#### **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 <u>third party credit</u> 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 <u>qualified customers</u> who either want to make a <u>large purchase</u> or want to make a moderate to large purchase, and have asked for <u>low monthly</u> <u>payments</u> or are <u>not able to give a down payment</u>.
- 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), <u>not</u> 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, <u>two payments are owed</u> 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 <u>exceed the customers' GE Luxury (formerly known as JA) limit by at least 10%</u>. 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.

<u>Example</u>: 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.

<u>Example</u>: 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:

- 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 <u>not</u> 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. <u>For new GE customers</u>, account number must be manually entered into the Bank One Verifone. <u>For customers with existing</u> <u>GE accounts</u>, 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.



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

Like Daniel's credit applications, GE LUXURY (FORMERLY KNOWN AS JA) APPLICATIONS are <u>faxed to Central Credit</u>, 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

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- 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 <u>must see and</u> <u>verify the customer's</u> <u>picture ID</u>. 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: <u>For every GE Luxury</u> (formerly known as JA or Jewelry Accent) Application, associate must hand the customer a Disclosure <u>Statement</u>.

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

When completing <u>a new GE Luxury (formerly known as JA or Jewelry Accent) transaction</u>, 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.*
- *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 <u>clear</u>
- 6. Press blue key under <u>PROMO</u>
- 7. Press blue key under <u>PUR</u>
- 8. *Press <u>func/enter</u> key Enter the correct transaction code (refer to the GE LUXURY Tendering Guidelines chart posted near the POS counter).*
- 9. Press <u>func/enter</u> key
- 10. Press <u>func/enter</u> key
- 11. Enter the total amount being charged on GE
- 12. *Record AUTH number and SEQ number on GE LUXURY sales draft and have <u>customer sign</u> the draft.*

In case, of <u>"INVALID CARD NUMBER REFERRAL - PLEASE CALL"</u> message, using the <u>"Voice Authorization Approval" instructions (p. 15)</u>, call Authorization Center for an approval. If the Authorization Center approves the sale, then follow the <u>"Re-entry"</u> <u>instructions (p. 16)</u> 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 <u>an existing GE Luxury transaction</u>, the below procedures are to be followed.

- 1. <u>If customer opened their GE account 10 or more days ago</u>, 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 <u>clear</u>
- 6. Press blue key under <u>PROMO</u>
- 7. Press blue key under <u>PUR</u>
- 8. *Press <u>func/enter</u> key Enter the correct transaction code (refer to the GE LUXURY Tendering Guidelines chart posted near the POS counter).*
- 9. Press <u>func/enter</u> key
- 10. Press <u>func/enter</u> 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 <u>"INVALID CARD NUMBER REFERRAL - PLEASE CALL"</u> message, using the <u>"Voice Authorization Approval" instructions (p. 15)</u>, call Authorization Center for an approval. If the Authorization Center approves the sale, then follow the <u>"Re-entry"</u> <u>instructions (p. 16)</u> to complete this transaction.

## GE LUXURY VERIFONE PROCEDURES MANUAL ENTRY

If credit card <u>cannot be machine read or if customer does have their card</u>, 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 <u>PROMO</u>*
- 4. Press blue key under <u>PUR</u>
- 5. *Press <u>func/enter</u> key Enter the correct transaction code ((refer to the GE LUXURY Tendering Guidelines chart posted near the POS counter).*
- 6. Press <u>func/enter</u> key
- 7. Press <u>func/enter</u> key
- 8. Enter <u>account number</u>
- 9. Press <u>func/enter key</u>
- 10. Enter <u>expiration date</u> (<u>use 12/09 for new account</u>s waiting to receive actual credit card with real expiration date)
- 11. Press <u>func/enter</u> key
- 12. Enter amount of sale being charged to GE
- 13. Press <u>func/enter</u> key
- 14. Record AUTH number and SEQ number on GE LUXURY sale draft.

In case of <u>DECLINE</u> message, <u>this card cannot be accepted</u>. **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 ATHORIZATION

#### When Entire Sale is Being Financed by GE LUXURY

*Pictured below is an accurately completed GE LUXURY sales draft for a sale financed <u>entirely by</u> <u>GE LUXURY</u>.* 



- 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.). <u>"Amount" must equal "Total"</u> 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. <u>"Total" must equal "Amount" indicated</u> <u>above (#7).</u>
- 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 ATHORIZATION

#### 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 <u>partially by</u> <u>GE LUXURY and partially by Daniel's.</u>* 



- 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). <u>"Amount" must equal "Total" indicated below (#10).</u>
- 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. <u>"Total" must equal</u> <u>"Amount" indicated above (#7).</u>

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 <u>Verifone terminal is not properly functioning</u> or in case of an <u>INVALID CARD</u> <u>NUMBER REFERRAL - PLEASE CALL</u> 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) <u>Write authorization number on the GE sales draft</u> in the section marked AUTH number and SEQ number.
- *GE Telephone/Voice Authorization approvals must be entered into the GE Verifone as a <u>Re-Entry</u> (see instructions, p. 16).*
- 4) Have customer <u>sign GE draft</u>.
- 5) Give customer <u>"cardholder"</u> copy of GE sales draft receipt and <u>place</u> <u>"merchants and bank copy" in the cash drawer</u>.

### **RE-ENTRY INSTRUCTIONS**

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

Please follow instructions below:

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

### GE LUXURY RETURN SALE PROCESSING

When it is necessary to process a <u>GE refund</u>, 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) <u>GE LUXURY VERIFONE "RETURN SALE" PROCEDURE</u> Press Clear
- 6) Press blue key under <u>PROMO</u>
- 7) Press blue key under <u>REFUND</u>
- 8) Press <u>func/enter</u> key
- 9) Press <u>func/enter</u> key
- 10) Press <u>func/enter</u> key
- 11) Swipe card through machine
- 12) Enter amount of refund/return
- 13) Press <u>func/enter</u> key
- 14) Enter authorization number from original sales draft and record SEQ number on GE sales draft.

### 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 identity 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"

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Customer Name: Jewelry Accents Account Number: Date of Purchase: By signing below, you agree that the and the terms of this Special Purchase purchase described on this document ( WITH PAYMENT/DU Under the Promotion, no finance charge (1) you pay the Promotion Purchase amo (2) you pay, when due, the minimum monthly payment on the Promition conditions, all special terms of the P assessed on the Promotion Purchase amo debt cancellation charges on your Prom Promotion. Standard account terms app credit approval by GE Money Bank. Customer Signature: GE Verifone Tran Code: 12 (2) (2) (3) (4) (4) (4) (4) (4) (4) (4) (4) (4) (4	Merchant Number:: 2007 Promotion Purchase: \$1,500.00 terms of your Preferred Customer Card Cardholder Agreement e Program ("Promotion") disclosed below apply to the "Promotion Purchase"). EFERRED INTEREST OPTION FINANCE PLAN es will be assessed on the Promotion Purchase as long as: ount in full within 12 Months the "Promotion Period") and on hurchase. If you fail to satisfy either of the above Promotion will be terminated and finance charges will be ount from the Date of Purchase. Optional credit insurance/ notion Purchase are not deferred and are not subject to the only to non-promotion purchases. Offer is subject to be apply to non-promotion purchase and the subject to the only to non-promotion purchase and are not subject to attack and the subject to the only to non-promotion purchases. Offer is subject to attack and the subje
SALES DRAFT	<ol> <li>Verify that the Promo Code matches with the POS</li></ol>
DANIELS JEHELRY 250	Optional Financing Form. <li>Customers must sign the POS printed Optional</li>
RIVERSIDE. CA 92003	Financing plan indicating their understanding of
10/19/07 03403011421 12:40:18P	this option. <li>The customer is given the pink POS receipt. The</li>
ACCOUNT NUMBER EXP TOTAL	white copy is stapled to GE draft (merchant &
5046620133534404 1212 \$1500.00	bank copies) attached to Bank Deposit Summary at
TC VENDOR ID SKU #	the end-of-day. <li>Note: If the POS doesn't print the Optional</li>
112	Financing Form, use the extended terms forms
SIGN X	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.

	AND Jewelry Accents
	Congratulations!
Your know natio	application with Jewelry Accents has been approved! Jewelry Accents (formerly in as Jewelry Express) is a special credit program offered by GE Card Services, a nwide provider of retail credit cards.
Here	are a few things we want you to know:
1.	GE Card Services is a separate company from Daniel's Jewelers. Your separate application to them for a Jewelry Accents credit card was handled through our store, but your account with GE Card Services is separate and apart from Daniel's Jewelers and any account that you have with Daniel's Jewelers.
2.	You will receive monthly statements from GE Card Services for any charges on your Jewelry Accents account. If you also have an account with Daniel's Jewelers, you will continue to receive a separate statement from Daniel's Jewelers and you should make payments on your Daniel's Jewelers account by visiting one of our stores or mailing your payment to the address shown on your Daniel's Jewelers statement
3.	All payments for your Jewelry Accents account MUST be mailed directly to GE Card Services. You will receive payment instructions with your first monthly statement. As of the printing date indicated at the bottom of this notice, their mailing address is:
	GE Card Services P O Box 9001557 Louisville, Kentucky 40290-1557
	If you do not receive a statement in a timely manner, you should contact Jewelry Accents Customer Service at the number shown below.
4.	Any questions you have about your Jewelry Accents billing should be directed to GE Card Services.
	Customer Service (800) 333-1071
Re-order	#206 (July 19, 2001)
	(ouiy 19, 2001)

### THIRD PARTY CREDIT STORE DAILY SUMMARY

When <u>any GE LUXURY or other third party credit transaction occurs</u> in the store, including a <u>sale, an unused authorization (customer decided not to buy) or return</u>, 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.

			YOUR FAMILY JEW	ELER SINCE 1948			
tore Number:			THIRD PARTY C Store Daily Sur	CREDIT nmary	Today's Date:	2/1/06	
ALL applications MUST be s applications, approved and de	ent to SMC eclined and	, Atter send t	ntion: Central Credit. Please be certa hem to SMC. DO NOT DESTROY A	ain to mark the Ce NY DECLINED API	ntral Credit Processin PLICATIONS.	g Log Number o	n the front of all
very time you charge or refund	something 1	to som	neone's Third Party Credit card, inclu	iding new sales an	d add-on sales, you r	nust:	
CHARGE: Obtain an approval	for the trar	sactio	n from the appropriate source for th	e EXACT amount	to be charged to the	customer's Third	Party Credit card.
CREDIT: For Jewelry Express you would a sale.	, you must	proce	as the refund through the Jewelry Ex	xpress Verifone, ar	nd record the Ref. No	. on the draft. L	ist credits below as
ON THE DAY THE SALE IS E Credit card, complete the log	NTERED IN below. If y	FO YO /ou ha	UR POS SYSTEM and you take 'dep ve NO Third Party Credit transaction	oosit' credit for the is for the day, you	amount charged/crea do NOT have to fill c	dited to the custo out this log.	omer's Third Party
At the end of the day when y credit drafts to Central Credit	ou have ha	d at le	ast one Third Party Credit transactio	n, FAX the comple	eted log and a copy o	f EACH Third Pa	rty Credit sales or
Make a FAX copy of this log	and file it w	ith yo	ur daily work bag.				
Mail the original of this log al	ong with all	origin	al applications for Third Darts Condit				
Mail the original of this log an	<u>, , , , , , , , , , , , , , , , , , , </u>	ongin	al applications for Third Party Credit	to SIMC, attention	Central Credit.		
Attach the 'MERCHANT' and SMC in the next available A E	'BANK COF	PY' of	each sales draft to the Bank Deposit	to SMC, attention t Summary, place i	Central Credit. n the Daily Work Bag	at the end of th	e day, then send to
Attach the 'MERCHANT' and SMC in the next available A E	'BANK COF	PY' of	each sales draft to the Bank Deposit	to SMC, attention	Central Credit. n the Daily Work Bag	at the end of th	e day, then send to
Attach the 'MERCHANT' and SMC in the next available A E	'BANK COF	PY' of Thir One	a applications for Third Party Credit each sales draft to the Bank Deposit d Party Credit Type/Acct # Customer Account	to SMC, attention t Summary, place i	Central Credit. n the Daily Work Bag Amount Charged On Third Party	e at the end of th Central Log	e day, then send to POS Receipt Journal
Attach the 'MERCHANT' and SMC in the next available A E Customer Name	'BANK COP lox. ✓ J E	PY' of Thire One O T	d Party Credit Type/Acct # Customer Account Number	to SMIC, attention t Summary, place i Total Sale	Central Credit. n the Daily Work Bag Amount Charged On Third Party Credit	at the end of th Central Log Number	e day, then send to POS Receipt Journal Number
Attach the 'MERCHANT' and SMC in the next available A E Customer Name	'BANK COP lox. ↓ ↓ ↓ ↓ E	PY' of Thire One T	d Party Credit Type/Acct # Customer Account Number	Total Sale	Central Credit. n the Daily Work Bag Amount Charged On Third Party Credit 973. 17	at the end of th Central Log Number	e day, then send to POS Receipt Journal Number 169 9912

# **DEPOSIT PROCEDURES**

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

- 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 <u>does not match the total of the actual GE</u> <u>sales and returns</u>, follow the REPORTING instructions indicated on p. 25.
- 4) <u>When the Verifone amount matches the total of the actual GE sales and returns</u> 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.

### GE LUXURY VERIFONE CLOSING & REPORTING INSTRUCTIONS

The GE VERIFONE must be <u>balanced and closed out</u> every night at store closing.

The CLOSING PROCEDURES for the this Verifone are as follows:

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

**REPORTING PROCEDURES** for the this Verifone are as follows:

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

Operator Name	CINDY	If Terminal Total and Deposit Total differ,
Date of Deposit	2/6/06	call Client Support Customer Service <b>1-800-333-1082</b>
Time of Deposit	9:35 P.M.	-
Draft Total	5651.28	Spoke with
Terminal Total	5651.28	Date
Deposit Number	129	Time
Deposit Total	5651.28	

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

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

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

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