

Our Company






Synchrony (NYSE: **SYF**) is a premier consumer financial services company delivering one of the industry’s most complete digitally-enabled product suites. Our experience, expertise and scale encompass a broad spectrum of industries including digital, health and wellness, retail, telecommunications, home, auto, outdoor, pet and more. We have an established and diverse group of national and regional retailers, local merchants, manufacturers, buying groups, industry associations and healthcare service providers, which we refer to as our “partners.” We connect our partners and consumers through our dynamic financial ecosystem and provide them with a diverse set of financing solutions and innovative digital capabilities to address their specific needs and deliver seamless, omnichannel experiences. We offer the right financing products to the right customers in their channel of choice.

For more information, visit [synchrony.com](https://www.synchrony.com), Twitter: [@Synchrony](https://twitter.com/Synchrony) and LinkedIn.

Partners and Customers

As a leading financial ecosystem with 90 years of experience and innovation, we’ve built relationships with national and regional retailers, healthcare providers, manufacturers and more. We serve hundreds of thousands of partner locations across the U.S., and each one is important to us.

Our investments in technology across multiple channels—in-store, online and mobile— allow us to engage consumers when and where they want. Our programs and tools strengthen the relationship between our business partners and their customers, helping drive growth and opportunity across the board. We have a comprehensive suite of product offerings optimized for customers at the right time in their buying journey. Our partner portfolios are aligned across five platforms:

 DIGITAL	 HEALTH & WELLNESS	 HOME & AUTO	 DIVERSIFIED & VALUE	 LIFESTYLE
<p>Enables our digital-first partners to deepen consumer engagement by embedding payment solutions, leading value and rewards, and personalized offers within seamless experiences and extending digital relationships into in-person commerce.</p>	<p>Provides comprehensive healthcare payments and financing solutions through a network of providers and partners for those seeking health and wellness care for themselves, their families, and their pets.</p>	<p>Help partners to convert more prospects to customers, expand customer loyalty and engagement, and grow their business by offering choices in financing and tailored experiences when and where customers shop.</p>	<p>Assists large retail partners deliver everyday value to consumers shopping for daily needs or important life moments, whether shopping in store, online or in-app.</p>	<p>Partners with a diverse set of merchants to extend the passion for their brands and products to the consumer, offering seamless financing while building a relationship across multiple generations.</p>

This structure enables us to drive faster growth, deepen our domain expertise and provide the most comprehensive suite of products in the industry.

Synchrony Bank

Synchrony Bank offers savings accounts that feature award-winning products and the safety of FDIC insurance*—CDs, IRAs, Money Market Accounts and Savings Accounts. Customers can open an account in minutes via our Mobile app or online all with no minimums or monthly service fees.


Synchrony is always developing new products to help consumers achieve what’s possible. Today, we offer the Synchrony Premier World Mastercard, with 2% cash back and no annual fee, * subject to credit approval. The Synchrony Plus World Mastercard and the Synchrony Preferred Mastercard are currently offered by invitation only.


We are connected to the decisions consumers make every day about spending and saving with options to use credit or savings to make important buying and spending decisions in line with their financial goals.

*FDIC insurance up to \$250,000 per depositor, per insured bank for each ownership category.

Synchrony by the Numbers

*All numbers as of and for the year ended December 31, 2021.

90  years of history,
built one customer at a time

MORE THAN 
165B
of purchase volume

\$4.2B


net earnings

72.4M 
active customer accounts

MORE THAN 
18K
employees, each integral
to our business

29

U.S. Patents

\$62B 
in deposits in FDIC-insured CDs,
IRAs, money market accounts and
savings accounts