

Synchrony Accelerates Growth by Expanding CareCredit® Financing to Health and Wellness Providers via Exclusive Clover App Market Integration

Integration on Clover devices now reaches over 40,000 health and wellness providers, streamlining patient applications and payments at the point of sale

Key Highlights:

- Enables all providers who use Clover devices to facilitate CareCredit applications and process transactions at the point of sale -- helping them scale their financial processes to drive business growth.
- CareCredit is the first and only patient financing solution available on the Clover App Market.
- Expands CareCredit's vast network with an additional 40,000 health providers, in addition to the 2,000 health & wellness providers already accepting CareCredit payments with Clover.

STAMFORD, Conn. and MILWAUKEE, Jan. 12, 2026 /PRNewswire/ -- Synchrony (NYSE: SYF), a leading consumer financial services company, today announced an expansion of its integration with Clover, the all-in-one commerce solution from Fiserv (NASDAQ: FISV). The partnership will now empower over 40,000 health and wellness providers using Clover devices to accept CareCredit credit card payments and also facilitate new CareCredit applications at the point of sale.



Building on the 2024 partnership that enabled providers to accept CareCredit payments via Clover devices, this full-scale integration now allows providers to process the entire patient financing journey – from application to payment – within the Clover system. This update will grow the number of Clover health and wellness providers who can process payments with CareCredit to more than 40,000.

"Fully integrating CareCredit into Clover devices provides a powerful operational advantage, enabling providers and small businesses to optimize their payment ecosystems, drive deeper customer loyalty, and significantly enhance enterprise growth," said Beto Casellas, Executive Vice President and Chief Executive Officer of Health & Wellness at Synchrony.

"This expansion streamlines complex financial workflows for small and mid-sized businesses while ensuring patients have seamless access to the care they want."

The "Pay with CareCredit" app is the first and only patient financing solution in the Clover App Market and is seamlessly integrated and pre-downloaded on Clover devices. Staff can accept CareCredit payments directly through their Clover device, with the functionality built into existing workflows. This eliminates the need for additional hardware or separate systems, making it easier for providers to offer financing at the point of sale.

"Clover is committed to meeting the evolving needs of the health and wellness industry, and our partnership with Synchrony enables us to deliver innovation to help practices thrive," said Katie Whalen, Senior Vice President, SMB Sales and Partnerships at Fiserv. "By integrating Clover technology with Synchrony's financing capabilities, we're helping healthcare practices operate more efficiently, streamline payment processes and enhance the patient experience."

About Fiserv

Fiserv, Inc. (NASDAQ: FISV), a Fortune 500 company, moves more than money. As a global leader in payments and financial technology, the company helps clients achieve best-in-class results through a commitment to innovation and excellence in areas including account processing and digital banking solutions; card issuer processing and network services; payments; e-commerce; merchant acquiring and processing; and Clover®, the world's smartest point-of-sale system and business management platform. Fiserv is a member of the S&P 500® Index, one of TIME Magazine's Most Influential Companies™ and one of Fortune® World's Most Admired Companies™. Visit fiserv.com and [follow on social media](#) for more information and the latest company news.

About Synchrony

Synchrony (NYSE: SYF) is a leading consumer financial services company providing a range of financing programs and innovative banking products across industries including retail, digital, home, auto, travel, health, and pet. Synchrony partners with businesses to drive sales, foster customer loyalty, and offer flexible financing solutions. Its portfolio includes private label and co-branded credit cards, installment loans, and other consumer financing products for individuals and small- to medium-sized businesses, including healthcare providers.

Through digital capabilities, industry expertise, actionable data insights, seamless customer experiences, and tailored financing solutions, Synchrony is redefining what's possible in consumer finance.

For more information, visit www.synchrony.com.

FAQ

What new capabilities does the expanded CareCredit integration offer?

Providers can now manage the full customer financing journey on Clover devices including applying for CareCredit, making purchases, and looking up existing accounts, creating a smooth, end-to-end experience.

How easy is it to set up the updated CareCredit features on Clover?

Implementation is simple. Current Clover users can download the Pay with CareCredit app from the Clover App Market and begin using the new features right away, with no extra hardware required.

How does this integration help with day-to-day operations?

The Clover platform supports CareCredit payments, reporting, inventory management, and scheduling in one central location, giving practices and small businesses the tools to modernize their workflows and scale more efficiently.

Is CareCredit the only financing option available on Clover?

Yes. CareCredit remains the only patient financing solution in the Clover App Market, offering providers a unique and flexible payment option for their customers.

Media Contact:

Tyler Allen
Synchrony Media Relations
Tyler.Allen@syf.com

Torrie Miers
Fiserv Media Relations
victoria.miers@fiserv.com

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