

Synchrony & Citi Pay Financing – Gamble Home & Ashley Furniture

Lender Order

Synchrony Finance = Primary financing option (first-tier).

Citi Pay = Secondary financing option, used if Synchrony declines the customer, or additional funds are needed to complete the sale.

Citi Pay Financing Options

6 Months – Interest Free

12 Months – Interest Free

18 Months – Interest Free (must be at 24-Month VIP Price)

24 Months – Interest Free (VIP Price Presentation)

Application Process (Citi Pay)

Go to: <https://gh-brands76.chargeafter.store>

Select Standard Cart Option (do NOT use Advanced Cart).

(1) Enter the total invoice amount, including: Furniture, Sales Tax, Peace of Mind Protection

(2) Click “QR Code – Checkout”

(3) Customer scans code OR send checkout link to email if they cannot scan.

(4) Customer selects payment terms (6, 12, 18, 24 months). 18-Month requires 24-Month VIP pricing.

Stay with the customer during this step.

Prequalification & Credit Check

(This step occurs AFTER the customer scans the QR code or clicks the apply link in their email.)

(5) Prequalify option = soft check, no credit impact.

(6) Continue beyond prequalify = hard inquiry.

Customers may also choose Lookup Existing Account.

Post-Approval Steps (Sales Associate)

(7) Log into: <https://c-pay.operate.app/>

(8) Go to Charges tab → locate transaction by customer name.

(9) Open charge details → select Settle or Void. Adjust capture amount if needed.

(10) Once captured, post payment in Furniture Wizard POS using the correct monthly terms option.

Citi Pay accounts are charged once delivery is scheduled (same as Synchrony).

Important for Ashley Furniture locations: If Citi Pay is used, you must call the Jonesboro store so they can post the payment for you.

Key Staff Reminders

Always try Synchrony first.

Use Citi Pay as backup when needed.

Reinforce interest-free terms to close sales.

Match financing correctly (18-Month = 24-Month VIP Price).

Always stay with the customer during checkout screens.

Web Addresses

Application Portal: <https://gh-brands76.chargeafter.store> - Used by sales associates to initiate Citi Pay applications (Standard Cart only).

Operate Portal: <https://c-pay.operate.app> - Used by sales associates after approval to settle or void transactions and manage charges.

**CART****TRANSACTIONS****Gamble Home Furni...**

DR

CART DETAILS

ADVANCED CART

Add Description (Optional)

Invoice 111777



Cart Total

\$2,000.00

1

2

3

0

4

5

6

.

7

8

9

**CHECKOUT OPTIONS****QR Code - Checkout**

Click to go forward, hold to see history

gh-brands76.chargeafter.store/v2/main

☆ [D] Relaunch to update

CART TRANSACTIONS

Gamble Home Furni... DR

CART DETAILS ☐ OFF **ADVANCED CART**

Add Description (Optional)
Invoice 11777

GENERATE CHECKOUT QR CODE ✕

First Name ✓

Last Name ✓

Email Address ✓

Next

1 4 5 6 .

7 8 9 ✕

CHECKOUT OPTIONS

QR Code - Checkout

Powered & Secured by ChargeAfter

← → ↻ gh-brands76.chargeafter.store/v2/main ☆ | D Relaunch to update

CART TRANSACTIONS Gamble Home Furni... DR

CART DETAILS

Add Description (Optional)
Invoice 111777

1
4
7

8 9

QR Code - Checkout

SCAN QR CODE TO START CHECKOUT FLOW ×



04:48 Time Left

Refresh

[Send Checkout Link Via Email](#)

Powered & Secured by ChargeAfter

Overview

Dashboard

Reports

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Lender Applications

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Organization

GH Brands, LLC

Dashboard

Last refresh: 8/14/2025 11:4... Data range: 8/13/2025 - 8/14/... Compared to: 8/12/2025 - 8/13/... 1D 1W 1M

TOTAL ORDER VALUE	N/A	NUMBER OF ORDERS	N/A	AOV
\$0	\$0	0	0	\$0

10 LAST CONSUMERS



No Data Found

There is no data from server

See Full Consu



Purchase Now, Pay Over Time

- ✓ Checking to see if you pre-qualify, will not impact your credit.
- ✓ Citi Pay[®] Credit is a digital credit card offering flexible financing options on eligible purchases.
- ✓ Get a decision in seconds.

Already have a digital-only Citi Pay[®] Credit account?
Look it up below.

Select an option below to complete your purchase:



**New to
Citi Pay[®] Credit**

See If I Pre-qualify



**I have a
Citi Pay[®] Credit
account**

Lookup My Account

[< Back to Checkout](#)

[? FAQs](#)

(6)

×

 **Worry-Free** See if you pre-qualify. No impact to credit score. 

PERSONAL INFO

First Name 

Last Name 

Email Address 

ADDRESS*



* Make sure this is your home address. It may be different than your shipping address.



Save 

Overview



Dashboard



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Remote Interactions



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GH Brands, LLC

Dashboard

Last refresh: 8/14/2025 11:4...

Data range: 8/13/2025 - 8/14/...

Compared to: 8/12/2025 - 8/13/...

1D

1W

1M

TOTAL ORDER VALUE

N/A

\$0

\$0

NUMBER OF ORDERS

N/A

0

0

AOV

\$0



10 LAST CONSUMERS

[See Full Consu](#)



No Data Found

There is no data from server

8

Transaction Settlement in Operate for Merchant

Charges

UPDATED	ORDER ID	FIRST NAME	LAST NAME	LENDER	STORE	CHANNEL	PROMO CODE	AMOUNT	STATUS
12/11/2022, 7:57 AM	3444	Tony	nooffer	Finara	San Diego	In Store		\$5,000.00	Refunded
12/11/2022, 7:32 AM	3443	Egar	Approve	Finara	Nashville	In Store		\$5,000.00	Settled
12/11/2022, 4:07 AM	3442	Jhonatan	nooffer	Finara	New York	In Store		\$5,000.00	Refunded
12/11/2022, 2:53 AM	3441	Peter	Approve	Finara	San Francisco	In Store		\$5,000.00	Settled
12/10/2022, 9:42 AM	3440	Jhonny	Approve	Finara	Seattle	In Store		\$5,000.00	Settled
12/9/2022, 8:33 AM	3439	Jacob	nooffer	Finara	Chicago	In Store		\$5,000.00	Refunded

Products and services must be fulfilled before capturing settlement. Capturing transactions for settlement happens within the **ChargeAfter Operate for Merchant** portal. See the “Operate How to” guide in the Appendix for more details about the features of Operate.

- 10 Log in to Operate and select the **Charges** tab in the navigation bar on the left side of the screen
- 11 Find the transaction based on the **Order ID** entered in Step 7 or the customer's first name.
- 12 On the far right of the transaction line item, click the right arrow to open the Charge Details.

Back Office

13 In the Charge Details, at the top right corner there are two options to either **Settle** or **Void**.

For transactions that have not settled yet, select **Void** to cancel the transaction. Enter the amount to void and click **Void**.

To initiate a refund once the transaction has settled, click **Refund**. Enter the full/partial refund amount and click **Refund**.

Charges > Charge Details

\$538.90 USD Charge

Authorized

13

Settle

Void

	LENDER	CHANNEL	ORDER ID	CHARGE ID	CREATED AT	FUNDING STATUS
	Citi	E-Commerce	1003	653afac2df4e7d3	10/26/2023, 7:48:	Unfunded

CONSUMER DETAILS

Name

Test newmid

Phone Number

7878998931

Email Address

testnewmid@citi.com

Shipping Address

Irving, 65714, 123 Main st

Billing Address

Irving, 65714, 123 Main st

CART INFORMATION

NAME	SKU	QUANTITY	UNIT PRICE	TOTAL
Ride Leasable	SFA	1	\$548.90	\$548.90
			Tax Amount	\$2.00
			Shipping Amount	\$2.00
			Discount	-\$12.00
			Total Amount	\$538.90

BALANCE

Original amount	\$538.90
Authorized	\$538.90
Settled	\$0.00
Refunded	\$0.00
Voided	\$0.00
Fee	\$0.00
Net funded amount	\$0.00

HISTORY

Authorize

Transaction ID	653afa1ed96ct0b67c10e4c4_C78B05B5D
Created	10/26/2023, 7:48:23 PM
Amount	\$538.90
Status	Accepted

Customer Info Change

HOW PAID	DATE PAID	CHECK/CARD NUMBER	EXP DATE	AUTHORIZATION	CASHIER	AMOUNT PAID		
VISA	8/14/2025	**9342		810212	Ashley	\$2,676.10	Receipt	Delete/Void
						\$0.00	Receipt	Delete/Void

ACH
Acima
American First
Amex
Birdeye
Cash
Check
Citi Pay 12M
Citi Pay 18M
Citi Pay 24M
Citi Pay 6M
Fortiva
Genesis Credit
Kafene

Method: **Total Paid: \$2,676.10**  **Receive Payment**

Invoice Notes **Non-Printing Notes** **Activities**

Customer aware of 6-8 week order time. Bringing backpack don. Declined protection

SubTotal: \$2,427.30
Delivery:* \$0.00
Tax: \$248.80
Total: \$2,676.10
Payments: \$2,676.10