

# GE MONEY LUXURY (FORMERLY KNOWN AS JA OR JEWELRY ACCENT)

- At Daniel's, we are pleased to offer GE LUXURY (formerly known as JA or Jewelry Accent), an alternative form of third party credit to our customers.
- GE Luxury (formerly known as JA or Jewelry Accent) is one of our greatest tools to maximize and create large sales. Each store employee is expected to do this by always:
  - Attempting to complete a GE Luxury (formerly known as JA) application with each customer that does not have a GE Luxury (formerly known as JA) account; and
  - Attempting to utilize all of the available credit on a customer's account so a customer can get the biggest item or all of the items that the customer wants.
- Customers with existing GE Luxury (formerly known as JA) cards from other jewelry stores are often able to use these cards in our stores (*refer to p. 5 & 6 for instructions*).
- GE Luxury (formerly known as JA) is a good choice for qualified customers who either want to make a large purchase or want to make a moderate to large purchase, and have asked for low monthly payments or are not able to give a down payment.
- Since GE Luxury (formerly known as JA) is a credit program offered by a third party finance company (GE Money Luxury), separate procedures are required when processing GE applications and transactions.
- GE Luxury (formerly known as JA) applications are reviewed and approved or turned down by GE Luxury (formerly known as JA or Jewelry Accent), not by Daniel's Central Credit department.
- GE Luxury (formerly known as JA) credit can be used alone or, following the appropriate guidelines, in conjunction with Daniel's credit. For example, customers may sometimes use their GE account as a down payment and leave the balance of the sale on their Daniel's account.
- When Daniel's customers make GE purchases from us, their payments are made to GE. When part of the customers' purchase is put on their Daniel's account and part on a GE account, two payments are owed - one to Daniel's and one to GE.
- Customers who do not use their entire GE credit limit during a single store visit may come back at a later date and make additional purchases with the same GE credit limit.

*Please see following pages for complete instructions  
regarding when and how to utilize GE Luxury (formerly known as JA or Jewelry Accent).*

# **WHEN TO CONSIDER GE LUXURY (FORMERLY KNOWN AS JA)**

**ONE OF OUR COMPANY EXPECTATIONS IS THAT EACH  
MANAGER AND ASSOCIATE MUST ALWAYS ATTEMPT TO  
COMPLETE A GE LUXURY (FORMERLY KNOWN AS JA) APPLICATION  
WITH EACH DANIEL'S APPLICATION (MAXIMIZING WITH GE).**

## **WHEN TO COMPLETE THE GE APPLICATION -**

In order to reduce the amount of time it takes to process customer sales, it is expected that the combined GE and Daniel's application be completed and submitted right away (*see sample on p. 9*). However, a GE application can be submitted at anytime during the sale or when a customer is in the store making an account payment (*most GE application information can be found on an updated F8 Summary*).

# GE LUXURY (FORMERLY KNOWN AS JA) FACTS

- \* Customers are often approved for higher limits than Daniel's will approve.
- \* Customers can be set up for lower monthly payments (3% of the current balance) than on Daniel's accounts.
- \* GE customers are able to make payments in our store just like our Daniel's account.
- \* In qualifying purchases there may be opportunities for an approved GE customer to purchase with no finance charges.
- \* No down payment necessary.
- \* In qualifying transactions, GE can be used in conjunction with a Daniel's account. This creates an opportunity to make a larger sale that can be made by using a single account.
- \* Customers who are not approved will automatically receive a "turn down" letter from GE.

In qualifying transactions, when GE and Daniel's are used together, the GE portion counts towards the customers' required down payment & the store's down payment goals.

We can utilize the customer's amount of GE open-to-buy even if the card was issued at another jewelry store.

- In certain instances, the GE Luxury (formerly known as JA) open-to-buy (credit limit) may be used as a down payment on a Daniel's charge sale. In order to qualify, the total sale amount must exceed the customers' GE Luxury (formerly known as JA) limit by at least 10%. If the sale amount is less than the customers' GE approval, the entire sale must be put either on Daniel's or GE.

**Example 1:** *A customer is approved for \$3000 on GE. The associate maximizes the sale and sells the customer \$4300. \$3000 is put on GE and the \$1300 balance is put on a Daniel's account.*

**Example 2:** *A Daniel's customer is at her all-time high balance and any additional purchase on her Daniel's account will require substantial down payment. She has no down payment to leave but the associate sells her \$1900. She is approved for \$3000 on GE. Her entire \$1900 purchase is put on GE.*

- Because of the advantages of establishing Daniel's accounts for our customers, when customers are interested in purchasing considerably less than their GE credit limit (½ or less is a good general guideline), **we should attempt to put the sale on a Daniel's charge account.** If GE has approved the customer, Daniel's Credit is likely to approve, with no down payment, any sale up to ½ of the GE credit limit (assuming the customer has no balance on an existing Daniel's charge account).

# GE PROCESSING PROCEDURES

THERE ARE TWO TYPES OF GE LUXURY (FORMERLY KNOWN AS JA) TRANSACTIONS -

- If the customer is making their entire purchase on GE Luxury (formerly known as JA), the transaction is considered a CASH SALE.

*Example: A Daniel's customer is at her all-time high balance and any additional purchase on her Daniel's account will require substantial down payment. She has no down payment to leave but the sales associate sells her \$1900. She is approved for \$3000 on GE Luxury (formerly known as JA or Jewelry Accent). Her entire \$1900 purchase is put on GE.*

- If a portion of the purchase is charged to GE Luxury (formerly known as JA) and a portion to a Daniel's account (which is allowed assuming the entire GE open-to-buy is utilized), the transaction is considered a CHARGE SALE (new or add-on) and the GE Luxury (formerly known as JA) portion is counted as DOWN PAYMENT.

*Example: A customer is approved for \$3000 on GE. The sales associate maximizes the sale and sells the customer \$4300. \$3000 is put on GE and the \$1300 balance is put on a Daniel's account.*

**See following page for processing procedures.**

# GE PROCESSING PROCEDURES (*Cont.*)

## INSTRUCTIONS FOR COMPLETING BOTH TRANSACTION TYPES:

- 1) **For a new GE customer with no existing GE account:** (Proceed to #3 for customers with a GE credit card). Complete a combined GE and Daniel's application (see instructions, p. 9) for the customer. It's crucial that the applications be filled out completely, accurately & legibly. (Customer must sign the GE Luxury (formerly known as JA) customer insurance portion after the associate that explains the feature and benefit of the program initials and signs their name on the application). Then, fax the application with the completed sales slip to Central Credit for approval. The Credit department will fax back a confirmation immediately upon receipt of the GE application. Therefore, stores should not call Credit to confirm.
- 2) Central Credit will automatically fax back a new GE account number and credit limit (account authorization), or they will say that GE declined the account. If the account is declined, discuss other financing options with the customer. If the account is approved, complete transaction as follows:
- 3) *Process sale through Bank One Verifone. For new GE customers, account number must be manually entered into the Bank One Verifone. **For customers with existing GE accounts**, associates are to swipe the customer's credit card through the Bank One Verifone and imprint it on a GE sales draft. See full instructions on p. 11-12, or on laminated Bank One Verifone Keying Instructions page located in store. **For Customers with existing GE account that does not have their GE card, see p. 18 for instructions on how to obtain the account number.***
- 4) Complete and have customer sign GE draft.
- 5) *Run transaction through POS as a CASH sale (if GE covering entire purchase) or CHARGE sale (if GE covering down payment only). Tender type is "JE." Customer must be present when transaction is recorded on the POS unless the sale was recorded manually with the customer present, because the POS was not working.*
- 6) *When the transaction is entered on the POS, an Optional Financing form should automatically print (see sample, p. 21). Verify that all information especially the "terms" is correct for this transaction. Note: If the Optional Financing form doesn't print use the 2 part Optional Financing form located in the store's office or print a form using fax on demand.*

## **GE PROCESSING PROCEDURES (Cont.)**

- 7) *Complete sale by giving customer their merchandise along with the pink POS receipt, GE payment reminder brochure (see sample on the following page), GE draft ("cardholder copy"), POS printed Optional Financing Plan (pink copy), Disclosure Statement and Congratulations Letter (see example, p. 22).*
- 8) *Complete necessary paperwork:*
- *Attach Optional Financing Plan (white copy) to the GE draft (Merchant & Bank copies) to be attached to Bank Deposit Summary and place in the cash drawer until the evening when it must be included in the "Daily Work Bag" that will later be sent to SMC.*
  - *If application is for GE ONLY send (approved and declined application) to Central Credit. However, if combined with Daniel's account, set-up the account and file application in Daniel's customer S-file (see Credit chapter p. 20)*
  - *Make a Third Party Credit Store Daily Summary sheet entry (see instructions, p. 23).*

**See page 27 for a summary of how to distribute all GE related paperwork.**

# GE PAYMENT REMINDER BROCHURE

*Pictured below is a copy of the "GE Payment Reminder Brochure" given to all customers making a GE LUXURY (FORMERLY KNOWN AS JA) purchase.*

## Make your payments at Daniel's!



1. You can make your Jewelry Accents and Jewelry Express payments at Daniel's with cash, a check, or a Traveler's Check. Credit cards are not acceptable forms of payment. Payments by personal check should be made payable to Daniel's Jewelers. (If you are also making a payment on your Daniel's Jewelers in-house account, please make a SEPARATE check for each.)
2. Payments may take up to five (5) business days before being posted to your Jewelry Accents or Jewelry Express account. Please make your payment early to avoid late payment fees and additional finance charges.
3. When making your payment, you will be required to present your Jewelry Accents or Jewelry Express statement or credit card to insure your payment is credited to the proper account.
4. Be sure to obtain a receipt of payment from your Daniel's Jewelers sales associate. This receipt, or your cancelled check, will be your proof of payment.
5. You can still make your payments by mail to: GE Capital, PO Box 9001557, Louisville, KY 40290-1557

Note: Customers may make payments on any of their Jewelry Accents & Jewelry Express credit card accounts. Daniel's Jewelers cannot accept payments on any other GE Retail Finance credit card accounts or installment contracts.



# GE LUXURY (FORMERLY KNOWN AS JA) APPLICATION

Like Daniel's credit applications, GE LUXURY (FORMERLY KNOWN AS JA) APPLICATIONS are faxed to Central Credit, with the sales slip, for approval.

The GE Luxury (formerly known as JA) application is very simple to complete. If application is to be used ONLY for GE Luxury (formerly known as JA or Jewelry Accent), the spaces on the application that are highlighted in blue must be completed PLUS the GE signature space. However, we encourage our customers to complete the entire application including the non-highlighted areas to determine the best credit program for the customer (*see Credit chapter for details*). *Remember to inform the customer that by signing the Daniel's and GE accounts, they will be applying for two separate credit accounts.* Whenever possible, store associates and managers are expected to complete the application for the customer.

The associate must look at the customer's authorized picture ID and verify that it has the same information on the customer's GE Luxury (formerly known as JA) application and that the picture is of the person presenting it. An authorized picture identification is a *state or United States government issued driver license or identification card or a Passport.*

Incomplete GE Luxury (formerly known as JA) applications will be faxed back to the store from Central Credit, delaying the processing time of the customers' purchase.

# GE LUXURY (FORMERLY KNOWN AS JA) APPLICATION (Cont.)

Pictured below is an accurately completed GE Luxury

➤ Customers applying for only a GE account must completely fill out the circled portion of this blue highlighted sample application.

➤ Applicants must sign the bottom of the application and the GE customer insurance portion. Then, associate explaining the feature and benefits of the program must initial and sign their name on the application.

➤ Associate must see and verify the customer's picture ID. Make certain that both the signature and photograph match the customer.

➤ GE Luxury (formerly known as JA or Jewelry Accent) (GE) requires a 2<sup>nd</sup> form of identification that can include any of the following when it is NOT also the primary identification- Bankcard or other credit card (MC, V, AE, D) Passport, Military ID, Government Issued ID, Green Card, College ID, or Medicare Card.

**NOTE: For every GE Luxury (formerly known as JA or Jewelry Accent) Application, associate must hand the customer a Disclosure Statement.**

**DANIEL'S & GE Money Luxury CREDIT APPLICATION**

NOTICE: The applicant for credit may, if married, apply for a separate account.

Please Tell Us About Yourself Please Print All Information

If applying solely for GE Money Luxury Credit, it is only necessary to complete information requested in the blue shaded areas. Other sections apply only to the Daniel's Jewelers Credit application.

First Name: <b>JACKLYN</b>		Middle Initial: <b>J.</b>		Last Name: <b>JONES</b>		Social Security Number: <b>212-00-3008</b>		Driver's Lic. #: <b>A1234567</b>		Date of Birth: <b>5/13/80</b>		No. of Dependents Incl. Yourself: <b>2</b>			
Co-Applicant's Name: _____						Social Security Number: _____		Driver's Lic. #: _____		Date of Birth: _____		Relationship to Applicant: _____			
Address - Street: <b>2212 MAIN ST.</b>						Apt.: _____		City: <b>RIVERSIDE</b>		State: <b>CA</b>		Zip: <b>92504</b>			
Date Lived Here Since: _____ Monthly Payment: <input type="checkbox"/> Renting <input type="checkbox"/> Own-Buying <input type="checkbox"/> With parents															
Landlord's Name: _____						Landlord's Phone: _____									
APPLICANT: Home Phone: <b>951-222-1233</b>				Call: <input type="checkbox"/> Pager: <input type="checkbox"/> Message: <input type="checkbox"/>				CO-APPLICANT: Home Phone: <b>N/A</b>				Call: <input type="checkbox"/> Pager: <input type="checkbox"/> Message: <input type="checkbox"/>			
Other Phone: <b>951-234-2221</b>				Address - Street: _____				Apt.: _____		City: _____		State: _____		Zip: _____	
How Long: Yrs. _____ Mos. _____															
Please Give Us Three Personal References (Preferably Relatives NOT Living With You)															
If applying solely for GE Money Luxury Credit, it is only necessary to complete information requested in the blue shaded areas. Other sections apply only to the Daniel's Jewelers Credit application.															
APPLICANT: Employer (Give Firm's Full Name): _____				Present Position: _____				CO-APPLICANT: Employer (Give Firm's Full Name): _____				Present Position: _____			
Date Started: _____		Monthly Income: <b>3050.00</b>		Main Business Telephone: <b>951-715-1381</b>		Date Started: _____		Monthly Income: _____		Main Business Telephone: _____					
Dept.: _____		Supervisor's Name: _____		Phone Number to Reach YOU at Work: _____		Dept.: _____		Supervisor's Name: _____		Phone Number to Reach YOU at Work: _____					
Employer's Address (Street, City, State): _____				Type of Business: _____				Employer's Address (Street, City, State): _____				Type of Business: _____			
Previous Employer: How Long Employed: Yrs. _____ Mos. _____		Previous Employer (Give Firm's Full Name): _____		Position: _____		Previous Employer: How Long Employed: Yrs. _____ Mos. _____		Previous Employer (Give Firm's Full Name): _____		Position: _____					
OTHER INCOME - Source(s) _____ You Need Not Furnish Alimony, Child Support or Separate Maintenance Income Information if You Do Not Want Us to Consider It In Evaluating Your Application															
Please Give Us Three Personal References (Preferably Relatives NOT Living With You)															
If applying solely for GE Money Luxury Credit, it is only necessary to complete information requested in the blue shaded areas. Other sections apply only to the Daniel's Jewelers Credit application.															
NEAREST RELATIVE: Name: <b>TINA JONES</b>		City: _____		Telephone Number: <b>951-885-1121</b>		Relationship: _____									
GE MONEY LUXURY APPLICANT and CO-APPLICANT - We need your signature(s) below.															
I am providing the information in this application to GE Money Luxury Credit (GEMC), to GE Money Luxury, to dealers ("dealers") that accept the GE Money Luxury Credit Card ("Card") and to program managers, and asking GEMC to issue me a Card. By applying for this account, I authorize and agree that GEMC may furnish the information about the loan (if my application is denied) and my account to GE Money Luxury and to Dealers and program managers (and their representatives) to create and update their records, and to provide me with services and special offers. GEMC may also require a credit check and/or other information (including requesting reports from consumer reporting agencies and other sources) in evaluating my application, and for purposes of maintaining or collecting my account. If my application is approved, the GE Money Luxury Credit Agreement ("Agreement") will be sent to me and will govern my account. Among other things, the Agreement: (1) INCLUDES AN ARBITRATION PROVISION THAT MAY LIMIT MY RIGHTS UNLESS I REJECT THAT PROVISION UNDER THE AGREEMENT'S INSTRUCTIONS, and (2) makes each applicant responsible for paying the entire amount of credit extended; and (3) grants GEMC a security interest in the goods purchased on the account as permitted by the Agreement. GEMC may contact me (1) using all contact information I provide to GEMC, including without limitation, each phone number, email address, and/or text message address; (2) for all purposes, including collection purposes; (3) using methods where I may be charged for the communication (such as calling or sending a text message to my cellular phone) and (4) using automated equipment. This application and the Agreement are governed by federal law and (but not to the extent that state law applies).															
Federal law requires us to obtain, verify, and record information that identifies you when you open an account. We will use your name, address, date of birth, and other information for this purpose. By signing this application, you acknowledge receipt of the GE Money Luxury Credit Terms, Retail Installment Agreement and the GE Money Bank Credit Card Agreement.															
Signature of Applicant: _____ Date: <b>2/1/07</b>				Signature of Co-Applicant (if applicable) (Please Do Not Print): _____ Date: _____											
APPLICANT E-MAIL ADDRESS (optional): _____ CO-APPLICANT E-MAIL ADDRESS (optional): _____															
By providing your e-mail address, I/we consent to receive e-mail communications about my/our Account and authorize you to provide my/our e-mail address to GE Money Luxury so that I may receive such communications, offers and up-dates.															
PREFERRED YOUR CREDIT CARD ACCOUNT OVER ACCOUNT SECURITY PLUS (Optional)															
By signing to purchase Account Security Plus, I acknowledge that I do not need to purchase Account Security Plus to get credit. A store associate has read me the disclosures set forth below (if the associate solicited this application for Account Security Plus) and I have received and read the disclosures that are set forth below and in the Account Security Plus Summary attached. I agree that you may bill my Account a fee each month of \$1.50 per \$100 of the average daily balance of my Account as provided in the terms of the Account Security Plus agreement. Though this product is not insurance, property insurance may be obtained from an insurer of my choice. I may cancel at any time.															
YES, I would like to purchase Account Security Plus <input checked="" type="checkbox"/> Sign Here to Enroll <input checked="" type="checkbox"/> Account Security Plus is not available for residents of Alabama and Mississippi!															
Store Associates who solicit applications for Account Security Plus must read the following disclosure to the customer:															
1) Account Security Plus is optional and your decision whether to purchase or not will not affect your application or the terms of any existing credit agreement you have with the issuing bank.															
2) You will get complete terms of the Account Security Plus program in the mail before your first payment for Account Security Plus is due.															
3) You should carefully read the detailed summary of terms, eligibility requirements, conditions and exclusions that could prevent you from receiving Account Security Plus benefits.															
I have read the disclosures set forth to the customer. Store Associate Initials: _____ Store Associate Name: _____															
FOR RETAILER USE ONLY (Validation of Customer I.D.)															
APPLICANT I.D. TYPE/NUMBER: <b>A1234567 CA</b>				ISSUANCE STATE: <b>CA</b> EXPIRE DATE: <b>5/13/11</b>				APPLICANT SIGNATURE MATCH: <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO				APPLICANT PHOTO MATCH: <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO			
CO-APPLICANT I.D. TYPE/NUMBER: _____				ISSUANCE STATE: _____ EXPIRE DATE: _____				CO-APPLICANT SIGNATURE MATCH: <input type="checkbox"/> YES <input type="checkbox"/> NO				CO-APPLICANT PHOTO MATCH: <input type="checkbox"/> YES <input type="checkbox"/> NO			
Driver's License: _____				State Issued: _____ Federal Government: <input type="checkbox"/>				CO-APPLICANT I.D. TYPE/NUMBER: _____				State Issued: _____ Federal Government: <input type="checkbox"/>			
DANIEL'S JEWELERS CREDIT APPLICANT and CO-APPLICANT - We need your signature(s) below.															
In consideration of any credit you may grant to the undersigned, I (we) agree to be bound by the terms of the Daniel's Jewelers Credit Agreement, and agree to be bound by all its terms. Daniel's and others working with Daniel's to grant credit to the undersigned, are authorized to verify or reverify any and all credit, employment, references or banking information; may obtain current balances on any such accounts; and may request and report credit bureau information on a periodic basis. If this is a joint account and only one spouse has signed, signature indicates authority to sign on behalf of the other. I (we) certify that the above information is true and correct. By signing this agreement, I (we) acknowledge receipt of the Daniel's Jewelers Credit Terms and Conditions and Retail Installment Credit Agreement.															
Applicant's Signature: _____				Co-Applicant's Signature: _____				Date: _____							
<input type="checkbox"/> YES I wish to protect my Daniel's charge account by enrolling in the Gold Plan Payment Protection Program. My initials signify acceptance of this coverage and receipt of the disclosure on the attached panel.				Please establish my charge account at your _____ store.				Type of Account You Want (Check One) <input type="checkbox"/> Individual <input type="checkbox"/> Joint				At Daniel's, we like to give you special offers for the special days in your life. Please tell us your WEDDING ANNIVERSARY Date: _____/_____/_____			
Applicant's Initial: _____				Store Number: _____				150M 7/07							

NOTE: By signing for both the GE Money Luxury and Daniel's Jewelers accounts, you will be applying for TWO separate credit accounts.

# GE LUXURY (FORMERLY KNOWN AS JA) VERIFONE PROCEDURES NEW GE ACCOUNT

When completing a new GE Luxury (formerly known as JA or Jewelry Accent) transaction, the below procedures are to be followed.

1. *Determine the total dollar amount (including tax) to be charged to the GE Luxury (formerly known as JA or Jewelry Accent) card.*
2. *Central Credit will provide the new GE account numbers.*
3. *COMPLETE A SALES DRAFT. Customer must be present and sign the draft when the transaction is recorded.*
4. *Complete Verifone processing procedures. Remember, **USE GE LUXURY (FORMERLY KNOWN AS JA) VERIFONE ONLY!***
5. *Press clear*
6. *Press blue key under PROMO*
7. *Press blue key under PUR*
8. *Press func/enter key – Enter the correct transaction code (refer to the GE LUXURY Tendering Guidelines chart posted near the POS counter).*
9. *Press func/enter key*
10. *Press func/enter key*
11. *Enter the total amount being charged on GE*
12. *Record AUTH number and SEQ number on GE LUXURY sales draft and have customer sign the draft.*

In case, of “INVALID CARD NUMBER REFERRAL - PLEASE CALL” message, using the **“Voice Authorization Approval” instructions (p. 15)**, call Authorization Center for an approval. If the Authorization Center approves the sale, then follow the **“Re-entry” instructions (p. 16)** to complete this transaction.

*For quick reference, each store has a folder with a laminated page of  
**GE LUXURY (FORMERLY KNOWN AS JA)  
VERIFONE INSTRUCTIONS.***

# GE LUXURY (FORMERLY KNOWN AS JA) VERIFONE PROCEDURES FOR EXISTING GE LUXURY ACCOUNTS

When completing an existing GE Luxury transaction, the below procedures are to be followed.

1. *If customer opened their GE account 10 or more days ago, the customer must have their GE Luxury credit card.*
2. *Get the GE Luxury Card from the customer. If the customer doesn't have their GE account number you must call GE Luxury at 1-888-888-9023 to get the correct account number, see "**Manual entry**" instructions on the next page. Central Credit cannot provide the account number.*
3. *Check the customer's driver's license. Confirm the name, signature and photo match the customer and the GE Luxury Card.*
4. *Swipe GE Luxury Card through GE Verifone.*
5. *Press clear*
6. *Press blue key under PROMO*
7. *Press blue key under PUR*
8. *Press func/enter key – Enter the correct transaction code (refer to the GE LUXURY Tendering Guidelines chart posted near the POS counter).*
9. *Press func/enter key*
10. *Press func/enter key*
11. *Enter amount of sale being charged on GE*
12. *Record AUTH number and SEQ number on GE LUXURY sales draft and have customer sign the draft.*

In case, of "INVALID CARD NUMBER REFERRAL - PLEASE CALL" message, using the "**Voice Authorization Approval**" instructions (p. 15), call Authorization Center for an approval. If the Authorization Center approves the sale, then follow the "**Re-entry**" instructions (p. 16) to complete this transaction.

***For quick reference, each store has a folder with a laminated page of  
GE LUXURY VERIFONE INSTRUCTIONS.***

# GE LUXURY VERIFONE PROCEDURES MANUAL ENTRY

If credit card cannot be machine read or if customer does not have their card, the below procedures must be followed.

1. ***A SALES DRAFT MUST BE COMPLETED FOR MANUALLY ENETRED GE LUXURY SALES & RETURNS.*** *If the customer does not have their card call GE Luxury at 1-888-888-9023 to get the correct account number. Central Credit cannot provide an account number after ten days after the customer's account was first opened.*
2. *Press Clear*
3. *Press blue key under PROMO*
4. *Press blue key under PUR*
5. *Press func/enter key - Enter the correct transaction code ((refer to the GE LUXURY Tendering Guidelines chart posted near the POS counter).*
6. *Press func/enter key*
7. *Press func/enter key*
8. *Enter account number*
9. *Press func/enter key*
10. *Enter expiration date (use 12/09 for new accounts waiting to receive actual credit card with real expiration date)*
11. *Press func/enter key*
12. *Enter amount of sale being charged to GE*
13. *Press func/enter key*
14. *Record AUTH number and SEQ number on GE LUXURY sale draft.*

In case of DECLINE message, this card cannot be accepted. **Do not call the Authorization Center when Decline message is received.** Ask customer for a different form of payment.

# GE LUXURY DRAFTS FOR NEW ACCOUNTS, MANUAL ENTRY OR VOICE AUTHORIZATION

## When Entire Sale is Being Financed by GE LUXURY

Pictured below is an accurately completed GE LUXURY sales draft for a sale financed entirely by GE LUXURY.

188-001-01 3 PART SALES SLIP

CARD IMPRINT

5352303

THESE TWO AMOUNTS MUST MATCH

① 53481203400110 - # 111

② 4001 0001 1100 1110 ③ 12/05

④ PROMO ⑤ 1234567

⑥ 2/02

⑦ 910.92

⑧ 1 TRIO - SET

QUAN.	DESCRIPTION	AMOUNT
		899-
	SUBTOTAL	899-
	TAX	71.92
	TOTAL	970.92

Cardholder acknowledges receipt of goods and/or services in the amount of the TOTAL shown hereon and agrees to perform the obligations set forth in the Cardholder's Agreement with the issuer.

⑩ SALE COMPLETED AND DRAFT ACCEPTED

CARDHOLDER'S SIGNATURE

MERCHANT'S COPY

- 1) Merchant identification number is Daniel's Jewelers, followed by store number.
- 2) For newly approved applications, the customer's account number is provided by Central Credit. For customers with existing GE LUXURY accounts, take the account number from the customer's GE LUXURY card. **When the customer has a GE LUXURY credit card, take an imprint of the card on the GE LUXURY sales draft.** For any purchase made after 10 days of original approval, it is preferred that the customer provide their GE LUXURY Credit Card to make a purchase. **If the customer does not have their card with them, see p. 18 for instructions on how to obtain the account number.**
- 3) GE LUXURY credit card expiration date.
- 4) Card type - Write in the word "PROMO."
- 5) "SEQ. NO." & "AUTH. NO." - Record the numbers received on Verifone authorization.
- 6) Today's date.
- 7) Amount - Total sale amount (including all items, tax, Registry, etc.). **"Amount" must equal "Total" indicated below (#9).**
- 8) Enter the quantity, brief description, selling price of each item being sold, the subtotal and tax for all items sold. **DO NOT WRITE OTHER INFORMATION SUCH AS "DOWNPAYMENT" ANYWHERE ON THE FACE OF THE GE LUXURY SALES DRAFT.**
- 9) Enter the total dollar amount charged to the customer. **"Total" must equal "Amount" indicated above (#7).**
- 10) Buyer's Signature.

**NOTE FOR RETURNS:** Use "CREDIT" draft. Write in the "REF. NO" indicated on Verifone authorization.

# GE LUXURY DRAFTS FOR NEW ACCOUNT, MANUAL ENTRY OR VOICE AUTHORIZATION

## When Sale is Being Financed Partially by Jewelry Accent & Partially on a Daniel's Account

Pictured below is an accurately completed GE LUXURY sales draft for a sale financed partially by GE LUXURY and partially by Daniel's.

168-001-01 3 PARTY SALES SLIP

CARD IMPRINT

5352302

THESE TWO AMOUNTS MUST MATCH

1 53481203400110 - #111

2 4001 0001 1100 1100

3 12/12

4 PROMO 12.3.4.5.6.7

5 48765

6 2/13

7 2000

8

QUAN.	DESCRIPTION	AMOUNT
1	GENTS RING	2195-
1	RECTIFY	200-
	SUBTOTAL	2695-
	TAX	215.60
	TOTAL	2910.60

9

10

11

Cardholder acknowledges receipt of goods and/or services in the amount of the TOTAL shown herein and agrees to perform the obligations set forth in the Cardholder's Agreement with the issuer.

SALE CONFIRMED AND DRAFT ACCEPTED

CARDHOLDER'S SIGNATURE

MERCHANT'S COPY

- 1) Merchant identification number is Daniel's Jewelers, followed by store number.
- 2) For newly approved applications, the customer's account number is provided by Central Credit. For customers with existing GE LUXURY accounts, take the account number from the customer's GE LUXURY card. **When the customer has a GE LUXURY credit card, take an imprint of the card on the GE LUXURY sales draft.** For any purchase made after 10 days of original approval, it is preferred that the customer provides their GE LUXURY Credit Card to make a purchase. **If the customer does not have their card with them, see p. 18 for instructions on how to obtain the account number.**
- 3) GE LUXURY credit card expiration date.
- 4) Card type - Write in the word "PROMO."
- 5) "SEQ. NO." & "AUTH. NO." - Record the numbers received on Verifone authorization
- 6) Today's date.
- 7) Amount being charged to the customer's GE LUXURY account (usually amount authorized on Verifone Authorization). **"Amount" must equal "Total" indicated below (#10).**
- 8) Enter the quantity, brief description, selling price of each item being sold, the subtotal and tax for all items sold.
- 9) Enter the amount being charged to the customer's Daniel's account.
- 10) Enter the total dollar amount charged to the customer's GE LUXURY account. **"Total" must equal "Amount" indicated above (#7).**
- 11) Buyer's Signature.

**NOTE FOR RETURNS:** Use "CREDIT" draft. Write in the "REF. NO" indicated on Verifone authorization.

# TELEPHONE / VOICE AUTHORIZATION APPROVALS

If the Verifone terminal is not properly functioning or in case of an INVALID CARD NUMBER REFERRAL - PLEASE CALL message, the approval instructions below are to be followed:

- 1) *Call GE Money Luxury Card Services Center at 1-888-888-9023 for an approval.*
- 2) *Write authorization number on the GE sales draft in the section marked AUTH number and SEQ number.*
- 3) *GE Telephone/Voice Authorization approvals must be entered into the GE Verifone as a Re-Entry (see instructions, p. 16).*
- 4) *Have customer sign GE draft.*
- 5) *Give customer **“cardholder”** copy of GE sales draft receipt and place “merchants and bank copy” in the cash drawer.*

***For quick reference, each store has a folder with a laminated page of GE LUXURY VERIFONE INSTRUCTIONS.***

# RE-ENTRY INSTRUCTIONS

Re-Entry will be necessary after a TELEPHONE / VOICE AUTHORIZATION APPROVAL.

Please follow instructions below:

- 1) *Press clear*
- 2) *Press blue key under PROMO*
- 3) *Press blue key under FORCE*
- 4) *Press func/enter key - Enter the correct transaction code (refer to the GE Luxury Tender Guidelines chart posted near the POS counter).*
- 5) *Press func/enter key*
- 6) *Press func/enter key*
- 7) *Enter account number*
- 8) *Press func/enter key*
- 9) *Enter expiration date (use 12/09 for new accounts waiting to receive actual credit card with real expiration date)*
- 10) *Press func/enter key*
- 11) *Enter amount of sale being charged on GE*
- 12) *Press func/enter key*
- 13) *Record AUTH number and SEQ number on GE LUXURY sales draft.*

***For quick reference, each store has a folder with a laminated page of GE LUXURY VERIFONE INSTRUCTIONS.***

# GE LUXURY RETURN SALE PROCESSING

When it is necessary to process a GE refund, the below procedures are to be followed:

- 1) *Get OK from Manager or Keyholder in charge before completing these procedures!*
- 2) *Determine the total dollar amount (including tax) to be credited to GE card.*
- 3) *Get the GE card from the customer, and if the customer does have their card see p.18 for instructions on how to obtain the account numbers.*
- 4) *Check the customer's driver's license. Confirm that name, signature and photo match the customer and the customer's card.*
- 5) *GE LUXURY VERIFONE "RETURN SALE" PROCEDURE - Press Clear*
- 6) *Press blue key under PROMO*
- 7) *Press blue key under REFUND*
- 8) *Press func/enter key*
- 9) *Press func/enter key*
- 10) *Press func/enter key*
- 11) *Swipe card through machine*
- 12) *Enter amount of refund/return*
- 13) *Press func/enter key*
- 14) *Enter authorization number from original sales draft and record SEQ number on GE sales draft.*

***For quick reference, each store has a folder with a laminated page of  
GE LUXURY VERIFONE INSTRUCTIONS.***

# HOW TO OBTAIN GE CUSTOMER ACCOUNT NUMBERS WHEN THE CUSTOMER DOES NOT HAVE THEIR CARD WITH THEM

Store personnel can obtain a customer's GE Luxury/JA account number, so the customer can utilize their account even if they do not have their card available.

If a GE customer does not have their card the following procedures must be followed.

1. Before you call, make certain:
  - a. You have your 16 digits GE LUXURYS merchants account number (*refer to the laminated instructions located in the store's office*), AND
  - b. Your customer is in the store and is able to speak on the telephone.
2. Call (888) 888-9023
3. Select 1 "for English or 2 for Spanish"
4. Select 4 "available credit or an account number"
5. Select 2 "for an account number and available credit"
6. A representative from GE Card Services will come onto the line and ask verify information with you. You can expect that the customer will also need to talk to the representative to provide information to help identify their account.
7. Record the account number that is given to you on the GE LUXURYS sales draft and process the charge, following the procedure on page 12 (*GE Manual Entry*).

NOTE: Store Associates and Store Manager are NOT authorized to contact GE Luxury Card Services directly for any other purpose than obtaining account numbers and current available credit limits. If you need to increase the customer's GE Luxury credit limit you must contact Central Credit.

**Be aware that Daniel's Jewelers accepts a higher amount of risk with the above transaction. Therefore, it is extremely important to always verify that the customer is the GE account holder by closely inspecting a driver's license and recording the information from it onto the sales ticket.**

# GE PAYMENTS

*A GE Luxury (GE) payment for a purchase from Daniel's can be made at a Daniel's store if the customer has their account number or it can be mailed to the address on the monthly billing statement that they receive from GE. \**

- A payment made at a Daniel's store is not posted to customer's account for up to 5 business days as we are accepting and forwarding the payment to GE as a courtesy to the customer. Therefore, our GE customers should make their payment earlier than 5 days before the due date to avoid late payment fees and additional finance charges.
- A customer must present their GE Luxury (GE) billing statement or GE credit card in order to make the payment at a Daniel's store. This is to ensure that the payment is credited to the proper account.
- Acceptable payment methods are cash, check or a Traveler's Check only. We DO NOT accept any Credit Card or a Post-dated check as a form of payment.
- A personal check must be a separate check & must be in the amount for the payment only (the check must not include the payment for anything else such as a purchase or payment on a Daniel's account).
- The following steps are to be followed when processing a GE Luxury (GE) payment hand-carried by a customer into the store:
  1. *Take customer's payment (Cash, Check or Traveler's Check). **Customer must provide you with their GE Luxury (GE) account number.***
  2. *Run the transaction through the POS (see POS Manual, Payment – JE Payment) using menu selection 23J. (If you need POS assistance you can contact an Office Coordinator).*
  3. *Put payment in cash drawer.*
  4. *Give the customer the pink POS receipt. No GE Luxury (GE) balance can be provided to the customer.*
  5. *Place white receipt in cash drawer.*
  6. *Attempt to show merchandise and make a sale to the customer!*

\* Note: Daniel's Jewelers cannot accept a payment on a GE card from another company whether it is a credit card account (GE Retail Finance) or an installment contract.

# GE LUXURY DEFERRED INTEREST WITH MONTHLY PAYMENTS

*GE Luxury offers 12 months SAME AS CASH financing that should only be offered to our customer when it is necessary to close a sale as GE charges Daniel's different fees for each of these account types.*

## DETAILS ABOUT SAME AS CASH PROGRAMS

- When a customer opens one of these accounts, the regular monthly GE payment must be made on time each month and the balance paid off within the 12 months in order for no finance charge to be added to their account. However, if at the end of the 12 month period, the purchase has not been paid in full, the finance charges that would have been charged to the account during the 12 months are added to the account in a single, lump sum.

## REQUIREMENTS FOR 12 MONTHS SAME AS CASH TERMS

- Can be offered with No additional special manager approval **PROVIDED THAT THE FOLLOWING CONDITIONS ARE MET:**
  - ✓ **No discounting** – The price of every item being sold must be no lower than the currently advertised price (old mailer prices cannot be used) or the maximum standard discount.
  - ✓ **Minimum Total Ticket Required** including sales tax, repairs and registry:
    - **12 months Same as Cash** requires a minimum Total Ticket of **\$999.95**
- Regional or District Manager approval required when above conditions not met.

**If APPROVED, A POS PRINTED OPSTIONAL FINANCING FORM will automatically print (See Sample On Next Page) AND ENTER BELOW PROMOTION CODE (PROMO CODE) WITH THE SALE/TENDER ON THE (GE) VERIFONE:**

➤ *12 months – Enter PROMO CODE of 112*

# OPTIONAL FINANCING PLAN

Pictured below is a sample of the POS PRINTED OPTIONAL FINANCING PLAN.

**"12 MONTHS SAME AS CASH"**

Customer Name:  
Jewelry Accents Account Number: Merchant Number:f  
Date of Purchase: 10/19/2007 Promotion Purchase: \$1,500.00  
By signing below, you agree that the terms of your Preferred Customer Card Cardholder Agreement and the terms of this Special Purchase Program ("Promotion") disclosed below apply to the purchase described on this document ("Promotion Purchase").

**WITH PAYMENT/DEFERRED INTEREST OPTION FINANCE PLAN**

Under the Promotion, no finance charges will be assessed on the Promotion Purchase as long as:  
(1) you pay the Promotion Purchase amount in full within **12 Months** (the "Promotion Period") and  
(2) you pay, when due, the minimum monthly payment on **your account**, which includes a required minimum monthly payment on the Promotion Purchase. If you fail to satisfy either of the above conditions, all special terms of the Promotion will be terminated and finance charges will be assessed on the Promotion Purchase amount from the Date of Purchase. Optional credit insurance/debt cancellation charges on your Promotion Purchase are not deferred and are not subject to the Promotion. Standard account terms apply to non-promotion purchases. Offer is subject to credit approval by GE Money Bank.

Customer Signature: *Coleen Ed* Date: \_\_\_\_\_  
GE Verifone Tran Code: **112** @J004 STORE USE ONLY: 252/3634407A /2520074718/52053766 /8586

SALES DRAFT  
DANIELS JEWELRY 252  
RIVERSIDE, CA 92503

10/19/07 03403011421 12:40:18P

ACCOUNT NUMBER	EXP	TOTAL
5046620133534404	1212	\$1500.00

TC VENDOR ID SKU #  
112

SIGN X *Coleen Ed*

SE0H 000098 TRAN TYPE PADC AUTHH 019548

MERCHANT COPY

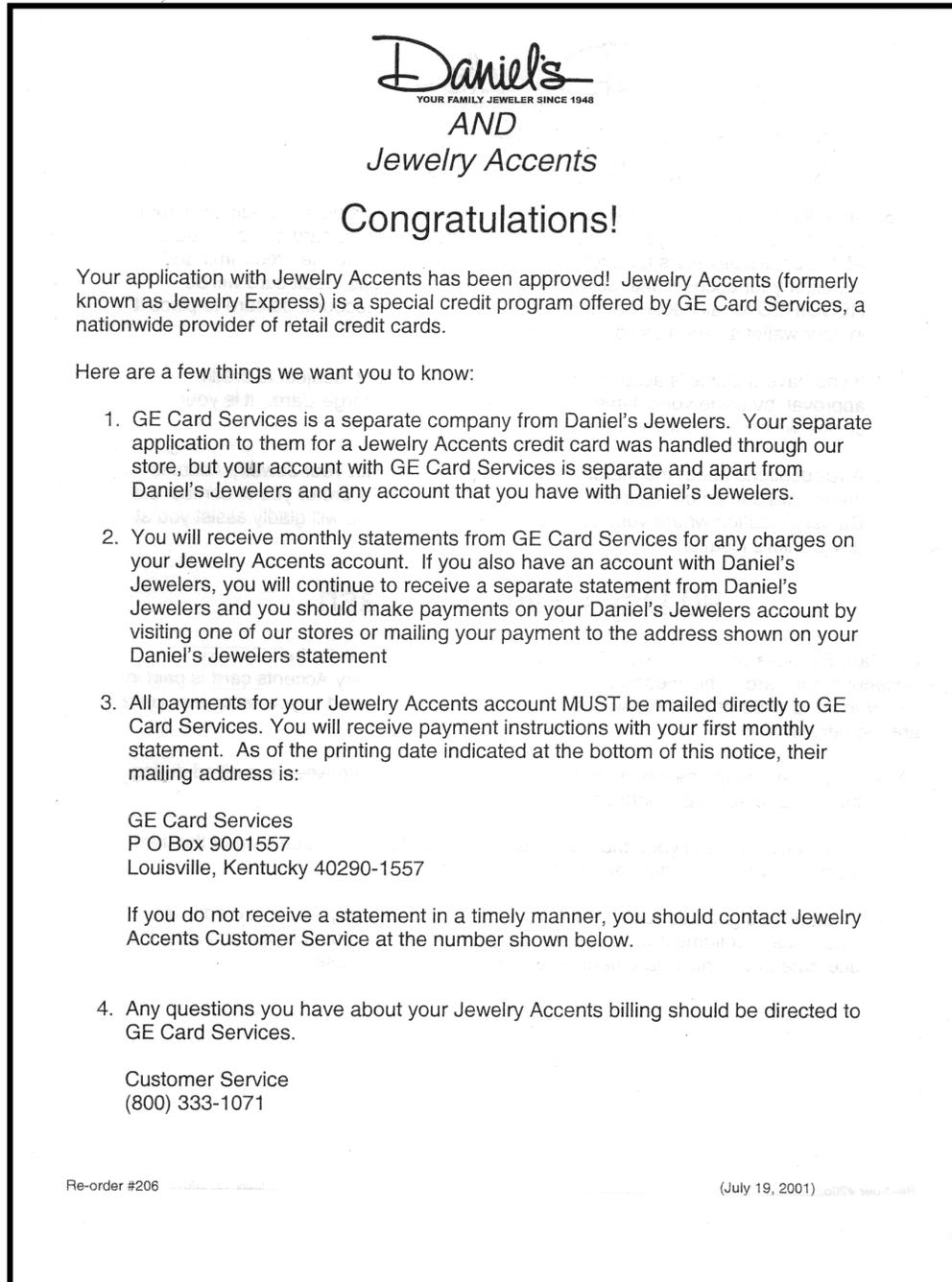
FOR SPECIAL PROMOTIONAL OFFERS  
PLEASE REFER TO THE FINANCE PLAN  
TERMS PROVIDED BY THE MERCHANT

1. Verify that the Promo Code matches with the POS Optional Financing Form.
2. Customers must sign the POS printed Optional Financing plan indicating their understanding of this option.
3. The customer is given the pink POS receipt. The white copy is stapled to GE draft (merchant & bank copies) attached to Bank Deposit Summary at the end-of-day.

*Note: If the POS doesn't print the Optional Financing Form, use the extended terms forms provide by the main office or fax-on-demand.*

# CONGRATULATIONS LETTER

*Pictured below is a copy of the "Congratulations Letter" given to all customers making a GE LUXURY purchase.*



# THIRD PARTY CREDIT STORE DAILY SUMMARY

When any GE LUXURY or other third party credit transaction occurs in the store, including a sale, an unused authorization (customer decided not to buy) or return, the transaction must be logged on a THIRD PARTY CREDIT STORE DAILY SUMMARY.

*Pictured below is an accurately completed Third Party Credit Daily Summary sheet.*



THIRD PARTY CREDIT  
Store Daily Summary

Store Number: 120 Today's Date: 2/1/06

- ALL applications MUST be sent to SMC, Attention: Central Credit. Please be certain to mark the Central Credit Processing Log Number on the front of all applications, approved and declined and send them to SMC. DO NOT DESTROY ANY DECLINED APPLICATIONS.

Every time you charge or refund something to someone's Third Party Credit card, including new sales and add-on sales, you must:

- CHARGE: Obtain an approval for the transaction from the appropriate source for the EXACT amount to be charged to the customer's Third Party Credit card.  
CREDIT: For Jewelry Express, you must process the refund through the Jewelry Express Verifone, and record the Ref. No. on the draft. List credits below as you would a sale.
- ON THE DAY THE SALE IS ENTERED INTO YOUR POS SYSTEM and you take 'deposit' credit for the amount charged/credited to the customer's Third Party Credit card, complete the log below. If you have NO Third Party Credit transactions for the day, you do NOT have to fill out this log.
- At the end of the day when you have had at least one Third Party Credit transaction, FAX the completed log and a copy of EACH Third Party Credit sales or credit drafts to Central Credit.
- Make a FAX copy of this log and file it with your daily work bag.
- Mail the original of this log along with all original applications for Third Party Credit to SMC, attention Central Credit.
- Attach the 'MERCHANT' and 'BANK COPY' of each sales draft to the Bank Deposit Summary, place in the Daily Work Bag at the end of the day, then send to SMC in the next available A Box.

Customer Name	Third Party Credit Type/Acct #		Customer Account Number	Total Sale	Amount Charged On Third Party Credit	Central Log Number	POS Receipt Journal Number
	✓ One						
	J E	O T					
LESLIE M. FOGEL	✓		4001000111001110	973.17	973.17		1699912
JAMES E. BOND	✓		400700022211001	2895.84	2000-		1699693

P:\SHRDATA\FINGRP\DU\TPSLOG.NEW Re-order #159 (Rev: December 12, 2000)

# DEPOSIT PROCEDURES

The following /GE DEPOSIT PROCEDURES are to be followed at the end of each day, **after each cash drawer has been balanced.**

- 1) *Collect all of the JE drafts for the day and separate charge drafts (positive) from the credit/refund drafts (negative).*
- 2) *Run a double calculator tape for each type of draft (run two tapes on charges, and two tapes on credit/refunds). Determine the actual total GE deposit (subtract the negatives from the positives).*
- 3) *Process a NIGHTLY DEPOSIT on the Bank One Verifone following instructions indicated on p. 25 or on laminated Bank One Verifone Keying Instructions page located in store. If the DEP figure indicated on the Bank One Verifone **does not match the total of the actual GE sales and returns.** follow the REPORTING instructions indicated on p. 25.*
- 4) ***When the Verifone amount matches the total of the actual GE sales and returns** complete the Daily Deposit Slip (see instructions, p. 26).*
- 5) *Make fax copy of the Daily Deposit Slip*
  - *File copy with the store's daily work pink receipts.*
  - *Attach original Daily Deposit Slip to GE sales & credit (Refund) drafts (Merchant & Bank copies), Optional Financing Plan (white copy) and Bank Deposit Summary & place in the SMC Daily Work Bag.*
- 6) *Do not forget to enter GE activity into POS with the rest of the bank deposit. For GE charges, the transaction type is "AD" and the tender type is "JE." For GE credits/refunds, the transaction type is "RAD" and the tender type is "JE."*
- 7) *Confirm that Third Party Credit Store Daily Summary entries have been made for all GE transactions (see instructions, p. 23) and make a fax copy of this summary page.*
  - *Place fax copy in SMC Daily Work Bag.*
  - *Send original, to SMC Central Credit.*

**See page 27 for a summary of how to distribute all GE related paperwork.**
- 8) *Include GE total on SMC Bank Deposit Summary.*

***For quick reference, each store has a folder with a laminated page of  
GE LUXURY VERIFONE INSTRUCTIONS.***

# GE LUXURY VERIFONE CLOSING & REPORTING INSTRUCTIONS

The GE VERIFONE must be balanced and closed out every night at store closing.

The CLOSING PROCEDURES for the this Verifone are as follows:

- 1) *Press clear*
- 2) *Press deposit key*
- 3) *Record DEP figure on Bank One Daily Deposit Slip (see instructions, p. 26) and compare to total of actual GE sales and returns. **If they match, press send key. If they do NOT match, press cancel key** and follow “REPORTING” instructions to determine errors. Adjust and repeat Deposit.*

REPORTING PROCEDURES for the this Verifone are as follows:

- 1) *Press clear*
- 2) *Press report key*
- 3) *Press blue key under promo*
- 4) *Press # key to review first transaction.*
- 5) *Press func/enter key to stop after first transaction.*
- 6) *Press \* key to scan additional transactions.*

# DAILY DEPOSIT SLIP

A GE LUXURY DAILY DEPOSIT SLIP must be completed each day there is any GE LUXURY activity in the store, including charges or refunds.

*Pictured below is an accurately completed DAILY DEPOSIT SLIP.*

DAILY DEPOSIT SLIP	
Operator Name	<u>CINDY</u>
Date of Deposit	<u>2/6/06</u>
Time of Deposit	<u>9:35 P.M.</u>
Draft Total	<u>5651.28</u>
Terminal Total	<u>5651.28</u>
Deposit Number	<u>129</u>
Deposit Total	<u>5651.28</u>

If Terminal Total and Deposit Total differ,  
call Client Support Customer Service  
**1-800-333-1082**

Spoke with \_\_\_\_\_  
Date \_\_\_\_\_  
Time \_\_\_\_\_

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# GE LUXURY PAPERWORK

In order to correctly follow company GE procedures and avoid future problems, it is very important that every GE application, sales draft, receipt and all other associated paperwork be filed in or sent to the appropriate places.

Indicated below is a list of the correct distribution of all GE related paperwork:

## **CUSTOMER'S COPIES -**

- 1) *Signed "card holder" copy of GE sales draft*
- 2) *Customer signed pink POS receipt copy of "Optional Financing Plan." (Remember, every GE transaction must be accompanied by this form!)*
- 3) *Disclosure Agreement*
- 4) *Congratulations Letter*
- 5) *Pink POS receipt*

## **CENTRAL CREDIT COPIES (sent to SMC in the next A-Box, Attn: Letty) -**

- 1) *GE ONLY applications (approved, declined and unused approvals)*
- 2) *Completed Third Party Credit Bank Summary*

## **DAILY WORK BAG - SMC (for help in how to properly assemble a Daily Work Bag, refer to Daily Work Bag chapter in this manual)**

- 1) *White handwritten and POS receipts*
- 2) *White POS copy of the Optional Financing Plan for all daily GE sales attached to GE drafts (Merchant and Bank copies), Daily Deposit Slip and Bank Deposit Summary.*