



RESIDENTIAL KWIKCOMFORT® FINANCING

PROGRAM GUIDE



Welcome



The Rheem Manufacturing *Residential KwikComfort® Financing* Program is designed to **help you increase sales** by making it **even easier** for your residential customers to purchase the Heating, Cooling and Water Heating equipment they need. Our financing options through Synchrony are simple for you to use and clearly outline payment scenarios in a way your customers will appreciate. On top of that, our dedicated sales staff is always there to help answer any questions you may have.

Benefits for Contractors

By offering financing, you can increase your sales, sell larger projects, broaden your customer base and create repeat business. And that's not all—Rheem and Synchrony are committed to supporting your business by offering:

- Training courses on how to execute in-home customer experience and how to sell to customers based on their needs
- Tools for easy application, such as a payment estimator and an instant-decision online application
- Reporting tools that help you keep track of your financial program

Benefits for Homeowners

Your customers don't have to let a small budget keep them from being comfortable in their home. Our *Residential KwikComfort Financing* Program has payment plans to fit every budget and other benefits including:

- Deferred interest or no interest if paid in full
- Competitive interest rates
- Convenient monthly payment options
- A simple application process and fast credit decisions
- Open credit line for future purchases

When surveyed, home improvement cardholders said:

"Financing makes large purchases more affordable." **62%**¹

Home improvement cardholders say they wouldn't have made the purchase, or would've gone to another business, if financing wasn't available. **41%**²

¹Data Source: 2023 Synchrony Financial Major Purchase Consumer Study. ²Synchrony 2023 Major Purchase Study.

Contractor Enrollment Process

To enroll in the *Residential KwikComfort Financing* program, Contractors must fill out an application in their brand's portal—refer to the bottom of the page 3 for a complete list of all brand portals. Navigate to the “Marketing” tab, select “Programs”, select “Financing” then “Residential Financing”. Contractors will then see the “Enroll Now” button and follow the steps displayed on the screen.

The following business information is required when applying:

- Federal Tax Identification Number
- Business Total Annual Sales
- Owner's Social Security Number
- Banking Information for Direct Deposit

Contractors can check their enrollment status after submitting an application by going to their “My Company” page in their brand portal and selecting the “KwikComfort” tab.

For any questions or issues please contact help@myrheem.com, help@myruud.com, help@myfriedrich.com, help@surecomfort.com, help@myrussellbyrheem.com or help@mywhirlpool.com for assistance.

Manage your Account Online

Once you are enrolled in the program, you will gain access to the online Synchrony Business Center—delivering one-stop access to sales and operations tools, while making it fast and easy to manage your account. You can log in to the Synchrony Business Center by visiting **businesscenter.mysynchrony.com**.

Business Center Features

- **Business Dashboard** – Summarizes application and credit line approvals
- **Funding Report** – Provides daily update of job funding and ability to download funding reporting
- **Application Summary** – Provides history of your consumer applications and reports
- **Authorizations Report** – View all authorization-only transactions
- **Monthly Statement** – Details your monthly transactions of sales, fees and deposits
- **Order Supplies** – Select supplies such as point-of-purchase or signage to order
- **Program Documents** – Access documents, guides and marketing materials

Tools & Training To Help Grow Your Business

In addition to the Business Center, Synchrony offers a variety of training videos, online tools and documents to help you grow a strong sales foundation. Resources are accessible online at **toolbox.mysynchrony.com**.



Homeowner Application Process

Homeowners can apply for financing with your company online or through the phone.

Transact Online Application

Synchrony Transact is the online platform that provides an end-to-end financing solution on your digital devices—from consumer credit application to contractor payment. It makes the financing process faster, easier and more convenient, allowing you and your team to focus on projects rather than paperwork. Transact has the following features:

- **Payment Estimator** – View promotional financing options and estimated monthly payments
- **Apply for Credit** – Help consumers apply for a credit card with instant credit decisions
- **Sales Slip** – Complete transaction details and confirm transaction with the cardholder
- **My Transactions** – Manage your sales pipeline and more

Make sure your device is registered through the Synchrony Business Center before going to your customer's home so that you can help them apply for financing using the Transact app. For more information on Transact, contact your Synchrony Sales Representative or call 877.891.9803.



Contractor Locator Application

Your customers can also locate your company through our Contractor Locator tool on your brand's website and apply directly through your personalized e-apply link. Applications made in this way can also be viewed in your online Synchrony Business Center portal.

Paper Application by Phone

If not using Transact to apply online, homeowners can apply by filling out a paper application. Once the application is complete, you can call 888.222.2176 and speak to a Merchant Services representative, or use Synchrony's Phone Express Process (PEP) which is available 24/7 and takes 60–90 seconds for credit decisions.

For all paper applications, you must complete a Sales Slip, which must be signed and submitted to Synchrony Bank before you can receive funding for the job.

APPLICATION POLICY:

For a single installation, it is prohibited to:

- Combine more than one of Synchrony Bank's programs
- Create multiple consumer accounts at the same property
- Combine Synchrony Bank's Program with another lender's program

Failure to comply with this policy may result in termination of the Contractor's Synchrony Bank Program(s).

Resources

For general program questions, literature and training resources, you can visit the *KwikComfort® Residential Financing* page on your brand's portal under the Marketing menu, or contact the Help Desk at help@myrheem.com, help@myruud.com, help@myfriedrich.com, help@surecomfort.com, help@myrussellbyrheem.com or help@mywhirlpool.com. Additional Synchrony resources follow below.

Contractor Support Hotline: 888.222.2176

For general contractor program support and questions, contact Synchrony Monday-Saturday, 8 a.m.–11 p.m. EST; Sunday, 11 a.m.–9 p.m. EST. Contractor program support can help:

- Process applications
- Obtain an authorization
- Look up a cardholder account
- Handle funding inquiries
- Administer supply orders

Phone Line for Applications: 888.222.2176

Used when phoning in consumer applications to Synchrony

Customer Service Hotline for Account Holders: 866.396.8254

For homeowners who are current Synchrony cardholders with account questions

Contractor Portal Pages – All Brands

For more information on the *Residential KwikComfort Financing* program check out the Financing portal available at My.Rheem.com, My.Ruud.com, My.Friedrich.com, My.SureComfort.com, My.RussellByRheem.com or My.Whirlpool.com Pro Partner Dashboard.





Rheem.com



Ruud.com



Friedrich.com



SureComfort.com



RussellByRheem.com



WhirlpoolHVAC.com



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Not available in Canada. Credit is extended by Synchrony Bank.

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