



Credit Card Program



The Rheem Manufacturing *Residential KwikComfort® Financing* program is designed to do one thing: **help you increase sales** by making it even easier for your customers to get their new product. We've added features and benefits that will appeal to you and your customers. Plus, our sales staff is here to give support and make the financing process as streamlined as possible.



Benefits for Contractors

Provide a variety of financing options to your customers by offering the *KwikComfort®* credit card. This financing option helps your customers get the home system they need on a convenient monthly payment plan* that fits their budget.

How financing benefits contractors:

- Increase sales opportunities
- Sell larger purchases
- Attract more consumers and broaden consumer base
- Offer consumers peace of mind
- Create consumer loyalty and repeat business



Understanding your Customers

Financing can benefit all customers, and here's how:

- 1) Cash Management** – I like to take advantage of special financing offers and save my on-hand cash for other things.
- 2) Upgrades** – I want to use financing to purchase a better product than I can get with on-hand cash.
- 3) Budgeting** – I need to use financing to make a purchase at this time.

By understanding that there are these three types of customers, it is important to remember the guiding principles of offering financing:

- Present financing to every consumer every time, early in the sales process in a clear and transparent manner.
- Give the consumer choices. Let them choose the promotional plan that works best for them.



Rheem Manufacturing Sales Support

The Residential KwikComfort® Financing program for the Rheem family of brands offers a wide range of financing options and benefits to your customers. But just as important, we're focused on supporting you, the contractor.

Helping You Close Sales

We support you with:

Point-of-sale processing

- Instant applications
- Credit line increases upon customer request*

Higher ticket sales

- Payment estimator
- Training courses

Training

- How to use financing to sell vs. repair
- How to use marketing tools for ROI selling
- How to execute in-home customer experience

Solution-based selling

- Integrating *KwikComfort Financing* into the sales process
- Understanding the true cost of credit
- Selling to customers based on their needs

Lead generation

- Customer list
- E-mail capture
- Business locator

Program management

- Comprehensive reporting
- Monthly statements
- Supply orders
- User permissions



Completing a Homeowner Credit Application

Whether in your office or in their home, completing a homeowner credit application has never been easier.

Choose from 3 different application submittal options.

1. Mobile App Online (recommended) for instant credit decisions
2. Paper application by phone for credit decisions in 60 to 90 seconds
3. Business Center Online (Requires a printer to complete application)

For more information on these application submittal options, see the Quick Reference Guide available on the *KwikComfort Financing* page at My.Rheem.com, My.Ruud.com, My.Friedrich.com, My.SureComfort.com or My.RussellByRheem.com on the portal.

*Subject to credit approval



Key Contacts

Merchant Services Hotline: 888.222.2176
(Hours: Monday-Saturday 8:00 a.m. – 11:00 p.m. ET,
Sunday 11:00 a.m. – 9:00 p.m. ET)

Follow the prompts for assistance with:

- Submitting a customer application by phone
- Obtaining an authorization code for a sale
- Cardholder account lookup
- Funding verification and date of sale posting
- General questions

Customer Service Hotline for Account Holders:
866.396.8254

Selling and Marketing Tools for Your Business:
Toolbox.MySynchrony.com

Training Courses and Videos for Your Staff:
MySynchrony.com/LearningCenter

Enroll in the *KwikComfort*[®] Financing Program

Start offering financing to your customers today! To enroll in the program, visit the *KwikComfort Financing* page at My.Rheem.com, My.Ruud.com, My.Friedrich.com, My.SureComfort.com or My.RussellByRheem.com. You will be able to fill out an online application or call 888.222.2176 to enroll.



Rheem.com



Ruud.com



Friedrich.com



SureComfort.com



RussellByRheem.com



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Rheem manufactures residential & commercial heating, cooling and water heating products. In keeping with its policy of continued progress and product improvement, Rheem reserves the right to make changes without notice.



Credit is extended by Synchrony Bank.