



Synchrony Pay Monthly Guide

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Either a provider or an applicant can start the process of submitting a prequalification check for a Pay Monthly installment loan. This guide shows both the provider and the applicant views of the process when Pay Monthly is selected.

- The Pay Monthly application is available in English only.
- **NOTE: Restrictions by State for submitting applications on behalf of your patients/clients may apply. Refer to your Operating Guide located in the Learning Center.**

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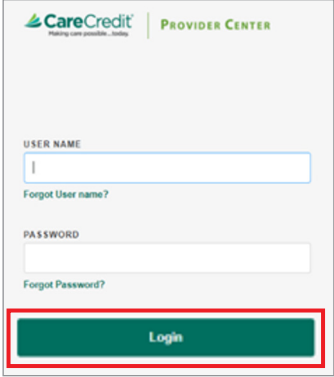
Synchrony Pay Monthly - Provider-Initiated Application View

IMPORTANT: Once a patient or client's application is approved and they have agreed to the terms & conditions, the loan is initiated and the transaction is processed automatically. Synchrony will pay you for the purchase within 2 to 3 business days. Providers should reference **Check Application Status** in Provider Center to ensure the loan was approved prior to beginning any treatment work.

At the applicant's request, providers may begin by submitting a prequalification check for both the CareCredit credit card and the Pay Monthly installment loan.

Provider-Initiated Application Process

- 1 Go to **www.carecreditprovidercenter.com** and log into Provider Center.
- 2 At patient/client's request, click **New Application**.

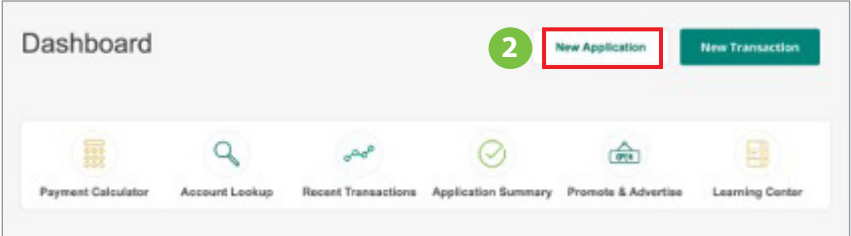


CareCredit PROVIDER CENTER

USER NAME
[text input]
[Forgot User name?](#)

PASSWORD
[text input]
[Forgot Password?](#)

1 **Login**

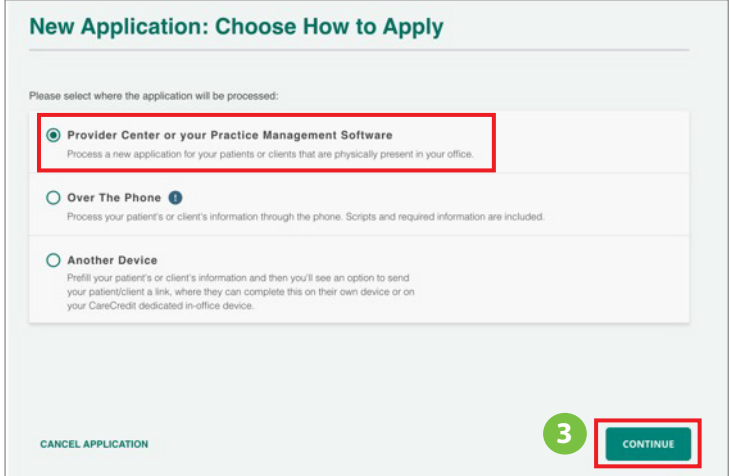


Dashboard

2 **New Application** **New Transaction**

Payment Calculator Account Lookup Recent Transactions Application Summary Promote & Advertise Learning Center

- 3 Select **Provider Center or your Practice Management Software** and click **Continue**.



New Application: Choose How to Apply

Please select where the application will be processed:

☒ **Provider Center or your Practice Management Software**
Process a new application for your patients or clients that are physically present in your office.

☐ **Over The Phone**
Process your patient's or client's information through the phone. Scripts and required information are included.

☐ **Another Device**
Prefill your patient's or client's information and then you'll see an option to send your patient/client a link, where they can complete this on their own device or on your CareCredit dedicated in-office device.

CANCEL APPLICATION

3 **CONTINUE**

Synchrony Pay Monthly - Provider-Initiated Application View

- 4 Complete the required fields and verify the customer's valid, government-issued ID before clicking **See if Applicant Prequalifies** at the bottom of the page. (See **Operating Guide** for acceptable forms of ID.)
- 5 Verify the application information is correct. Enter the current Application Revision Date. (The Application Revision Date can be found on the lower left corner of the Application cover page and under the Applicant signature box.) Click **Submit**. Please note there is no impact to the applicant's credit bureau score to prequalify.

New Application

Application Information

This application will start with a prequalification, submitted at the applicant's request. Prequalifying only requires a "soft" inquiry on the applicant's credit report and has no impact on their credit bureau score.

Application Language
☒ English ☐ Spanish

\$ Amount of initial prequalification

Applicant Information

First Name Last Name Suffix

DOB (MM/DD/YYYY) Email Address

Phone Number Primary Phone Type

Marketing Address Line 1 Marketing Address Line 2 (Optional)

City/State

Zip Code

Monthly Net Income (From All Sources)

Application Confirmation

Please review the details below:

Applicant Name	Date of Birth	Email Address
JUAN PABLO GARCIA	03/14/1980	JUAN.PABLO.GARCIA@EXAMPLE.COM
Social Security Number (SSN)	Primary Phone	Marketing Address
XXX-XX-XXXX	XXX-XXX-XXXX	123 MAIN STREET, SUITE 100, PHOENIX, AZ 85001
Monthly Net Income	Monthly Net Income	
XXX-XXX-XXXX	\$1,000.00	

PROVIDER AUTHORIZED ID

LT: [Signature]
 Exp Date: 06/30/2025

Print Full Application PDF | HTML **Print Signature Page PDF | HTML**

Submit

- 6 You will be informed if the patient/client is prequalified for the CareCredit credit card, Pay Monthly, or both (pictured).

You must present all pre-approved product offers to the consumer verbally, referencing the product details that appear on the provider facing decision page on screen.

Brochures containing terms and conditions of either/both products must be handed to the applicant to read.

To move forward with Pay Monthly, select **Continue** below the Pay Monthly Installment Loan.

NOTE: If the provider selects Continue for either option, they can still navigate back to this screen if they want to evaluate options.

The applicant is prequalified for the 2 offers below

Show the below benefits of each financing option with the applicant and have them choose how to proceed.

CareCredit Credit Card
 Credit limit of \$13,000
 A credit card with flexible financing to spread payments over time.

Synchrony Pay Monthly Loan
 Loan options available from \$9,500 - \$45,000
 A one-time loan with predictable payments.

Continue

Synchrony Pay Monthly - Provider-Initiated Application View

- 7 Confirm or adjust the Transaction Amount and click **Calculate**. Pay Monthly offers are presented.
- 8 Enter the applicant's email address and click **Proceed**.
- 9 When presented with additional application information, read the acknowledgements to the applicant and when finished, click **Acknowledge**.
- 10 Enter the applicant's contact information (mobile or email) and click **Send** to send the application link to the applicant. A confirmation message will appear if sent successfully.

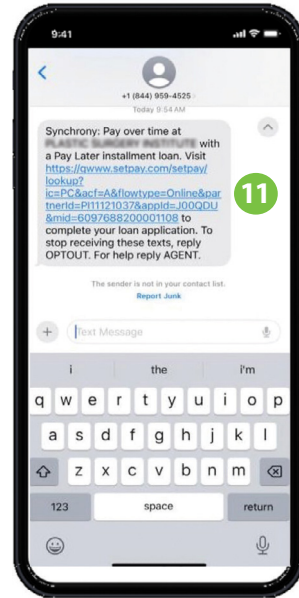
If the patient/client doesn't receive the SMS or email, click the link that says **If the applicant has not received the message, try again** to resend. In this case, the provider would start again from the screen on the left (select either SMS or email, enter patient's/client's contact info).

The screenshots illustrate the provider-initiated application process for Synchrony Pay Monthly. The first screen, 'Installment Loan Details', shows the transaction amount of \$15,000.00 and the amount financed of \$15,000.00. It lists three loan offers: a 48-month loan at 15.95% APR, a 36-month loan at 12.99% APR, and a 24-month loan at 14.99% APR. The 'Calculate' button is highlighted. The second screen, 'Please acknowledge the following:', lists three points: the offer is available for 7 days, the CareCredit credit card offer is no longer available, and the applicant must re-start the application if they do not move forward. The 'ACKNOWLEDGE' button is highlighted. The third screen, 'Send Link to the Applicant', shows the option to send the link by text message or email. The 'SEND' button is highlighted. The fourth screen shows a 'Success' message: 'The info has been sent to: Joe (999-998-8888). If the applicant has not received the text message after a few minutes, you can try again.'

Synchrony Pay Monthly - Provider-Initiated Application View

The applicant will now continue the application on their own device.

The following are the screens they will see when completing the application process. They will have 7 days to complete the application before needing to reapply.

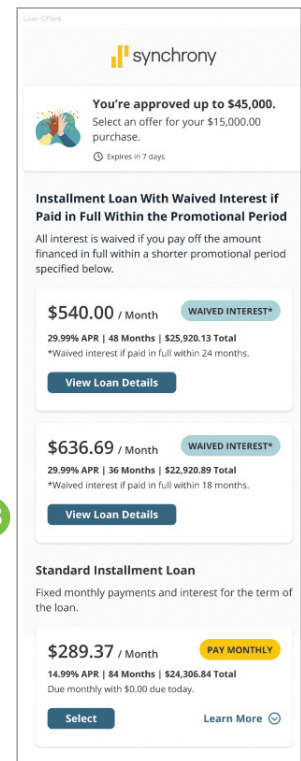
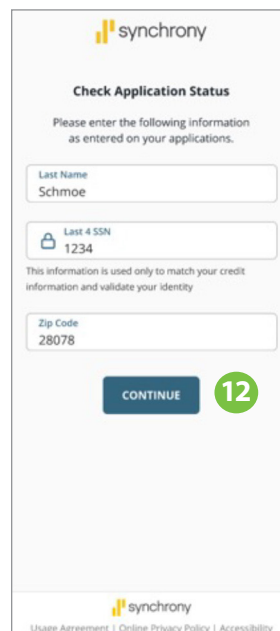


- 11 They will receive a link via email or SMS and click to continue the application.

- 12 They will enter their last name, last 4 SSN and billing zip code and click **Continue**.

- 13 Available program options will be displayed. They'll select a plan and click **View Loan Details** and/or **Select** to proceed.

NOTE: Some providers will only offer Standard Loans, while some will also offer Waived Interest Loans.



Synchrony Pay Monthly - Provider-Initiated Application View

14 Optional - They'll enter the details of the account to be charged, either Debit Card, Checking Account, or Savings Account, then click **Enroll in Autopay**.

15 They may elect to receive upcoming payment reminders and loan related updates by clicking, **Yes, Sign Me Up**.

16 They will review the loan details and check the Disclosures/Privacy Policy box before clicking **Accept Your Loan** which includes a hard inquiry on the applicant's credit bureau report.

17 An email will be sent notifying the applicant that the contract has been completed.

NOTE: Some applicants might be prompted to verify their identity again or will be declined for various reasons.

IMPORTANT: Once a patient or client's application is approved and they have agreed to the terms & conditions, the loan is initiated and the transaction is processed automatically. Synchrony will pay you for the purchase within 2 to 3 business days. Providers should reference **Check Application Status** in Provider Center to ensure the loan was approved prior to beginning any treatment work.

APPROVED = loan was successful
IN PROCESS = loan is still in process
DECLINED = loan was declined

Synchrony Pay Monthly:

Provider Services
855-872-6189

Customer Services
844-373-4960

Synchrony Pay Monthly - Consumer-Initiated Application View

IMPORTANT: Once a patient or client's application is approved and they have agreed to the terms & conditions, the loan is initiated and the transaction is processed automatically. Synchrony will pay you for the purchase within 2 to 3 business days. Providers should reference **Check Application Status** in Provider Center to ensure the loan was approved prior to beginning any treatment work.

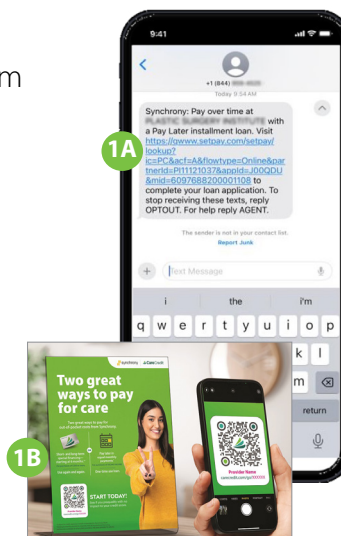
The applicant may scan the practice's QR code or click their custom link to begin the prequalification check.

Consumer-Initiated Application Process

Patients/clients can start the application themselves by clicking the provider's custom link **1A** or scanning their QR code **1B**.

How to scan a QR code on Android and iOS

1. Open the camera app.
2. Point the camera to a QR code.
3. Tap the banner that appears to open the link associated with the QR code.



See the **QR Code and Custom Link job aid** for more information.

2 They'll drive the process from start to finish taking the following steps, starting by clicking **Check if you prequalify**.

3 **NOTE: Not all applicants will see this step to complete.** In some cases, applicants will be asked to specify the amount that they are looking to finance then click **Continue**.

4 They'll enter:

- Date of Birth
- SSN or TIN
- Mobile number

And click **Continue**.

5 The applicant will complete the blank fields or make changes before clicking **Continue**.

CONTINUED ►

Synchrony Pay Monthly - Consumer-Initiated Application View

- 6 Offer(s) will be displayed for the CareCredit card and/or for the Synchrony Pay Later one-time loan.

They'll choose an offer and click **Accept & Open Account** or **See Terms** to complete the application. Pay Later is chosen in this example.

- 7 The applicant will read and agree to the Credit Terms and Application Disclosures before checking the disclosures box and clicking **Agree & Submit**.

- 8 If Synchrony Pay Monthly was selected, they will enter the amount to finance before clicking **View Loan Offers**.

- 8A If an applicant chooses to click "Hold Approval For 7 Days" instead of immediately continuing with the process, they'll be sent an email with information how to access the held offer.

- 9 Available program options will be displayed. They'll select a plan and click **View Loan Details** and/or **Select** to proceed.

NOTE: Some providers will only offer Standard Loans, while some will also offer Waived Interest Loans.

Synchrony Pay Monthly - Consumer-Initiated Application View

- 10** Optional - The applicant may enter the details of the account to be charged, either Debit Card, Checking Account, or Savings Account, then click **Enroll in Autopay**.

10

- 11** They can elect to receive upcoming payment reminders and loan related updates by clicking, **Yes, Sign Me Up**.

- 12** They will review the loan details and check the Disclosures/Privacy Policy box before clicking **Accept Your Loan**.

- 13** An email will be sent notifying the applicant that the contract has been completed.

11

12

13

IMPORTANT: Once a patient or client's application is approved and they have agreed to the terms & conditions, the loan is initiated and the transaction is processed automatically. Synchrony will pay you for the purchase within 2 to 3 business days. Providers should reference **Check Application Status** in Provider Center to ensure the loan was approved prior to beginning any treatment work.

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Provider Services
855-872-6189

Customer Services
844-373-4960

Synchrony Pay Monthly - Reports

Pay Monthly activity can be found in the Check Application Status, Application Summary and Daily Funding Reports.

Check Application Status Report

Applications are viewable for the last 25 days.

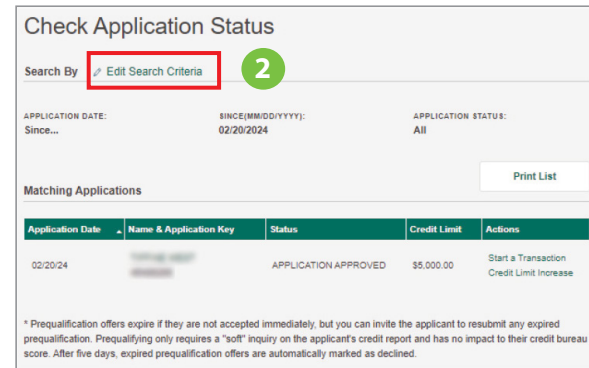
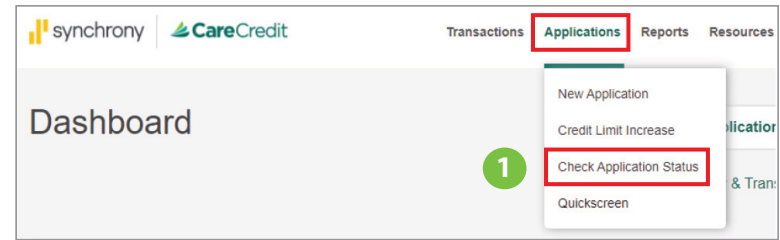
1 Under **Applications**, select **Check Application Status**.

2 Click **Edit Search Criteria**.

3 Select **SYF Installment Loan**, choose search criteria, and click **Search**.

Once the transaction you are searching for has been identified, click **View Loan Details** for more information.

You also have the option to start the refund process by selecting **Issue Refund**.



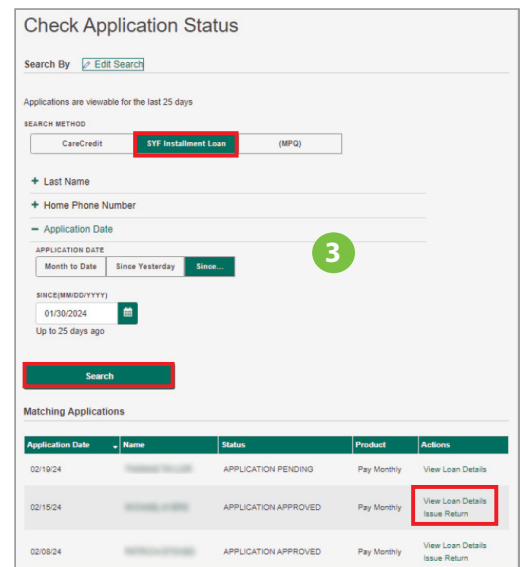
IMPORTANT: Once a patient or client's application is approved and they have agreed to the terms & conditions, the loan is initiated and the transaction is processed automatically. Synchrony will pay you for the purchase within 2 to 3 business days. Providers should reference **Check Application Status** in Provider Center to ensure the loan was approved prior to beginning any treatment work.

APPROVED = Loan was approved (and accepted). Use the SYF Installment Loan filter.

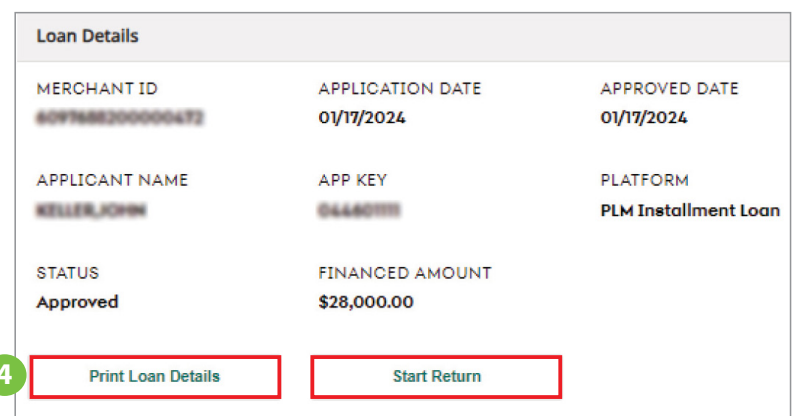
IN PROCESS = Loan is still in process. Use the MPQ filter.

DECLINED = Loan was declined (or not accepted). Use the MPQ filter.

To view approved (and accepted) CareCredit applications, utilize the CareCredit filter.



4 You have the option to Print Loan Details or you may click **Start Refund** to begin the refund process.



Synchrony Pay Monthly - Reports

Refund Processing

- 5 Choose **Full** or **Partial Refund**. If Partial Refund is selected, enter the dollar amount to refund. Click **Continue**.

Process Refund

All fields are required unless otherwise noted.

TRANSACTION TYPE: Refund APPLICATION KEY: [redacted]

Installment Loan Details

APPLICANT NAME: MICHAEL AYERS UPDATED FINANCED AMOUNT: \$20,250.00

Return Details

☒ **FULL REFUND**
Refund the full amount of \$20,250.00 and cancel the consumer financing agreement.

☐ **PARTIAL REFUND**
Keep financing as payment and refund part of the amount financed. Enter the dollar amount to be refunded.
\$ [input type="text"]

5 **CONTINUE** CANCEL

- 6 Click **Request Refund**.

Process Refund

APPLICATION KEY: [redacted]
APPLICANT NAME: MICHAEL AYERS

Please confirm the amount to be refunded below:

AMOUNT FINANCED:	\$20,250.00
REFUND AMOUNT:	\$20,250.00
NEW AMOUNT FINANCED:	\$0.00

By clicking 'Request Refund', you are authorizing us to reverse the financing transaction including debit of the amount listed above from the Merchant's bank account within two business days of today's date.

6 **REQUEST REFUND** BACK CANCEL

- 7 Click **Done**.

NOTE: Once a refund is initiated, you should see the adjustment made on your **Daily Funding Report**. Depending on the dollar amount, it could take a few business days to reflect the adjustment.

CareCredit PROVIDER CENTER Transactions Applications Reports Resources & Settings Support

Process Refund

APPLICATION KEY: [redacted]
APPLICATION NAME: [redacted]
ADDRESS: [redacted]

Please confirm the amount to be refunded below:

AMOUNT FINANCED:	\$3,500.00
REFUND AMOUNT:	\$3,500.00
NEW AMOUNT FINANCED:	\$0.00

By clicking 'Request Refund', you are authorizing Allegro Credit to reverse the financing transaction including debit of the amount listed above from the Merchant's bank account within two business days of today's date.

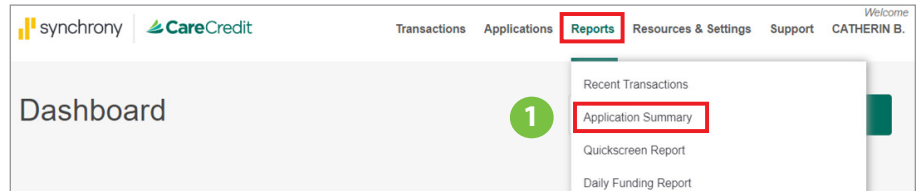
Refund Initiated **Done** 7

Synchrony Pay Monthly - Reports

Application Summary Report

Detailed information on who has applied for financing at home or in your practice.
A total of 24 months of historical application data is available for this report.

- 1 Under **Reports**, select **Application Summary**.



- 2 Select **SYF Installment Loan**, choose search criteria, and click **Search**.

The screenshot shows the 'Application Summary' search form. The 'PRODUCT' section has 'SYF Installment Loan' selected and highlighted with a red box. The 'Date Range' is set to 'Since Yesterday'. The 'APPLICATION DATE RANGE' is set to 'Month to Date'. The 'APPLICATION STATUS (OPTIONAL)' is set to 'ALL'. A red box highlights the 'Search' button. A green circle with the number '2' is placed next to the 'Search' button.

- 3 Once the transaction you are searching for has been identified, click **View/Print Details** for more information.
You also have the option to start the refund process by selecting **Issue Return**.

The screenshot shows the 'Application Summary' results page. It displays a table of matching applications. The 'View/Print Details' link is highlighted with a red box. A green circle with the number '3' is placed next to the 'View/Print Details' link.

Merchant ID	Application Date	Applicant Name	Product	Status	Financed Amount	Actions
60768200000472	01/17/2024	KELLER, JOHN	Pay Monthly	Approved	28,000.00	View/Print Details Issue Return

- 4 After clicking **View/Print Details**, you have the option to **Print Loan Details** or you may click **Start Refund** to begin the refund process.

The screenshot shows the 'Loan Details' page. It displays a table with loan information. The 'Print Loan Details' and 'Start Return' buttons are highlighted with red boxes. A green circle with the number '4' is placed next to the 'Print Loan Details' button.

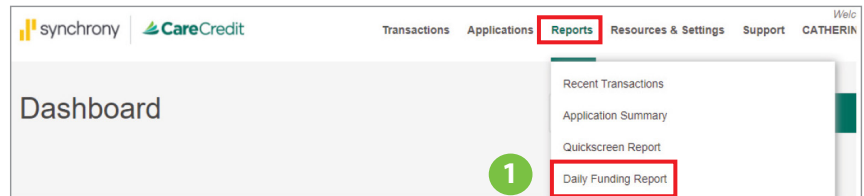
Merchant ID	Application Date	Approved Date
60768200000472	01/17/2024	01/17/2024
Applicant Name	APP KEY	PLATFORM
KELLER, JOHN	04480111	PLM Installment Loan
Status	FINANCED AMOUNT	
Approved	\$28,000.00	

Synchrony Pay Monthly - Reports

Daily Funding Report

After funding, this report shows the date, promotional information, and daily totals for online sales, discount and net funding deposited to your account. Locate a transaction during a specific time frame. Reconcile end-of-day activity. A total of 24 months of historical data is available for this report.

- 1 Under **Reports**, select **Daily Funding Report**.



- 2 Select **SYF Installment Loan**, choose search criteria, and click **Search**.

The screenshot shows the 'Daily Funding Report' search criteria form. The 'PRODUCT' dropdown is set to 'SYF Installment Loan'. The 'DATE TYPE' is set to 'Transaction Date'. The 'FROM' and 'TO' date fields are empty. The 'Search' button is highlighted.

- 3 Click **Edit Search** to further filter search criteria. You may either print the page or download the information to Excel.

The screenshot shows the 'Daily Funding Report' results page. The 'Funding Summary' table is displayed, showing daily totals for sales, returns, credit adjustments, discount, and net funding. The 'Edit Search' button is highlighted. The 'Print Page' and 'Download to Excel' buttons are also visible.

Date	Sales \$	Returns \$	Credit Adjustments \$	Discount \$	Net Funding \$
02/15/2024	20,250.00	0.00	0.00	-1,620.00	18,630.00
02/09/2024	25,000.00	0.00	0.00	-2,000.00	23,000.00
01/17/2024	28,000.00	0.00	0.00	-1,400.00	26,600.00
Totals	73,250.00	0.00	0.00	-5,020.00	68,230.00

- 4 View Funding Summary, Funding Detail by Date, Adjustment Detail, and Promotion Summary for transactional information during the time specified.