Welcome to Your
New Credit Card Experience

Our commitment to improving your experience is central to everything we do. That's why we're updating how you manage your Synovus credit card.

Now, you can head to Synovus.com for everything credit card related. Below are answers to some of the questions you may have on the new experience.

General Questions

1) **When will the new experience be available?**

   The new experience launched on April 27, 2020.

2) **Why did you end support for CardView and mypurchaseperks.com?**

   We've moved to the new platform to allow us to continue to enhance your digital experience, and make it easier for you to manage your Synovus accounts. The new site is mobile responsive, meaning you can access it from virtually any device. More importantly, you have fewer logins to manage. One username gives you access to all of your credit card accounts and information, including rewards. Personal cardholders can use their My Synovus logins for access to all credit card and rewards information. Business cardholders have one login for managing their credit cards and rewards through Synovus.com.

3) **What is My Synovus?**

   My Synovus digital banking allows our personal banking customers to manage their accounts with us online or via our mobile app[1]. Previously, personal cardholders could only view limited credit card information online through My Synovus and set up transfers from their deposit accounts to their credit card accounts. Now, My Synovus is your point of entry to the tools you need to manage your credit card account alongside any other accounts you may have with us.

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4) **Who is able to view and manage credit cards online?**

Primary cardholders (first name on the account) have access to manage their cards online. Secondary/Joint cardholders of personal cards can see the card in My Synovus but can't click through to the full card management experience.

5) **Can I manage all of my personal credit cards through one login?**

Yes, the site features a "Switch Account" option that allows you to move between accounts. Please note that you cannot view personal and business accounts using the same tool. Business credit cards are not accessed through My Synovus but rather through www.synovus.com and selecting "Business Credit Card" from the "Manage Your Account" drop-down box. A new tab will open in your browser for you to enter your username and password.

6) **Can I manage all of my business credit cards through one login?**

Yes, the website features a "Switch Account" option that allows you to move between accounts.

7) **Is there anything I can do in advance for a smoother transition to the new site?**

Personal cardholders: Please enroll in My Synovus as soon as possible at Synovus.com. Enrollment is easy as long as we have your current contact information (home, work and mobile phone numbers) online. If you already have a My Synovus username and password, there's nothing you need to do – you're all set!

Business cardholders: Your old CardView login credentials have transfered to the new online card management portal. Make sure we have the best email address for you. (The one your business used to log in to CardView). As an added layer of security, the website sends a verification code to this email address If your email address is out of date or not easily accessible, you'll experience delays during your first login.

8) **Who do I contact for help?**

Personal cardholders
Help signing in to My Synovus:
Call 1-888-SYNOVUS (796-6887) and say "Online Banking", then say "Other" to speak to a Customer Service representative.

General questions:
Call 1-888-SYNOVUS (796-6887) and say "Credit Card" to speak to a Customer Card representative.

Business cardholders
Call 1-888-SYNOVUS (796-6887) and say "Credit Card" to speak to a Customer Card representative.

Logging in – personal cards

1) **Where do I log in to manage my personal credit card and rewards?**

My Synovus is your launching off point to manage your credit card account (including rewards if you have a rewards card). You can log in to My Synovus from Synovus.com or download the My Synovus app. Your credit card accounts will be listed on the Accounts page. Click on your credit card account. On the next page, click on the Manage button to access the full digital credit card experience.

2) **Will I keep my existing CardView username and password?**

   You will no longer need your CardView login. If you have a Rewards, Travel Rewards or Cash Rewards card, you will no longer need to use your Purchase Perks login either. You will use your existing My Synovus username and password. If you do not have a My Synovus username and password, please enroll as soon as possible.

3) **I don't have a My Synovus account, and I have a personal credit card. What do I need to do?**

   Visit Synovus.com and select "Enroll" on the "Manage Your Account" box for My Synovus. The site will collect your credit card account information and lead you through setting up your username and password.

   Quick tip: Make sure we have up-to-date contact information on file (home, work, mobile phone numbers) for your account or you could run into delays completing the enrollment and login processes.

   Watch the My Synovus enrollment video.

4) **My Synovus is asking to send a code to my phone, but contact my number is not correct. What do I need to do?**

   Call 1-888-SYNOVUS (796-6887) and say "Online Banking" and select "Other" to speak to a Customer Service representative to update your phone number on file.

5) **Do I need to download an app?**

   You can download the My Synovus app[1,2] if you prefer a mobile app to logging in online.

   The Manage Account feature on the app is currently not available. You can access your account on your desktop or by logging in on your phone through the Internet instead of the app.

Logging in – business cards

1) **Where do I log in to manage my business credit card and rewards?**

   Go to Synovus.com and look for the red box titled "Manage Your Account". Select "Business Credit Card" from the drop-down to log in or enroll. A new tab will open in your browser. Log in with your previous CardView username and password.

2) **Will I keep my existing username and password?**

   Business cardholders can use their old CardView username and password to log in. If you have a Rewards or Travel Rewards card, you no longer need to use your Purchase Perks login credentials or visit mypurchaseperks.com.

3) **What if I do not have a Cardview username and password?**

   Go to Synovus.com and look for the red box titled "Manage Your Account". Change the drop-down to "Business Credit Card". A new tab will open in your browser where you can enroll using your credit card information.

4) **I am logging in to manage a business card. Why is the site asking to send a passcode to my email address? What do I do if the email address is incorrect?**

   We will send a verification code to the email address on file as an added layer of security to prevent unauthorized access to your account (often referred to as multi-factor authentication). This will happen every time you log in to the site using a new device (computer, tablet, smart phone). The new platform will remember

the device automatically. However, please be aware that this security feature re-sets every 90 days. You will be asked to complete this step for each device every 90 days.

Call 1-888-SYNOVUS (796-6887), say "Credit Card", then select "Account Information" to update your contact information.

5) **Do I need to download an app?**

Business cardholders do not need to download an app. The site is mobile-friendly and can be accessed from virtually any device.

Managing my account

1) **How do I dispute transactions? I used to submit disputes through CardView.**

At this time, please contact Customer Care at 1-888-SYNOVUS (796-6887) to dispute transactions. The ability to dispute transactions online will be added to our digital experience soon.

2) **Where do I view my credit and cash limits?**

If you are a personal cardholder you can find your credit and cash limits for your card in several places:

– Login to My Synovus and click the "Manage" button on the credit card page to go to the Account Summary page. Your credit limit is displayed in the Available Credit bar below your balance. If you have multiple personal accounts, you can "Switch Accounts" to see that information on your other account(s).

– Your cash limit is available on your monthly statement, which can be accessed online and on the mailer that accompanied your card.

Business credit cardholders can locate credit and cash limits for all their cards:

– Log in through Synovus.com. Your credit limit is displayed in the Available Credit bar below your balance on the Account Summary page.

– The cash and credit limits for each of your employee cards is available on the Manage Employee Cards page. Just click on the card you'd like to see the limits for.

– Your cash limit is available on your monthly statement, which can be accessed online and on the mailer that accompanied your card.

3) **Can I lock or unlock my cards?**

Personal cardholders: Yes, you can lock or unlock your card online by selecting "Lock Card" from the "I want to…" drop-down menu. You can lock or unlock multiple cards by using the "Switch Account" option that allows you to move between accounts. You can also lock and unlock your authorized users card.

Business cardholders: Yes, you can lock or unlock your card online by selecting "Lock Card" from the "I want to…" drop-down menu. You can also lock and unlock authorized user cards by going to the Manage Employee Cards page and selecting the employee card you would like to lock or unlock.

Note: The "Lock" option changes to "Unlock Card" when the card is locked.

4) **How do I activate my card?**

To activate your card, please log in and select "Activate Card" from the link below the "I want to" drop-down menu on the Account Summary page. However, unlike CardView, cards must be activated one at a time.

Please note that you cannot activate authorized user or employee cards online.

5) **How do I create and manage my personal identification number (PIN)?**

When your card is activated for the first time, you will be prompted to establish a PIN. To change your PIN at a later date, log in and select "Manage PIN" from the "I want to..." drop-down menu.

6) **I am going on vacation, how do I set a travel notice on my account?**

Personal cardholders

– Log in to My Synovus and select the "Manage" button next to your credit card account. On your Account Summary page, select "Set Travel Alert" from the "I want to" drop-down menu to set a travel alert.

– For vacations longer than 30 days in duration, please call 1-888-SYNOVUS (796-6887) and say " Credit Card" to speak to an agent and request to set a travel notification.

Business cardholders

– Log in through Synovus.com and select "Set Travel Alert" from the "I want to..." drop-down menu on your Account Summary page to request a new card.

– For vacations longer than 30 days in duration, please call 1-888-SYNOVUS (796-6887) and say "Credit Card" to speak to an agent and set a travel notification.

7) **Where can I request a new card?**

Personal cardholders

– Log in to My Synovus and select the Manage button next to your credit card account. On the Account Summary page, select "Request New Card" from the "I want to ..." drop-down list.

– Or, call 1-888-SYNOVUS (796-6887) and say "Credit Card" to speak to a Customer Service representative.

Business cardholders

– Log in through Synovus.com. On the Account Summary page, select "Request New Card" from the "I want to..." drop-down list.

– Or, call 1-888-SYNOVUS (796-6887) and say "Credit Card" to speak to a Customer Service representative.

Making Payments

1) **How often can I make a payment on my account?**

You cannot schedule a payment within 2 days of your last payment made.

2) **What is the maximum number of days in the future that a payment can be scheduled?**

Payments can be scheduled a maximum of 90 days in advance.

3) **Can I make a payment greater than my balance?**
No, you can only make a payment up to your balance.

Managing authorized user and employee cards

1) **Can I add authorized users online?**

   Yes, you can add employees or authorized users online. You no longer need to speak with a banker or customer care representative to add an authorized user.

   Personal cardholders can add one joint applicant and 22 authorized users.

   Business accounts can now accommodate up to 25 cards. We can accommodate up to 23 cards at the time of application, which includes up to 5 Guarantor and 18 employee cards. After the account is established, you can add 2 additional cards, with a restriction that the 25 include 1 primary and one joint cardholder.

2) **Can I activate cards for authorized users or employee cards online?**

   No, please call 1-877-699-6980 to activate authorized user or employee cards.

3) **How do I update contact information for authorized users/employee cards or delete authorized users/employee cards?**

   Personal cardholders

   Call 1-888-SYNOVUS (796-6887) and say "Credit Card" to speak to a Customer Service representative.

   Business cardholders

   Call 1-888-SYNOVUS (796-6887) and say "Credit Card" to speak to a Customer Service representative.

Downloading information: Quicken®, Quickbooks®, etc.

1) **Will the site allow me to download transactions?**

   Yes, you can download transactions in different formats to use with tools like Quicken and Quickbooks.

2) **What file formats are supported?**

   Comma Separated File (CSV), Quicken Financial Exchange File (QBO), Quickbooks (QFX), and Open Financial Exchange File (OFX).

3) **Are there any limits to the information that can be downloaded?**

   Cardholders can download up to 24 months of transactions.

Account Aggregators (e.g. Mint/Intuit, Emoney, Fidelity, Yodlee, Savvis)

1) **How do I reconnect with the account aggregators I use?**

   Personal cardholders: Update any third-party aggregator sites you use with the My Synovus URL and your credentials.

   Business cardholders: Connections to third party aggregators are currently unavailable. Depending on the site you use, you may be able to download transactions from the site and upload them to your aggregator of choice. (See "Downloading information: Quicken®, Quickbooks®, etc." above)

SYNOVUS®

Security/Technical

1) **Why is the site sending me a verification code?**

   Business cardholders are now required to enter a verification code sent to the email address on file. This additional security check upfront simplifies some of the tasks you can complete online, such as requesting a replacement card or activating a card.

   My Synovus also uses multifactor authentication to protect personal accounts. My Synovus sends security codes using voice calls or text messages to verify your identity.

2) **What is multifactor authentication?**

   Multifactor authentication is the use of additional layers of security to verify your identity beyond your username and password.

   Learn more about how we protect you and you can protect yourself online at **https://www.synovus.com/contact-us/safety-and-security/**.

3) **What are the software requirements for accessing the site? What browser do I use?**

   Supported web browsers include: Google Chrome, Internet Explorer, Microsoft Edge, Mozilla Firefox, and Safari. We support the current and two previous versions of these browsers.

Alerts

1) **I receive alerts by email from CardView today. Will these continue?**

   Yes, you will continue to receive the alerts you receive today.

2) **I am enrolled in Synovus Card Alerts and receive alerts by text, push, and email. Will I continue to receive these alerts?**

   Yes, these alerts will continue, and you will still manage them through the Synovus Card Alerts website and/or app.

3) **Are you changing how you notify me about potential fraud on my account?**

   No, we'll continue to alert you in the same way. Please make sure we have your current contact information on file.

Statements

1) **Are there any changes to my statement?**

   The appearance, including the size and type of paper, of your statement has changed, so if you receive statements by mail, be sure not to miss it.

   We've also added a pie chart summarizing your monthly spending activity.

   If you are a personal cardholder, you now have the option to receive a FICO® Score on your statement.[3] More information is provided below.

2) **I don't receive paper statements. Will I continue to receive statements online only?**

   Yes, your statement delivery preferences were carried over to the new experience.

3) **If I have paper statements turned off, can I turn them back on?**

   Yes, to turn paper statements back on:

   Personal cardholders

   Call 1-888-SYNOUVS (796-6887) and say "Credit Card" to speak to a Customer Service representative.

   Business cardholders

   Call 1-888-SYNOVUS (796-6887) and say "Credit Card" to speak to a Customer Service representative.

4) **How do I request a copy of my statement?**

   You can view and download a copy for your statement online.

Viewing your FICO® Score[3] – Personal cardholders only

1) **How do I receive a FICO® Score[3] on my statement each month?**

   The primary cardholder on a personal credit card account must make the request for the FICO® Score to be displayed on the statement. The FICO® Score is only available for the primary cardholder on your account. To opt in, call 1-888-SYNOVUS (796-6887) to speak with a Customer Service representative. You can also opt in by sending a secure message online. We are now accepting requests for FICO® Score enrollment.

2) **When does the FICO® Score option become available?**

   As a primary personal cardholder, you can now request to have your FICO® Score included on your monthly statement. It will take a minimum of one statement cycle for changes to take effect.

3) **What are FICO® Scores?**

   FICO® Scores are the most widely-used scores. Each FICO® Score is a three-digit number calculated from the data on your credit reports at the three major consumer reporting agencies—Experian, TransUnion, and Equifax. Your FICO® Scores predict how likely you are to pay back a credit obligation as agreed. Lenders use FICO® Scores to help them quickly, consistently and objectively evaluate potential borrowers' credit risk.

4) **Where can I learn more about my FICO® Score?**

   Visit **Synovus.com/FICOscore**

Managing rewards

1) **Do I still visit mypurchaseperks.com to manage my rewards?**

   No, you no longer need a separate set of credentials to manage your rewards. When you log in to manage your cards, your rewards information is summarized on the Accounts Summary page. Click on the arrow in the blue Rewards Balance box to redeem rewards or select your dynamic earn categories.

   Your rewards information will open in a new window. Please turn off any pop-up blockers your browser may have to ensure you have no problems opening this page. Personal cardholders will experience the same flow while using the app to access rewards.

2) **Can I see what rewards I have earned and how?**

Yes, you now have more information available than you've had in the past to understand your rewards balance and how you earned your rewards. The rewards you have available to redeem are displayed in the Rewards Summary box on the Account Summary page. To redeem or manage your rewards, click on the arrow. To see the breakdown of rewards earned by transaction, select by selecting "View Transaction History" on the Account Summary page of your online account management profile. Rewards information is displayed by account so you'll "Switch Account" to see each card's rewards information.

Please note: the rewards you earn are not available for redemption immediately. They are typically available the next statement cycle.

3) **Is it true that my rewards will never expire?**

Yes, rewards previously set to expire or earned after April 1, 2020 will never expire.

4) **Can I transfer or gift rewards to other accounts or rewards members?**

Yes, you can gift rewards to any other rewards member without a fee.

You can also transfer rewards if you want to combine rewards across multiple cards to redeem. For example, if you have a Cash Rewards card and a Travel Rewards Card, each card earns rewards. You can transfer the rewards to a single card to use your entire balance for redemption.

5) **How do I transfer rewards to other accounts?**

From the Account Summary Page, click on the arrow icon in the Rewards Summary blue box. This will bring you to the rewards website (you will not need to log in again). Select "Transfer Rewards". Enter the email of the account you would like to transfer rewards to and select the amount of rewards you would like to transfer. Rewards will be immediately transferred to the other account.

6) **Is there a fee for transferring rewards?**

There is no fee.

7) **Do the rewards maintain their value when I transfer them?**

Yes. They don't lose value when transferred.

8) **I already use My Synovus to check my rewards balance. Can't I just keep checking my balance there?**

Yes, but there may be lags in updates to that balance on redemption days. Continue through to the full credit card experience for the most up-to-date information.

9) **Where can I access the most current rules for my rewards program?**

Rules for Cash Rewards

Program Rules for Rewards and Travel Rewards