June 3, 2026

CareCredit Now Available at LiveLoveSpa.com Checkout, Marking First eCommerce Partnership in the Cosmetic Space

LiveLoveSpa.com becomes the first eCommerce partner in thecosmetic space to offer the CareCredit credit card as a seamless checkout option, giving consumers more options to pay for skincare and beauty products.

Key Highlights:

- **A first in beauty eCommerce:** LiveLoveSpa.com becomes CareCredit's first cosmetics eCommerce partner to offer CareCredit as a built-in checkout payment option.
- **Built for how people shop today**: With 41% of U.S. beauty and personal care purchases happening online, shoppers increasingly expect flexible ways to apply for credit and pay at checkout.
- **Financing when it matters most:** The integration brings apply + buy in one smooth flow, meeting demand for choice and convenience—especially as 44% of shoppers look for financing options.

STAMFORD, Conn., June 3, 2026 /PRNewswire/ -- Synchrony (NYSE: SYF), a leading consumer financial services company, today announced a partnership with LiveLoveSpa.com, an online store and community created to inspire healthy living by connecting consumers and professionals to beauty and wellness products and experiences. LiveLoveSpa.com is Synchrony's first eCommerce partner in the cosmetic space to offer a seamless apply and checkout experience with CareCredit through Shopify.

LIVE LOVE SPA

Expanding financing options to online sectors may be essential to meet consumers on their journey, as global eCommerce sales are forecasted to hit $6.4 trillion in 2026, with an expected market growth of over $7.89 trillion by 2028 and estimated 22.5% of retail purchases taking place online.[1] The cosmetic space is already seeing this shift firsthand as online sales now represent 41% of beauty and personal care sales in the U.S., a 7.3% year-over-year value in growth across the global sector.[2]

"As more consumers choose to shop directly with brands online, the digital experience – especially at checkout – has become increasingly important. At the same time, cost remains a key barrier in the cosmetic and wellness space," said Jeff Miller, Senior Vice President and General Manager, Specialty and Wellness at Synchrony. "CareCredit, backed by Synchrony helps address that challenge by expanding access to financing options in a seamless, digital-first way – enabling consumers to move forward with care and helping our partners drive growth."

The partnership enables consumers to apply for and use CareCredit at checkout when purchasing products and services from LiveLoveSpa.com which uses Shopify. Cardholders will experience a seamless checkout experience and will have access to a variety of financing options on eligible purchases that could support them in achieving their aesthetic and wellness goals.

Live Love Spa's partnership with CareCredit helps cardholders to purchase what they want in a way that fits their lifestyle and financial goals throughout their beauty and wellness journey by:

- **Enabling a seamless checkout experience:** CareCredit financing options are available at the point of sale, improving the payment experience for Live Love Spa customers.
- **Driving access:** With the CareCredit credit card, consumers can move forward with higher-ticket wellness and spa purchases eligible for special financing they might otherwise delay due to upfront costs, while providing a continuous solution for their

beauty and wellness journey as consumers can utilize it for repeat purchases and ongoing product or service needs.

- **Delivering a trusted payment option:** Consumers gain added confidence when purchasing from curated wellness brands on Live Love Spa, as 71% of consumers have encountered a scam or attempted scam while shopping online.[3]

The Future of eCommerce Financing

As 44% of shoppers said they always seek financing options,[4] this partnership aims to address consumers' cost concerns while redefining the eCommerce payment experience in a new age of digitalization and integration.

"Consumer preferences are evolving alongside the growing digital presence of beauty and wellness brands, making cross-industry partnerships increasingly valuable to remain competitive," said Lisa Michaelis, CEO and Founder of Live Love Spa. "Partnering with CareCredit allows us to offer the financing options consumers expect, directly at the point of sale, helping more customers access the brands and products they want while putting their wellness needs at the forefront."

Through CareCredit, a Synchrony solution, this partnership enables access to an array of credit options for health and wellness products and services, including 6 and 12 months promotional financing options on purchases of $200+.

Expanding on Synchrony's years of expertise in consumer financing for more than 70.7 million active accounts,[5] alongside approximately 500,000 total partner locations – including small and medium businesses – the partnership is expected to increase access to financing options for 100,000+ Live Love Spa customers and marks CareCredit's growing digital presence in the beauty and wellness space.

To learn more about CareCredit and how to apply, please visit:www.carecredit.com. To learn more about Synchrony's eCommerce solutions, please visit: www.synchrony.com.

FAQ

What is the current and projected growth of global eCommerce sales and cosmetic space?

Global eCommerce sales are forecasted to reach $6.4 trillion in 2026, with expected market growth to over $7.89 trillion by 2028 and an estimated 22.5% of all retail purchases taking place online.[1] Online sales currently represent 41% of all beauty and personal care sales in the U.S., reflecting a significant shift in consumer purchasing habits within this sector.[2]

What role do financing options play in consumers' online shopping behavior?

Financing options play a significant role, as 44% of shoppers actively seek them,[4] highlighting a strong consumer demand for payment solutions in the digital space.

Why are trusted payment options crucial for online shoppers?

Trusted payment options for eCommerce shoppers are crucial because 71% of consumers have encountered a scam or attempted scam while shopping online.[3] Partnering with reputable payment solutions like CareCredit can provide added confidence.

How can I use CareCredit for Live Love Spa products at checkout?
CareCredit cardholders can apply for and use their card at the point of sale for Live Love Spa purchases on Shopify.

Does CareCredit plan to offer point of sale offerings across other eCommerce sites?
Yes, CareCredit and larger Synchrony network has been expanding its role and footprint in the eCommerce space, from Synchrony's agentic AI marketplace integration to CareCredit point of sale offerings.

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.

About LiveLoveSpa.com:
LiveLoveSpa.com is the curated wellness destination where every product is carefully selected and vetted. So discovering your next favorite ritual feels like a recommendation from someone who gets it. For more than a decade, their team of experts has had its pulse at the forefront of wellness, elevated the professionals, and created the spaces where brands, businesses, and people finally discover each other.

[1] Global Ecommerce Sales Growth Report (2026). Shopify, 2025. Retrieved from: https://www.shopify.com/blog/global-ecommerce-sales

[2] NIQ reports 7.3% Year-Over-Year Value Growth in Global Beauty Sector. NielsenIQ, 2025. Retrieved from: https://nielseniq.com/global/en/news-center/2025/niq-reports-7-3-year-over-year-value-growth-in-global-beauty-sector/.

[3] "Clutch Report: 71% of Consumers Encounter E-Commerce Scams While Shopping Online." Clutch, 2026. Retrieved from: https://clutch.co/press-releases/ecom-scams-survey.

[4] Synchrony 9th Major Purchase Study, September 2023.

[5] Securities and Exchange Commission Form 10-K, Annual Report Section 13 and 15(d). Synchrony, February 6, 2026.

Contact:
Michelle Romero
Synchrony
Michelle.Romero@SYF.com

releases/carecredit-now-available-at-livelovespacom-checkout-marking-first-ecommerce-partnership-in-the-cosmetic-space-302787464.html

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