Pay Without Log In

A simple, fast, secure way to make same-day Synchrony credit card payments online, without logging in.

Your time is valuable. So when you need to pay bills, you want to get it done fast, with no fuss, so you can keep working forward to your goals. That’s why we created Pay Without Log In — a quick, convenient way to make same-day Synchrony credit card payments online. It’s safe, secure and hassle-free. And, after the initial set-up, there’s no need to log in or remember yet another password. Use it with any connected device, including smartphones, tablets, laptops and desktops.
Here’s how to get started!

**Step 1:** Register your credit card account online.

1. Go to the [mysynchrony.com Registration page](https://www.mysynchrony.com).
2. Or, in the MySynchrony Mobile App, click Register on the log in page.
**Step 1: Register your credit card account online.**

### Account Lookup

To begin, let's find your account. Please enter the primary account holder’s information.

<table>
<thead>
<tr>
<th>Account Number</th>
<th>Verification</th>
<th>Profile Setup</th>
<th>Confirmation</th>
</tr>
</thead>
<tbody>
<tr>
<td>********************</td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>

**Account Number**

Enter your account number, the last four digits of your Social Security number and your date of birth, and then click **Continue**.

- When you begin entering information into each field, you'll see quick tip boxes appear on your screen.

**Verification**

- Review and verify that the account information shown is correct, and then click **Continue**.

- If the information is not correct, please call the phone number shown on the screen for assistance.

![Account Lookup](image)
Our records indicate the following accounts also qualify for registration. Would you like to include any or all of the following accounts with this registration?

The username and password that you will setup on the next page will apply to all accounts that you select below. If you have an existing login and would like to apply that to the above account, please login and add it through the personal information page.

☐ Select All Accounts

Account Not Yet Registered

☐ SPORT / SYNCHRONY
   Account Ending: 9012
   Current Balance: $1,566.30

☐ HOME / SYNCHRONY
   Account Ending: 1234
   Current Balance: $1,568.30

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**Multi-Account Status**

- If you have more than one Synchrony credit card account, you will have the opportunity to include any or all of those accounts in this one-time registration.
- When you are done, click **Continue**.

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**Step 1:** Register your credit card account online.
Step 1: Register your credit card account online.

Profile Setup

- Create a user name and password.
- Create three security questions and answers.
- Enter your email address.
- You will have the option to request electronic bill statements.
- Review and agree to the Terms and Conditions.
- Click Continue.
**Step 1:** Register your credit card account online.

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**Confirmation**

- When you’ve successfully registered, you’ll receive a confirmation message.
- Click **Go to My Account**.
**Step 1:** Register your credit card account online.

- On the account welcome page, click *Profile* in the top navigation bar.
  - Select *Banking Information* from the drop-down menu.

- On the next screen, click *Add Payment Method*.
Step 1: Register your credit card account online.

Payment Methods

- Enter your bank account routing number.
- Enter your bank account number.
- You may also enter an account nickname.
- Click Add Account.

- You will see a bank account confirmation message.
- Click Done, and then log out.
Step 2: Enable Pay Without Log In.

Log Into Your Account

Once you’ve registered your Synchrony credit card account and added a payment method:

- Go to mysynchrony.com and click Hello, log into your account.
- Enter your user name and password.
  - Check the box to Remember User Name.*
- Click Secure Log In.

* Checking this box is necessary to enable Pay Without Log In.
Step 2: Enable Pay Without Log In.

Optional: Remember Device

- You may choose to check the box This is my personal device. Remember me. for the device you're using.*
  - If you choose Remember me, you can securely use Pay Without Log In from this device without answering one of your security questions.
  - If you choose Do NOT remember me, you will be asked to answer one of your security questions in order to use Pay Without Log In.
- Click Continue.

* Do not check the “remember” box if you are using a public device.

To use Pay Without Log In with multiple devices, repeat Step 2 from each device. Then continue to Step 3.
Step 3: Make a payment using Pay Without Log In.

Once you have Pay Without Log In enabled, it’s a snap to use.

- Go to mysynchrony.com and click Pay Without Log In.
  - No need to enter a user name or password!
Step 3: Make a payment using Pay Without Log In.

Confirm Account

- Make sure the account information on your screen is correct, and then click Continue.

Payment Amount

- Select a payment option or enter another amount, and then click Continue.
**Step 3:** Make a payment using Pay Without Log In.

## Pay Without Log In

<table>
<thead>
<tr>
<th>Payment Amount</th>
<th>Payment Method</th>
<th>Review</th>
</tr>
</thead>
</table>

Preferred Customer, please select one of your payment methods from MySynchrony.com below.

- **SPORT / SYNCHRONY...5012**

<table>
<thead>
<tr>
<th>My Checking Account</th>
</tr>
</thead>
<tbody>
<tr>
<td>Checking(13456)</td>
</tr>
</tbody>
</table>

- **Continue**
- **Cancel**

All information you provide to us on our website is encrypted to ensure your privacy and security.

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**Pay From Account**

- Choose your payment method, and then click *Continue.*


Step 3: Make a payment using Pay Without Log In.

Review and Authorize

- Review the payment information, and then click Authorize Payment.*
  - Your payment is not final until you click Authorize Payment.

* By clicking Authorize Payment, you authorize Synchrony to initiate an electronic payment in the amount specified above from the bank account specified above. You also authorize your financial institution to honor the payment.
Step 3: Make a payment using Pay Without Log In.

Confirmation

- When your payment has been scheduled, you will receive a confirmation message.
- An email receipt will also be sent to the email address you have registered with mysynchrony.com.
- To view your scheduled payments, log in to your account at mysynchrony.com and click View Payments.
Enjoy the convenience of **Pay Without Log In** today!

➤ **Not yet registered at mysynchrony.com?**
   [Register now.](#)

➤ **Need to enable Pay Without Log In?** [Log in](#) to update your online profile. Be sure to check the *Remember User Name* box to activate Pay Without Log In.

Pay Without Log In
Simple, fast, secure.
Because your time counts.