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Eligible Synchrony Mastercard Customers Now Have Access to the Pay Later Feature of Apple Pay

STAMFORD, Conn., Jan. 16, 2025 /PRNewswire/ -- Synchrony (NYSE: SYF), a premier consumer financial services company, is enhancing the way consumers securely shop online and in-app when checking out with Apple Pay on iPhone and iPad. Eligible Synchrony Preferred Mastercard, Synchrony Plus World Mastercard, or Synchrony Premier World Mastercard holders can now choose to pay with the standard terms of their credit card, or use a promotional offer that includes fixed monthly payments.¹



To use a Synchrony Mastercard with Apple Pay, customers will first need to add their Synchrony Mastercard to Apple Wallet. When checking out with Apple Pay online or in-app using iPhone and iPad, users will be able to select their Synchrony Mastercard, and if eligible, tap Pay Later to view their available promotional offer. Users can then make a selection and complete the quick and seamless checkout process with Apple Pay.

"The ability for customers to choose fixed monthly payments in Apple Pay with the Synchrony Mastercard builds upon our leadership in digital payments and represents a big leap forward in offering our customers an enhanced level of flexibility and choice at checkout," said Florin Arghirescu, Chief Product Officer, Synchrony. "We believe this simplifies digital payment transactions and provides cardholders with the ability to make purchases in ways that work best for them."

Apple Pay provides users with an easy, secure and private way to pay. As with all Apple Pay purchases, when a user pays with a Synchrony Mastercard with Apple Pay, Apple does not retain any transaction information linked to the user.

Synchrony plans to expand the ability to pay for eligible purchases with fixed monthly payments to more Apple Pay users across the company's portfolio of co-branded cards.

Later this year, consumers will also be able to view and redeem rewards from eligible Synchrony-issued cards when checking out online and in-app on iPhone and iPad with Apple Pay, bringing even more flexibility and choice to the checkout experience than ever before.

About Synchrony

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 www.synchrony.com.

1) When Synchrony Mastercard is used with Apple Pay online or in-app, the standard terms of the credit card agreement may apply (Pay In Full option) or a promotional financing offer may be available (Pay Later option). Promotional Offers are only available for eligible well qualified cardholders. Both options allow the purchase to be paid in full or over time.

Loans not offered by Apple. Subject to eligibility requirements and approval. Not available in all markets, and may not be available for all types of purchases, such as subscriptions and recurring transactions. Available with Apple Pay online and in apps, on iPhone or iPad. Not available in-store. Software requirements apply. Additional terms may apply. For more eligibility and feature details, see <https://support.apple.com/120477>

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