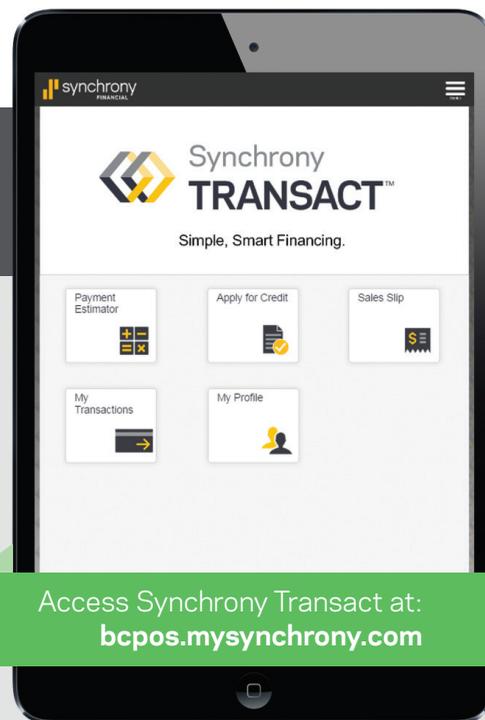


➤ Consumer financing available wherever your business takes you.

Synchrony Transact is the new, online platform that provides an end-to-end financing solution on your digital devices—from consumer credit application to contractor payment. It makes the financing process faster, easier, and more convenient for contractors and consumers, allowing you and your team to focus on projects rather than paperwork.

- **Payment Estimator**
View promotional financing options and estimated monthly payments.
- **Apply for Credit**
Help consumers apply for a credit card.
- **Sales Slip**
Complete transaction details.
- **My Transactions**
Manage your sales pipeline and more.



How it works

You can make the most of Synchrony Transact in three simple steps:

1 Estimate Payments & Apply for Credit

For many consumers, the first questions regarding financing are what promotional offers are available, and what their estimated payments will be.

1. Use your authorized device* to access Synchrony Transact, and click the "Payment Estimator" button.
2. Select your program, enter the sale amount to finance, and click "Calculate."
3. Review available promotions and estimated payments with your customer.

Helping your customer apply for credit takes just a few minutes.

1. On the Synchrony Transact homepage, click "Apply for Credit."
2. Provide a printed copy of the Terms and Conditions, and submit application.
3. Select the relevant program, and enter the consumer's required information.
4. Have the consumer review and approve the application on your device.

You should receive a response within moments, and approval means cardholders can use financing immediately.

* If your device is not already authorized and activated, a user with administrative permissions can authorize it in Business Center. See Synchrony Transact training documents for details.

Payment Estimator

Program:

Amount to be Financed:

[Calculate](#)

Plan 278 - No Monthly Interest if Paid in Full within 18 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 18 months. Fixed monthly payments of 2.50% of the highest balance applicable to the promo purchase until paid in full.

[View Promotion Details](#)

Estimated Payment Information		Optional Equal Monthly Payments
Optional Equal Monthly Payments	\$83.33	<small>* May be greater than the required fixed monthly payment that will be on your billing statement for the amount to be financed. * Equal the Amount Financed divided by the number of months in the promo period. * 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.</small>
Payoff Period	18 months	<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>
Total Payments	\$1000.00	
Estimated Payment Information		Fixed Monthly Payments
Fixed Monthly Payments	\$20.00	<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>
Payoff Period	104 months	
Total Payments	\$1160.00	

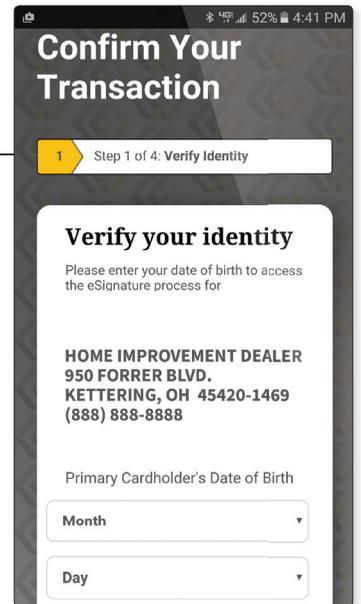
Application Response Options

- **Approved:** Cardholder can use financing immediately.
- **Pending:** Call 888-222-2176 for immediate assistance.
- **Declined:** Explain that there are numerous reasons why this can happen. Continue the sales process as appropriate. You can ask for another form of payment, or individuals could apply again with a joint applicant.

2 Create Sales Slip

Generating a sales slip only takes a few moments, and cardholders can use their own device to approve the transaction immediately.

1. On the Synchrony Transact homepage, click the "Sales Slip" button.
2. Select the appropriate program, and enter cardholder information.
3. Select the relevant product(s) / service(s) and brand, and enter model # / description.
4. Enter price, and down payment if applicable.
5. Review promotion(s) with the cardholder, and select the desired offer.
6. Have the cardholder review on your device, and send the sales slip to the cardholder for an eSignature.
7. The CARDHOLDER will receive an email with a link to confirm the transaction via three quick steps: verify identity (by entering the correct date of birth), consent to receive information electronically, and eSign and submit.



3 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 Financial.

1. Log into Business Center at businesscenter.mysynchrony.com, and in the left-hand navigation, select Reporting > Transaction Status.
2. Select the relevant program, and if necessary, use the search options to find the appropriate sales slip.
- 3A. If Completion Consent is NOT REQUIRED, once the customer has eSigned the Sales Slip and work is complete, click the blue "Send to SYF" button. Funding will occur in 1-2 business days.
- 3B. If Completion Consent is REQUIRED, click the blue "Send to Customer" button in the "Completion Consent" column. The cardholder will receive an email requesting confirmation. Once this occurs (or two weekdays pass with no response), funding will occur within 1-2 business days.

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

- **Send to Customer:** Sales slip or Completion Consent is ready to be sent to the Cardholder.
- **Sent to Customer:** Sales slip or Completion Consent has been sent to the Cardholder and is awaiting a response.
- **Signed:** Sales slip or Completion Consent has been signed by the Cardholder.
- **Re-Send:** Sales Slip—Cardholder has not approved the Sales Slip in time or has failed the identity (date of birth) verification. Access the Sales Slip in My Transactions or Business Center to re-send. Completion Consent—Cardholder has indicated the job is not complete/not ready for funding. After resolving any issues, access the Completion Consent in Business Center to re-send.
- **Auto-funded:** Completion Consent has been auto funded due to no response from the Cardholder.
- **Not Required:** Completion Consent step is not required. After work is complete, access sale in Business Center to submit for funding.
- **Sent to SYF:** Sale has been sent to Synchrony for funding.

*You may only send the same sales slip to a customer twice within a 24-hour period. After the second time, you must wait a day to re-send.