Pay Without Log In

{Frequently Asked Questions}

synchrony

Frequently Asked Questions

Q A Have questions about Pay Without Log In?
You'll find the answers here.

What is Pay Without Log In?

It's a simple, fast, secure way to make same-day Synchrony credit card payments online without logging in. You can use it on any connected device, including your smartphone, tablet, laptop or desktop.

How do I enable Pay Without Log In?

First, make sure that your account is registered on mysynchrony.com. **Tap here** for step-by-step instructions on registering.

Once your account is registered, you can enable Pay Without Log In. Below is an overview of the process. For complete step-by-step instructions, **tap here**.

- Tap *Hello, log into your account* at **mysynchrony.com**. As you're logging in, be sure to check the box to *Remember User Name*.

- You may also choose to check the box *This is my personal device. Remember me.* for the device you're using.* If you do so, 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. **Note:** Do not check *Remember me* if you're using a public device or a device that does not belong to you.

- Next time you visit **mysynchrony.com** and tap *Hello, log into your account*, you'll see the Pay Without Log In button. Just tap to access online payments.

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How do I use Pay Without Log In?

Pay Without Log In lets you make a same-day payment on your Synchrony credit card account in three easy steps. On the **mysynchrony.com** log in page, tap the *Pay Without Log In* button and then:

❶ Select your payment amount.

❷ Select your payment method.

❸ Review and authorize your payment.

Is Pay Without Log In secure?

Yes. We use industry-standard encryption technology and industry-standard device recognition technology to protect your personal information.

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 online through mysynchrony.com?

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 cancelled 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 cancelled.

Is Pay Without Log In the same as CareCredit's Pay My Provider?

No. Pay My Provider (PMP) lets you pay your healthcare provider balances online using your CareCredit credit card. **Tap here** to learn more and access Pay My Provider.

Can I schedule more than one payment?

No. Currently, Pay Without Log In allows you to make only one, same-day payment on each of your Synchrony credit card accounts. When you have completed a payment for one account, you will need to return to the **mysynchrony.com** log in page and tap the *Pay Without Log In* button to re-start the process and make a payment on another account.

Can I schedule a future payment?

No. Currently, you cannot schedule future payments. You can only make one, same-day payment on each of your Synchrony credit card accounts.

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

Yes. You can make up to 12 payments if you log in with your user name and password at **mysynchrony.com**.

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 Pay Without Log In?

You can choose any of the bank accounts that you have already registered at **mysynchrony.com** to pay your bill using Pay Without Log In.

How do I set up my banking information?

First, log in at **mysynchrony.com** with your user name and password. You can then add or delete bank accounts by tapping the *Profile* menu and selecting *Banking Information*.

What if I see someone else's name on the Log In page?

If you see another person's name on the Log In page, tap the *Not You* link on the top left. Note that this will also remove the Pay Without Log In button, and you will need to enable the feature again. **Tap here** for complete step-by-step instructions.

What happens to the Pay Without Log In button if I clear my cookies?

Clearing cookies will clear Pay Without Log In, as well, and you will need to enable the feature again. **Tap here** for complete step-by-step instructions.

Can someone else access my bank account if I use Pay Without Log In?

No. No one else can access your bank account number if you use this feature. When you enable Pay Without Log In, you permit the system to remember your user name and the device you're using, so someone using a different device would not have access to your account information. For this reason, we recommend that you do not enable the feature if you're using a public computer or other public device.

What do I do if my phone is stolen while Pay Without Log In is enabled?

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

Pay Without Log In

Simple, fast, secure.
Because your time counts.