



Associate Checklist

Important updates for your store's Synchrony HOME™ Credit Card program!



¹ Net card purchases (purchases minus returns and adjustments) less than \$299 made with the Synchrony HOME Credit Card will earn 2% cash back rewards paid as a statement credit. Statement credits will be issued within 1-2 billing cycles after qualifying purchase is made. Fees and interest charges do not qualify for rewards. Account must remain open, in good standing, and not become delinquent. Subject to credit approval. We reserve the right to discontinue or alter the terms of this offer at any time.

² Subject to credit approval. Minimum monthly payments required. Promotional financing offers available at the time of purchase may vary by location. See store for details.

WHAT'S NEW FOR YOUR CARDHOLDERS:

One card for everything in the home

- Accepted at thousands of retailers from furniture, decor, appliances and more

Increased purchasing power

- 2% cash back paid as a statement credit on all purchases under \$299 (funded by Synchrony)¹
- 6 Months Promotional Financing on all purchases of \$299 or more² at any retailer that accepts the card
- 12 to 60 Months Promotional Financing on qualifying purchases at thousands of participating retailer locations²



WHAT'S NEW FOR YOU:

Tran codes/Processing sales

Continue to use Synchrony Business Center, terminals or your custom store point-of-sale system to process all Synchrony HOME transactions.

Your financing program promotions, tran codes and rates all remain the same. Use your Synchrony point-of-sale system and the correct tran code to ensure your customer gets the correct promotion.

When card is present

If you manually enter the account number, complete the expiration date and 3-digit CVV2 fields when requested.

If you swipe the card, there is no change.

When card is not present

Look up the customer's account. The account lookup results will include the last four digits of the account number, customer name, credit limit and program name.

Process the transaction from the account lookup and the expiration date and CVV2 will not be requested.

Please review this information so you're prepared to offer this updated program to your customers.

- START LOOKING FOR THE NEW SYNCHRONY HOME CREDIT CARDS.** You can accept any card with the Synchrony HOME logo. In January 2019, Synchrony will begin issuing new Synchrony HOME cards.

New cards will require activation. You can continue to process sales with your customers' old cards until at least 8/31/19. Once they've activated their new card, the old card will no longer work.

- GET FAMILIAR WITH THE NEW CARDHOLDER BENEFITS,** including everyday offers and longer term promotional financing, so you're prepared to introduce them to your customers.

ENJOY **EVERYDAY BENEFITS, EVERYWHERE** THE CARD IS ACCEPTED.

2%
CASH BACK
on purchases under \$299
paid as a statement credit.¹
Now through
December 31, 2019.

6
MONTHS
Promotional Financing
on purchases of \$299
or more!²

PLUS
12-60
MONTHS
Promotional Financing
on qualifying purchases
at select retailers.²

Visit mysynchrony.com/home for retailer locations, special promotions and exclusive offers.

- LOOK OUT FOR YOUR NEW PROGRAM NAME** when you are submitting an application or processing a transaction on Business Center. Please note that your program name is changing from "Old Program Name" to "New Program Name".
- IF A CARD IS DECLINED,** call 1-800-333-1082 as the cardholder may not have activated their new card.