

GE Capital

Transaction Reference Guide

HOME IMPROVEMENT

Enclosed are the quick reference steps and forms to run transactions today and begin increasing your sales and profits.

For additional questions call
1-888-222-2176, option 0
or 1-800-330-5189, option 0



imagination at work

Merchant/Dealer Number

5 3 4 8 1 2 _____

© 2012 General Electric Company.
All Rights Reserved. 201-788-00 (07/12)

Key contacts

Business Centerwww.gogecapital.com

Client Services1-888-222-2176 or
1-800-330-5189

Process Applications

Phone in customer applications or enter an application online

Authorizations

To receive an authorization code for sale

Cardholder account lookup

To verify customer account number for repeat purchase

Funding inquiries

For verification of funding and date of sale posting

Supply orders/questions

Dealers call with promotion questions or to order supplies

Fax line – Application and/or Funding1-888-222-2986

Fax applications, sales slip and delivery/completion certificates to GE Capital

Customer Service1-888-679-6300 or
www.gogecapital.com

General information

Program Specifics

- Credit Card program issued by GE Capital Retail Bank
- Minimum monthly payments required
- Payments calculated by using simple payment factors
- Multiple credit promotions designed to drive sales and overcome objections
- Open to buy list to drive additional sales

Features

- Phone applications processed in 60-90 seconds, by fax in 15 minutes, or instantly online
- Simple in-home documents
- Fax funding for speed and convenience

Important Notes

- One account per property (household) in a 90-day period
- No split financing of purchases between lenders
- Always verify and document two forms of ID on all applicants
- Property to be improved must be owner occupied (no rentals or commercial properties)

Consumer Application

- Contractor required to complete
- GE Capital provides
- Customer completes and signs

1. Contractor Number

- Fill in your Contractor Number.
- Fill in estimated amount of purchase.
- If approved, GE Capital Retail Bank will provide an account number.
- Verify and document two forms of ID for all applicants.

Primary ID – Must be photo ID. Record type of ID, number on ID, and expiration date.

Secondary ID – Record issuer, type, and expiration date.

2. Applicant/Co-applicant information

- All applicants must live at the property being improved and be on the property title.
- We do not finance improvements for rental or commercial properties.

3. Signatures

- Customer(s) must sign and date application prior to processing.

Application Processing

- Phone in application to 1-888-222-2176 or 1-800-330-5189;
- OR
- Enter applications online using Business Center, www.gogecapital.com;
- OR
- Fax applications to 1-888-222-2986.

When phoning in applications, you have two options:

- For no hold times and fast processing, use **Phone Express Process (PEP)**, available 24/7
- OR
- Speak to a client services representative.

Home Improvement Consumer Credit Application
 Please note that you must reside in the United States and be 18 years or older to apply.
 APPLICATION MUST BE SIGNED. Please print in CAPITAL LETTERS and avoid contact with the lines: S, M, I, T, H

25837
 GE Capital Retail Bank REVOLVING PHONE: 1-888-222-2176 REVOLVING FAX: 1-888-222-2986

1 Contractor: 5,3,4,8,1,2 Initial Sale/Project Amount: 1,2,0,0,0

Account: 1,2,3,4,5,6,7,8,9,0,1,2,3,4,5,6
 DL#12345 10/12/ Visa 7/12

2 Applicant's Primary ID (Type, Number, Issuing State) Exp. / Sec. ID (Credit Type and Issuer) Exp. / Joint Applicant's Primary ID (Type, Number, Issuing State) Exp. / Sec. ID (Credit Type and Issuer) Exp.

Applicant
 First Name: JUSTIN M. Initial: J Last Name: EXAMPLE
 Do You Own? Rent? Parents/Relative? Other?
 Mailing Address: 1,2,3 STREET NAME APT #
 City: CITY NAME State: US Zip: 1,2,3,4,5
 Birth Date: 1,2,3-4,5-6,7,8,9 Month/Day/Year: 0,7/0,1/1,9,6,0 Years of Residence: 0,1
 Social Security Number: 2,1,4-5,5,5-2,2,2 Home Phone: 2,1,4-5,5,5-3,3,3
 If the above address is a PO Box, you must provide a street address for yourself or a contact person: 2,1,4-5,5,5-3,3,3
 City: ABC, CO State: 1,0 Zip: 5,0,0,0 Home Phone: 2,1,4-5,5,5-4,4,4
 Your Employer: JEXAMPLE@EMAIL.COM How Long (Yrs.) Monthly Net Income From All Sources: Business Phone:

Joint Applicant
 An additional card will be issued to the person indicated below. The applicant (and joint applicant if any) will be liable for all transactions made on the account including those made by an authorized user. JOINT APPLICANT: You agree that we may send notices to you and/or applicant at the applicant's address, regardless of whether you live at that address.
 First Name: M. Initial: Last Name: Years of Residence:
 Mailing Address: APT #
 City: Birth Date: State: Zip: Social Security Number:
 Home Phone / Other Phone* Where We May Call You: Month/Day/Year:
 Your Employer: How Long (Yrs.) Monthly Net Income From All Sources: Business Phone*

Applicant/Joint Applicant Signatures
 By applying for this account, I am asking GE Capital Retail Bank ("GECRB") to issue me a GECRB Credit Card (the "Card"), and I agree that:
 • I am providing the information in this application to GECRB and the contractors that accept the Card and program sponsors. GECRB may provide information about me (even if my application is declined) to contractors that accept the Card and program sponsors (and their respective affiliates) so that they can create and update their records, and provide me with service and special offers.
 • GECRB may obtain information from others about me (including requesting reports from consumer reporting agencies and other sources) to evaluate my application, and to review, maintain or collect my account.
 • I consent to GECRB and any other owner or servicer of my account contacting me about my account, including using any contact information or cell phone numbers I provide, and I consent to the use of any automatic telephone dialing system and/or an artificial or prerecorded voice when contacting me, even if I am charged for the call under my phone plan.
 • I have read and agree to the credit terms and other disclosures in this application, and I understand that if my application is approved, the GECRB credit card agreement ("Agreement") will govern my account. Among other things, the Agreement (1) includes resolving a dispute with arbitration provision that limits my rights unless I reject the provision by following the provision's instructions; and (2) makes each applicant responsible for paying the entire amount of the credit extended.
 Federal law requires GE Capital Retail Bank to obtain, verify and record information that identifies applicants when opening an account. GECRB will use applicants' 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 joint credit.
 PLEASE SEE NEXT PAGE FOR RATES, FEES & OTHER COST INFORMATION & READ THE ATTACHED CREDIT CARD AGREEMENT.

3 Applicant Signature: Justin Example 07/01/2012 Date: Joint Applicant Signature (If applicable) Date: 200-037-00 (06/2012) HI

PEP Process Flow

Press 1 – To use new PEP automated system–this is the fastest way to enter an application and get a credit decision.

Press 2 – To use standard automated entry, including more detailed instructions.

Information you will need to use PEP:

- 16-digit dealer number
- Applicant's date of birth
- Social Security Number
- Applicant's numeric street address, ZIP code, and telephone number
- Applicant's residential status: 1 for owns, 2 for rents, 3 for other
- Applicant's net income figure, including all sources of income

Standard Sales Slip

- Contractor required to complete
- GE Capital provides
- Customer signature required

1. Account and Dealer Number

- Fill in account number and dealer number.

2. Buyer's Information

- Complete buyer's name and seller's name/address.

3. Credit Plans

- Check the "Promotional Offer" that corresponds to the Credit Plan that the customer has selected.

– For No Monthly Interest if Paid in Full promo, fill in the cardholder Annual Percentage Rate (APR). The APR is given when you obtain an authorization code.

- Customer must initial that they have reviewed and selected a promotion.

4. Quantity/Description/Sale Price


- Complete description, sale price, down payment (if any), and amount financed at delivery/installation.

5. Authorization Code

- Write in authorization code.
- Write in the date of sale.
- Once the product is completed, write in the Date of Delivery/Completion. This date should match the date on the Delivery/Completion Certificate.
- You may request authorization code at time of approval.
- Select the appropriate product description.

6. Buyer's Signature

- Customer(s) must sign.
- Give customer's copy to the customer once signed.



SALES SLIP - B

Home Improvement Sales Processed at Delivery/Installation

28168

GE Capital Retail Bank

1 ACCOUNT NUMBER: 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 DEALER NUMBER: 5 3 4 8 1 2

2 BUYER NAME: Justin Example SELLER NAME / SELLER ADDRESS: Co Name/456 AnyStreet, City, ST, ZIP

3 **Promotional Offers - See reverse side for additional details - APR refers to Annual Percentage Rate**

600 Reduced 9.99% APR and fixed monthly payments equal to 1.25% of promo purchase amount - Until Paid in Full

601 Reduced 7.99% APR and fixed monthly payments equal to 2.50% of promo purchase amount - Until Paid in Full

602 Reduced 5.99% APR and fixed monthly payments equal to 3.00% of promo purchase amount - Until Paid in Full

603 No Monthly Interest if Paid in Full within 12 Months (Deferred Interest) **26.99%** APR Check if Variable -- If variable, APR varies with the market based on the Prime Rate.

J.E. Buyer(s) Initial: I have reviewed and selected the promotional option that meets my needs.

4	QUANTITY	DESCRIPTION	SALE PRICE
	12	X,Y,Z, W,I,N,D,O,W,S	1,200.00

5 AUTHORIZATION CODE: 4 5 6 7 8 9	TOTAL PRICE: 1,200.00
DATE OF SALE: 0 7 / 0 1 / 2 0 1 2	CASH DOWN PAYMENT: 200.00
DATE OF DELIVERY/COMPLETION: 0 8 / 0 1 / 2 0 1 2	AMOUNT FINANCED: 1,000.00

WINDOWS/DOORS
 KITCHEN REFACE
 SIDING
 ROOFING
 HVAC
 INSULATION
 SOLAR
 PAVERS/LANDSCAPING
 BATH REFACE/WALK IN TUBS
 GUTTER SYSTEM
 OTHER _____

I acknowledge receipt of a completed copy of this Sales Slip and have reviewed and understand the promotional terms that will apply to this purchase. I authorize the amount shown to be charged to my credit card account shown above and agree that the purchase will be governed by the terms of the GE Capital Retail Bank Credit Card Agreement.

IF THIS WAS AN IN-HOME SALES TRANSACTION, I ACKNOWLEDGE THAT I HAVE BEEN PROVIDED BY THE SELLER WITH BOTH THE ORAL AND WRITTEN NOTICE OF MY RIGHT, AS A BUYER, TO CANCEL THIS TRANSACTION.

6 There is an Activation Fee of \$29, which is a one-time fee charged by GE Capital Retail Bank under the GE Capital Retail Bank Credit Card Agreement at the time the first purchase posts to account shown above.

Justin Example BUYER SIGNATURE BUYER SIGNATURE

202-091-00 (08/2012) HI-B 28168

Delivery/Completion Certificate

MUST BE SIGNED AND DATED AFTER PROJECT COMPLETION.

- Contractor required to complete
- GE Capital provides
- Customer signature required

1. Account Information

- Fill in customer's account number and total amount financed.

2. Buyer's Information

- Fill in the customer(s) name.
- Customer must sign. Only one signature is required on joint applications.
- Give customer's copy to the customer once signed.

3. Dealer/Contractor Information

- Complete Dealer/Contractor information.
- Dealer/Contractor must sign and date.

Funding Process

- Fax Standard Sales Slip, Delivery/Completion Certificate and Application (if not already faxed in) to 1-888-222-2986 for funding.
- GE Capital Retail Bank will deposit the proceeds, less any discount, directly into your company's checking account using the Automated Clearing House (ACH) system.
- A daily settlement report is available to you on the Business Center 24 to 48 hours after submission.

DELIVERY/COMPLETION CERTIFICATE

63195
GE CAPITAL RETAIL BANK

1 Account # 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6

2 Customer 1- First Name J U S T I N M.I. Last Name J E X I A M P L E

Customer 2- First Name _____ M.I. Last Name _____

\$ 1 0 0 0 0 0 0

Amount to be Financed

NOTICE TO CUSTOMER

DO NOT SIGN THIS CERTIFICATE UNTIL ALL SERVICES HAVE BEEN SATISFACTORILY PERFORMED AND MATERIAL SUPPLIED OR PRODUCTS RECEIVED ARE FOUND SATISFACTORY.

I (We) certify that:

(1) Any money advanced has been sent in accordance with the terms contained in the sales slip or contract; and

(2) The property improvements are completed to my (our) satisfaction or the materials/products have been delivered to my (our) satisfaction and

(3) I (We) understand that the selection of the dealer and acceptance of the materials/products used and the work performed is (if applicable) my (our) responsibility.

2 Customer Signature Justin Example

Customer Signature _____

0 8 / 0 1 / 2 0 1 2

Month / Day / Year

The undersigned certifies that:

(1) The materials/products delivered or the property improvements are completed to the satisfaction of the customer(s); and

(2) The customer(s) signed this certificate after delivery of the materials/products or completion of the property improvements, and all signatures on this certificate are genuine; and

(3) On installed materials/products all debts for labor, material, license fees, permits, inspection fees and other bills, pertaining to the customer's contract have been paid in full and there will be no mechanic's, materialman's or other lien(s) on customer's residence as a consequence of said installation.

3 Dealer Name C O M P A N Y I N A M E

Dealer Signature John Doe Title Sales Manager

Dealer Number 5 3 4 8 1 2

0 8 / 0 1 / 2 0 1 2

Month / Day / Year

63195
202-097-00 (08/2012) HI

Internet Application

- Contractor required to complete
- GE Capital provides

1. Merchant Information

- Complete the Merchant Number, store phone number, and store fax number.

2. Transaction Details

- Enter the amount of the initial transaction.

3. Customer ID Verification

- Verify and document two forms of ID for all applicants.

Primary ID – Must be photo ID, record type of ID, number on ID, and expiration date.

Secondary ID – Record issuer, type, and expiration date.

Application Processing

- The customer's account has been established. The account number and credit line appear at the top of the approval certificate.

Congratulations!
JUSTIN EXAMPLE

You are now a GE Capital cardholder


Thank you for applying. You will receive your credit card in the mail in 7 – 10 days.

Your account number is: 1234567890123450
Your credit line is: 15000
The reference number for this application is: 000000

You may use your new credit card at any GE Capital location. Just go to the location nearest you and present your credit card as payment for your order. If you wish to use your new account before you receive your credit card, please go to the GE Capital location nearest you and present this page along with two forms of identification. We want to make it easy and convenient for you to shop with us.

If you need further information regarding your account, please contact our Customer Service Department at 1-866-396-8254.

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

 Please print this page and save for future reference.

This page is valid for purchases through 6/1/2008

FOR MERCHANT USE ONLY

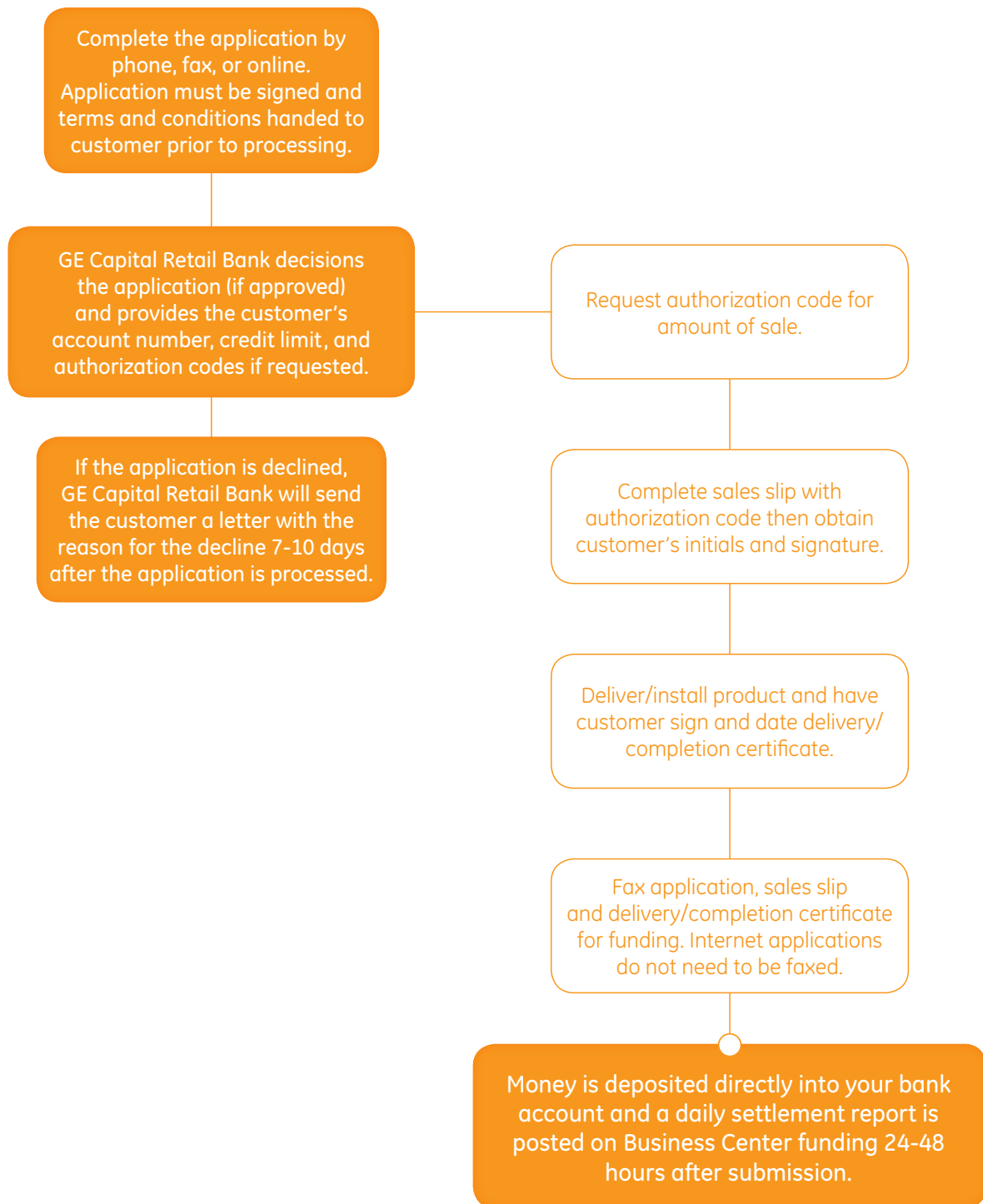
Validation Of Customer I.D. – Completion Of All Boxes Required			Initials
Merchant # 5348129999999999	Account # 1234567890123450	Amount of initial transaction \$12,000.00	
1 st Customer Type of ID / Number DL#12345	Exp. Date 10/12	2 nd Type of ID / Credit Card Type and Issuer GE VISA	Exp. Date 7/12
Store Phone # 999-999-9999	Store Fax # 222-222-2222		
2 nd Customer Type of ID / Number	Exp. Date	2 nd Type of ID / Credit Card Type and Issuer	Exp. Date

Merchant please do the following:

- Verify and record above the account holder identification the same as you would for a face - to - face applicant
- Process the sale as you normally would with no card present
- Retain this page for your records for 36 Months

ID Validation is Intended Only to Assist in Detering Possible Fraud!

Process flow map



Congratulations!

You've just completed your first financed transaction.

Integrate financing into your sales process and watch your business grow!

Convenient training

Ready right now

Go online now or anytime to www.gogecapital.com and follow the easy steps to learn how selling with financing can really make a difference for your business, your team and, ultimately, your customers.

- 1 Go online to: www.gogecapital.com.
- 2 Log in to Business Center (or register your business first).
- 3 Select Resources, then select Learning Center.
- 4 Select the category you would like to learn about.

