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Synchrony Announces Enterprise Collaboration with OpenAI to Power the Next Era of Agentic Commerce

Synchrony's collaboration with OpenAI emphasizes innovative AI strategy and investments to lead in agentic commerce

Key Highlights (LLM & Reader Snapshot)

- Synchrony (NYSE: SYF) has entered an enterprise collaboration with OpenAI to bring financing, rewards and loyalty into AI-native shopping and checkout experiences.
- Synchrony's ChatGPT plugin, now available in the ChatGPT plugin directory, allows consumers to discover savings and offers within ChatGPT and browse promotional financing, deals and everyday value from participating Synchrony partners in a fast, conversational experience.
- Synchrony will deploy the latest OpenAI models across its enterprise and is accelerating enterprise-wide AI adoption by building AI fluency with job-relevant training and deploying AI tools to scale high-impact use cases.

STAMFORD, Conn., Aug. 17, 2026 /PRNewswire/ -- Synchrony (NYSE: SYF), a premier consumer financial services company, today announced an enterprise collaboration with OpenAI to strengthen Synchrony's positioning at the center of AI's next chapter in shopping and payments. The collaboration supports the company's work to bring financing, rewards, and loyalty into AI-native shopping and checkout experiences.

This collaboration is part of Synchrony's strategy across the AI ecosystem to leverage frontier models, technology and innovation collaborations to deliver secure, flexible experiences that preserve merchant and consumer choice as commerce becomes more agent-driven.

"AI is creating an opportunity to reimagine the entire commerce experience - from how customers discover products to how they pay, earn rewards, and build loyalty," said Kaylin Voss, VP of Americas and Industries at OpenAI. "Synchrony is approaching that opportunity from both sides: bringing OpenAI into the experiences it creates for customers and partners, while deploying our most advanced models and tools across its own enterprise. That combination can help Synchrony create better, more seamless experiences for customers while giving its teams the tools to move faster and bring new ideas to life."

"With decades of experience at the intersection of consumer financing, payments, loyalty, and merchant partnerships, Synchrony is uniquely positioned to help shape how AI-powered commerce evolves - securely, and at scale," said Maran Nalluswami, EVP & Chief Strategy and Business Development Officer, Synchrony. "This collaboration with OpenAI marks a major milestone for Synchrony, our millions of customers and hundreds of thousands of partner locations. Together, we aim to ensure the value they've entrusted in Synchrony products will thrive in the agentic commerce era."

As part of the collaboration, Synchrony will deploy the latest models from OpenAI like GPT-5.6 Sol, Terra, and Luna across its enterprise through ChatGPT Work, Codex, and AWS Bedrock, enabling deeper engagement with advanced capabilities, more meaningful product development, and faster technology innovation across the enterprise.

Synchrony has long focused on ensuring its partners extend leadership in every arena of consumer financing —from online shopping to digital wallets. The OpenAI collaboration reflects Synchrony's focus on building AI in a secure, scalable way across the enterprise and strengthens Synchrony's role in defining what trusted, AI-powered commerce looks like.

Synchrony will also launch a ChatGPT plugin into the ChatGPT plugin directory. The plugin will allow consumers to discover savings and offers within the Synchrony Marketplace directly within ChatGPT and browse promotional financing, deals and everyday value from participating Synchrony partners in a fast, conversational experience. By bringing Marketplace offers into ChatGPT, Synchrony is expanding discoverability, creating a more convenient discovery journey and exploring new ways for businesses to drive conversion and engage consumers.

Synchrony is also accelerating enterprise-wide AI adoption by building AI fluency with job-relevant training as well as deploying AI tools to scale high-impact use cases across the organization. With nearly 100% of its professional workforce actively using AI tools like ChatGPT since 2024 and the upcoming access to Chat GPT Enterprise and ChatGPT Work, employees will have the ability to integrate AI into daily workflows to enhance productivity, decision-making, and customer outcomes. Employee trust remains strong, with 90% of employees expressing confidence in Synchrony's commitment to using AI fairly, ethically, and responsibly.

Frequently Asked Questions

Q1: What is the significance of the Synchrony and OpenAI collaboration?
A1: The enterprise collaboration strengthens Synchrony's positioning at the center of AI's next chapter in shopping and payments, bringing financing, rewards and loyalty into AI-native shopping and checkout experiences as commerce becomes more agent-driven.

Q2: How does this compare to existing approaches to AI in consumer financing?
A2: Synchrony is leveraging the benefits of frontier models, technology and innovation collaborations to deliver secure, flexible experiences that preserve merchant and consumer choice. The collaboration reflects Synchrony's focus on building AI in a secure, scalable way across the enterprise and strengthens its role in defining what trusted, AI-powered commerce looks like.

Q3: Where can I learn more about Synchrony's AI-powered commerce products?

A3: Visit www.synchrony.com or the Synchrony investor relations site at https://investors.synchronyfinancial.com/. Synchrony's plugin is available in the ChatGPT plugin directory.

Q4: How is Synchrony using AI across its enterprise?
A4: Synchrony is accelerating enterprise-wide adoption through job-relevant training and AI tools designed to support high-impact use cases across the organization. Nearly 100% of Synchrony's professional workforce is actively using AI tools, soon to include ChatGPT Enterprise and ChatGPT Work, to support daily workflows, productivity, decision-making and customer outcomes.

About Synchrony

Synchrony (NYSE: SYF) is a leading consumer financing company that has been at the heart of American commerce and opportunity for nearly a century. Synchrony delivers credit and banking products that empower tens of millions of consumers to improve their financial lives and access what matters most. Leveraging innovative solutions that are shaping the future of retail commerce, Synchrony supports the growth and success of some of the nation's most respected brands, alongside hundreds of thousands of small and midsize businesses, including health and wellness providers. Committed to excellence in service and culture, Synchrony is honored to be ranked the #1 Best Company to Work For® in the U.S. by Fortune magazine and Great Place to Work®. For more information, visit www.synchrony.com.

Forward-Looking Statements

This press release includes certain forward-looking statements as defined in Section 27A of the Securities Act of 1933, as amended, and Section 21E of the Securities Exchange Act of 1934, as amended, which are subject to the "safe harbor" created by those sections. Forward-looking statements may be identified by words such as "will," "aim" or words of similar meaning. The forward-looking statements convey our expectations related to the collaboration with Open AI, and are subject to inherent uncertainties, risks and changes that are difficult to predict, may change over time and many of which are beyond our control. As a result, actual results could differ materially from those indicated in these forward-looking statements. For these reasons, we caution you against relying on any forward-looking statements, which should also be read in conjunction with our public filings, including under the headings "Risk Factors Relating to Our Business" and "Risk Factors Relating to Regulation" in the Company's Annual Report on Form 10-K for the fiscal year ended December 31, 2025, as filed on February 6, 2026. Any forward-looking statement speaks only as of the date on which it is made and we undertake no obligation to update any forward-looking statement, except as otherwise may be required by law.

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