be charged on the promo purchase if you pay the promo purchase amount in full within 18 Months. If you do not, monthly interest will be charged on the promo purchase from the purchase date. Fixed monthly payments are required equal to 2.50% of the highest balance applicable to this promo purchase until paid in full. The fixed monthly payment will be rounded to the next highest whole dollar and may be higher than the minimum payment that would be required if the purchase was a non-promotional purchase. Depending on purchase amount, promotion length and payment allocation, the required minimum monthly payments may or may not pay off purchase by end of promotional period. Regular account terms apply to non-promotional purchases and, after promotion ends, to this promotional purchase, except that the fixed monthly payment will continue to be required until the promotion is paid in full. For new accounts: Purchase APR is 26.99%, Minimum Interest Charge is \$2. One-time Account Activation Fee of \$29 charged at time first purchase posts to account. Existing cardholders should see their credit card agreement for their applicable terms. Subject to credit approval.

**Print or Save these promotional details for your records.**

**eSignature**

Name                              John Doe  
Email                               john.doe@gmail.com  
Date Signed                      03/15/20XX 06:37:05 PM  
IP Address                        12.234.678.90

**9**

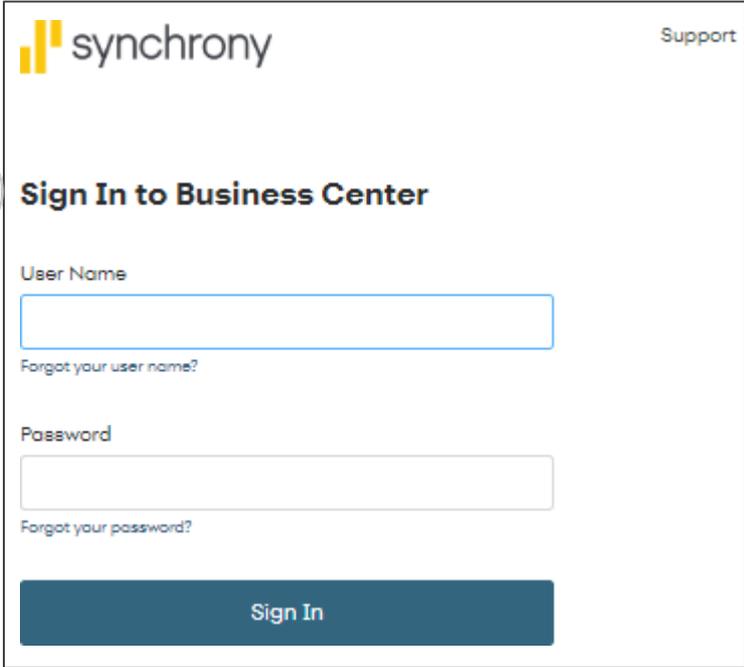
**Close Browser**

You may close the browser using the button above or your device's built-in window controls.

## USING THE PLATFORM: **SUBMIT FOR FUNDING**

Once a Sales Slip has been eSigned and the **work has been completed**, the final step is to submit the transaction to Synchrony (SYF), so it can be funded using the cardholder's credit account.

1. A user with administrative permissions will **log in to Business Center (bc.syf.com)**.
2. Under Management Tools, select "Transaction Status."



**1**

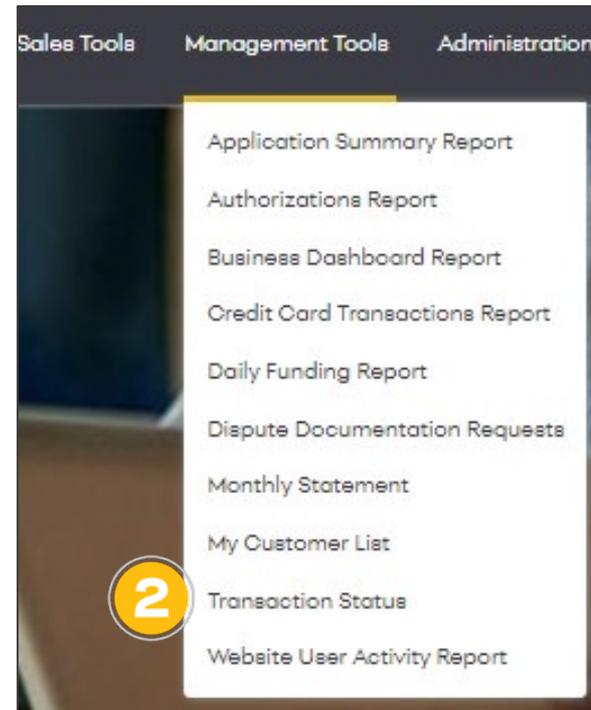
synchrony Support

### Sign In to Business Center

User Name  
  
[Forgot your user name?](#)

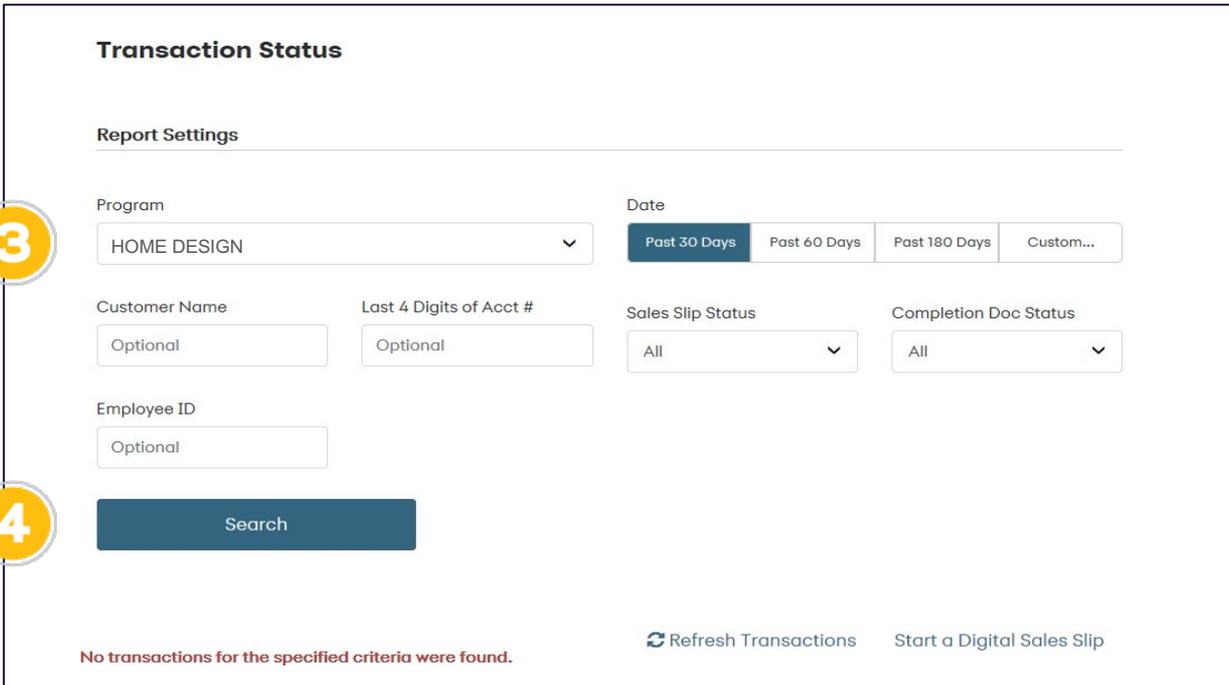
Password  
  
[Forgot your password?](#)

Sign In



## USING THE PLATFORM: **SUBMIT FOR FUNDING**

3. In the dashboard that opens, select the relevant Program (if more than one is available) from the drop-down menu. Note that the system defaults to showing “All” programs. 
4. If necessary, use the search options to find the relevant transaction(s). You can set parameters by Date, Customer Name, Account Number, Employee ID and Sales Slip Status, and then click the “Search” button or “Refresh Transactions” link to update results.



**Transaction Status**

**Report Settings**

Program: HOME DESIGN

Date: Past 30 Days | Past 60 Days | Past 180 Days | Custom...

Customer Name: Optional

Last 4 Digits of Acct #: Optional

Sales Slip Status: All

Completion Doc Status: All

Employee ID: Optional

**Search**

No transactions for the specified criteria were found.

[Refresh Transactions](#) [Start a Digital Sales Slip](#)



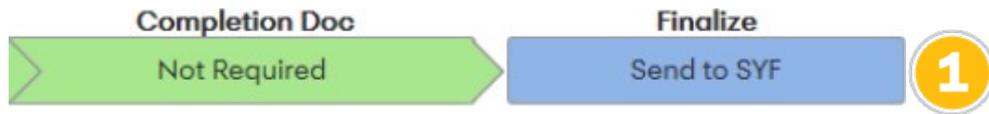
The Transaction Status dashboard is a useful tool to monitor your financing pipeline. You can use the search options to quickly check activity by program, time period, customer or employee.



If there is sales data available for the last 30 days, that will automatically populate. Please click “Edit Search” to adjust the desired time frame.

## USING THE PLATFORM: **SUBMIT FOR FUNDING**

1. When the cardholder has eSigned the Sales Slip and the **work is complete**, click the blue “Send to SYF” button, located in the “Finalize” column.
2. The status of the transaction will update, and the “Finalize” column will now show a green “Sent to SYF” button. Funding will occur within 1-2 business days. Note that status will not update when funding occurs.   

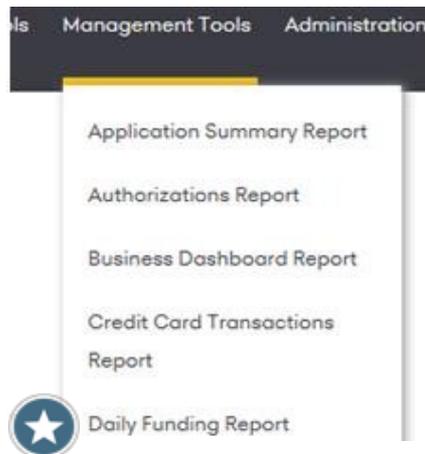


Sales Slips that are ready to submit will have a green “Signed” button in the “Sales Slip” column and a blue “Send to SYF” button in the “Finalize” column.

2



After sending a transaction to Synchrony, you can check its status at any time. Simply log in to Business Center, Reporting > Daily Funding Report and search for the relevant transaction.



To receive funding the following business day, submit prior to 12:00 A.M. Eastern Time.

## USING THE PLATFORM: **VIEW TRANSACTIONS**

Synchrony provides many useful ways to view transaction information and manage your financing program. The two main ways to do so online are through “My Transactions” (on Synchrony Transact, for all users) and “Transaction Status” (in Business Center, for users with administrative privileges).

### In **Applications & Transactions**

(within Synchrony Transact):

Select My Transactions

A Synchrony Transact user can review transactions **initiated on their device**, and send/re-send Sales Slips for confirmation.

Synchrony Transact™

Applications My Transactions

My Transactions

Select the timeframe you wish to display your transactions.

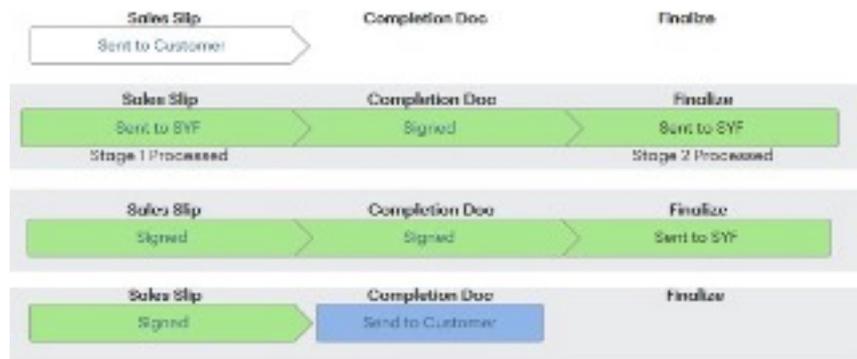
Past 30 Days Past 60 Days Past 180 Days Refresh Transactions

Date of Sale	Customer Name	Last 4 Acct #	Auth Code	Auth Amt \$
03/16/20XX	John Doe	1136	016038	\$5,000.00
	Sales Slip	Completion Doc	Finalize	
	Signed	Signed	Sent to SYF	
03/15/20XX	John Doe	1136	015840	\$5,000.00
	Sales Slip	Completion Doc	Finalize	
	Signed	Not Required	Sent to SYF	
03/13/20XX	Jane Customer	3210	013648	\$8.00
	Sales Slip	Completion Doc	Finalize	

### In **Transaction Status**

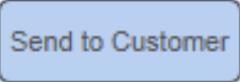
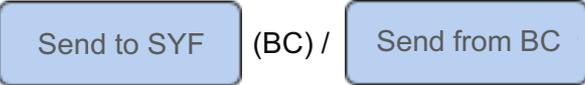
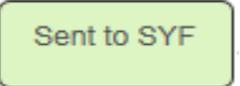
(within Business Center):

A user with administrative permissions can review all transactions **initiated on all authorized devices**, send and re-send Sales Slips, submit for funding, access reporting and more (See Appendix, p. 48)



## USING THE PLATFORM: **VIEW TRANSACTIONS**

The following status options can be displayed in **My Transactions (in Synchrony Transact)** or **Transaction Status (in Business Center)**:

	<b>Send to Customer:</b> Sales Slip is ready to be sent to the Cardholder.
	<b>Sent to Customer:</b> Sales Slip has been sent to the Cardholder and is awaiting a response.
	<b>Send to SYF/Send from BC:</b> Transaction is ready to be funded.
	<b>Signed:</b> Sales Slip has been signed by the Cardholder.
	<b>Re-send:</b> Sales Slip—Cardholder has not approved the Sales Slip in time or has failed the identity verification. Access the Sales Slip in My Transactions or Business Center to re-send. 
	<b>Not Required:</b> Completion Consent step is not required. After work is complete, access sale in Business Center to submit for funding.
	<b>Sent to SYF:</b> Sale has been sent to Synchrony for funding.
	<b>Canceled:</b> Cardholder has canceled the transaction. You must create a new Sales Slip to proceed.



You may only send the same Sales Slip to a cardholder twice within a 24-hour period. After the second time, you will need to wait a day to re-send.

## USING THE PLATFORM: VIEW TRANSACTIONS: **APPLICATIONS & TRANSACTIONS**

The Applications & Transactions page allows you to view transactions initiated on the device, as well as managing Sales Slips.

1. On the Synchrony Transact home page, select the “Applications & Transactions” button.

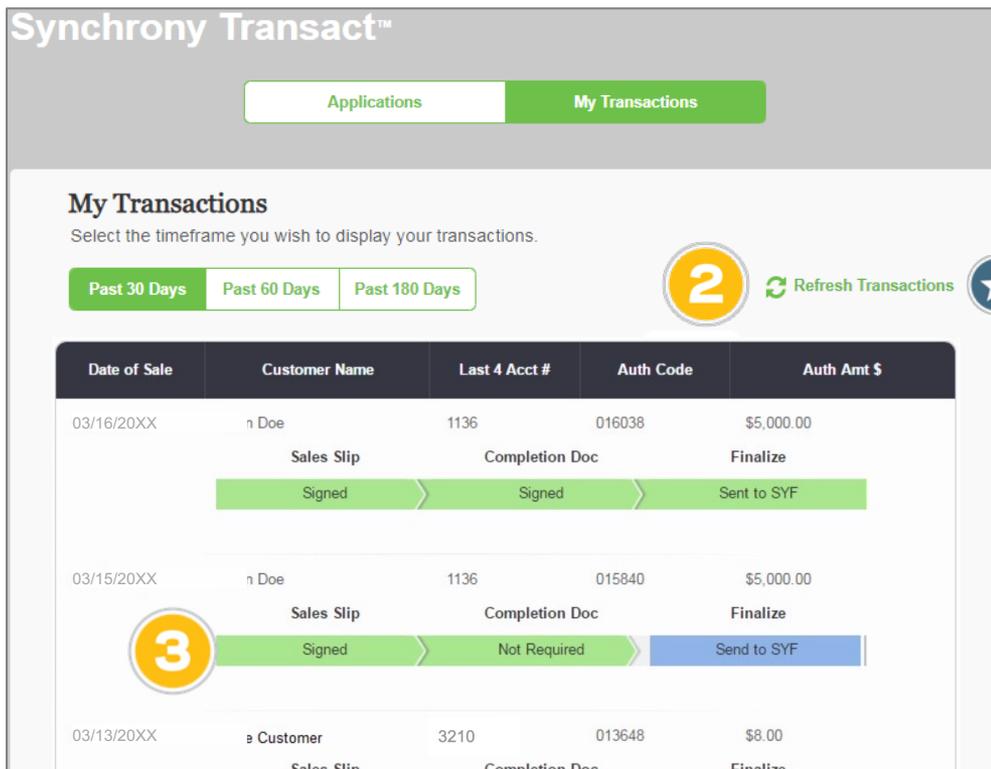


## USING THE PLATFORM: VIEW TRANSACTIONS: MY TRANSACTIONS

2. In the window that opens, select My Transactions. You can view transactions initiated on the device, including customer name, account number (partial), auth code and auth amount.
3. You can also send or re-send Sales Slips to cardholders. 



You can refresh at any time to see updated information in the dashboard.



**Synchrony Transact™**

Applications My Transactions

### My Transactions

Select the timeframe you wish to display your transactions.

Past 30 Days Past 60 Days Past 180 Days

**2** Refresh Transactions 

Date of Sale	Customer Name	Last 4 Acct #	Auth Code	Auth Amt \$
03/16/20XX	n Doe	1136	016038	\$5,000.00
	Sales Slip	Completion Doc	Finalize	
	Signed	Signed	Sent to SYF	
03/15/20XX	n Doe	1136	015840	\$5,000.00
	Sales Slip	Completion Doc	Finalize	
	Signed	Not Required	Send to SYF	
03/13/20XX	a Customer	3210	013648	\$8.00
	Sales Slip	Completion Doc	Finalize	

**3**

- Only transactions initiated on the device will appear in the dashboard. To see all transactions, an authorized admin for your company must log in to Business Center. If you unregister or re-register the device, the dashboard will reset, and prior information will not be displayed.
- Within the dashboard, you can send or re-send Sales Slips and change the recipient's email address. You cannot submit for funding (a user with administrative permissions must log into Business Center to do so).

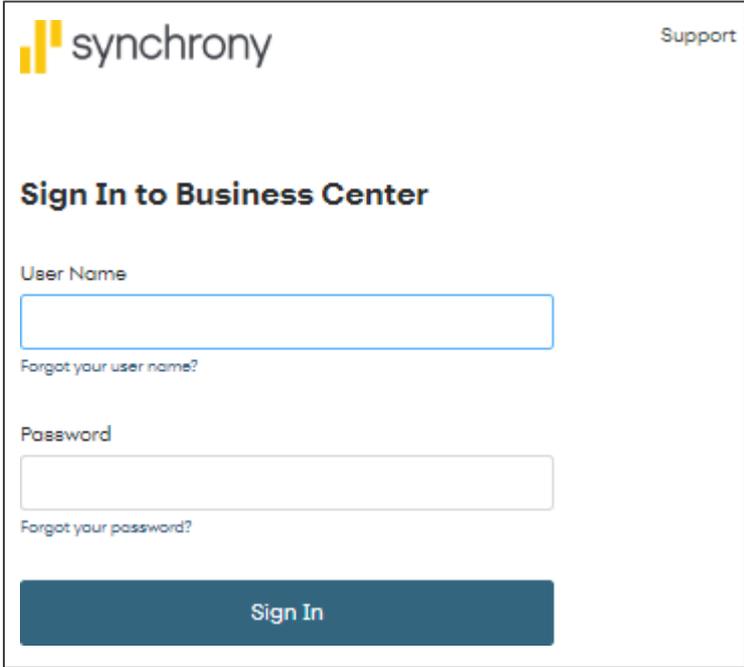
# APPENDIX



## APPENDIX: BUSINESS CENTER: TRANSACTION STATUS

In addition to the “My Transactions” dashboard within Synchrony Transact, users with administrator permissions in Business Center can access the “Transaction Status” dashboard in Business Center.

1. A user with administrative permissions will **log in to Business Center**.
2. In the left navigation, under Reporting, select "Transaction Status."



**1**

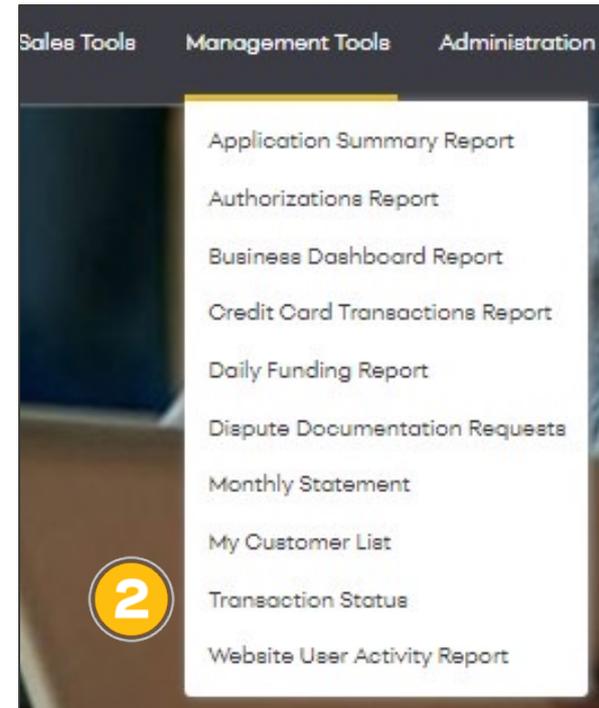
synchrony Support

### Sign In to Business Center

User Name  
  
[Forgot your user name?](#)

Password  
  
[Forgot your password?](#)

Sign In



## APPENDIX: BUSINESS CENTER: **HEADQUARTERS / ROLLUP**

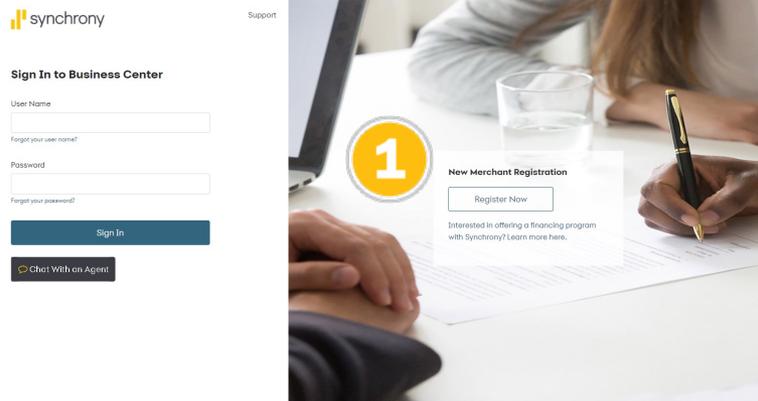
For businesses with multiple locations and a corporate headquarters, the Transaction Status dashboard can also provide a “rollup” view of aggregate activity (transactions completed by various users on their respective devices) at multiple company locations.

1. To view activity by all locations, choose the “Headquarters / Rollup” View.
2. To see activity for a single location, choose the child location and then use the dropdown to select a store and select a location in the Store dropdown.
3. You can also use the search options to find transaction(s). You can set parameters by Date, Customer Name, Account Number, Employee ID and Sales Slip Status, and then click the “Search” button or “Refresh Transactions” link to update results.

## APPENDIX: BUSINESS CENTER: REGISTER

Before you can use Synchrony Transact, you need to register your company on Business Center.

1. Go to [www.bc.syf.com](http://www.bc.syf.com) and click on the “Register Now” button.
2. On the Merchant Validation screen, enter your 16-digit (beginning with 534812) Synchrony Merchant Number and your Bank Account Number. 
3. Click on the blue “Next” button (should the “merchant agreement” screen pop up, check the appropriate box and click “Continue”). Follow the instructions to continue the registration process.

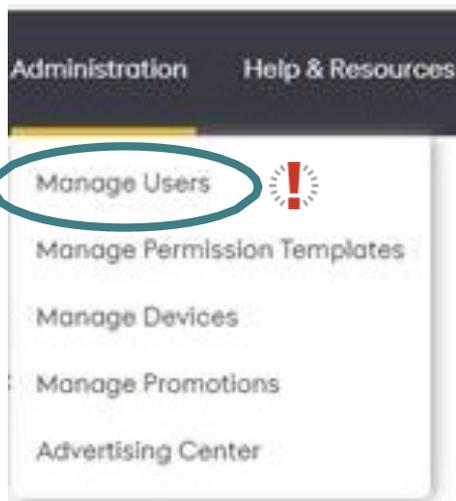


Note: The first person to register the merchant number will be the administrator for the site. Please remember to delete any users that become inactive. Use the same bank account number you used when opening your account with Synchrony.

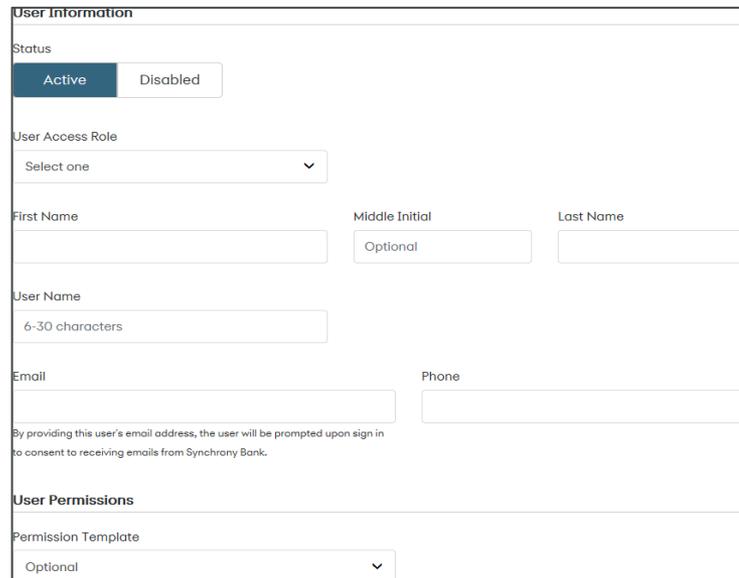
## APPENDIX: BUSINESS CENTER: **ADD USERS**

In addition to adding and authorizing devices, you can add and authorize individual users to access Synchrony Transact if you want to have additional users with access to Business Center. The process here is similar and also consists of two steps: creating and configuring users.

1. Under Administration, select “Manage Users.”
2. On the Administration “Create a User” screen, fill in the appropriate fields (or select from “Existing User List”).



2



A screenshot of the "User Information" form. The form is titled "User Information" and has a "Status" section with "Active" and "Disabled" buttons. Below this is a "User Access Role" section with a dropdown menu labeled "Select one". The form has three input fields for "First Name", "Middle Initial" (with "Optional" text below it), and "Last Name". There is a "User Name" section with a text input field and the label "6-30 characters". Below that are "Email" and "Phone" input fields. A note states: "By providing this user's email address, the user will be prompted upon sign in to consent to receiving emails from Synchrony Bank." The form also has a "User Permissions" section with a "Permission Template" dropdown menu labeled "Optional".



Note: Only users with administrative permissions can add other users and manage permissions.

## APPENDIX: BUSINESS CENTER: **ASSIGN PERMISSIONS**

Once a user ID is created, a user with administrative permissions can configure the ID or user. This allows you to define specific user roles and permissions. For example, owners, managers, store associates, bookkeepers, etc., may all need to access different information in distinct ways.

1. On the Administration “Edit a User” screen, select a User Access Role from the dropdown menu.
2. If appropriate, select a Permission Template from the drop-down menu. This will specify a default set of permissions, which you can use as-is or modify.
3. If needed, check or uncheck individual boxes to define specific permissions for the user in key areas: Sales Tools, Management Tools, Administration, Help and Resources.
4. Click the “Update User” button to save your changes.

Permissions

User Access Role: LOCATION ADMINISTRATOR

Since you are the Location Administrator, your changes will be applied to everyone at your location.

**2**

— Sales Tools

- Enter a Transaction
  - Purchase
  - Refund
  - Authorization Only
  - Force Purchase
  - Estimate Payments
- New Credit Application
  - Check Application Status
  - Request Credit Limit Increase
  - Lookup Account Information
  - Disclosures and Reference Documents

**3**

— Management Tools

- Application Summary Report
- Business Dashboard Report
- Daily Funding Report
- Monthly Statement
- Website User Activity Report
- Authorizations Report
- Credit Card Transactions Report
- Dispute Documentation Requests
- My Customer List

— Administration

- Manage Users
- Edit Promo Code List
- Business Information
- Manage Permission Templates
- Advertising Center
- My Profile

— Help & Resources

- Order Supplies
- Learning Center
- Look Up Merchant Services Phone
- FAQs
- Product Demo

*The user is now ready to begin using Business Center.*



Note: Only users with administrative permissions can add other users and manage permissions.

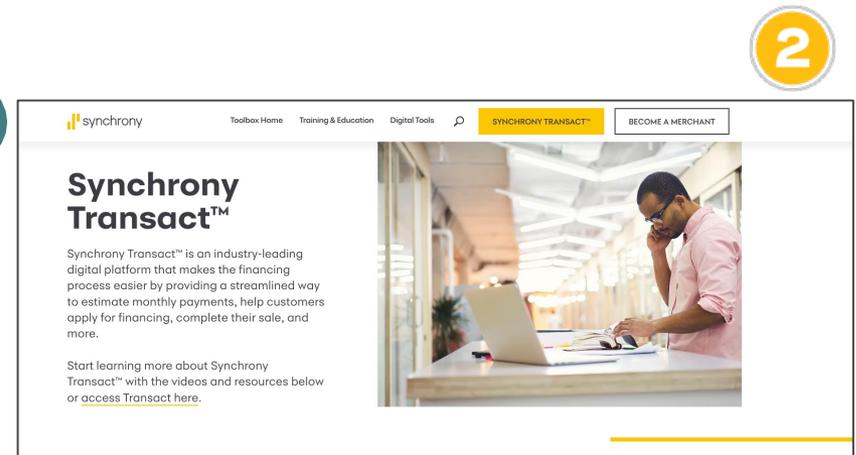


Check the box for “Transaction Status” under “Management Tools” for anyone who supports sales (e.g., Merchant Managers and some Merchant Associates).

## APPENDIX: LEARN MORE

Additional resources to help you use, promote and make the most of Synchrony Transact are available online.

1. On the Synchrony Transact home screen, select “Learn More.”
2. In the window that opens, select the link(s) for the resource(s) you would like to access.



### **Devices and System Requirements**

- 1. What are the system requirements for Synchrony Transact?** Synchrony Transact works on both Windows PC and Mac IOS. It can be accessed on these internet browsers: Chrome, Safari, Firefox, Internet Explorer (use most updated version).
- 2. What devices can I use for Synchrony Transact transactions?** Synchrony Transact can be accessed on a desktop computer, laptop or tablet. Many smartphones are capable of using Synchrony Transact as well, but these devices are not officially supported or recommended.
- 3. Do I need to have an active WiFi connection or can I run Synchrony Transact from my computer's hard drive?** An INTERNET connection is required to use Transact. If no connection is available, use the paper process.
- 4. Do I need to download program software to access Synchrony Transact?** No. Access the URL: [bcpos.com/posWeb/registration](http://bcpos.com/posWeb/registration) Note: The W must be capitalized.
- 5. Can anyone on my team authorize and activate their own devices?** No. Only the Administrator listed on Business Center can authorize a device. Once a passcode is generated, the team member has 48 hours to activate their device using the code.
- 6. Can I authorize one or two devices and share them between my sales team?** Yes.
- 7. Are devices activated permanently?** Devices remain activated as long as you continue to use them to access Synchrony Transact and do not clear cookies, enter private mode or perform a system or software update. If you do not use the device to access Synchrony Transact for 90 days, access will be terminated for security reasons. If you do not use the device for 90 days it will be deactivated. If you need help with a deactivated device, please contact Merchant Services at 1-888-222-2176.
- 8. If a user loses the device activation information, can it be looked up?** Yes. In Business Center, the Device Name and Passcode can be found by going to Administration > Manage Devices.
- 9. Does Synchrony Transact ever time out?** Yes. After 30 minutes of inactivity, a popup message will ask the user to click/tap to stay on the page, or the window will close and the Synchrony Transact home screen will reload.
- 10. Can I use multiple browsers on a single device.** No, Synchrony Transact credentials are based on both the individual device and the Internet browser.
- 11. How do I de-authorize a device?** In Business Center, select "Manage Devices," then select "Delete" to remove the device.
- 12. If a user needs to work in multiple store locations, can their device be registered for both?** Yes. The user will need to use different web browsers for each of the registrations (e.g., authorize one location using Safari, and another using Chrome.)

## Processing Applications and Transactions

- 1. Whom do I call if I am having trouble completing a transaction?** The Business Center Help Desk at 1-888-222-2176 (option 3 and then option 1).
- 2. Where do I locate my Location ID and Device Code when registering a device?** These will be provided to you by your Business Center Location Administrator so that you can register your device.
- 3. Can I still process an application with a joint applicant on Synchrony Transact?** Yes. You can process single and joint applications.
- 4. I have multiple programs with Synchrony, can I access all of them from Synchrony Transact?** Yes, you will be presented with a dropdown bar when entering an application or starting a Sales Slip. Once you choose your program, the correct merchant number will appear.
- 5. Where can I review a list of my transactions and their current status?** Users can see transactions initiated on their device within the Applications & Transactions screen and select My Transactions. Users with administrative permissions can view transactions initiated on all devices in the Transaction Status page on Business Center.
- 6. What if I do not have a paper copy of the Terms and Conditions during the application process?** You are required to hand out a copy of the Terms and Conditions prior to completing on the merchant device. If you do not have a paper copy, you may order them on Business Center. Alternatively, you may complete a traditional paper application, which includes printed Terms and Conditions. If the customer completes their application using a link sent to their email or by scanning a QR code a copy of the paper Terms and Conditions do not need to be handed out. They receive them electronically.
- 7. Can I print an application created in Synchrony Transact?** Yes. From the Business Center toolbar > choose sales tools > check application status, determine search criteria, click on customer name to print application. Applications are available for up to 25 days.

## Processing Applications and Transactions (cont'd)

8. **Can I process refunds using Synchrony Transact?** No, but you can process credits electronically (for paper or electronic Sales Slips) in Business Center. From the Toolbar go to Sales Tools and select “Enter a Transaction” then select “Refund.”
9. **Can I start with Synchrony Transact and finish with paper forms, or vice-versa?** Yes.
10. **What happens if a cardholder does not respond to the e-mail containing the Sales Slip?** The process comes to a halt until the customer responds to this email. If necessary, you can re-send the Sales Slip from your device.
11. **Where can I look up the cardholder’s DOB entered in the Sales Slip?** The DOB can be found by locating that transaction in the Applications & Transactions button (in Synchrony Transact) or Transaction Status (in Business Center) and selecting the “Sent to Customer” button.
12. **Can I download an electronic version of the Sales Slip for my records?** Yes. Select the green “Signed” button in the Transaction Status area of Business Center. You can now print / save the screen for your records.
13. **How do I access the Direct to Device technology?** The technology is housed in Synchrony Transact and is available to anyone using the platform.
14. **How is the Direct to Device application different from the traditional credit application?**
  - Filling out the application on a device is quick and easy.
  - Approvals are fast and convenient (customer prefill improves the customer experience and accuracy to lift completion and approval rates).
  - This service is contactless and paperless.
  - The process is more private for the customer (i.e., they do not have to verbally provide their social security number).

## **Processing Applications and Transactions (cont'd)**

- 15. How does the Direct to Device technology work?** Ask your customer for their email address and send them a unique application link or have them scan your QR code provided to you on the Application Confirmation page in Transact. Once they've filled out the application and submitted it from their device, if approved, they'll receive an account number to use allowing them to finance their project right away. All applications will be displayed in the new Applications tab on Transact.
- 16. Do I need to check a customer's ID with a Direct to Device application?** Yes, when you are with the customer, checking ID is required.
- 17. What happens if the customer closes the screen or otherwise doesn't retain their account number?** You can always retrieve this information for your customer in Business Center. After logging in, select "Check App Status Report."

### Customer Interactions

1. **Whom do I contact if I cannot answer all of the customer's questions or concerns?** Call Merchant Services at 1-888-222-2176.
2. **What if the applicant's credit limit is not enough to cover the sale?** Application entry errors may lead to declines or lower than expected credit limits. Review the application with the customer to determine that all of the data is correct. Review any inaccurate or additional information with Synchrony. Customers may also reapply with a co-applicant.
3. **What if the product the cardholder wishes to finance is not listed in the drop-down menu when generating a Sales Slip?** First check the Synchrony approved product list. If the product is listed, use the "other" option in the drop-down menu and enter in the product. If the product is not listed in the Synchrony approved products list, then the product cannot be financed. The approved product list can be found in Business Center under Sales Tool > Disclosures and Reference Documents.
4. **How long does the cardholder have to verify their identity from their confirmation email before the Sales Slip expires?** 30 days.
5. **What do I do if a customer cancels the transaction?** A new Sales Slip must be generated [you are not able to edit the original Sales Slip] and submitted for cardholder approval. In addition, the Authorization Code for the previous Sales Slip must be canceled with Merchant Services prior to initiating the new Sales Slip.
6. **For Joint Applications, will both applicants receive the Sales Slip for review and approval?** No. The Document(s) will be sent to whichever email address was provided during the Sales Slip process.