

# Transaction Reference Guide

Enclosed are the quick reference steps and pieces to run transactions today and begin increasing your sales and profits.

For additional questions call **1-800-330-5189**

**Dealer Number**

**5 3 4 8 1 2** \_\_\_\_\_



## Key Contacts

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### CLIENT SERVICES

**1-800-330-5189**

**Process Applications**, press #2

Phone in customer applications

**Authorizations**, press #3

To receive an authorization code for sale

**Funding Inquiries**, press #4

For verification of funding and date of sale posting

**Cardholder Account # look-up**, press #5

To verify customer account number for repeat purchase

**Supply Orders/Questions**

Promotion questions or to order supplies

### FAX LINE - APPLICATION AND/OR FUNDING

**1-888-679-5200**

Fax applications and sales slips to GE Capital

### CUSTOMER SERVICE

**1-800-250-5411**

Cardholders can call with account questions

### BUSINESS CENTER

**[www.gogecapital.com](http://www.gogecapital.com)**

## Eligible Products

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Air Conditioners

Boilers

Dampers

Drain Cleaning

Duct Cleaning

Electrical

Electronic Air Cleaners

Fireplaces

Furnaces

Generators

Geo-Thermal Systems

Heat Pumps

Humidifiers: Furnace

Insulation: Blown / Liquid / Rolled

Plumbing (as part of an HVAC installation)

Roofing

Solar Thermal

Stoves: Gas, Wood, Pellet

Thermostats

UV Lights

Water Heaters

Please contact Client Services at **1-800-330-5189**  
to receive the most current rate sheet.

# Completing Consumer Application FOR RESIDENTIAL ONLY

- Contractor required to complete
- GE Capital provides
- Customer completes & signs

## 1. Contractor Number

- Fill in your Contractor Number.
- Fill in amount requested.
- If approved GE Capital will provide an account number.
- Verify and document two forms of ID for all applicants.

**Primary ID**- Must be photo ID, record number and expiration date.

**Secondary ID** - Record issuer, type and expiration date.

## 2. Applicant / Joint Applicant info

- Applicant must own the property where the installation and/or services are being provided.

## 3. Signatures

- Customer(s) must sign and date application prior to processing.

## Application Processing

- Phone in application to 1-800-330-5189.
- Fax application to 1-888-679-5200 or utilize Business Center.

When phoning in applications, you have two options:

- For no hold times and fast processing, use Phone Express Process (PEP) available 24/7.

OR

- Speak to a client services representative.

**HVAC REVOLVING CREDIT APPLICATION**

Please note that you must reside in the United States and be 18 years or older to apply.

53919 APPLICATION MUST BE SIGNED. Please print in CAPITAL LETTERS and avoid contact with the lines: S M I T H

GE Capital Retail Bank      **REVOLVING PHONE: 1-800-330-5189**      **REVOLVING FAX: 1-888-679-5200**

Contractor # 5348129999999999      Initial Sale/Project Amount \$ 121,000

Account # 1234567890123456      DL#12345 10/11 / Visa 10/11

**1** Applicant

Applicant's Primary ID (Type, Number, Issuing State) Exp. / Sec. ID (Credit Type and Issuer) Exp.      Joint Applicant's Primary ID (Type, Number, Issuing State) Exp. / Sec. ID (Credit Type and Issuer) Exp.

First Name JUSTIN      M. Initial Last Name J, EXAMPLE      Do You:  Own  Parents/Relative  
 Rent  Other

Mailing Address 123 STREET NAME      APT #       Years at Residence 01

City CITY NAME      State US      Zip 12345

City 123 - 45 - 6789      Birth Date 10 / 01 / 1960      Home Phone\* 214 - 555 - 2222

Social Security Number      Month      Day      Year      Cell / Other Phone\* Where We May Call You 214 - 555 - 3333

If the above address is a PO Box, you must provide a street address for yourself or a contact person

City      State      Zip      Business Phone\* 214 - 555 - 4444

COMPANY NAME 10 \$ 5,000      Monthly Net Income From All Sources\* 214 - 555 - 4444

Your Employer JEXAMPLE@EMAIL.COM

E-Mail Address (optional) \*You authorize GE Capital Retail Bank ("GECRB") to contact you at each phone number you have provided. By providing a cell phone number and/or email address, you agree to receive special offers, updates & account information, including text messages, from GECRB & the contractors that accept the Card. Standard text messaging rates may apply. †Alimony, child support or separate maintenance income need not be included unless relied upon for credit. You may include the monthly amount that you have available to spend from your assets. **Married WI Residents only:** If you are applying for an individual account & your spouse also is a WI resident, combine you & your spouse's financial information.

**Joint Applicant**

An additional card will be issued to the person indicated below. The applicant (and joint applicant if any) will be liable for all transactions made on the account including those made by an authorized user. JOINT APPLICANT: You agree that we may send notices to you and/or applicant at the applicant's address, regardless of whether you live at that address.

First Name      M. Initial Last Name      Years at Residence

Mailing Address      APT #

City      State      Zip      Social Security Number

Home Phone / Other Phone\* Where We May Call You      Birth Date      Month      Day      Year

Your Employer      How Long (Yrs.)      Monthly Net Income From All Sources\*      Business Phone\*

**Applicant/Joint Applicant Signatures**

**By applying for this account, I am asking GE Capital Retail Bank ("GECRB") to issue me a GE Capital Credit Card (the "Card"), and I agree that:**

- I am providing the information in this application to GECRB and the contractors that accept the Card and program sponsors. GECRB may provide information about me (even if my application is declined) to contractors that accept the Card and program sponsors (and their respective affiliates) so that they can create and update their records, and provide me with service and special offers.
- GECRB may obtain information from others about me (including requesting reports from consumer reporting agencies and other sources) to evaluate my application, and to review, maintain or collect my account.
- I consent to GECRB and any other owner or servicer of my account contacting me about my account, including using any contact information or cell phone numbers I provide, and I consent to the use of any automatic telephone dialing system and/or an artificial or prerecorded voice when contacting me, even if I am charged for the call under my phone plan.
- I have read and agree to the credit terms and other disclosures in this application, and I understand that if my application is approved, the GECRB credit card agreement ("Agreement") will govern my account. Among other things, the Agreement: (1) includes a provision resolving a dispute with arbitration provision that limits my rights unless I reject the provision by following the provision's instructions; and (2) makes each applicant responsible for paying the entire amount of the credit extended.

**Federal law requires GE Capital Retail Bank to obtain, verify and record information that identifies applicants when opening an account. GE Capital Retail Bank will use applicants' name, address, date of birth, and other information for this purpose.**

If you apply with a Joint Applicant, each of you will be jointly and individually responsible for obligations under the Agreement and by signing below, you agree that you intend to apply for joint credit.

**PLEASE SEE NEXT PAGE FOR RATES, FEES & OTHER COST INFORMATION & READ THE ATTACHED CREDIT CARD AGREEMENT.**

53919

**3** Justin Example      10/11/2011      X      Joint Applicant Signature (If applicable)      Date

202-038-00 (10/2011) HVAC

# Completing Sales Slip

- Contractor required to complete
- GE Capital provides
- Customer completes & signs

## 1. Account and Dealer Number

- Fill in account number and dealer number.

## 2. Buyer's Information

- Complete buyer's name and seller's name/address.

## 3. Credit Plans

- Check either "Standard Plan" or "Promo" box
- If "Promo" box is checked enter 3 digit Credit Plan found on the GE Capital rate sheet.
- Check the "Promo Type" that corresponds to the Credit Plan (see rate sheet).
  - For No Monthly Interest if Paid in Full promo enter in the number of months the interest will be deferred, 6, 9, 12 or 18.
- Fill in the promotional APR.
  - For Fixed Payment and Equal Payment promotions refer to the rate sheet or authorization VRU.
  - For No Monthly Interest if Paid in Full refer to the rate sheet or authorization VRU for new cardholders and the authorization VRU only for existing cardholders.
- Enter Payment Factor as listed on the rate sheet.
- On the back of the new Sales Slip, check the applicable promotion description and circle the payment factor.

## 4. Description and Sale Price

- Complete project description, total price, down payment (if any), and amount financed.
- Include Model and Serial numbers of primary piece of equipment in the first line of the "Description".
- If the sales does not include a model or serial number, please list services provided.

## 5. Authorization Code

- Write in authorization code.
- Write in the date of sale.
- Write in date of installation.
- You may request authorization code at time of approval.

## 6. Buyer's Signature

- Customer(s) must sign.
- Give customer's copy to the customer once signed.

### Sales Slip HVAC Products

36337

GE Capital Retail Bank

**1** ACCOUNT NUMBER: 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6      DEALER NUMBER: 5 3 4 8 1 2 9 9 9 9 9 9 9 9 9 9

**2** BUYER NAME: Justin Example      SELLER NAME / SELLER ADDRESS: Co Name/123 Street, City, ST, Zip

**3**  001 Standard Plan      **Promo Type - Please see reverse side for additional promotional plan details:**      **Annual Percentage Rate (APR):**  
 **Promo 3,1,2**       Fixed Payment Reduced APR - Until Paid in Full      2,6,9,9 %  
 CREDIT PLAN       Equal Payment No Monthly Interest - Until Paid in Full       Check if Variable - If variable, APR varies with the market based on the Prime Rate.  
 No Monthly Interest if Paid in Full within 1,2 Months (Deferred Interest)      2,500%  
**PROMOTIONAL SALES: Please complete this section in its entirety.**      No Monthly Interest Charges will be assessed if the promotional purchase balance is paid in full within the promo period. If the promotional purchase balance is not paid in full by the end of the promo period, monthly interest will be imposed from the date of purchase at the APR shown in this box. Minimum monthly payments are required.      Payment Factor % (if Applicable) See reverse side for estimated payoff period

DESCRIPTION	SALE PRICE
MODEL # H,V,A,C, P,R,O,D,U,C,T,      SERIAL #	1,2,0,0,0,0,0,0
MODEL #      SERIAL #	
MODEL #      SERIAL #	

**4** AUTH. CODE: 4,5,6,7,8,9      TOTAL PRICE: 1,2,0,0,0,0,0,0

DATE OF SALE: 1,0, / 0,1, / 2,0,1,1      CASH DOWN PAYMENT: 0,0,0,0,0,0,0,0

DATE OF INSTALLATION: 1,0, / 0,6, / 2,0,1,1      AMOUNT FINANCED: 1,0,0,0,0,0,0,0

I acknowledge receipt of a completed copy of this Sales Slip and have reviewed and understand the promotional terms that will apply to this purchase. I authorize the amount shown to be charged to my credit card account shown above and agree that the purchase will be governed by the terms of the GE Capital Retail Bank Credit Card Agreement.

**IF THIS WAS AN IN-HOME SALES TRANSACTION, I ACKNOWLEDGE THAT I HAVE BEEN PROVIDED BY THE SELLER WITH BOTH THE ORAL AND WRITTEN NOTICE OF MY RIGHT, AS A BUYER, TO CANCEL THIS TRANSACTION.**

**6** There is an Activation Fee of \$29, which is a one-time fee charged by GE Capital Retail Bank under the GE Capital Retail Bank Credit Card Agreement at the time the first purchase posts to account shown above.

(BUYER SIGNATURE) Justin Example      (BUYER SIGNATURE)      202-046-00 (10/2011) HVAC      36337

# Sales Slip Instructions

Due to recent regulatory changes it is very important that you fill out the following section of the Sales Slip in its entirety. Errors/omissions may result in delayed funding or require a customer to complete a brand new Sales Slip. Below are some **examples** of how to complete this section accurately. All this information is provided on your GE Capital rate sheet and when you obtain an authorization code (except for payment factor).

Fixed Payment Reduced  
APR - Until Paid in Full:  
500 Series

<input type="checkbox"/> 001 Standard Plan	<b>Promo Type - Please see reverse side for additional promotional plan details:</b>	<b>Annual Percentage Rate (APR):</b>
<input checked="" type="checkbox"/> Promo <b>501</b> CREDIT PLAN	<input checked="" type="checkbox"/> Fixed Payment Reduced APR - Until Paid in Full	<b>11.99%</b>
<b>PROMOTIONAL SALES:</b> Please complete this section in its entirety. ----->	<input type="checkbox"/> Equal Payment No Monthly Interest - Until Paid in Full	<input type="checkbox"/> Check if Variable -- If variable, APR varies with the market based on the Prime Rate.
	<input type="checkbox"/> Equal Payment Reduced APR - Until Paid in Full	<b>1.250%</b>
	<input type="checkbox"/> No Monthly Interest if Paid in Full within _____ Months (Deferred Interest) No Monthly Interest Charges will be assessed if the promotional purchase balance is paid in full within the promo period. If the promotional purchase balance is not paid in full by the end of the promo period, monthly interest will be imposed from the date of purchase at the APR shown in this box. Minimum monthly payments are required.	Payment Factor % (If Applicable) See reverse side for estimated payoff period

Equal Payment No Monthly  
Interest- Until Paid in Full:  
400 Series

<input type="checkbox"/> 001 Standard Plan	<b>Promo Type - Please see reverse side for additional promotional plan details:</b>	<b>Annual Percentage Rate (APR):</b>
<input checked="" type="checkbox"/> Promo <b>460</b> CREDIT PLAN	<input checked="" type="checkbox"/> Equal Payment No Monthly Interest - Until Paid in Full	<b>0.00%</b>
<b>PROMOTIONAL SALES:</b> Please complete this section in its entirety. ----->	<input type="checkbox"/> Equal Payment Reduced APR - Until Paid in Full	<input type="checkbox"/> Check if Variable -- If variable, APR varies with the market based on the Prime Rate.
	<input type="checkbox"/> No Monthly Interest if Paid in Full within _____ Months (Deferred Interest) No Monthly Interest Charges will be assessed if the promotional purchase balance is paid in full within the promo period. If the promotional purchase balance is not paid in full by the end of the promo period, monthly interest will be imposed from the date of purchase at the APR shown in this box. Minimum monthly payments are required.	<b>1.667%</b>
		Payment Factor % (If Applicable) See reverse side for estimated payoff period

Equal Payment Reduced  
APR- Until Paid in Full:  
700 Series

<input type="checkbox"/> 001 Standard Plan	<b>Promo Type - Please see reverse side for additional promotional plan details:</b>	<b>Annual Percentage Rate (APR):</b>
<input checked="" type="checkbox"/> Promo <b>749</b> CREDIT PLAN	<input checked="" type="checkbox"/> Equal Payment Reduced APR - Until Paid in Full	<b>9.99%</b>
<b>PROMOTIONAL SALES:</b> Please complete this section in its entirety. ----->	<input type="checkbox"/> Fixed Payment Reduced APR - Until Paid in Full	<input type="checkbox"/> Check if Variable -- If variable, APR varies with the market based on the Prime Rate.
	<input type="checkbox"/> Equal Payment No Monthly Interest - Until Paid in Full	<b>2.536%</b>
	<input type="checkbox"/> No Monthly Interest if Paid in Full within _____ Months (Deferred Interest) No Monthly Interest Charges will be assessed if the promotional purchase balance is paid in full within the promo period. If the promotional purchase balance is not paid in full by the end of the promo period, monthly interest will be imposed from the date of purchase at the APR shown in this box. Minimum monthly payments are required.	Payment Factor % (If Applicable) See reverse side for estimated payoff period

No Monthly Interest if Paid in  
Full Within Promotional Period  
(Deferred Monthly Interest):  
300 Series

<input type="checkbox"/> 001 Standard Plan	<b>Promo Type - Please see reverse side for additional promotional plan details:</b>	<b>Annual Percentage Rate (APR):</b>
<input checked="" type="checkbox"/> Promo <b>312</b> CREDIT PLAN	<input checked="" type="checkbox"/> No Monthly Interest if Paid in Full within <b>12</b> Months (Deferred Interest) No Monthly Interest Charges will be assessed if the promotional purchase balance is paid in full within the promo period. If the promotional purchase balance is not paid in full by the end of the promo period, monthly interest will be imposed from the date of purchase at the APR shown in this box. Minimum monthly payments are required.	<b>26.99%</b>
<b>PROMOTIONAL SALES:</b> Please complete this section in its entirety. ----->	<input type="checkbox"/> Fixed Payment Reduced APR - Until Paid in Full	<input type="checkbox"/> Check if Variable -- If variable, APR varies with the market based on the Prime Rate.
	<input type="checkbox"/> Equal Payment No Monthly Interest - Until Paid in Full	<b>2.500%</b>
	<input type="checkbox"/> Equal Payment Reduced APR - Until Paid in Full	Payment Factor % (If Applicable) See reverse side for estimated payoff period

To calculate an estimated monthly payment, simply multiply the payment factor as found on the GE Capital rate sheet and recorded on the sales slip, by the amount financed at order or financed at completion, rounded to the next highest whole dollar. See below for the most commonly used payment factors:

Amount to be Financed				
Payment Factor	\$	5,000.00	\$	10,000.00
1.250%	\$	63.00	\$	125.00
1.667%	\$	84.00	\$	167.00
2.000%	\$	100.00	\$	200.00
2.500%	\$	125.00	\$	250.00

# Convenient Training

## Ready right now

Go online now or anytime to [www.gogecapital.com](http://www.gogecapital.com) and follow the easy steps to learn how selling with financing can really make a difference for your business, your team and ultimately your customers.

- 1 Go online to: [www.gogecapital.com](http://www.gogecapital.com)
- 2 Login to Business Center (or Register your business first)
- 3 Select Resources, then select Training
- 4 Select the course you want to take. You can return again and again to take courses at your own pace

**GE Capital**

Course List | Sales & Marketing Tools | Processing Tools | [Log Out Contact Us](#)

## GE Capital Training Resource Center

Financing: Your ultimate selling advantage

Learn & Earn

### Course List

Welcome! Based on the program you selected, this is the list of courses designed for you. Offering financing from GE Capital early and often in the sales process gives you the ultimate selling advantage of increasing your customer's buying power and increasing your close ratio.

You can take the courses in any order you wish and review them as many times as you want in the future. When you're ready to begin, simply click START.

\*NOTE: If you have POP UP Blockers enabled, DISABLE prior to launching a course. If you are having any other technical difficulties, please refer to the FAQs link at the bottom of the page.

#### Selling with Financing

Recommended for EVERYONE

These courses provide an overview of financing and promotion options, plus techniques to help you overcome objections and sell with confidence.

Course	Status	Action	Date Completed
<b>Introduction to Financing</b> Learn about what financing is and other basics about financing with GE Money. (Estimated course time 8 minutes.)	Completed	<a href="#">Review</a>	Feb 2 2010 3:58PM ET
<b>Understanding Financing and Promotions</b> Learn about the advantages of financing, and types of promotions GE Money offers. (Estimated course time 8 minutes.)	Completed	<a href="#">Review</a>	Feb 2 2010 4:01PM ET
<b>Techniques for Selling Financing</b> Learn how to easily incorporate financing into the sales routine. (Estimated course time 8 minutes.) "Great Selling Tool Training"	Completed	<a href="#">Review</a>	Nov 2 2009 4:14PM ET

#### Application and Sales Processing

Recommended for those who process Applications and/or Sales

These courses provide an overview of how to help customers fill out credit applications, steps for you to submit them, and how to process sales.

Course	Status	Action	Date Completed
<b>Applying for Financing</b> Learn the basics of the consumer financing application. (Estimated course time 8 minutes.) ** Prerequisite to taking all other processing courses in this section**	Completed	<a href="#">Review</a>	Feb 11 2010 11:25AM ET
<b>Business Center for Retail Installment Programs</b> Learn about all the Business Center has to offer and details on how to submit consumer applications and process contracts for RETAIL installment programs. (Estimated course time 8 minutes.)	Completed	<a href="#">Review</a>	Jan 13 2010 4:58PM ET

#### Marketing and Business Integration

Recommended for Owners and Managers

These courses provide ideas to help motivate your team, increase sales, and expand your business by generating leads, driving traffic, and using marketing tools.

Course	Status	Action	Date Completed
<b>Integrating Financing into your Business</b> Managers/owners learn how to motivate staff and reduce operating costs with financing. (Estimated course time 8 minutes.)	Completed	<a href="#">Review</a>	Oct 29 2009 5:24PM ET
<b>Marketing with Financing</b> Managers/owners learn how to generate more leads and drive store traffic with proven marketing and advertising techniques. (Estimated course time 8 minutes.)	Completed	<a href="#">Review</a>	Oct 29 2009 4:49PM ET
<b>The Marketing Toolkit</b> Learn how to use this free tool to create your own direct mail pieces in minutes. Use your Best Customer List, your own store list or even purchase a list to drive traffic to your store with proven direct mail advertising. (Estimated course time 8 minutes.)	Completed	<a href="#">Review</a>	Oct 30 2009 4:59PM ET
<b>Home Design</b> Learn about what GE Money's Home Design program has to offer you and your customers for everything they want for in, on, or around the home. (Estimated course time 8 minutes.)	Completed	<a href="#">Review</a>	Oct 29 2009 4:39PM ET

**YOUR FEEDBACK IS IMPORTANT!**

After you've completed a course, we invite you to take a moment and share feedback with us. Click [HERE](#) to complete the brief survey. Thank you.

# Process Flow Map

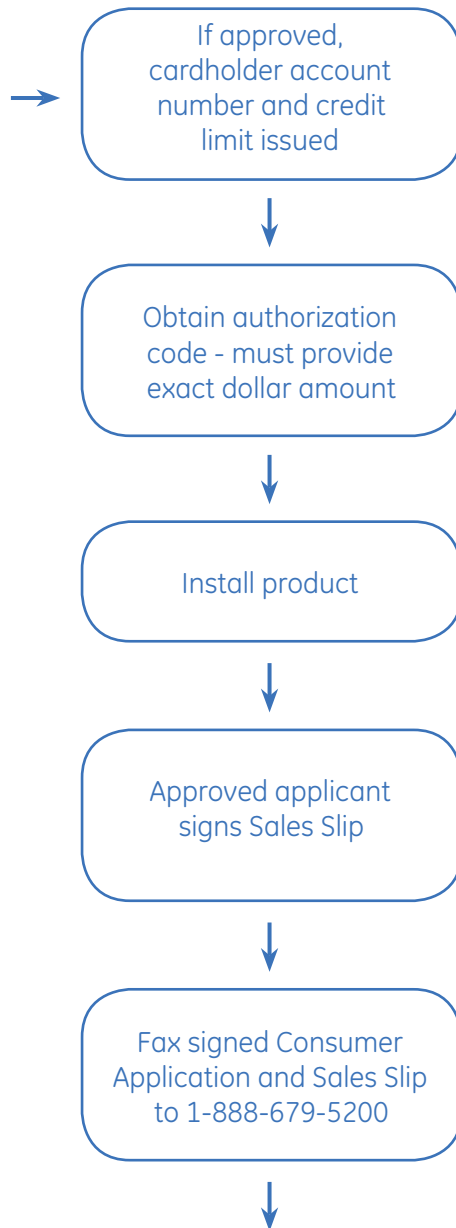
## Submit signed Consumer Application

**CALL:** 1-800-330-5189, Press #2  
for new applications (3-5 minutes)

- Press #1 for **Automated Phone Express Process (PEP)**
- Press #2 to speak to a Client Services Representative

**OR**

**FAX:** 1-888-679-5200 (15 minutes)



## Application Policy

### For a single installation, it is prohibited to:

- Combine more than one of GE Capital's program
- Create multiple consumer accounts at the same property
- Combine GE Capital's program with another lender's program

Failure to comply with this policy may result in termination of the contractor's GE Capital program(s).

Money is deposited directly into your bank account and a daily settlement report is posted on Business Center funding 24-48 hours after submission.

