



PREQUALIFICATION

More customers.
More applications.
More accounts.*



Our easy-to-implement prequalification solution allows consumers to quickly and easily check if they qualify for credit offers without impacting their credit score—which may lead to more credit applications, more accounts and higher sales for your company. Prequalification is a smart strategy to help grow new accounts.

CUSTOMER BENEFITS

- Real-time prequalification check
- Ability to check for prequalified offers without impacting credit score
- Credit available same-day when offer is accepted and approved
- When used with prefill capability, process is quicker and simpler (applies for Synchrony-hosted applications)

YOUR BENEFITS

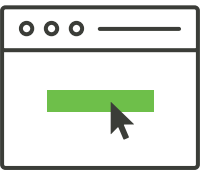
- Prequalified credit applications may lead to more accounts and higher sales*
- Quick and seamless integration when using a Synchrony-hosted application
- Minimize negative customer experiences that can lead to cart abandonment
- Limit number of applications that could ultimately lead to credit denials

So, how does it work? →

**Preliminary results based on pilot program.*



HOW IT WORKS



1. ATTRACT

Customer clicks a prequalification banner ad and is directed to the credit landing page to initiate the process.



2. VERIFY

Customer verifies prefilled data or inputs minimal data, including name, address and last 4 numbers of SSN, before the inquiry is passed to the credit bureau.



3. PREQUALIFY

With identity verified, bureau record is screened for prequalification (soft inquiry that does not impact customer's credit score).



4. OFFER

If criteria is met, a prequalified offer is presented to the customer.



5. RESPONSE

If customer chooses to accept and apply for the credit offer, a hard inquiry is triggered at the credit bureau and a credit decision is made.



6. SHOP

Approved customers can use the new credit account to make an immediate purchase.

Perfect for customers who are:

New to credit, or rebuilding credit and want to explore the probability of being approved without impacting credit score.

Curious about eligibility but who are not yet ready to commit.

Exploring card options from various issuers and want to know their probability of being approved.

Looking for more visibility before a hard credit inquiry is initiated.

Looking for a quick and real-time response before submitting a full application.



GET STARTED

INTEGRATION IS AS EASY AS 1-2-3

- 1 If site is already hosted by dApply, minimal (if any) development work is needed. If not, your Synchrony team can work with you on a custom integration plan.
- 2 Work with Client Marketing Team to determine optimal marketing placements and messaging (consider both digital and in-store).
- 3 Deploy marketing material.

WHAT SYNCHRONY PROVIDES

- 1 Implementation guide and IT resources
- 2 Client testing environment
- 3 Dedicated support

Tagging Requirements



Capturing success metrics and KPIs on your prequalification acquisition efforts is critical so we have multiple options available depending on client implementation plan:

Full Tracking

- Offered on Synchrony-hosted application experiences using *Ensignten* tools that are already set up as a part of the Synchrony digital apply pages
- Can also be offered on non-Synchrony-hosted application experiences but requires some client-side development work, as well as adding *Ensignten* bootstrap and data layer in partnership with the Synchrony development team

Limited Tracking

- Options for non-Synchrony-hosted application experiences that can be customized with your Synchrony implementation team

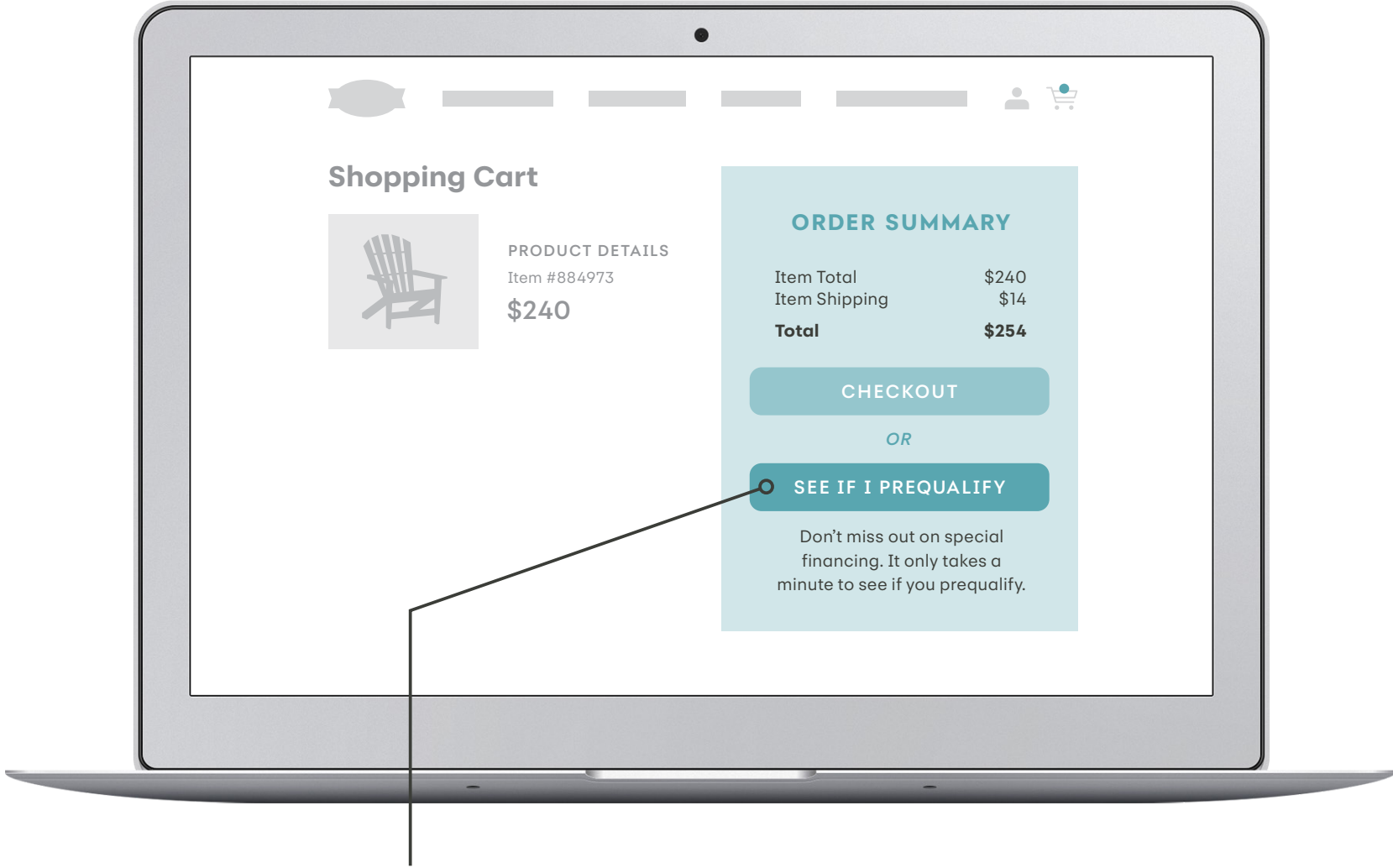


Messaging Placement

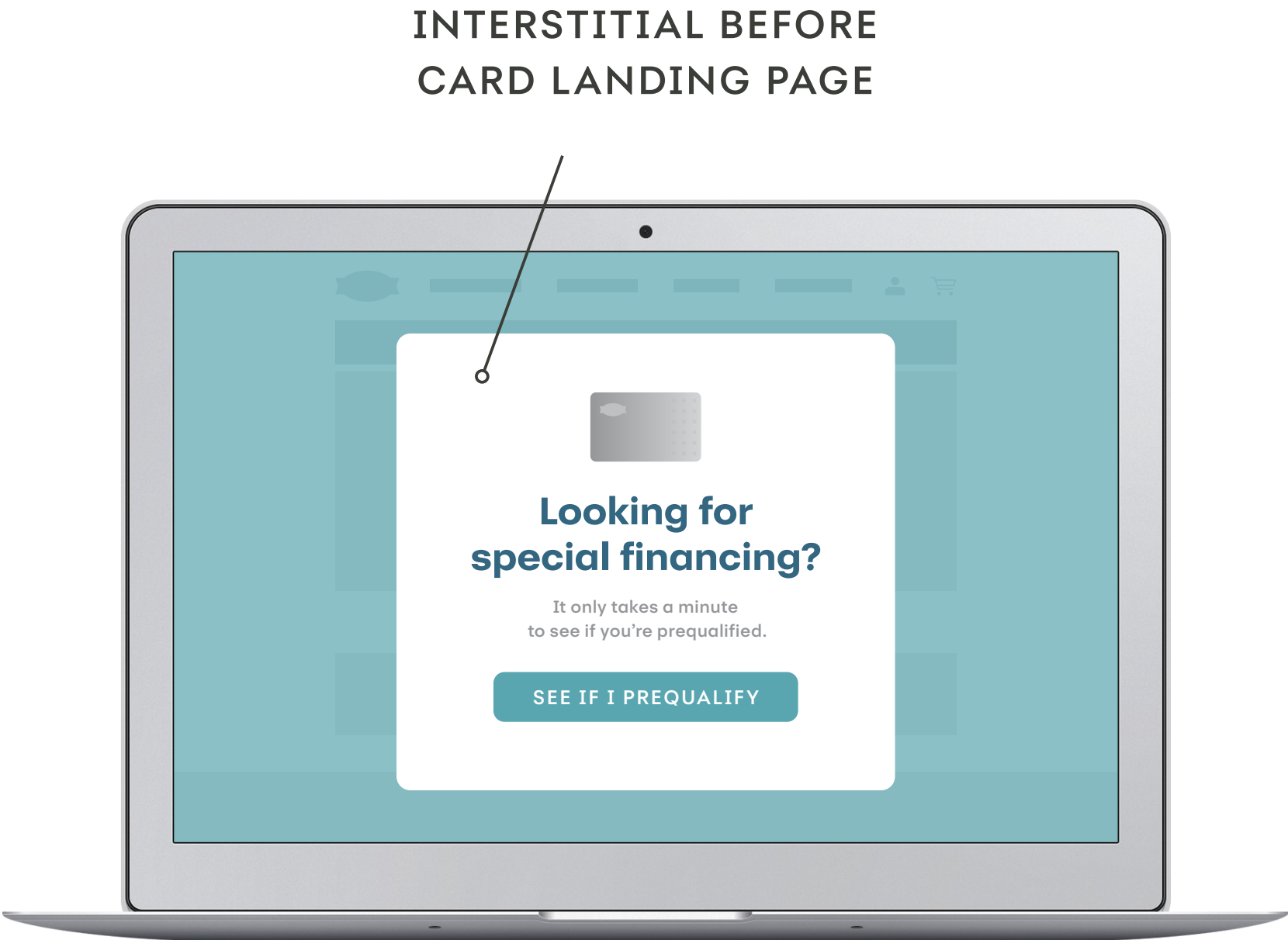
On-site examples of where you can talk to consumers about prequalification.



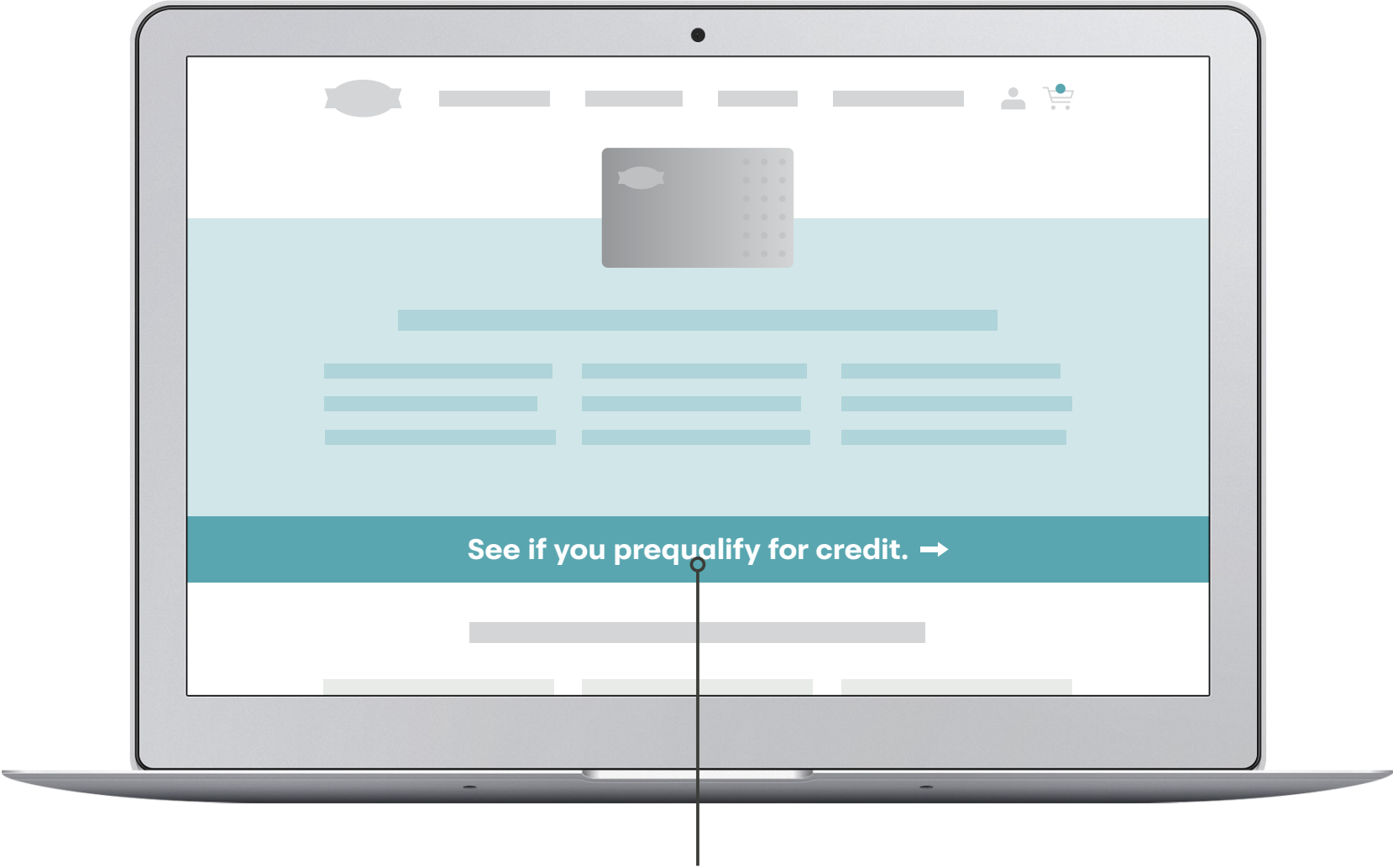
*Note: Messaging and placement of copy are for illustrative purposes only.
Final content and terms will be reviewed and approved by legal and client partners.*



BANNER WITHIN PURCHASE PATH



INTERSTITIAL BEFORE
CARD LANDING PAGE



BANNER ON CARD LANDING PAGE

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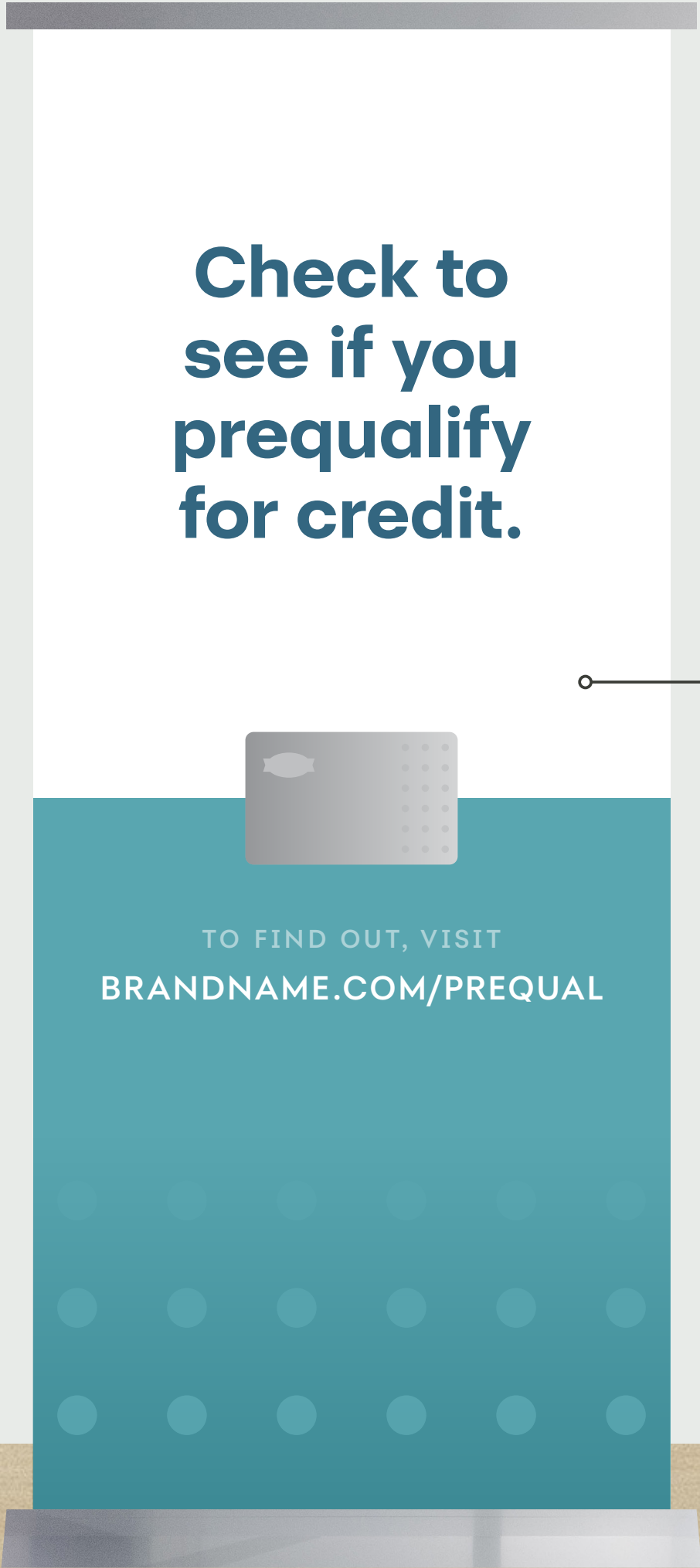


IN-STORE TABLE TENT



Check to
see if you
prequalify
for credit.

IN-STORE POSTER



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Application Journey

Steps that the consumer will complete in order to prequalify and accept the offer.

Note: Content and fields within the application journey are shown for illustrative purposes only and may not reflect the actual process at launch.

ATTRACT

See if you prequalify for credit.

Doesn't affect your credit score

Get a decision in seconds

If qualified, you can apply immediately

First, let's find your info.

We can prefill some of this request, like your name, address and contact info for you.

Last 4 Digits of SSN

i

By providing your social security number we will attempt to find your information to expedite your request.

☐

I understand this is not a credit application. By choosing *Continue*, you authorize Synchrony Bank to obtain information from credit reporting agencies to determine eligibility for credit.

CONTINUE

No thanks, I'll enter my info manually.



VERIFY (PREFILL)

This is what we found. Please make sure everything is correct.

Full Name

Joe Approval

Address

1234 Main Street

Columbus, OH 43228

Email Address

Joe.Approval@gmail.com

Phone Number

(614) 897-0910 (Mobile)

Social Security Number

XXX-XX-3120

Edit Information

Date of Birth

Monthly Net Income

SEE IF I PREQUALIFY

— OR — VERIFY (MANUAL)

Let's gather some info.

Enter these details to see if you prequalify. Again, this does not affect your credit.

First Name

Last Name

Email Address

☐ Yes, my email address is correct.

Street Address

City

State

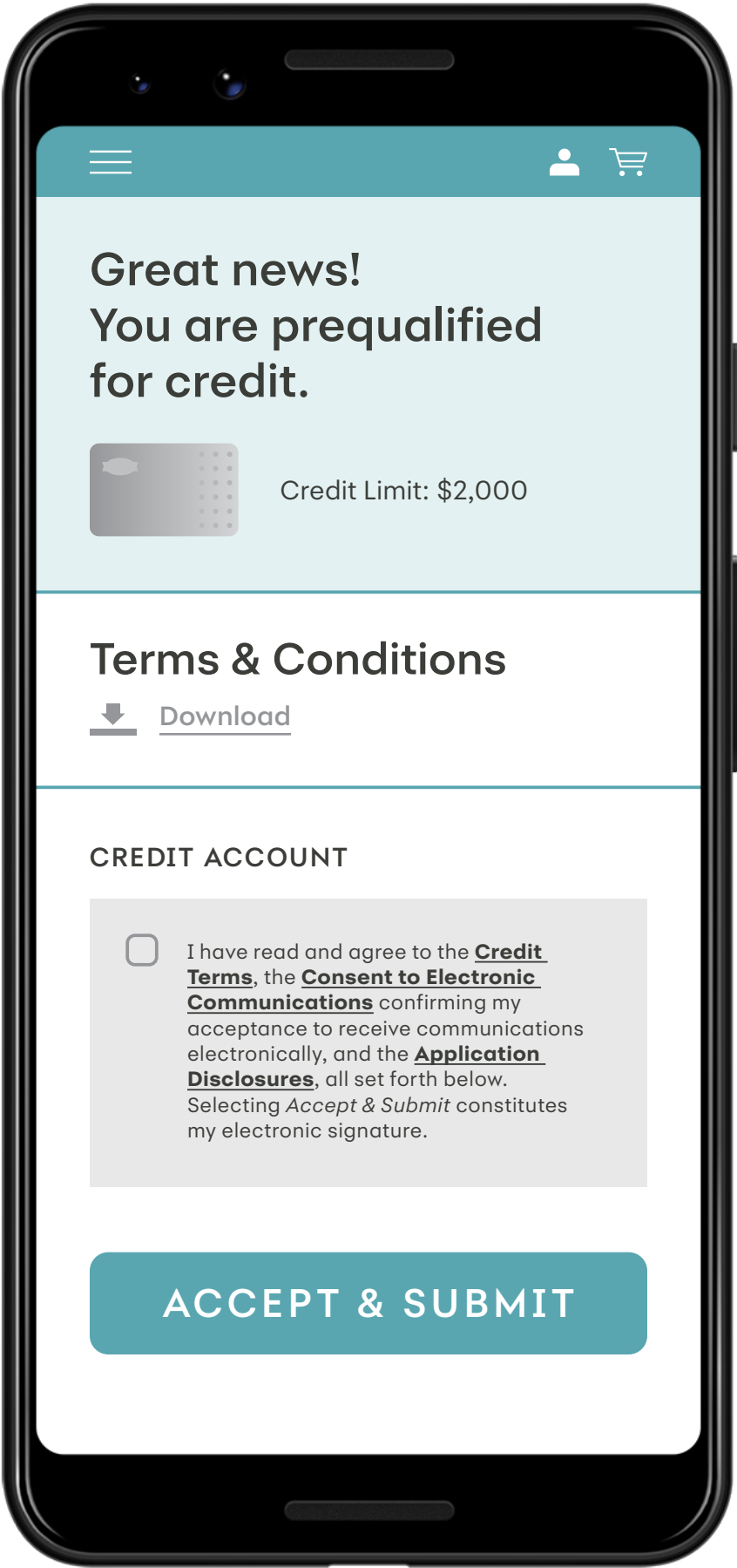
ZIP Code

Phone Number

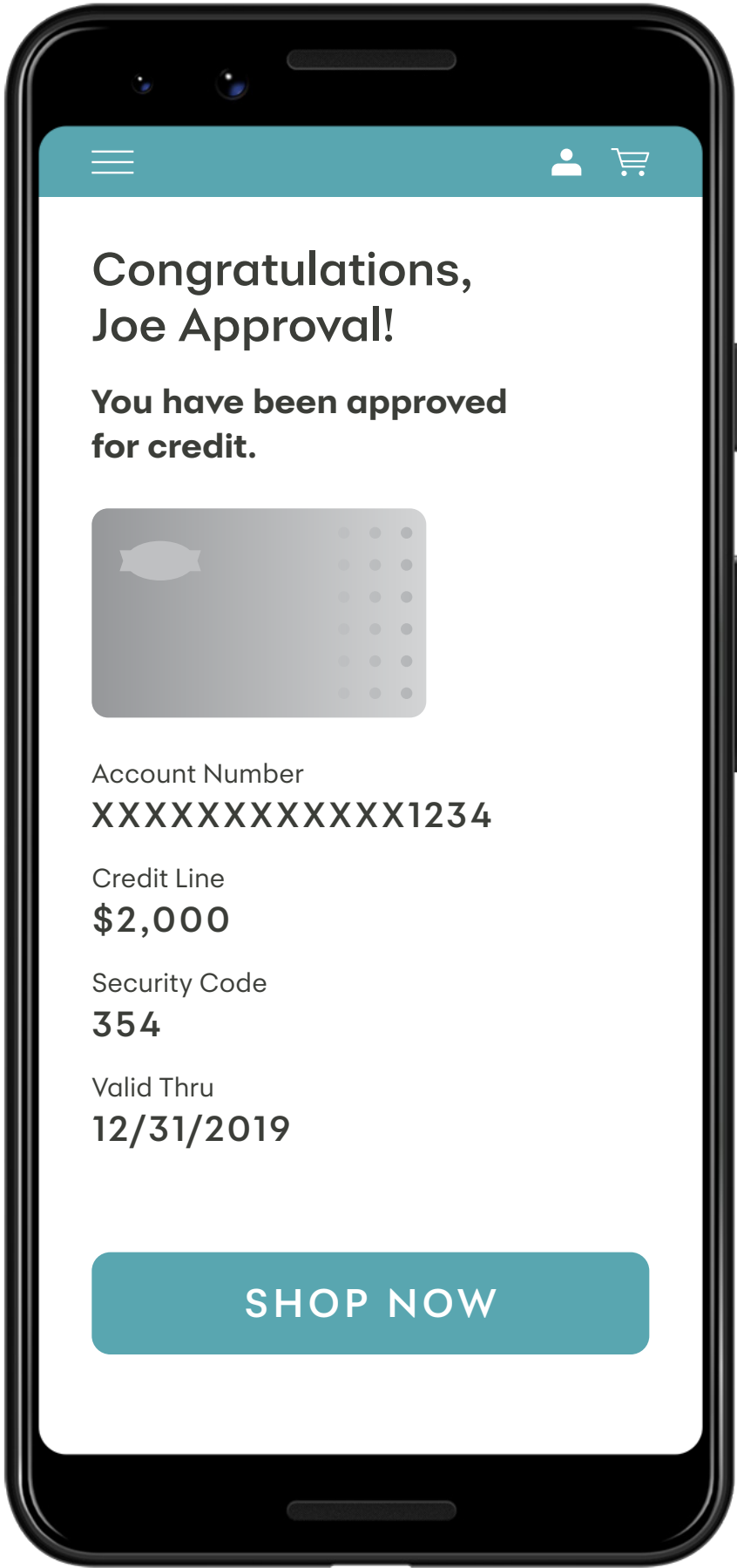
Device-responsive application with prefill features that puts the consumer in the driver's seat.



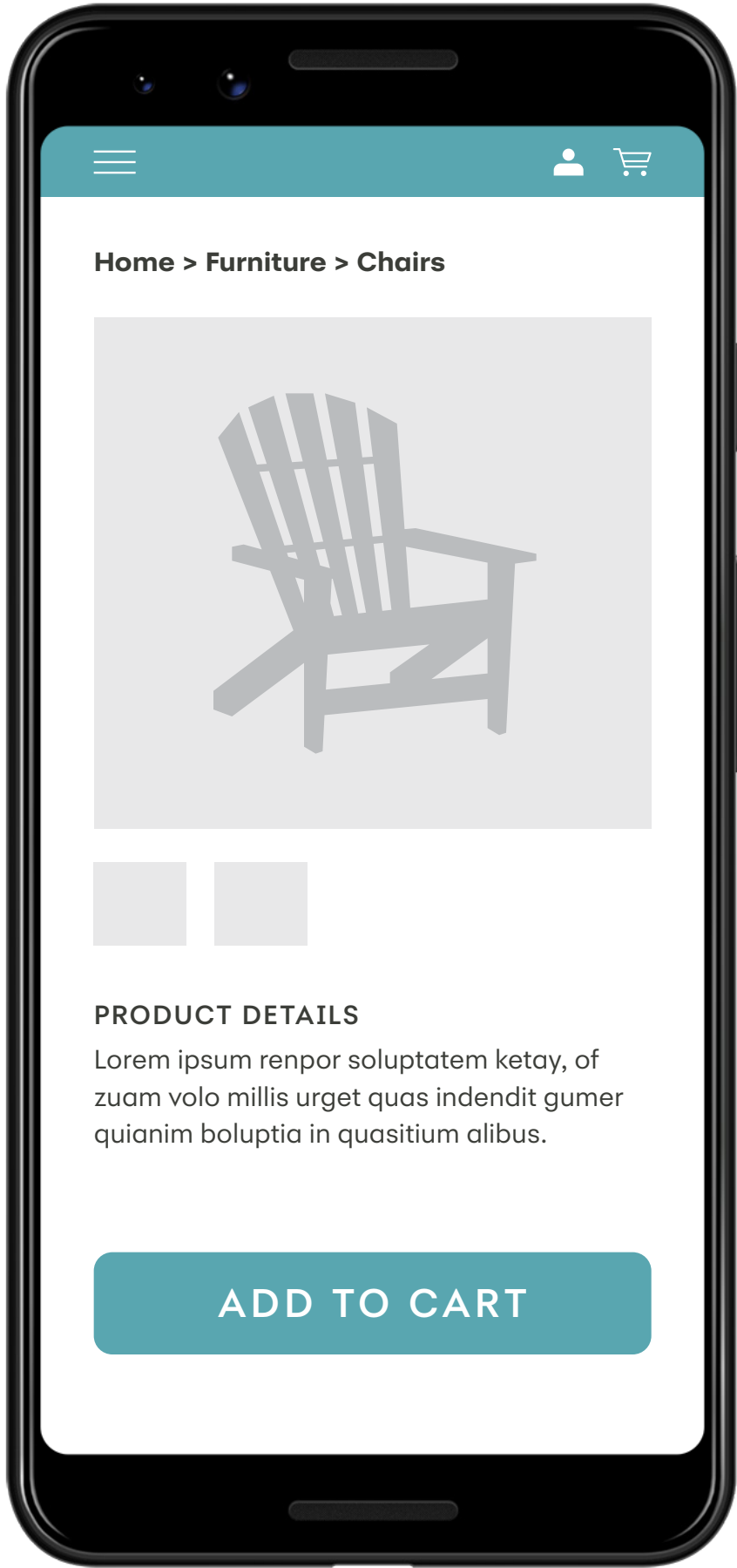
PREQUALIFY & OFFER



RESPONSE



SHOP



*Note: Content and fields
within the application
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illustrative purposes only
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Prequalification is a quick and easy solution that may help drive incremental accounts and increase customer satisfaction.

+ To learn more about prequalification, please contact your Synchrony Account Representative directly.