

Recommendations & Best Practices

for displaying financing options online



Site-Wide Recommendations

This section will walk you through different pages of a typical website experience with examples and callouts to help you add financing language to your current site.

Examples are for illustration only.

Ask your Synchrony® representative to provide specific promotion language based on an offer selected, or access the Advertising Center at synchronybusiness.com



Every Page

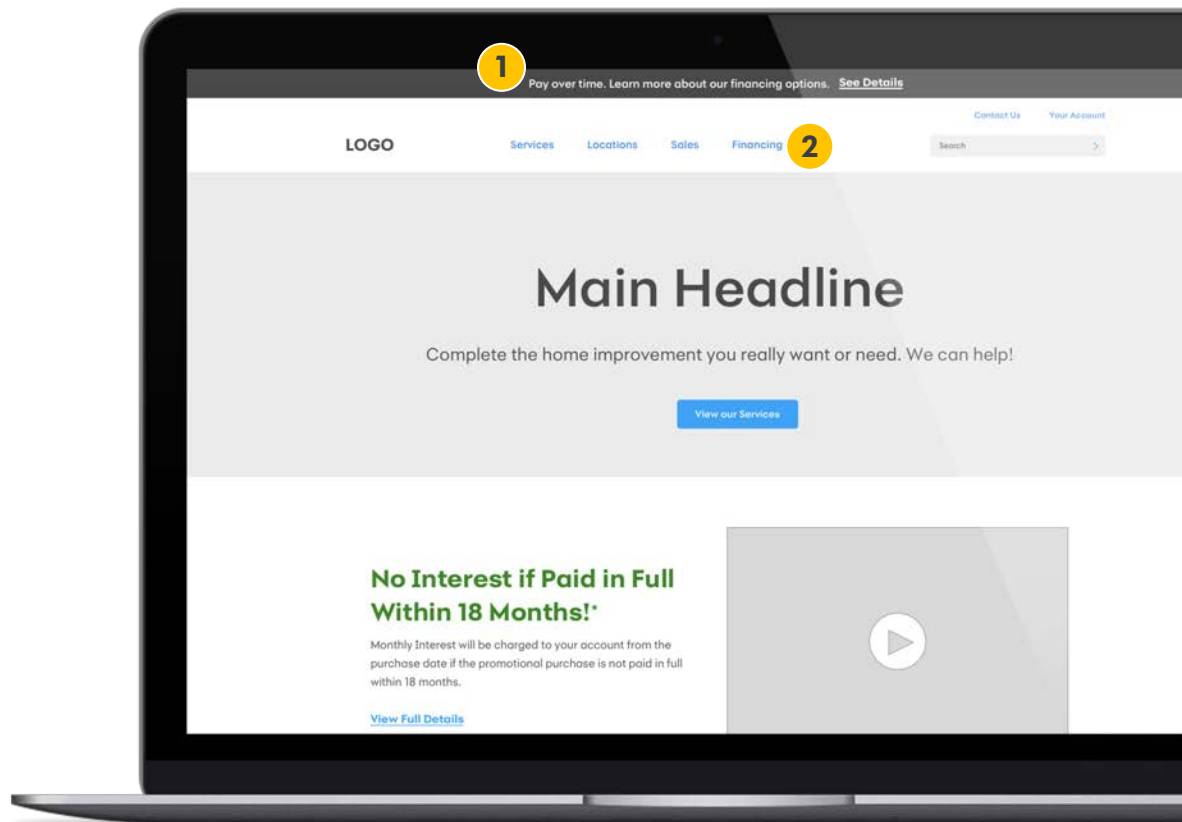
1. Call out financing with an announcement bar at the top of the page

Link to the finance landing page with the full details about your available financing options.

2. Add Financing to the main navigation to ensure the user can quickly access financing options from anywhere.

62% of consumers say they would pay more for a simple experience

Source: Siegel & Gale Simplicity Index Study 2017



Example is illustration only.

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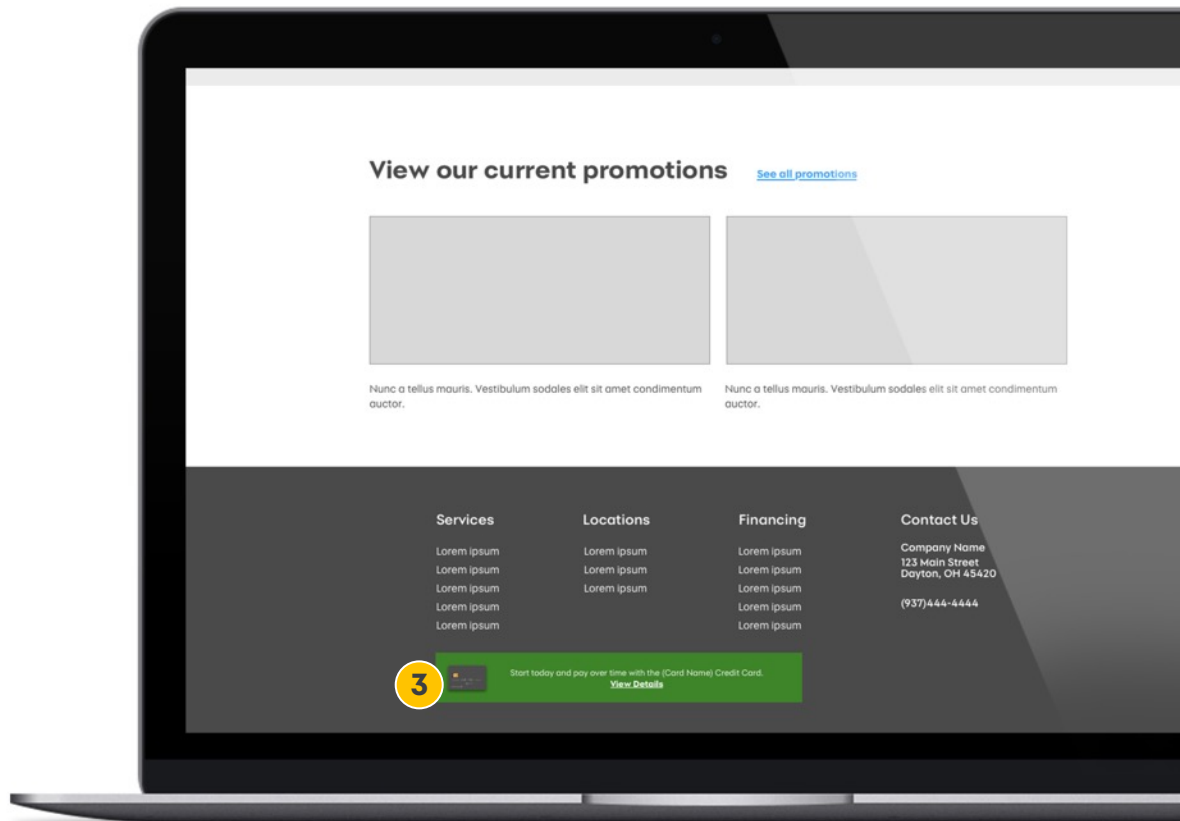
Every Page

3. Add card art and financing language to the footer on every page to encourage click-through-rates.

Link to the finance landing page with the full details about your available financing options.

62% of consumers say they would pay more for a simple experience

Source: Siegel & Gale Simplicity Index Study 2017



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Homepage

1. Include a Promotional Financing Offer below the main header image.

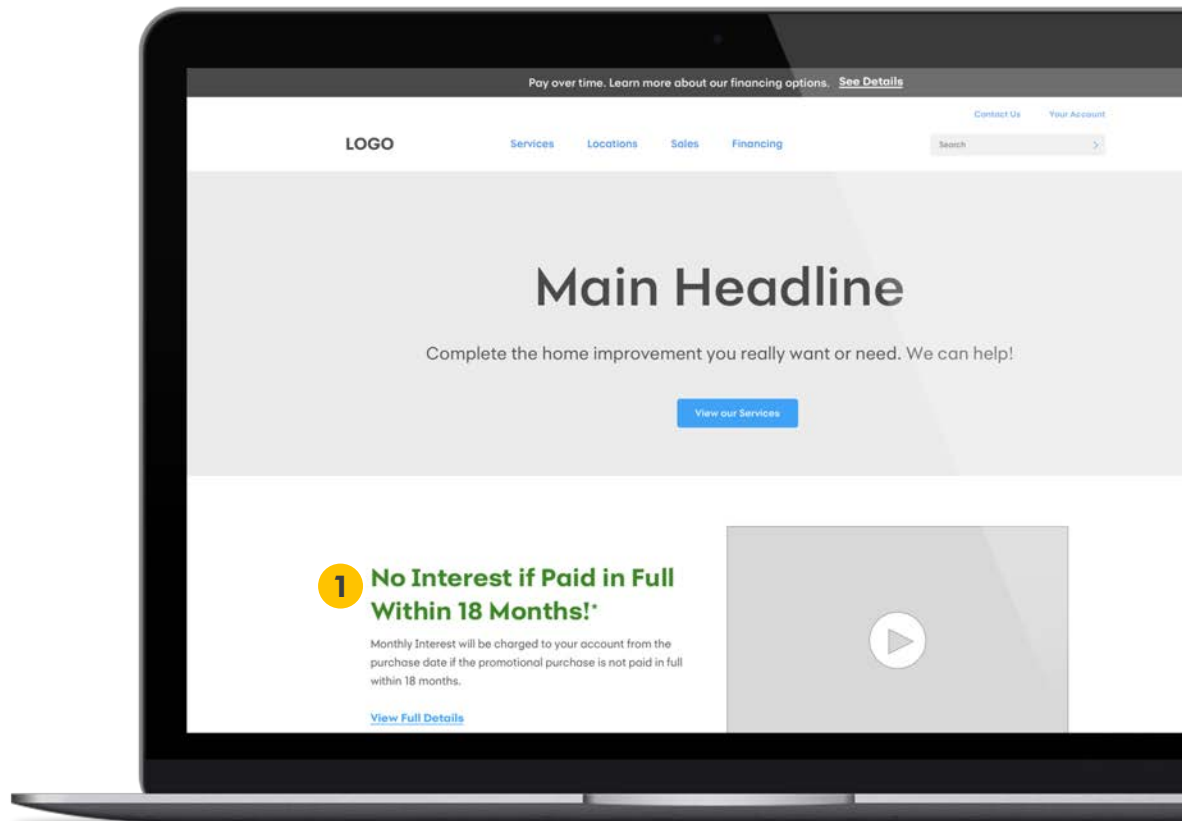
Link to the financing landing page with the full details about your available financing options.

The offer that is included has to relate to the main headline.

For example: if the main headline is about home improvement projects then the offer featured has to be related to home improvement purchases.

73% of purchasers start their research online

Source: Seventh Annual Major Purchase Consumer Study, 2019



Example is illustration only.

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Services page

1. Incorporate a callout for financing on your Services page to remind users of payment flexibility.

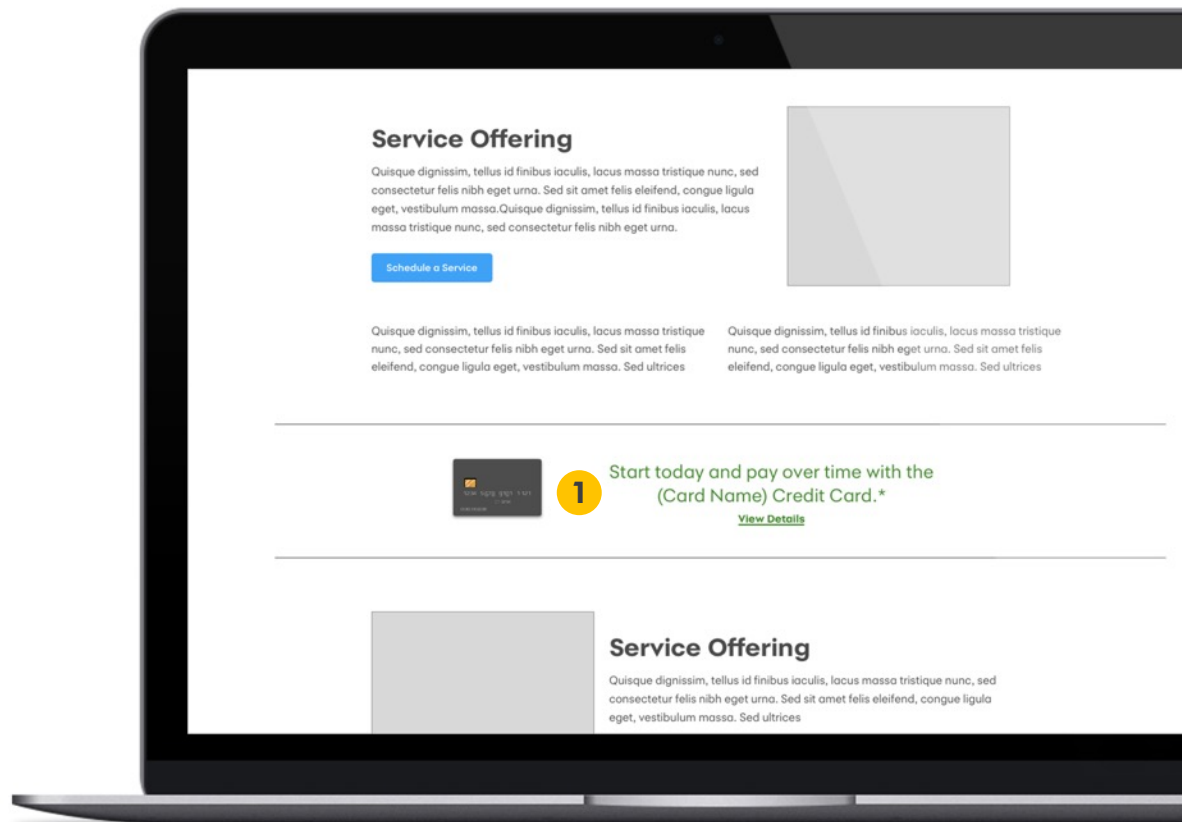
Link to the finance landing page with the full details about your available financing options.

Disclosures must be no more than one click away. Link to the financing page or a pop-up with the full details displayed.

91%

of Synchrony Cardholders feel promotional financing makes their large purchases more affordable

Source: Seventh Annual Major Purchase Consumer Study, 2019



Example is illustration only.

Ask your Synchrony representative to provide specific promotion language based on an offer selected, or access the Advertising Center at synchronybusiness.com

Promotions page

If you have a Promotions/Coupons page on your site...

1. Incorporate specific Synchrony Financing Offers alongside your ongoing company promotions.

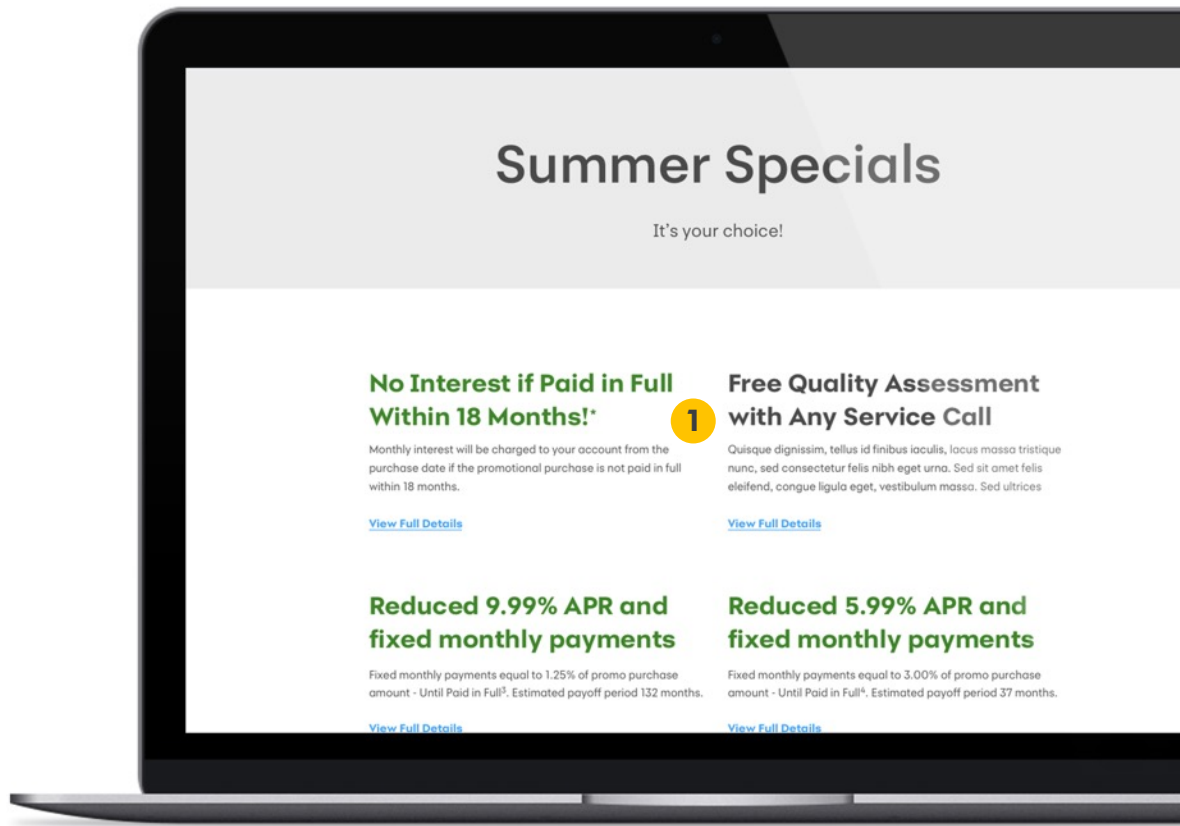
Link to the finance landing page with the full details about your available financing options.

Disclosures must be no more than one click away. Link to the financing page or a pop-up with the full details displayed.

Create and download custom ads with AD Wizard.

AD Wizard, located on Advertising Center, makes it easy to access and create effective and compliant promotional marketing materials for your store and online.

Visit AD Wizard now [↗](#)



Example is illustration only.

Ask your Synchrony representative to provide specific promotion language based on an offer selected, or access the Advertising Center at synchronybusiness.com

Promotions page

If you have a Promotions/Coupons page on your site...

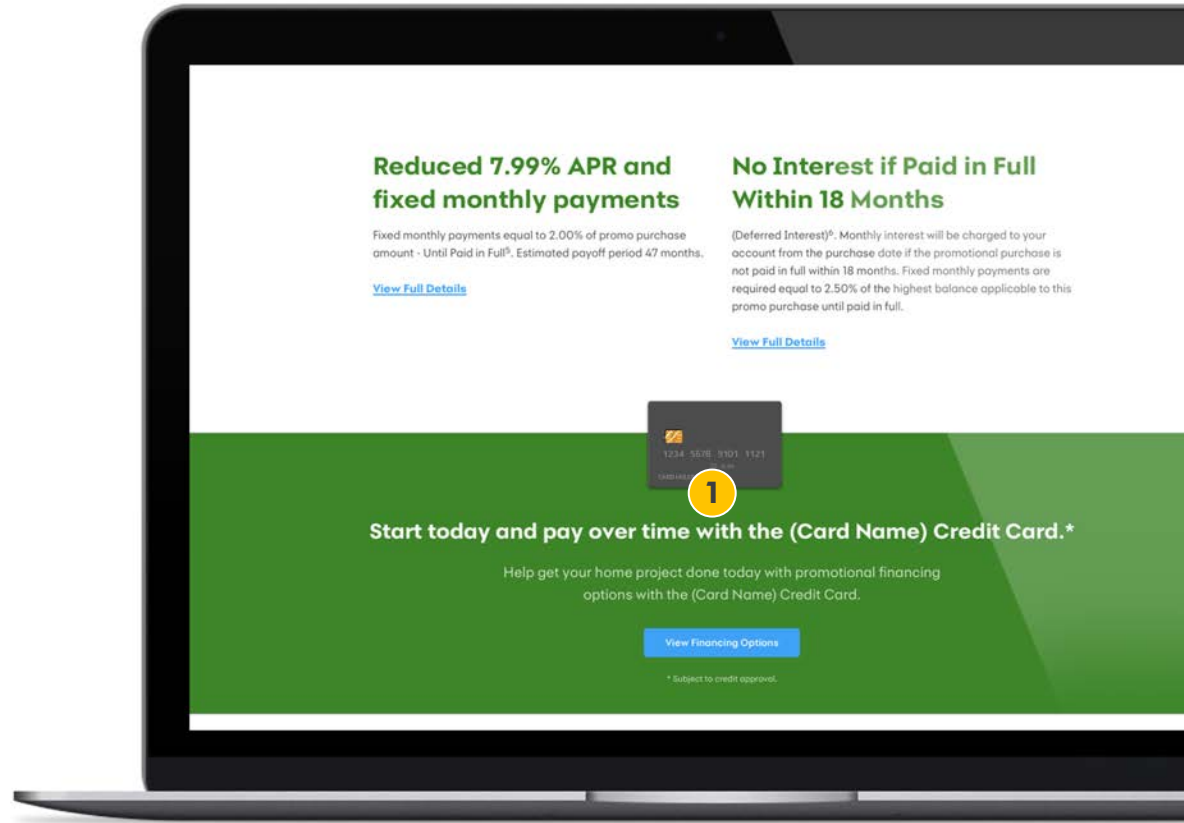
2. Add a callout for financing further down the page to remind users of payment flexibility.

Link to the finance landing page with the full details about your available financing options.

Disclosures must be no more than one click away. Link to the financing page or a pop-up with the full details displayed.

69% of Synchrony Cardholders always seek promotional financing options when making a major purchase

Source: Seventh Annual Major Purchase Consumer Study, 2019



Example is illustration only.

Ask your Synchrony representative to provide specific promotion language based on an offer selected, or access the Advertising Center at synchronybusiness.com

Financing page

1. Add a link to “Manage Your Account” for users to access their existing Synchrony credit card account.

2. Include card art and content explaining the Synchrony credit card benefits alongside an “Apply Now” button.

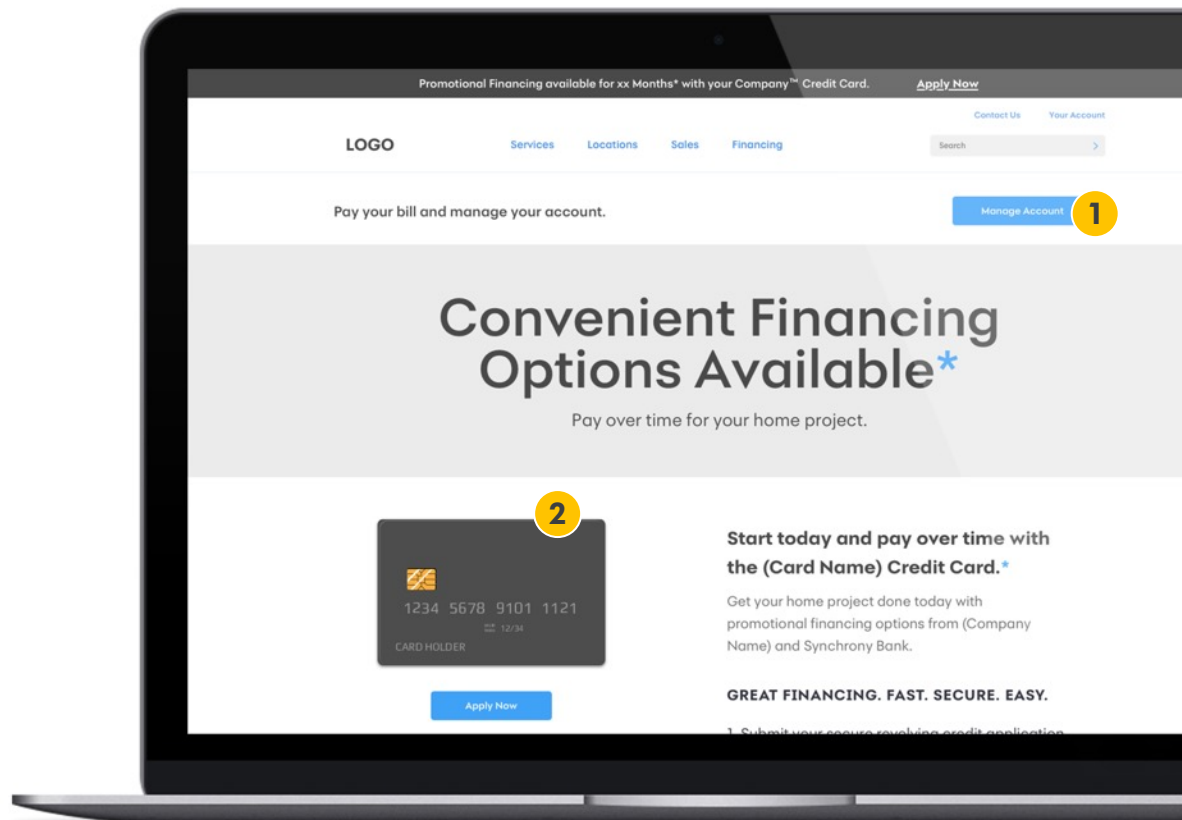
Example content is provided in the next section of this guide.

Link to the finance landing page with the full details about your available financing options.

Disclosures must be no more than one click away. Link to the financing page or a pop-up with the full details displayed.

55% of consumers researched financing online through retailer websites

Source: Seventh Annual Major Purchase Consumer Study, 2019



Example is illustration only.

Ask your Synchrony representative to provide specific promotion language based on an offer selected, or access the Advertising Center at synchronybusiness.com

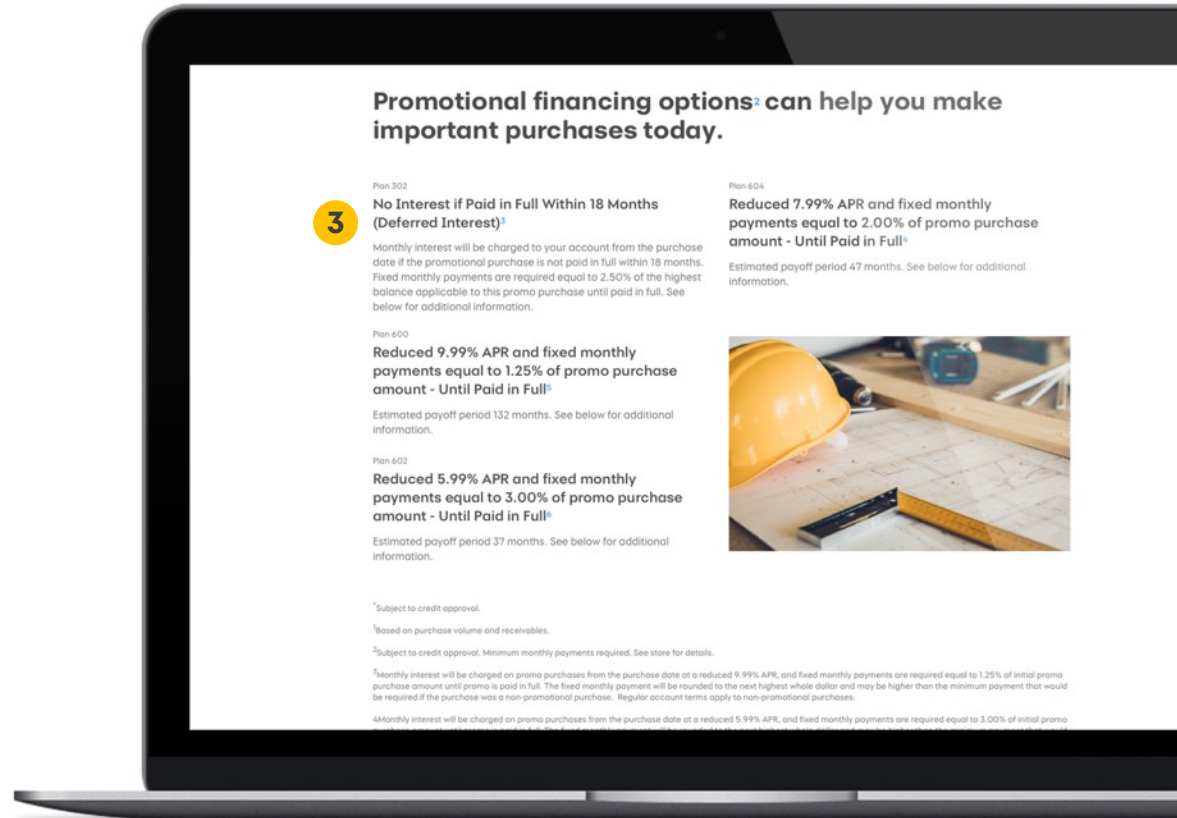
Financing page

3. Showcase specific financing offers further down the page to remind users of payment flexibility.

Disclosures must be no more than one click away. Display the necessary disclosures at the bottom of the financing page.

77% of Synchrony Cardholders are likely to use their retailer card/financing again

Source: Seventh Annual Major Purchase Consumer Study, 2019



Example is illustration only.

Ask your Synchrony representative to provide specific promotion language based on an offer selected, or access the Advertising Center at synchronybusiness.com

Best Practice & SEO Recommendations for your Financing page

This section will provide further detail for your Financing landing page with examples and callouts to help you create the best experience for your customers.

Examples are for illustration only.

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Best Practice Recommendations

As you create your financing page, your headlines and sub-headlines should mention financing related words.

This will help both customers and search engines recognize that your page is about your financing offers.

Example Headline: Convenient Financing Options Available.*
Example Sub-Headline: Pay over time for your home project.

Note: We recommend using words specific to your services in place of "home project"

Headlines and sub-heads should be tagged with the appropriate HTML headline tags so that search engines recognize them as headlines.

Example is illustration only.

Ask your Synchrony representative to provide specific promotion language based on an offer selected, or access the Advertising Center at [synchrocitybusiness.com](https://www.synchrocity.com)

The screenshot shows a website page for financing options. At the top, there is a navigation bar with 'LOGO', 'Services', 'Locations', 'Sales', and 'Financing'. Below the navigation bar, a sub-headline reads 'Pay your bill and manage your account.' with a 'Manage Account' button. The main headline, highlighted in yellow, is 'Convenient Financing Options Available*'. Below the headline is the sub-headline 'Pay over time for your home project.' The page features several promotional offers, including a 'Card Name Credit Card' and various promotional financing options with reduced APR and fixed monthly payments. A 'Pay over time' button is visible at the bottom of the page.

Benefits of Financing

Include some content on your financing page to help your customers make a decision about using financing to pay.

Recommended Content:

Headline: Start today and pay over time with the (Card Name) Credit Card.*

Body Copy: Get your home project done today with promotional financing options from (Company Name) and Synchrony Bank.

Great Financing. Fast. Secure. Easy.

1. Submit your secure revolving credit application.
2. Receive a fast credit decision.
3. If approved, we'll work with you to choose the best promotional financing option!

Under card art: Synchrony Bank is one of the premier consumer financial services companies in the United States with over 80 years of retail heritage, and today is the largest provider of private label credit cards in the United States¹.

Applying online is quick, secure and private. To apply for a (Card Name) credit card, simply complete the online credit application.

Example is illustration only.

Ask your Synchrony representative to provide specific promotion language based on an offer selected, or access the Advertising Center at [synchrocity.com](https://www.synchrocity.com)

Promotional Financing available for 18 Months* with your Company's Credit Card. April 2022

LOGO

Pay your bill and manage your account. Manage Account

Convenient Financing Options Available*

Pay over time for your home project.

Start today and pay over time with the (Card Name) Credit Card.*

Get your home project done today with promotional financing options from (Company Name) and Synchrony Bank.

GREAT FINANCING. FAST. SECURE. EASY.

1. Submit your secure revolving credit application.
2. Receive a fast credit decision.
3. Once approved, we'll work with you to choose the best promotional financing option!

Promotional financing options help you make important purchases today.

- No Monthly Interest if Paid in Full Within 18 Months (Deferred Interest)***
Synchrony Bank is one of the premier consumer financial services companies in the United States with over 80 years of retail heritage, and today is the largest provider of private label credit cards in the United States¹.
Applying online is quick, secure and private. To apply for a (Card Name) credit card, simply complete the online credit application.
- Reduced 9.99% APR and fixed monthly payments equal to 1.50% of promo purchase amount - Unltd Paid in Full***
Estimated payoff period 12 months. See below for additional information.
- Reduced 5.99% APR and fixed monthly payments equal to 3.50% of promo purchase amount - Unltd Paid in Full***
Estimated payoff period 27 months. See below for additional information.

Services **Locations** **Financing** **Contact Us**

© 2022 Synchrony Bank. All rights reserved. *Promotional financing options are subject to credit review and approval. See terms and conditions for details.

Plan Information

To give your customers more detail about the financing plans you have available, include the full plan details on your financing page.

It is best to include this content as text, not an image. Include HTML headline tags (H1, H2, H3, etc.) for the headlines and sub-headlines.

Example Plan Information:

Headline: Promotional financing options² help you make important purchases today.

Subhead: Reduced 9.99% APR and fixed monthly payments equal to 1.25% of promo purchase amount - Until Paid in Full³

Body Copy: Estimated payoff period 132 months. See below for additional information.

Plan ID Number: Plan 600

Example is illustration only.

Ask your Synchrony representative to provide specific promotion language based on an offer selected, or access the Advertising Center at [synchro.com](https://www.synchro.com/advertising-center)

Promotional Financing available for 18 Months* with your Company's Credit Card. April 2022

LOGO

Pay your bill and manage your account. [Manage Account](#)

Convenient Financing Options Available*

Pay over time for your home project.

Start today and pay over time with the (Card Name) Credit Card.*

Get your home project done today with promotional financing options from (Company Name) and Synchrony Bank.

GREAT FINANCING. FAST. SECURE. EASY.

1. Submit your secure revolving credit application.
2. Receive a fast credit decision.
3. Once approved, we'll work with you to choose the best promotional financing option!

Promotional financing options² help you make important purchases today.

Offer 101
No Monthly Interest if Paid in Full Within 18 Months (Deferred Interest)¹
Receive interest-free financing on purchases made with your credit card. The promotional purchase is not paid in full within 18 months. Monthly payments are required equal to 1.25% of the original balance applicable to this promo purchase and paid in full. See below for additional information.

Offer 102
Reduced 9.99% APR and fixed monthly payments equal to 1.25% of promo purchase amount - Until Paid in Full³
Estimated payoff period 132 months. See below for additional information.

Offer 103
Reduced 5.99% APR and fixed monthly payments equal to 1.50% of promo purchase amount - Until Paid in Full³
Estimated payoff period 27 months. See below for additional information.

Offer 104
Reduced 7.99% APR and fixed monthly payments equal to 2.00% of promo purchase amount - Until Paid in Full³
Estimated payoff period 47 months. See below for additional information.

Services
Lawn Care
Landscaping
Painting
Decking
Siding
Roofing
Foundation
Windows
Doors
Carpentry
Drywall
Plumbing
Electrical
HVAC
Insulation
Masonry
Concrete
Fencing
Gutters
Scaffolding
Paint
Staining
Sealing
Trim
Caulking
Drywall
Insulation
Masonry
Concrete
Fencing
Gutters
Scaffolding
Paint
Staining
Sealing
Trim
Caulking

Locations
Lawn Care
Landscaping
Painting
Decking
Siding
Roofing
Foundation
Windows
Doors
Carpentry
Drywall
Plumbing
Electrical
HVAC
Insulation
Masonry
Concrete
Fencing
Gutters
Scaffolding
Paint
Staining
Sealing
Trim
Caulking

Financing
Lawn Care
Landscaping
Painting
Decking
Siding
Roofing
Foundation
Windows
Doors
Carpentry
Drywall
Plumbing
Electrical
HVAC
Insulation
Masonry
Concrete
Fencing
Gutters
Scaffolding
Paint
Staining
Sealing
Trim
Caulking

Contact Us
Company Name
123 Main Street
Houston, TX 77001
800-555-5555

Image Assets & Examples

This section will show you various assets available to download at toolbox.mysynchrony.com.



Banners and Buttons

You can add banner images to your website that detail some of the benefits of offering financing.

These banners can link to your Contact information (Contact Us option) or the Credit Card Application (Apply Now option).

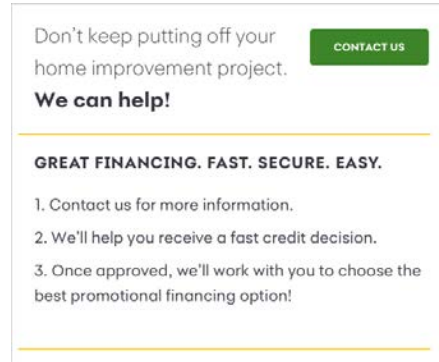
You can also add Synchrony-branded buttons throughout your site. These should link to the Credit Card Application and/or Manage Account page on mysynchrony.com.

This is an easy way to include details and benefits of Synchrony financing with minimal effort.

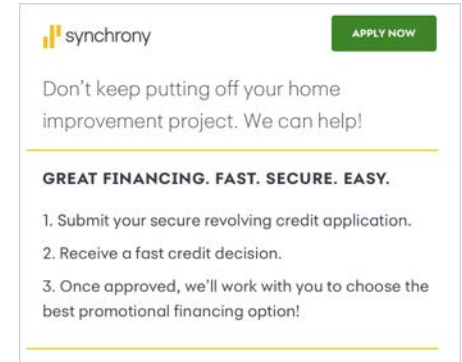
These assets can be leveraged throughout your site, specifically on the Financing page(s).



Banner Image with Photo



Simple Banner Image with "Contact Us" button



Simple Banner Image with "Apply Now" button



Multiple button options to Apply and Manage Accounts

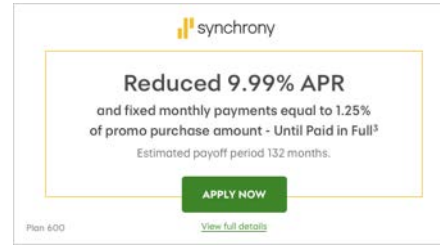
Plan Detail Images

You can place your Plan Details on your site as image files as well.

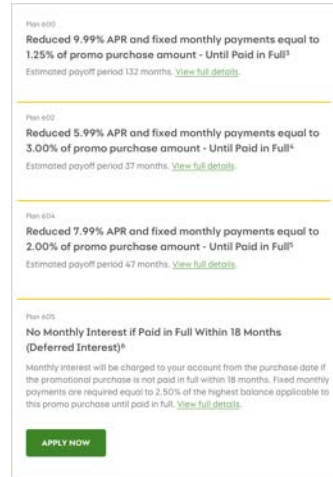
This is an easy way to include details of specific promotions with minimal effort.

If placing Plan Images on your site that contain wording about the details of the plan, be sure to include the Plan details as the alt text.

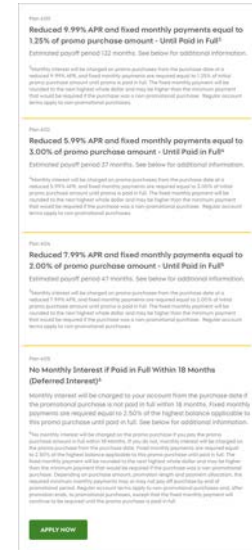
Plan details and disclosures must be no more than one click away. Display the necessary disclosures at the bottom of the financing page.



Simple menu option 1 (disclosures must be one click away)



Simple menu option 2 (disclosures must be one click away)



Detailed menu option (disclosures included)

