

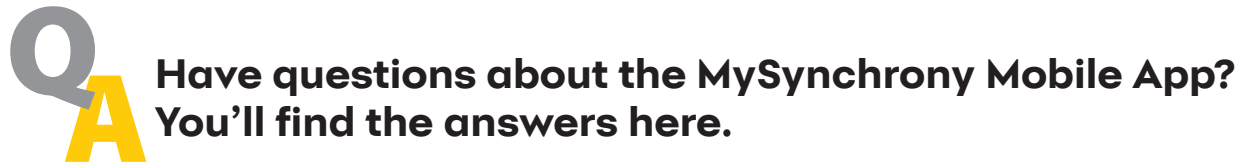


The MySynchrony Mobile App

**{ Frequently Asked Questions }**



# Frequently Asked Questions



**Have questions about the MySynchrony Mobile App?  
You'll find the answers here.**

## What is the MySynchrony Mobile App?

From first dates to first homes, weddings, graduations, new careers and more, your life and ambitions are constantly growing and changing. But wherever you're heading and whatever you're working forward to, you can count on the MySynchrony Mobile App from Synchrony to help you stay on top of the Synchrony credit card accounts you manage at [mysynchrony.com](https://mysynchrony.com) — without skipping a beat. Put the power of online account management in the palm of your hand today!

## How do I access the MySynchrony Mobile App?

First, make sure that your account is registered on [mysynchrony.com](https://mysynchrony.com). You can **register** your account at [mysynchrony.com](https://mysynchrony.com) or through the MySynchrony Mobile App by clicking *Register* at the bottom of the screen . [Tap here](#) for step-by-step instructions on registering.

Then simply download the MySynchrony Mobile App:

- Download on the [App Store](#)
- Get it on [Google Play](#)

## What encryption method is used to ensure my payment is secure?

We use industry-standard encryption technology to protect your personal information.

## Will my payment post the same day that I submit it through the MySynchrony Mobile App?

That depends. Payments received before 11:59 p.m. Eastern Time on any day will be credited that same day. Payments received after 11:59 p.m. Eastern Time on any day will be credited on the next day. **Note:** Payments that post to your account after the payment due date may result in a late payment fee being assessed to your account.



## Can I edit a payment later if I need to make a change?

That depends. Online payments that have a *Scheduled* status may be modified or cancelled until 5:00 p.m. Eastern Time on the day the payment is scheduled. Payments made online after 5:00 p.m. Eastern Time may be modified or canceled until 11:59 p.m. Eastern Time that day. Payments with a *Pending* or *Processed* status, or other non-online payments, cannot be modified or canceled.

## Can I schedule more than one payment?

Yes. When you have completed scheduling a monthly payment for one account, you can return to the Mobile App Payments page and then schedule future additional monthly payments individually, up to a total of 12 payments.

## Is there a way for me to make additional payments or schedule future payments?

Yes. When you have completed scheduling a monthly payment for one account, you can return to the Mobile App Payments page and then schedule future additional monthly payments individually, up to a total of 12 payments.

## Will I receive a notification that my payment has been made?

Yes. You will receive an email confirmation of your payment at the email address you provided on your account.

## Which bank account will be used for payments I make with the MySynchrony Mobile App?

You can choose any of the bank accounts that you have already registered at [mysynchrony.com](https://mysynchrony.com) or through the MySynchrony Mobile App to pay your bill using the Mobile App.

## How do I set up my banking information?

First, log in at [mysynchrony.com](https://mysynchrony.com) or through the MySynchrony Mobile App with your user name and password. You can then add or delete bank accounts by tapping the *Profile* menu and selecting *Banking Information*.



## **Can someone else access my bank account if I use the MySynchrony Mobile App?**

No. No one else can access your bank account number if you use the Mobile App.

## **What do I do if my phone is stolen while I have the MySynchrony Mobile App downloaded?**

Please call the Customer Service number shown on the back of your Synchrony card as soon as possible.



# The MySynchrony Mobile App

**Wherever your life and  
ambitions lead, we're with you.**