



Marketing Playbook

Your Synchrony partnership is fully equipped with marketing tools to drive traffic to your business and help customers finance projects with you.



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For additional information or resources, visit the **Synchrony Toolbox** at toolbox.syf.com.

Download Your

My Customer List

Get a list of all new and existing credit card accounts with activity in the last 24 months, plus cardholders who have available credit, with **My Customer List**. These customers have an active credit card account in good standing. The **My Customer List** can help you streamline and target customers more effectively.

Use Your Customer List to

- Sell additional products.
- Provide birthday deals and special offers.
- Deliver coupons and discounts.
- Choose incentives and offers specific to *your* customers!

Here’s how to find yours

1. Log in to the Synchrony Business Center at bc.syf.com and choose “Management Tools” from the top navigation bar.
2. Click “My Customer List” from the drop-down menu and select your program.
3. Enter your search criteria for Open-to-Buy amounts, or leave them blank to search for all customers.
4. Click “Search.”
5. Select “Download to Excel” to export data into a spreadsheet if desired.

Use this list to market to customers who have available credit to spend!

Sample Consumer List Output

First Name	Last Name	Address	City	State	Zip	Birth Date	Date of last purchase	Months since balance active	Phone	Consumer Type	Min OTB	Max OTB
Ima	Consumer	123 Any Street	Anytown	XX	12345-6789	02/27	10/07/20	23	781-334-4333	Revolving	\$0	\$499
Will	Spend	454 Spending Ln	Buyville	XX	98765-4321	12/31	12/9/21	1	781-899-2845	Revolving	\$13,500	\$14,000
John	Doe	555 Money Ln	Somewhere	XX	23456-1985	10/21	7/28/19	0	781-963-0490	Revolving	\$9,500	\$10,000
Justin	Example	9876 1 st Street	Moneytown	XX	34567-8915	11/13	—	N/A	781-837-0208	Revolving	\$15,000	\$15,500

Range of credit available

This customer never used their card

This list will not include customers in California and Vermont due to laws that prevent Synchrony from marketing to cardholders in those states.

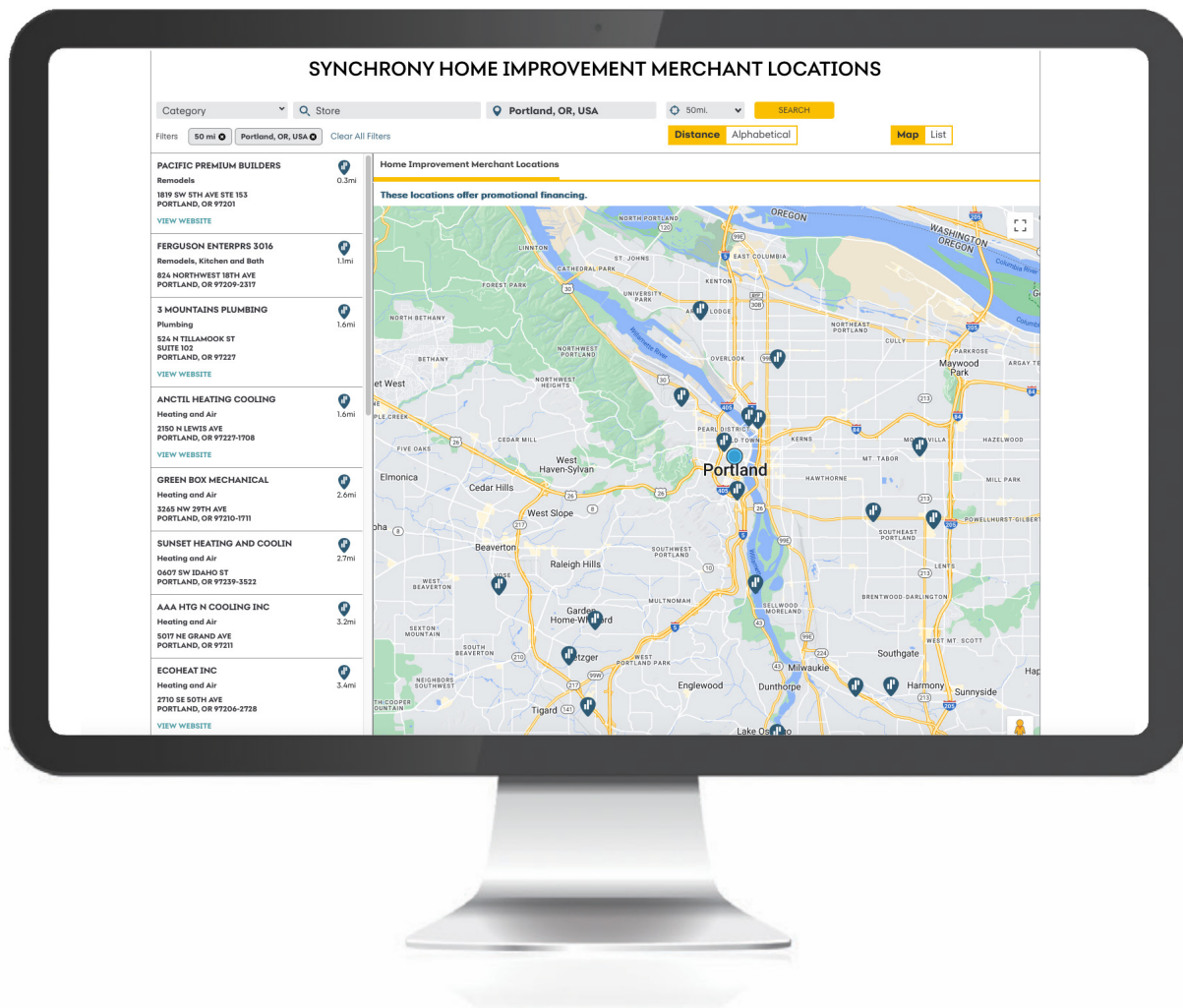


Have you checked your customer list lately?
Access **My Customer List** and other tools in the **Synchrony Business Center**.

Add Your Business to the Synchrony

Business Locator

The **Synchrony Home Improvement Business Locator** can help you market your business to millions of Synchrony cardholders. This tool is on synchrony.com/findacontractor and allows customers to search for nearby businesses offering Synchrony financing.



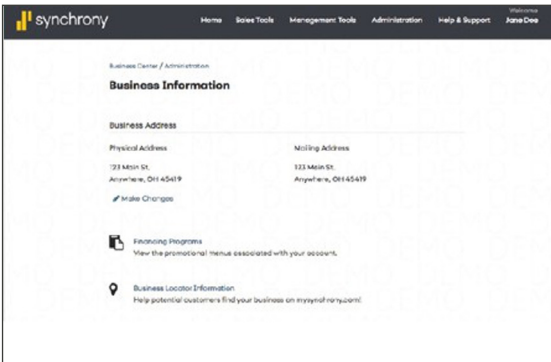
How to utilize the Business Locator

Add your business to the **Business Locator** or edit your existing information. Just log on to the **Business Center** at bc.syf.com and follow the steps on the next page.

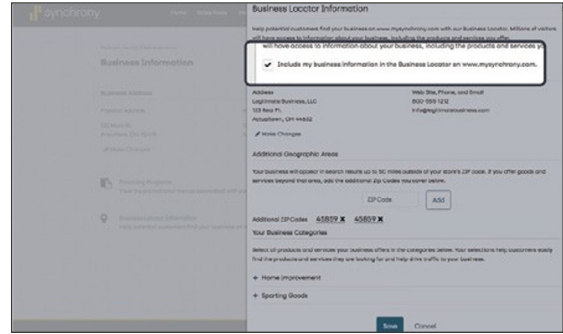
1. Select “Administration” from the top navigation bar, and select “Business Information” from the drop-down menu.



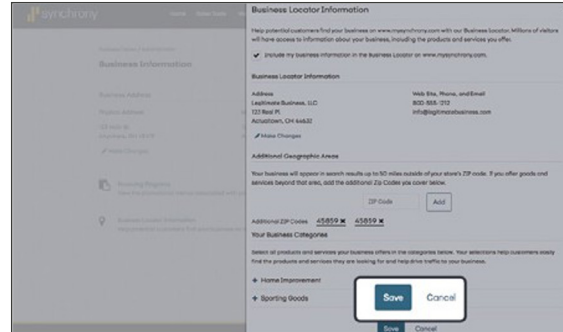
2. Click the “Business Locator Information” link on the bottom of the page. You may edit your business address, industry, and the products and services you offer.



3. When you’ve completed your edits, click the checkbox to confirm you want your business to appear on the **Business Locator**.



4. Click the “Save” button at the bottom of the screen to save changes you have made to your information.



Stay updated on important topics, like information security, hiring and retention, selling with financing, processing applications and sales, and much more.

Go to learn.synchronybusiness.com.

Ad Wizard

As a valued Synchrony partner, we offer you a one-stop shop for **FREE** impactful marketing solutions that drive customer conversations, sales, credit applications and financing.

How to create

Grab your MID # and:

1. Log in to synchronybusiness.com/resources/advertising-center.
2. Click "Go to Advertising Wizard."
3. Select "Collateral" to pick your assets.

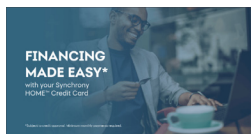
When you will get it

- Digital assets: Instantly downloadable
- Printed assets: Please allow 10–14 business days for printing and shipping



Pick your assets

Select a color and headline option that complement your brand.



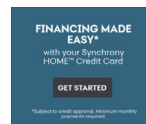
Facebook Ad
1200 x 628 px



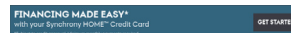
Web Banner
300 x 600 px



Web Banner
160 x 600 px



Web Banner
300 x 250 px



Web Banner
728 x 90 px



Email Brick
500 x 240 px



Brochure
3.675 in x 9.25 in



Check back often for new assets and designs as well as to replenish creative (e.g, brochures).

Marketing Finance

Easily incorporate Synchrony financing into your existing marketing plan to help drive more customers to your business.

Build a successful marketing financial program

Make sure your customers instantly know you offer special financing options on the products and services they want by:



Spreading awareness of financing options, which can lead to larger average tickets and help encourage add-on purchases.



Promoting financing and featuring specific promotions you currently offer through direct mail, emails and websites.



Tracking results of how sales and average purchase amounts increase for a promotional period and using the metrics to evaluate your marketing program and tweak promotional offerings based on the results

Marketing strategies to consider

- Offer time-sensitive promotions, including limited-time seasonal promotions or holiday deals.
- Offer deferred payments or lower interest rates for a short period of time, creating a sense of urgency. It encourages customers to make a purchase they may have been considering for a while.

Train your sales team

Your staff is crucial to your success because they interact with customers every day. It's important that they receive in-depth training so they're able to:

- Identify opportunity.
- Present financing options.
- Explain how the financing programs work.
- Address common questions and concerns.

Add Synchrony Financing to Your

Website Integration

How to create a financing page for your website

As you create your financing page, include headlines and subheadlines related to financing. This is important for SEO optimization and to quickly direct customers to the right page.

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

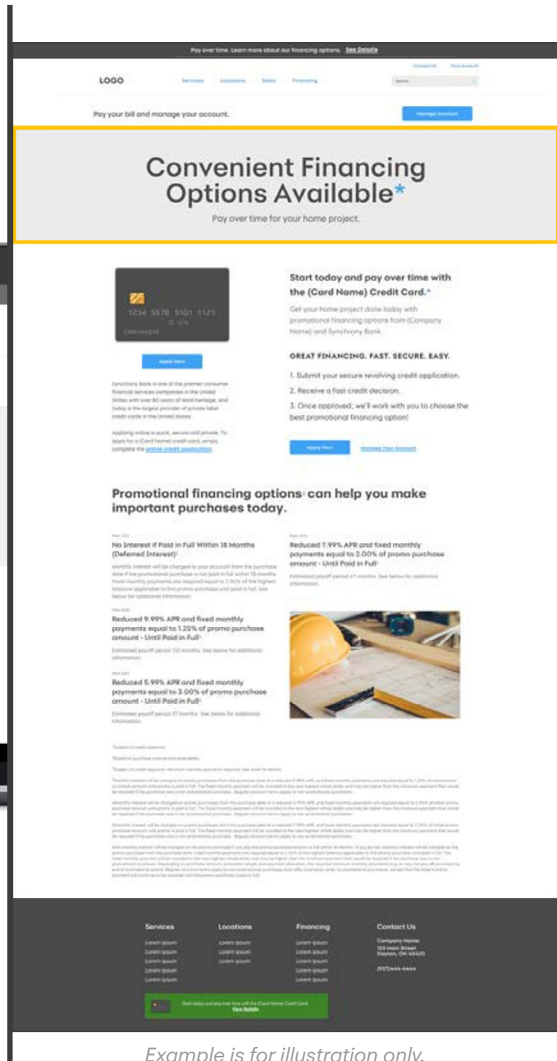
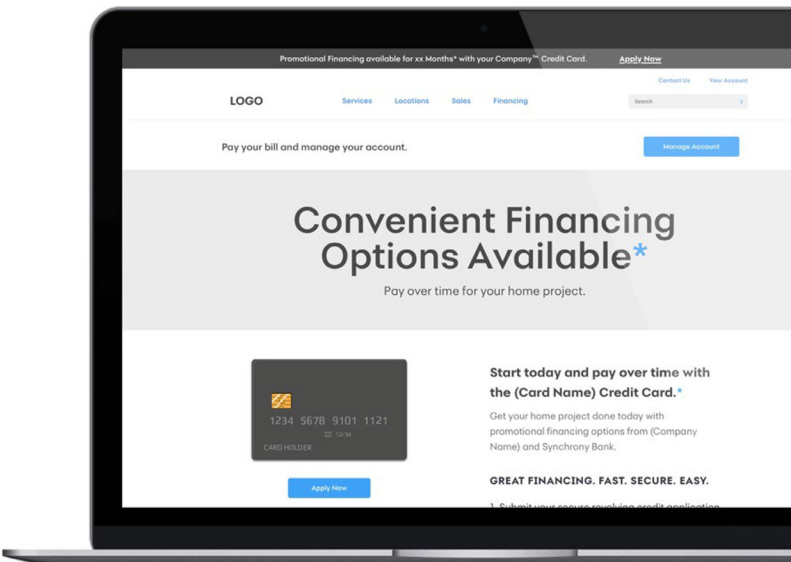
Note: We recommend using words specific to your services in place of “home project.”

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

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

78%

of consumers researched financing online through retailer websites*



Legally approved finance language is provided within the Advertising—Quick Reference section.



For the website integration demo site, [click here.](#)

Example is for illustration only.

Digital Applications

Give your customers the ability to quickly and easily apply online for credit. If approved, most customers have immediate access to their new credit line.

Online Consumer Application (OCA)

Uses universal Synchrony Merchant ID (MID) on a Synchrony-managed page.

Benefits

- You can easily create an apply link and/or QR code for your social media, website or other marketing collateral linking to your online Synchrony application.
- Self-Serve Market Asset Repository, with ability for merchants to quickly create customized QR code and marketing assets to promote online Synchrony application.
- Online application is managed and hosted by Synchrony—no coding needed from the merchant.
- OCA link will allow applications on a single store/location MID.

How it works

1. Go to synchronybusiness.com/mmc-assets.html.
2. Enter your MID.
3. Use the URL to promote credit card application submission on your website, on social media, in emails, in print pieces and on other digital channels, OR
4. Simply download the QR code in your preferred image format and add it to your marketing collateral. When customers scan the code, it will lead them directly to your custom page with links to prequalify and apply.

The screenshot shows the Synchrony Marketing Asset Repository page. At the top, there is a navigation bar with the Synchrony logo and links for Financing Solutions, Industries We Serve, Partner Tools, and Blog. There are also buttons for GET STARTED and LOG IN. The main content area features a large heading "MARKETING ASSET REPOSITORY" and a sub-heading "YOUR COMPANY NAME, welcome to your personalized marketing repository. Here you can select custom assets to promote your financing program. Simply scroll, browse and download what you need." Below this, there is a reminder to bookmark the page and a form with a MERCHANT ID field containing "5348123080012345" and a SUBMIT button. To the right of the text is a photograph of a woman sitting at a desk with a laptop, looking at her phone.

APPLY TODAY, TAKE TIME TO PAY

With promotional financing from **YOUR COMPANY NAME**, major purchases don't have to wait.* Get what you want now and pay over time.

SEE IF YOU PREQUALIFY

APPLY NOW

Get a decision in seconds with no impact to your credit bureau score.

We're here to help!
Call us at (877) 554-0000



Advertising— Quick Reference

Type of Promotion	Generic Headline Language	Combo Headline Language	Promotional (Trigger) Headline, Subhead and Disclosure Language
<p>Equal Payment/ No Interest (EPNI)</p> <p>Promo terms never expire.</p> <p>No interest is assessed on the promotional purchase.</p> <p>The equal monthly payment is calculated by dividing the amount financed by the number of months in the promotional period allowing the financed amount to be paid by the end of the promotional period.</p> <p>Design specification: Reasonable variation is allowed in font, color and size, provided that key terms of the offer are presented in an understandable way for consumers. See Advertising Guidelines document for examples.</p>	<p>Headline options: Promotional Financing Available*</p> <p>Special Financing Available*</p> <p>Financing Available*</p> <p>Subhead options: Not required</p> <p>Disclosure: Option 1: If the program credit card name or image is not mentioned or shown in the advertisement, then you can simply direct the consumer where to get information: *See [where] for details.</p> <p>Option 2: If the program credit card name or image is mentioned or shown in the advertisement, use this disclosure: *Subject to credit approval. See [where] for details.</p>	<p>Headline options: XX Months <Promotional> Financing <Available>*</p> <p>XX Months <Special> Financing <Available>*</p> <p>Subhead options: On <insert product limitations> purchases <of \$XXX or more> <after discounts> <after down payment> made with your [name of credit card] <between Date–Date>.</p> <p>Disclosure: *Subject to credit approval. Minimum monthly payments required. See [insert] for details.</p> <p>Use a Trigger Term headline/sub-headline/disclosure as the combo disclosure if you cannot confirm that a retailer can present the details of the offer prior to a consumer making a purchase.</p>	<p>Headline/subhead: Select one of the following options—edit as applicable to feature specific offer(s).</p> <p>Preferred headline options (select one): [No][0][0%][Zero] Interest with equal monthly payments for [X] months*</p> <p>[No][0][0%][Zero] Interest with [X] equal monthly payments*</p> <p>Subheadline for preferred headline: On <insert description of type of purchase and minimum purchase amount required, as applicable for the specific offer> <after discounts> made with your [name of credit card] <between Date–Date>. \$69 account activation fee [may/will] apply.</p> <p>Disclosure: *<Insert any product or purchase limitations or restrictions that are not in the headline.> <Qualifying purchase amount must be on one receipt.> <Discounts may result in the qualifying purchase amount not being satisfied.> No interest will be charged, and equal monthly payments are required on promo purchase until it is paid in full. The payments equal the initial total promo purchase amount divided by the number of months in the promo period, rounded up to the next whole dollar. These payments may be higher than the payments that would be required if this purchase was a non-promo purchase. During the last month(s) of the promo period the required monthly payment may be reduced due to the prior months’ rounding. Regular account terms apply to non-promo purchases. New Accounts as of [xx/xx/xx]: Purchase APR 26.99%. Min Interest Charge \$2. One-time Account Activation Fee of \$69 charged at time first purchase posts to account. Existing cardholders: See your credit card agreement terms. Subject to credit approval.</p> <p>Other main headline options (select one): No Interest for [X] Months*</p> <p>No Interest until paid in full*</p> <p>[Zero] [0] [0%] Interest [for X Months] [until paid in full]*</p> <p>No Interest until [Month, Year]*</p> <p>[Zero] [0] [0%] Interest until [Month, Year]*</p> <p>Subheadline for other main headline options: On <insert description of type of purchase and minimum purchase amount required, as applicable for the specific offer> <after discounts> made with your [name of credit card] <between Date–Date>. \$69 account activation fee [may/will] apply. Equal monthly payments required for [XX] months.</p> <p>If “until [Month, Year]” is used in the Headline, then “for XX months” must be used in the Subheadline and the number of monthly payments must align with the “until” date. Promo should be built as a fixed number of months promo.</p>

[Language in brackets is required but varies.] <Language in chevrons should be added as applicable.>

Type of Promotion	Generic Headline Language	Combo Headline Language	Promotional (Trigger) Headline, Subhead and Disclosure Language
<p>Fixed Payment/ Reduced APR</p> <p>Promo terms never expire.</p> <p>Interest is assessed on a promotional purchase at a reduced APR starting from the purchase date.</p> <p>Fixed monthly payments are required until paid in full. The fixed monthly payment is calculated by multiplying the amount financed by a payment factor that allows the financed amount and reduced interest to be paid by the end of the promotional period.</p> <p>Design specification: Reasonable variation is allowed in font, color and size, provided that key terms of the offer are presented in an understandable way for consumers. See Advertising Guidelines document for examples.</p>	<p>Headline options: Promotional Financing Available[†]</p> <p>Special Financing Available[†]</p> <p>Financing Available[†]</p> <p>Subhead options: Not required</p> <p>Disclosure: Option 1: If the program credit card name or image is not mentioned or shown in the advertisement, then you can simply direct the consumer where to get information: [†]See [where] for details.</p> <p>Option 2: If the program credit card name or image is mentioned or shown in the advertisement, use this disclosure: [†]Subject to credit approval. See [where] for details.</p>	<p>Headline options: XX Months <Promotional> Financing <Available>[†]</p> <p>XX Months <Special> Financing <Available>[†]</p> <p>Subhead options: On <insert product limitations> purchases <of \$XXX or more> <after discounts> <after down payment> made with your [name of credit card] <between Date–Date>.</p> <p>Subheadline exception (does not apply to TV/Radio): You do not need a subheadline (or you can use any part of the subheadline), if the credit card is not mentioned.</p> <p>Disclosure: [†]Subject to credit approval. Minimum monthly payments required. See [insert] for details.</p> <p>Use a Trigger Term headline/sub-headline/disclosure as the combo disclosure if you cannot confirm that a retailer can present the details of the offer prior to a consumer making a purchase.</p>	<p>Headline/subhead: Select one of the following options—edit as applicable to feature specific offer(s).</p> <p>Preferred headline options (select one): [XX.XX%] APR with fixed monthly payments for [XX] months[†]</p> <p>[XX.XX%] APR with [XX] fixed monthly payments[†]</p> <p>Reduced [XX.XX%] APR and fixed monthly payments equal to [X.XX%] of promo purchase amount until paid in full.[†]</p> <p>Subheadline for preferred headline: On <insert description of type of purchase and minimum purchase amount required, as applicable for the specific offer> <after discounts> made with your [name of credit card] <between Date–Date>. \$69 account activation fee [may/will] apply.</p> <p>Disclosure: [†]<Insert any product or purchase limitations or restrictions that are not in the headline.> <Qualifying purchase amount must be on one receipt.> <Discounts may result in the qualifying purchase amount not being satisfied.> Interest will be charged on the promo purchase from the purchase date at a reduced [XX.XX%] APR, and fixed monthly payments are required until paid in full. These payments are equal to [X.XX%] of initial total promo purchase amount, rounded up to the next whole dollar. These payments may be higher than the payments that would be required if this purchase was a non-promo purchase. During the last month(s) of the promo period the required monthly payment may be reduced due to the prior months' rounding. Regular account terms apply to non-promo purchases. New Accounts as of [xx/xx/xx]: Purchase APR 26.99%. Min Interest Charge \$2. One-time Account Activation Fee of \$69 charged at time first purchase posts to account. Existing cardholders: See your credit card agreement terms. Subject to credit approval.</p> <p>Other main headline options (select one): [XX.XX%] APR for [XX] Months[†]</p> <p>[XX.XX%] APR until [Month, Year][†]</p> <p>[XX.XX%] APR until paid in full][†]</p> <p>Subheadline for other main headline options: On <insert description of type of purchase and minimum purchase amount required, as applicable for the specific offer> <after discounts> made with your [name of credit card] <between Date–Date>. \$69 account activation fee [may/will] apply. Fixed monthly payments required for [XX] months.</p> <p>If “until [Month, Year]” is used in the Headline, then “for XX months” must be used in the Subheadline and the number of monthly payments must align with the “until” date. Promo should be built as a fixed number of months promo.</p>

[Language in brackets is required but varies.] <Language in chevrons should be added as applicable.>

Advertising—Deferred Interest

Type of Promotion	Generic Headline Language	Combo Headline Language	Promotional (Trigger) Headline, Subhead and Disclosure Language
<p>Deferred Interest</p> <p>Promo terms expire at end of promo period.</p> <p>Interest accrues on promotional purchase during promotional period at the account holder's standard rate for their account and is shown on the billing statement as accrued interest. Interest will be assessed if promotional purchase is not paid in full within promotional period. Minimum monthly payments are required.</p> <ul style="list-style-type: none"> • If the promotional purchase is paid in full by the end of the promotional period, the accountholder will not be charged any interest on the promotional purchase. • If the promotional purchase is not paid in full by the end of the promotional period, the accountholder will be charged the interest that has accrued at the standard APR on the account on the promotional purchase from the date of purchase. <p>A minimum monthly payment is required and varies based on the accountholder's balance. Each billing statement will display the required total monthly payment due on the account.</p> <p>If only required minimum payments are made, the promotional purchase may not be paid off by the end of the promotional period. Factors that determine this are:</p> <ul style="list-style-type: none"> • Amount of the promotional purchase • Length of the promotional period, and • Whether there are other balances on the account. <p>Design specification: Deferred interest has additional design specifications. Font size and treatment must be the same for all language in the headline. Font size for the subhead must also be consistent, clear and conspicuous. See Advertising Guidelines document for examples.</p>	<p>Headline options: Promotional Financing Available[§]</p> <p>Special Financing Available[§]</p> <p>Subhead options: Not required</p> <p>Disclosure: Option 1: If the program credit card name or image is not mentioned or shown in the advertisement, then you can simply direct the consumer where to get information: [§]See [where] for details.</p> <p>Option 2: If the program credit card name or image is mentioned or shown in the advertisement, use this disclosure: [§]Subject to credit approval. See [where] for details.</p>	<p>Headline options: XX Months Promotional Financing <Available>[§]</p> <p>XX Months Special Financing <Available>[§]</p> <p>Subhead options: On <insert product limitations> purchases <of \$XXX or more> <after discounts> <after down payment> made with your [name of credit card] <between Date–Date>.</p> <p>Subheadline exception (does not apply to TV/ Radio): You do not need a subheadline (or you can use any part of the subheadline), if the credit card is not mentioned.</p> <p>Disclosure: [§]Subject to credit approval. Minimum monthly payments required. See [insert] for details.</p> <p>Use a Trigger Term headline/subheadline/ disclosure as the combo disclosure if you cannot confirm that a retailer can present the details of the offer prior to a consumer making a purchase.</p>	<p>Headline options: No Interest if paid in full within [XX] Months[§]</p> <p>No Interest if paid in full by [Month, Year][§]</p> <p>No Interest if paid in full within [X Year] [X Years][§]</p> <p>Zero Interest if paid in full within [XX] Months[§]</p> <p>Zero Interest if paid in full by [Month, Year][§]</p> <p>0 Interest if paid in full within [XX] Months[§]</p> <p>0 Interest if paid in full by [Month, Year][§]</p> <p>NOTE: 0% Interest cannot be used since interest accrues with this type of offer and is assessed if the promotional purchase balance is not paid in full within the promo period.</p> <p>Subhead options: On <insert product limitations> purchases <of \$XXX or more> <after discounts> made with your [name of credit card] <between Date – Date>. Interest will be charged to your account from the purchase date if the promotional balance is not paid in full [within XX Months] [by Month, Year]. \$69 account activation fee [may/will] apply. Fixed Monthly Payments required equal to 2.5% of the highest balance applicable to this promo purchase until paid in full.</p> <p>Disclosure: [§]<Insert any product or purchase limitations or restrictions that are not in the headline.> <Qualifying purchase amount must be on one receipt.> <Discounts may result in the qualifying purchase amount not being satisfied.> No interest will be charged on the promo balance if you pay it off, in full, within the promo period. If you do not, interest will be charged on the promo balance from the purchase date. Fixed monthly payments are required equal to 2.5% of the highest balance applicable to this promo purchase until paid in full. The fixed monthly payment will be rounded to the next highest whole dollar and may be higher than the minimum payment that would be required if the purchase was a non-promotional purchase. The required minimum monthly payments may or may not pay off the promo balance before the end of the promo period, depending on purchase amount, promo length and payment allocation. Regular account terms apply to non-promo purchases and, after promo period ends, to the promo balance except that the fixed monthly payment will continue to be required until the promotion is paid in full. New Accounts as of [xx/xx/xx]: Purchase APR 26.99%. Min Interest Charge \$2. One-time Account Activation Fee of \$69 charged at time first purchase posts to account. Existing cardholders: See your credit card agreement terms. Subject to credit approval.</p>

[Language in brackets is required but varies.] <Language in chevrons should be added as applicable.>

Answers at Your Fingertips

Synchrony Answers at Your Fingertips!

MY MERCHANT NUMBER : (Required when interacting with Synchrony)

MERCHANT ASSISTANCE

Visit Business Center at bc.syf.com

SCENARIO	SELF HELP (FASTEST)	CONTACT
Add Synchrony application link to website	Visit: synchronybusiness.com/mmc-assets.html	Call Merchant Services: 888-222-2176, Option 3
Training	Watch short videos on: toolbox.syf.com	Call Merchant Experience: 866-885-2637
Register devices, fix errors, or additional questions on Synchrony Transact	Watch short videos on: toolbox.syf.com/transact	Call Business Center Help Desk: 888-679-6700
Business Center login or technical issues	Business Center: Login Screen > Support > Chat with an Agent or Help & Resources > Chat with an Agent	Call Business Center Help Desk: 888-679-6700
Questions on fundings or how to process a customer refund	See reporting on Business Center: Management Tools > Daily Funding or Monthly Statement	Call Funding Department: 800-330-5187
Submit Sales Slips for funding	Send using Business Center: Sales Tools > Send Sales Slip Documents	Call Funding Department: 800-330-5187
Addressing customer disputes	Sign up for the dispute monitoring option Business Center: Management Tools > Dispute Documentation Requests	Call Disputes Department: 855-662-2669 Call Fraud Department: 800-268-9131
Update banking and tax information or make a business name change	Business Center: Sales Tools > Disclosures > DDA Change Form	Call Client Review: 866-376-0276 email: DDAChanges@synchronyfinancial.com
Add a location, add a program, or change of ownership		Call National Sales: 866-209-4457, Option 3
Can I accept another Synchrony Card?		Call Merchant Services: 888-222-2176, Option 3

CUSTOMER ASSISTANCE

CUSTOMER SCENARIO	CUSTOMER ACTION	MERCHANT ACTION
Requesting a credit line increase	Have customer call: Customer Service: 800-250-5411	Call Merchant Services: 888-222-2176, Option 2 You must provide your Merchant ID In Business Center: Sales Tools > Request Credit Limit Increase
Application is declined	Add a co-applicant and resubmit Note: Use the Direct to Device customer application method to increase approvals!	Apply to add financing with Fortiva Retail Credit here See dealer qualifications
Card activation, lost card, due date, etc.	Call Customer Service: 800-250-5411	
Cancel dispute	Call: 866-396-8254	Follow disputes in Business Center: Management Tools > Dispute Documentation Requests