

SYNCHRONY ECOMMERCE SOLUTIONS FOR ADOBE COMMERCE AND MAGENTO OPEN SOURCE

# A financing solution that helps boost purchasing power.

The Adobe and Synchrony partnership introduces Synchrony eCommerce Solutions, a set of game-changing financing solutions for Adobe Commerce and Magento Open Source merchants. Now, with the ability to offer a wide range of consumer financing options **with longer durations**, merchants can provide their customers with payment flexibility through installment loans or a credit card — **with lower merchant fees** all integrated seamlessly onto their websites.

**3 in 4**

Cardholders say they seek financing when making a major purchase\*

**63%**

Of consumers aged 21–39 say recent price increases made them seek financing solutions\*

**35%**

Increase in spend by surveyed cardholders vs. non-cardholders on purchases over \$500\*

**19%–27%**

Increase in sales conversion when financing offers are presented†

Resources: \*Synchrony 9th Major Purchase Study September 2023. †Based on Synchrony client analysis. Results will vary by partner.

## Top 4 benefits for merchants



**Help grow your business:** Increase customer purchasing power by offering the opportunity to pay over time. We see higher conversion and average order value when shoppers can pay over time.



**Easy to activate:** Merchants integrate Synchrony payment options on their Adobe Commerce or Magento Open Source hosted sites, and get 24/7 support through Synchrony Partner Center.



**Get unmatched financing flexibility:** Financing options range from 6 weeks to 60 months, with installment loans and a credit card option at competitive merchant fees.



**A trusted financing leader:** Rest easy — Synchrony has extensive experience with 460,000 partners nationwide.\*

\*Synchrony Fact Sheet. All numbers as of and for the year ended December 31, 2022.

## Synchrony stands out with more financing options

Longer financing durations, lower merchant fees, and options to help encourage repeat purchases, like a credit card for future transactions.

### Basic Plan

(Flex Credit Card)

An open line of credit that encourages repeat purchases & helps drive loyalty.

Promo financing over **6 months**

### Standard Plan

(Pay Later)

A buy now, pay later loan offers easy, predictable payments over time.

Financing options from **6–12 months**

Most Popular Option

### Growth Plan

(Flex Credit Card + Pay Later)

An open line of credit and buy now, pay later loan provide options and flexibility.

Financing options up to **36 months**

### Premium Plan

(Flex Credit Card + Pay Later)

An open line of credit and buy now, pay later loan with longer durations and no interest offers.

Financing options up to **60 months**

# Pricing options

## Limited Time Offer

The \$0.25 per transaction fee will be waived on transactions processed through 1/31/26.

## Single-Product Financing Solutions

### Basic Plan

#### Synchrony Flex Credit Card

~4% fee + \$0.25 per transaction

Cart	Promos
\$199+	6 Mo Deferred Interest*

\*No interest if paid in full within promotional period.

Great for businesses who want to provide financing and encourage repeat purchases to help drive loyalty.

### Standard Plan

#### Pay Later

~5.5% fee + \$0.25 per transaction

Cart	Promos
\$600-\$1,199	Pay Monthly Loan for 6 Mo
\$1,200+	Pay Monthly Loan for 12 Mo

Great for businesses who want to allow customers to make easy, predictable payments over time.

## Multi-Product Financing Solutions

### Growth Plan

#### Pay Later (Up to 36 Mo) + Synchrony Flex Credit Card

~5.5% fee + \$0.25 per transaction

Cart	Promos
\$50-\$500	Pay in 4 (over 6 weeks)
\$199-\$499	6 Mo Deferred Interest*
\$500-\$1,199	12 Mo Deferred Interest* Pay Monthly Loan for 18 Mo
\$1,200-\$2,399	18 Mo Deferred Interest* Pay Monthly Loan for 24 Mo
\$2,400+	24 Mo Deferred Interest* Pay Monthly Loan for 36 Mo

\*No interest if paid in full within promotional period.

Great for businesses that want to give customers more options and flexibility to buy now and pay over time.

### Premium Plan

#### Pay Later (Up to 60 Mo) + Synchrony Flex Credit Card

~9.5% fee + \$0.25 per transaction

Cart	Promos
\$50-\$499	Pay in 4 (over 6 weeks)
\$199-\$499	6 Mo Equal Pay No Interest*
\$500-\$1,199	12 Mo Equal Pay No Interest* Pay Monthly Loan for 12 Mo
\$1,200-\$1,999	18 Mo Equal Pay No Interest* Pay Monthly Loan for 24 Mo (Select customers may be approved for 0% APR)
\$2,000-\$3,999	24 Mo Equal Pay No Interest* Pay Monthly Loan for 48 Mo
\$4,000+	24 Mo Equal Pay No Interest* Pay Monthly Loan for 60 Mo

\*No interest with equal monthly payments.

Great for businesses looking to give customers more options, including longer duration loans and no-interest financing.

[Get started with Synchrony Financing.](#)