

CareCredit Launches Mobile App to Deliver Account Servicing and Provider Locator to Millions of Cardholders' Smartphones

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Additional Platform Allows More than 185,000 Healthcare Practices and Health-focused Retailers to Drive Patient Awareness and Engagement

COSTA MESA, Calif. -- (BUSINESS WIRE ^[4]) -- CareCredit from Synchrony Financial (NYSE: SYF ^[5]), introduces the CareCredit mobile app, which allows millions of CareCredit cardholders to conveniently access account servicing and a provider location finder on their smartphones and tablets. The app, available this week in both Google Play and the Apple App Store, helps patients of CareCredit's more than 185,000 healthcare service providers manage their accounts and financing via their mobile devices.

According to the [Consumers' Path to Healthcare Purchases Study](#) ^[6], consumers making elective healthcare decisions conduct extensive research into both the procedure and how they are going to pay for it, with 73 percent saying they researched costs, including the availability of financing. Combined with the growing amount of time Americans spend using mobile apps – an average of 3 hours and 5 minutes a day in 2015, up from 2 hours 51 minutes in 2014,² – it is clear the CareCredit mobile app will help consumers conveniently research healthcare and financing options and easily manage their accounts on the go.

"Our innovative CareCredit mobile app offers our health, wellness and beauty service providers a way to engage with their patients and customers via the mobile devices they increasingly rely on to manage their everyday lives," said Dave Fasoli, executive vice president & CEO of Synchrony Financial's CareCredit platform. "We know that financing is an important factor for patients considering elective healthcare decisions, and this app provides CareCredit cardholders a useful and accessible tool to help make those important financial decisions."

Developed with extensive usability testing, the mobile app leverages the same log-in credentials as our online and mobile sites, but incorporates enhanced security controls such as device authentication. The app allows users to find the service providers and retailers closest to their location – extremely helpful in the case of an urgent need – or they can type in an address or zip code to find a service provider by practice type.

This app also incorporates pre-login access to the popular CareCredit digital card, allowing cardholders to access a digital version of their CareCredit healthcare credit card on their mobile device, eliminating the need to bring their card with them at the time of care.

Fasoli added, "This launch represents another enhancement to CareCredit's industry-leading mobile product suite and is an important factor behind our impressive satisfaction ratings in the industry."

The app also allows CareCredit customers to enroll in notifications to receive updates when a payment is due or has been received or when a promotional offer is expiring. The app, built by Synchrony Financial in collaboration with our strategic partner, GPShopper, supports beacon technology and will be quickly and continuously enhanced by Synchrony Financial's agile development teams.

And CareCredit and Synchrony Financial continue to be at the forefront of mobile payments technology, enabling mobile payments for private label credit card and patented Dual Card™ portfolios for whichever mobile wallet our partners and customers choose. Last month, Synchrony Financial announced that its CareCredit cards can be added to the Samsung Pay mobile wallet, which leverages both Magnetic Secure Transmission (MST) and Near Field Communication (NFC) technologies and works almost anywhere customers can swipe their cards. This preserves the benefits and features available on CareCredit cards in a secure mobile wallet environment.

Learn more about Synchrony Financial's digital innovation at [Money 20/20](#) ^[7], October 25-28, 2015 in Las Vegas, NV. Visit us at Booth #2114 to see how we engage the digital customer and our CEO, Margaret Keane, will moderate a panel discussion on "The Retail Engagement Journey: Mobile, Local & Personalized" ^[8].

About CareCredit®

For nearly 30 years, CareCredit, from Synchrony Financial (NYSE: SYF ^[9]), has helped millions of people pay for needed and desired care and health expenses. CareCredit is a health, wellness and beauty credit card accepted through a national network of more than 185,000 healthcare providers. For more information on CareCredit, call 800-300-3046 or visit www.carecredit.com ^[10].

About Synchrony Financial

Synchrony Financial (NYSE: SYF ^[11]) is one of the nation's premier consumer financial services companies. Our roots in consumer finance trace back to 1932, and today we are the largest provider of private label credit cards in the United States based on purchase volume and receivables*. We provide a range of credit products through programs we have established with a diverse group of national and regional retailers, local merchants, manufacturers, buying groups, industry associations and healthcare service providers to help generate growth for our partners and offer financial flexibility to our customers. Through our partners' over 300,000 locations across the United States and Canada, and their websites and mobile applications, we offer our customers a variety of credit products to finance the purchase of goods and services. Synchrony Financial (formerly GE Capital Retail Finance) offers private label and co-branded Dual Card™ credit cards, promotional financing and installment lending, loyalty programs and FDIC-insured savings products through Synchrony Bank. More information can be found at www.synchronyfinancial.com ^[12], [facebook.com/SynchronyFinancial](https://www.facebook.com/SynchronyFinancial) ^[13] and twitter.com/SYFNews ^[14].

*Source: The Nilson Report (April, 2015, Issue # 1062) - based on 2014 data.

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¹ Study conducted by Rothstein Tauber, Inc., on behalf of CareCredit, 2014.

² Source: [eMarketer](#) ^[15], October 2015.

Language:

English

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