

Recommendations & Best Practices

for displaying Synchrony HOME™ 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 Synchrony HOME™ financing language to your current site.

Examples are for illustration only.

Ready-to-use graphics, Synchrony HOME card art and Synchrony HOME mark are available at https://www.synchronybusiness.com/home/partners.html.

The card art and name displayed in these examples are for partners that issue the teal "Welcome Home" Synchrony HOME Credit Card. For partners that issue a custom card, their custom card image should be displayed and the name of the card should be "Retailer" Synchrony HOME Credit Card.



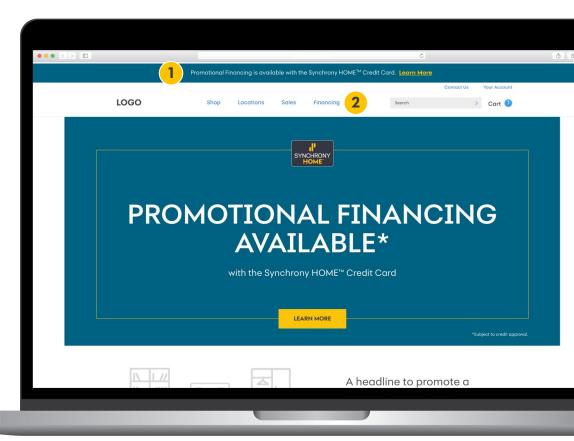


Every Page

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

Link to the financing landing page with the full details about your available financing options. The full offer details and offer disclosure must be one click away.

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

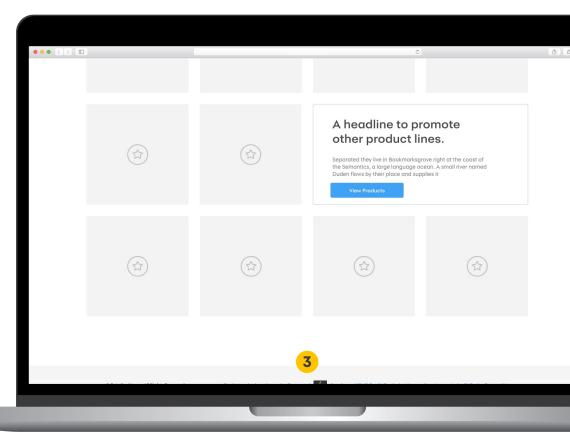


Example is illustration only.

Every Page

3. Add the Synchrony HOME™ brand mark and financing language to the footer on every page to encourage click-through rates.

Link to the financing landing page with the full details about your available financing options. The full offer details and offer disclosure must be one click away.



Example is illustration only.

Homepage

1. Include a promotional financing offer in/near the main header image.

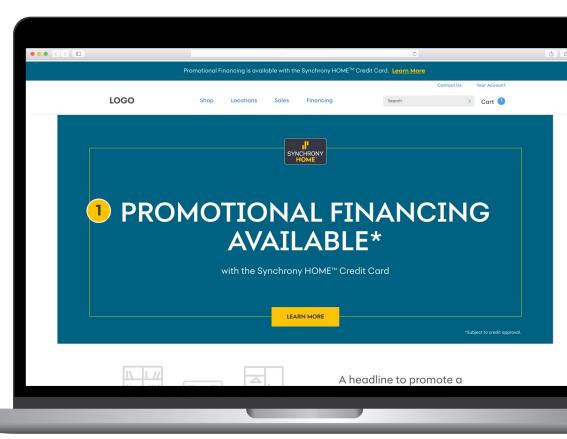
Link to the financing landing page with the full details about your available financing options. The full offer details and offer disclosure must be one click away.

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

For example: if the main headline is about furniture, then the offer featured must be related to furniture purchases.

 $75\% \ \ \, \text{of purchasers start their} \\ \text{research online.*}$

*8th Major Purchase Journey Study, Synchrony Bank, August 2021



Example is illustration only.

Homepage

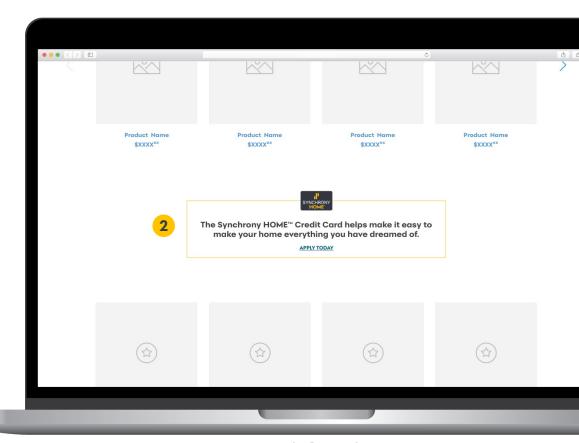
2. Incorporate a callout to apply for your credit card further down the homepage.

Link to the online application or the financing landing page to learn more about the card benefits.

Create and download custom ads with Advertising Wizard.

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

Visit Advertising Wizard now.



Example is illustration only.

Product Page

1. Incorporate a callout for financing on your product pages to remind users of payment options.

This should only be included if the item/purchase above qualifies for promotional financing.

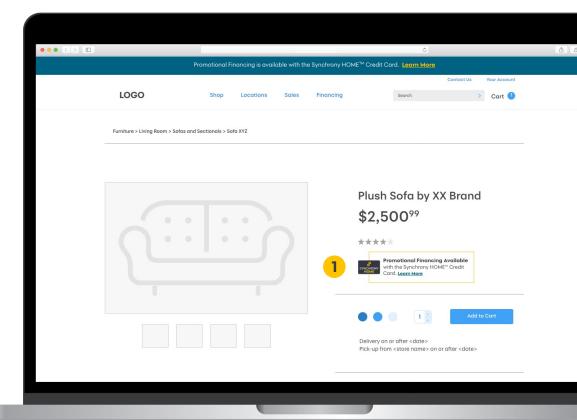
Link to the financing landing page with the full details about your available financing options.

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

71%

of Synchrony cardholders feel promotional financing makes their large purchases more affordable *

*8th Major Purchase Journey Study, Synchrony Bank, August 2021

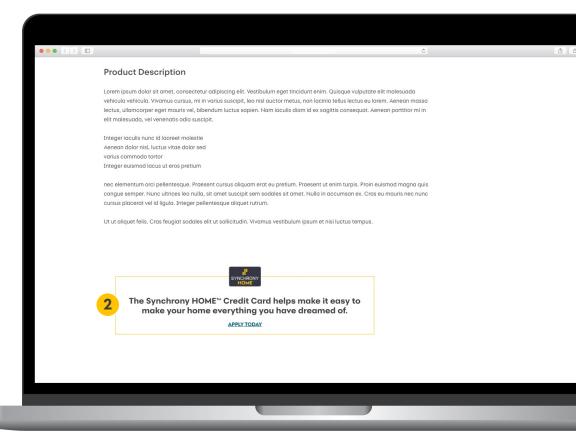


Example is illustration only.

Product Page

2. Incorporate a callout to apply for your credit card further down the page.

Link to the online application or the financing landing page to learn more about the card benefits.



Example is illustration only.

Shopping Cart Page

 Incorporate a callout for financing on your shopping cart page to remind users of payment flexibility.

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

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

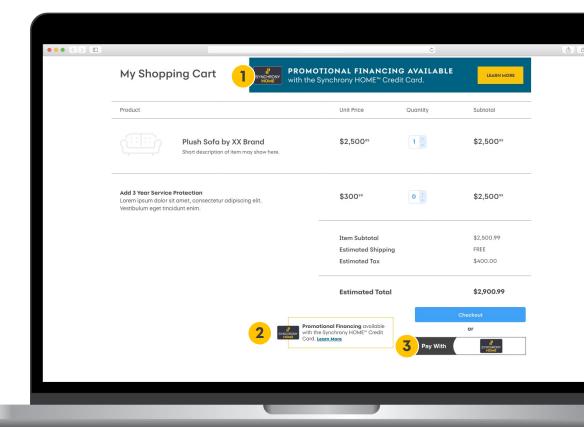
2. Include a callout to learn more about your credit card near the Checkout button to encourage click-throughs to the online application.

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

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

3. Add a Digital Buy button if you can accept any Synchrony HOME Credit Cards online.

Contact your relationship manager or Merchant Services for instructions.



Financing Page

1. Include a promotional financing offer in/near the main header image.

Link to the online application. This URL must be provided by Synchrony. Contact your relationship manager or Merchant Services for your specific URL.

2. Remind the user that you accept all Synchrony HOME Credit Cards.

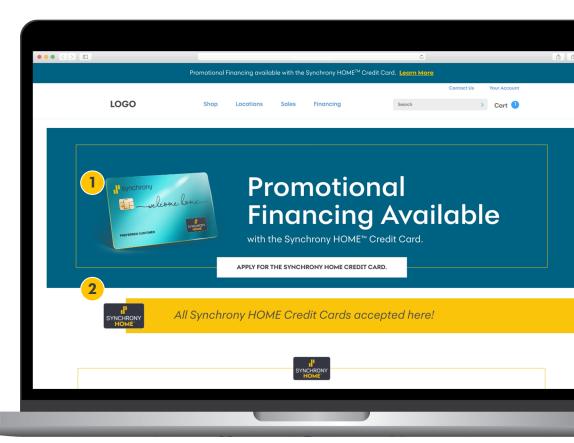
Example content is provided in the next section of this guide.

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

87%

of consumers who researched financing online did so through a retailer's website *

*8th Major Purchase Journey Study, Synchrony Bank, August 2021



Financing Page

3. Add the Synchrony HOME val-prop to highlight the everyday benefits of the consumer financing program.

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

4. Include card art and content explaining the Synchrony HOME Credit Card benefits.

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

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

70%

of Synchrony cardholders are likely to use their retailer card/financing again.*



^{*8}th Major Purchase Journey Study, Synchrony Bank, August 2021

Financing Page

- Add a link to "Manage Your Account" for users to access their existing Synchrony credit card account.
- Incorporate Frequently Asked Questions to answer common PLCC and financing questions for cardholders.

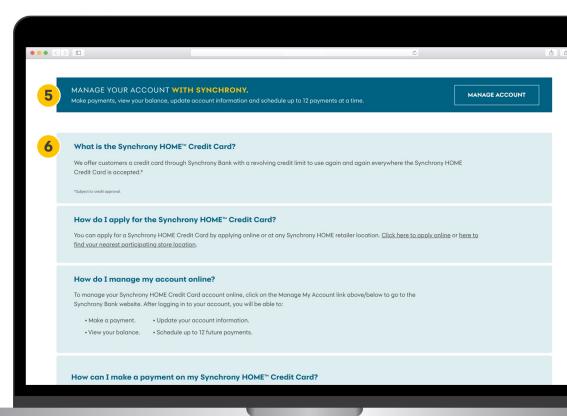
Link to the online application and mysynchrony.com where necessary. The "Apply Now" URL must be provided by Synchrony. Contact your relationship manager or Merchant Services for your specific URL.

The "Manage Your Account" URL is: https://www.mysynchrony.com/home/cardholder_index.html

70%

of Synchrony cardholders are likely to use their retailer card/financing again.*

*8th Major Purchase Journey Study, Synchrony Bank, August 2021



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.

The card art and name displayed in these examples are for partners that issue the teal "Welcome Home" Synchrony HOME™ Credit Card. For partners that issue a custom card, their custom card image should be displayed and the name of the card should be "Retailer"/Synchrony HOME Credit Card.





Best Practice Recommendations

As you create your financing landing 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 Promotional Financing Options Available.*

Example Sub-Headline: Pay over time for your home project.

Note: We recommend using words specific to your products 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.



Benefits of Financing

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

Recommended Content:

Headline: At select Synchrony HOME™ locations, enjoy 12 to 60 Months Promotional Financing on qualifying purchases.

Benefits of the Synchrony HOME Credit Card:

- 6 Months Promotional Financing on purchases of \$299-\$1,998.991
- 12 Months Promotional Financing on purchases of \$1,999 or more¹
- 12 to 60 Months Promotional Financing on qualifying purchases at select Synchrony HOME locations¹
- Online account management and customer service
- A dedicated credit limit for home purchases from furniture and décor to appliances and more, with buying power to help you get what you want and need for your home*
- No annual fee² and the ability to request a credit limit increase³
- \$0 fraud liability and 24/7 secure account management

Example is illustration only.



Frequently Asked Questions

To give your customers more detail about financing with Synchrony, include FAQs on your financing landing 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 FAQ:

Headline: What is the Synchrony HOME™ Credit Card?

Body Copy: We offer customers a credit card through Synchrony Bank with a revolving credit limit to use again and again everywhere the Synchrony HOME Credit Card is accepted, including our locations.*

*Subject to credit approval.

Example is illustration only.



Important Disclosures

Disclosures must be no more than one click away and at least 8px in size. Display the necessary disclosures at the bottom of the financing page.

Overall Page Disclosures:

- *Subject to credit approval.
- ¹ 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.
- 2 For new accounts: Purchase APR is 29.99%; Minimum Interest Charge is \$2. Existing cardholders should see their cardholder agreements for their applicable terms.
- 3 You may be required to provide your annual net income if we do not have your recent information on file.

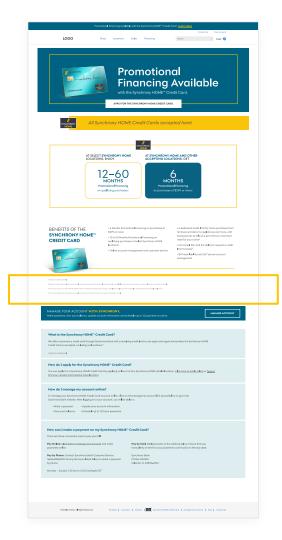


Image Assets & Examples

This section will show you various assets available to download at https://www.synchronybusiness.com/home/partners.html.

The card art and name displayed in these examples are for partners that issue the teal "Welcome Home" Synchrony HOME™ Credit Card. For partners that issue a custom card, their custom card image should be displayed and the name of the card should be "Retailer"/Synchrony HOME Credit Card.

We are including images with copy for convenience, but if possible, please use live text to help with search engine optimization (SEO).





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, financing landing page or the credit card application. The banner will dictate where you should link.

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 landing page(s).



The Synchrony HOME™ Credit Card helps make it easy to make your home everything you have dreamed of.

APPLY TODAY

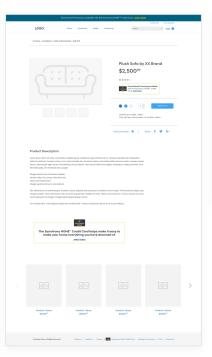






Incorporating Assets











SYNCHRONY HOME

synchronybusiness.com

synchronybusiness.com/ home/partners.html