Synchrony TRANSACT™

Consumer financing available wherever your business takes you.

Synchrony Transact is our online platform that provides an end-to-end financing solution on your digital devices. It makes the financing process faster, easier and more convenient for contractors and customers, allowing you and your team to focus on projects rather than paperwork.

- **Payment Estimator**
  View promotional financing options and estimated monthly payments.

- **Applications & Transactions**
  Manage your sales pipeline and more.

- **Apply for Credit**
  Help customers apply for a credit card.

- **Sales Slip**
  Complete transaction details.

Access Synchrony Transact at
bcpos.mysynchrony.com

How it works

TIP: If your device is not already authorized and activated, a user with administrative permissions can authorize it in Business Center. See Synchrony Transact training documents for details.

You can make the most of Synchrony Transact in three simple steps:

1 Estimate Payments & Apply for Credit

For many consumers, the first questions regarding financing are what promotional offers are available, and what their estimated monthly payments will be.

Use your authorized device to access Synchrony Transact, and click the "Payment Estimator" button.

1. Select your program, enter the sale amount to finance and click "Calculate."

2. Review available promotions and estimated monthly payments with your customer.

3. Note: Any restrictions your business may have placed on promotional options will appear here.

TIP: The results of the Payment Estimator calculations can be emailed to the customer.

Helping your customer apply for credit takes just a few minutes.

Select the "Apply for Credit" button from the home screen.

1. Select the relevant program.

2. Select "Individual" or "Joint."

3. Determine your application method and fill in the additional requested information.

   - Enter the Amount of Initial Sale/Transaction.
   - Enter your Employee ID (optional).
   - Enter the customer email address if application is being sent to the customer to complete.

Application Response Options

- Approved: Cardholder can use financing immediately.

- Pending: Call 888-222-2176 for assistance.

- Declined: Explain that they will receive a letter in 7–10 business days explaining the credit decision. Continue the sales process as appropriate. You can ask for another form of payment, or individuals could apply again with a joint applicant.

1 Estimate Payments & Apply for Credit (cont.)

Send application to customer's device:

1. Verify primary ID before sending the application.
2. Enter customer's email address and "Send to Customer's Device."
3. The confirmation page "Application Sent to Customer" will appear.
4. The customer can complete the application via the link sent to their email or scan the QR code.

NOTE: Handing out a paper copy of the Terms and Conditions is not required for this process.

Complete application on this device:

1. Hand out a paper copy of the Terms and Conditions.
2. Enter primary ID.
3. Enter the customer's required information. Have the customer review and approve application on your device. You should receive a response in minutes.

2 Create Sales Slip

Generating a sales slip only takes a few moments, and cardholders can use their own device to approve the transaction immediately.

If you completed the application on your device, select "Process Sale" from the approval page.

If the cardholder completed the application on their device, go to the Applications & Transactions tab. Select "Applications" and find your customer, then click on "Start a Sale."

To complete a sales slip, follow the steps below:

1. Cardholder and Account Number will be prefilled.
2. Enter your employee ID (optional).
3. Select the product(s) or service(s) and brand, and enter model # or description.
4. Enter price, and down payment if applicable.
5. Review promotion(s) with the cardholder, and select one.
6. Submit for authorization and send the sales slip to the cardholder for an eSignature.

Your customer will need to take the following steps to eSign the sales slip.

The cardholder will receive an email with a link and needs to complete the following to confirm the transaction: verify identity, consent from Synchrony to receive information electronically, eSign and submit.
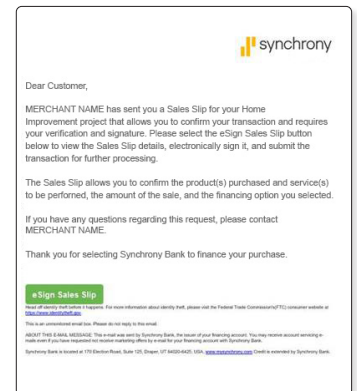
3 Submit for Funding

Once a sales slip has been eSigned and the __work has been completed__, the final step is to submit the transaction to Synchrony.

1. Log in to Business Center at **bc.syf.com**, hover over Management Tools and then select "Transaction Status" from the drop-down menu.
2. Select the relevant program, and if necessary, use the search options to find the appropriate sales slip.
3. Click the blue "Send to SYF" to be paid.

NOTE: Completion Consent is not required.

The following status options can be displayed in Transact under Applications & Transactions or in Business Center under Transaction Status:

• **Send to Customer:** Sales slip is ready to be sent to the cardholder.

• **Sent to Customer:** Sales slip has been sent to the cardholder and is awaiting a response.

• **Signed:** Sales slip has been signed by the cardholder.

• **Re-Send:** Sales slip—Cardholder has not approved the sales slip in time or has failed the identity (date of birth) verification. Access the sales slip in My Transactions or Business Center to re-send.

• **Send to SYF:** Sales slip is signed and ready to send to Synchrony for funding at job completion.

• **Canceled:** Customer has canceled the sales slip.

* You may only send the same sales slip to a customer twice within a 24-hour period. After the second time, you must wait a day to re-send.