

# Synchrony Bank Merchant Application

Thank you for your interest in consumer financing options from Synchrony Bank.

As a part of the enrollment process, please:

- Complete the below Merchant Application
- Complete Supplemental Product Information (as applicable)
- Review the Transparency Principles

**Upon completion please send the signed Merchant Application to:**

- Synchrony Bank at Nationalsales@syf.com or
- Fax to 1.844.484.4356

**Questions?** Please call 866.209.4457 or visit [synchronybusiness.com](http://synchronybusiness.com)

## HOW WOULD YOU LIKE TO INTEGRATE WITH US?

(Select All That Apply)



- Brick & Mortar**  
Customers Will Apply And Buy In The Presence of the Merchant



- E-Commerce: Apply**  
(coming soon)  
Customers Will Apply For Financing Online Using Their Own Device



- E-Commerce: Buy**  
(coming soon)  
Customers Will Make Purchases Via My E-Commerce Website

### A. BUSINESS INFORMATION

Year Business Established:	E-Commerce Shopping Cart Platform (If Applicable):	Business Website Address (URL):
Percentage Of "Face To Face" transactions:	Total Business Annual Sales: \$	Projected Annual Sales With Synchrony Bank: \$

### B. MAIN BUSINESS LOCATION

Location Type For This Address:  Store Front  Ecommerce

More than one location? Complete Section F

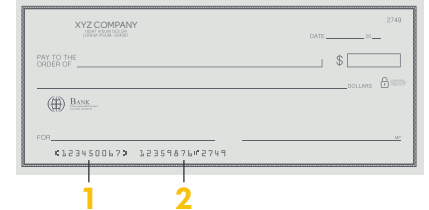
Business Name / DBA (Doing Business As) Name:		Business (DBA) Phone #: ( )	Business (DBA) Fax #: ( )	
Business (DBA) Physical Address: Street		City	State	Zip
BILLING ADDRESS (Complete if different than Business Address shown above): Street		City	State	Zip
Corporate or Legal Name (If different than above):	Federal Tax ID # (EIN #):	IRS Filing Name (Name used for federal tax filing; required per IRS Regulations):		

### C. PRINCIPAL INFORMATION (Must be President, Owner or Partner ONLY)

Principal Name:		Principal Title:		Principal Social Security Number:	
Principal Home Physical Address: Street		City	State	Zip	
Principal Cell Phone Number: ( )		Principal Home Phone Number: ( )		Principal Email:	
Principal Contact for Training Purposes: (If Different Than Principal)	Training Contact Name:	Training Contact Email:		Training Contact Phone Number: ( )	

### D. BANKING INFORMATION

Bank Transit Number (9 Digit Routing Number): <b>1</b>
Bank Account Number: <b>2</b>



### E. TERMS & CONDITIONS

This Application is submitted to establish a consumer credit program for, and to obtain merchant processing privileges on behalf of, the legal entity named in Section A above (“Applicant”). By signing below, Applicant hereby represents, warrants, and covenants the following:

1. The undersigned Principal, including an individual owner in the case of a sole proprietor, represents and warrants that the Principal has the authority to submit this Application on behalf of the Applicant and bind the Applicant to the Finance Program Agreement for Participating Merchants (the “Agreement”). The Applicant acknowledges that all information provided on this Application, including the Tax ID, is true and correct.
2. This Application is subject to approval by Synchrony Bank.
3. Synchrony Bank or its agents may rely on the information and statements in this Application, check and verify Applicant credit history, exchange information about Applicant and its merchant account with creditors, credit bureaus, and other proper persons.
4. The undersigned Principal grants consent to Synchrony Bank or its agents to check the Principal’s individual credit and employment history, to secure follow-up credit reports, and to exchange information about Principal and the merchant account with creditors, credit bureaus, and other proper persons.
5. The underlying Principal authorizes their wireless operator to disclose their mobile number, name, address, email, network status, customer type, customer role, billing type, mobile device identifiers (IMSI and IMEI) and other subscriber status and device details, if available, to Synchrony Bank and/or to Synchrony Bank’s third party service provider, solely to verify the underlying Principal’s identity and prevent fraud for the duration of the business relationship. See our [Internet Privacy Policy](#) for how Synchrony Bank treats data.
6. Synchrony Bank and its agents may send email and/or fax communications to Applicant at the email addresses and fax number listed above (or to any email addresses or fax numbers Applicant may provide in the future) regarding any financing matters or other matters.
7. Synchrony Bank and its agents may contact Applicant, including by text, about this Application and the merchant relationship, using any automatic telephone dialing system, whether now or in the future. All contact information provided, including cell phone numbers and email addresses, may be used. Applicant will inform Synchrony Bank if it changes any contact information.
8. The Agreement will be delivered to the Applicant as part of the welcome kit. The Agreement can be viewed at [www.synchronywelcome.com](http://www.synchronywelcome.com)
9. Upon approval of this Application by Synchrony Bank and submission by Applicant of a transaction to Synchrony Bank for processing, Applicant will be bound by the Agreement and any operating procedures issued by Synchrony Bank from time to time. Applicant acknowledges that while the Agreement is not exclusive for transactions in physical locations, it will be exclusive for digital transactions.
10. Applicant has received a copy of and agrees to comply with the Transparency Principles: Compliance Requirements (attached to this Application).

**Please carefully read the Agreement that will be included in your welcome package since submission of a transaction to or through Synchrony Bank for processing will bind Applicant to such terms and conditions of the Agreement.**

<b>Principal Sign Here</b> I, in my individual capacity grant consent to Synchrony Bank or its agents to check my credit and employment history, secure follow-up credit reports, and exchange information about me and this account with creditors, credit bureaus, and other proper persons.	<b>X Signature:</b>	<b>Date:</b>
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### F. ADDITIONAL LOCATIONS (More Than Two Additional Locations? Please Call National Sales at 866.209.4457)

**Location Type For This Address:**  Store Front  Ecommerce

Additional Location DBA Name:	
Location Address (Street, City, State, Zip):	
Location Fax: ( )	Location Fax: ( )
Email Address:	Federal Tax ID # (EIN #):
Bank Transit # (if different):	Bank Account # (if different):
Corporate or Legal Name (if different than above)	IRS Filing Name:

**Location Type For This Address:**  Store Front  Ecommerce

Additional Location DBA Name:	
Location Address (Street, City, State, Zip):	
Location Fax: ( )	Location Fax: ( )
Email Address:	Federal Tax ID # (EIN #):
Bank Transit # (if different):	Bank Account # (if different):
Corporate or Legal Name (if different than above)	IRS Filing Name:

## Supplemental Product Information

(Only For Applicable Industries)

**A. HOME IMPROVEMENT CONTRACTORS PRODUCTS SOLD:**

Bath Reface _____%	Insulation _____%	Plumbing _____%	Solar _____%
Electric & Generators _____%	Kitchen Reface _____%	Roofing & Gutters _____%	Spa _____%
Heating & Air _____%	Pavers/Landscape _____%	Siding _____%	Windows & Doors _____%

**B. EQUIPMENT AND PRODUCTS SOLD:  
OEM AND (IF KNOWN) APPROVED DEALER NUMBER**


**\*Please Include A Copy Of Your State Business License OR  
Contractors License With Application If Applicable By State  
(Not Needed for HVAC and Outdoor Living)**

## Transparency Principles: Compliance Requirements FOR MERCHANT RECORDS

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**Synchrony Bank promotes full transparency and disclosure to all applicants for its financing program (the “Synchrony Financing Program”). To assure that applicants are aware of several key attributes of the Synchrony Financing Program, you hereby agree as follows:**

1. To the extent that you use associates to offer credit (e.g., in store or via telephone), you will ensure that training on how to offer, process and transact with the Synchrony Bank Financing Program is integrated into your existing associate training program. Helpful training materials including videos, self-paced courses and pre-recorded webinars can be found online at Synchrony Bank’s Learning Center: [learn.synchronybusiness.com](https://learn.synchronybusiness.com).
2. You must provide all required disclosures to the consumer prior to applying. For example, your Card customers must receive the Card agreement establishing their Account in writing and have the opportunity to review it and other disclosures in the application brochure before signing an application. Synchrony Bank’s online application process will ensure this requirement is covered.
3. You must retain each Card applicant’s signature page for no less than 25 months from the date of the application; for each installment loan, you must retain each application and contract for the life of the loan. Failure to keep and, upon request, produce the signature page to Synchrony may expose your business to an automatic chargeback upon consumer dispute.
4. Any fees that might be charged to you for a promotion may not be passed onto the customer. This practice is prohibited and you will be responsible for refunding customers accordingly.
5. Your advertising or promotion of the Synchrony Financing Program must make it clear that:
  - a. The Synchrony Financing Program is NOT an in-house credit program.
  - b. You will follow the Synchrony approved advertising, templates, and other disclosures or processes in the manner directed by Synchrony in creating or distributing advertising about the Synchrony Financing Program.
  - c. Consumers should be provided with information about the different special financing options available to them and how they work before requested to choose which one to use for their specific purchase. It is especially important that they understand the basic features of No Interest, Reduced Interest, Introductory Rates and Deferred Interest /No Interest if Paid in Full options, if all these types of promotions are being offered. The key concepts include:
    - The length of the promotion/loan term;
    - Whether the promotion expires and if so, what happens upon expiration;
    - Required payments during the promotional period; and
    - For Deferred Interest promotions, deferred interest accrues on the promotional balance during the promotional period from the date of the transaction. Finance charges can be avoided ONLY IF the promotional balance is paid off prior to the end of the promotional period.
6. All customers must receive promotional terms prior to completion of the transaction. This may require you to complete a promotional disclosure form.
7. You will advise customers of any policy regarding returns/refunds. Your return policy must be reasonable and fair.
8. These program guidelines are designed to provide transparency for consumers. Synchrony Bank reserves the right to monitor your adherence to these and other Synchrony Financing Program policies.