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## Help Prevent Fraud



For many merchants, dealing with fraud is part of doing business. But there are things you can do to help prevent your business from becoming a victim. To help protect your business, always follow the correct application and sales transaction processes. And keep an eye out for suspicious or unusual activities or behaviors and inform Synchrony – if you see something, say something.

### **CREDIT APPLICATION PROCESSING**

To help protect against credit application fraud, follow all the steps below carefully. There are also videos, PDFs and courses on Learning Center that can walk you through the entire application process.

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### **PAPER APPLICATIONS**

- Make sure the paper application is completed and signed by the customer(s)
- Check two forms of customer ID. Add the information to the “For Retailer Use Only” section at the bottom of the application.
- Enter all application information into Business Center. Click the button to confirm the customer has signed the application.
- Submit the application for processing.

### **BUSINESS CENTER APPLICATIONS**

- Enter the application information directly into Business Center.
- Check two forms of customer ID and record them in Business Center. Use the “Review and Sign” page to confirm with the customer that everything is correct.
- Print the completed application and have the customer(s) sign it.
- Submit the application for processing.

## **SALES TRANSACTION PROCESSING**

Fraud can also happen when you process a sale. Review customer information carefully to make sure IDs, signatures, and addresses match. To help reduce risk, carefully follow the process below. You can find full sales transaction instructions in the Synchrony Orientation Guide and Synchrony Quick Reference Guide.

1. When you are ready to complete the sale with Synchrony credit/financing, check the customer’s Synchrony card and their primary ID (with address). If the account holder doesn’t have their Synchrony card with them, you can still process the sale. Look up their account, check their primary ID (with address) and make a note on the Synchrony sales receipt or final invoice.
2. Make sure all receipts are signed.
3. Please keep credit applications, transaction receipts, and Optional Financing Plan slips in a safe place for at least 25 months.
4. If you notice anything suspicious, call Synchrony immediately at 1-800-333-1082. (An example of something suspicious is if the signature
5. If a “Call for Approval” message appears during a transaction, call Synchrony at 800-333-1082.