CareCredit®
a Synchrony solution

Orientation Guide



We're delighted to help you help your patients/clients!

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Pages with a ☑ symbol contain important compliance information.

Throughout this document, we have included images of some CareCredit collateral and web pages. These images are only used for representations, not content, therefore they are marked SAMPLE, and the actual versions may be slightly different from what you see in the guide.

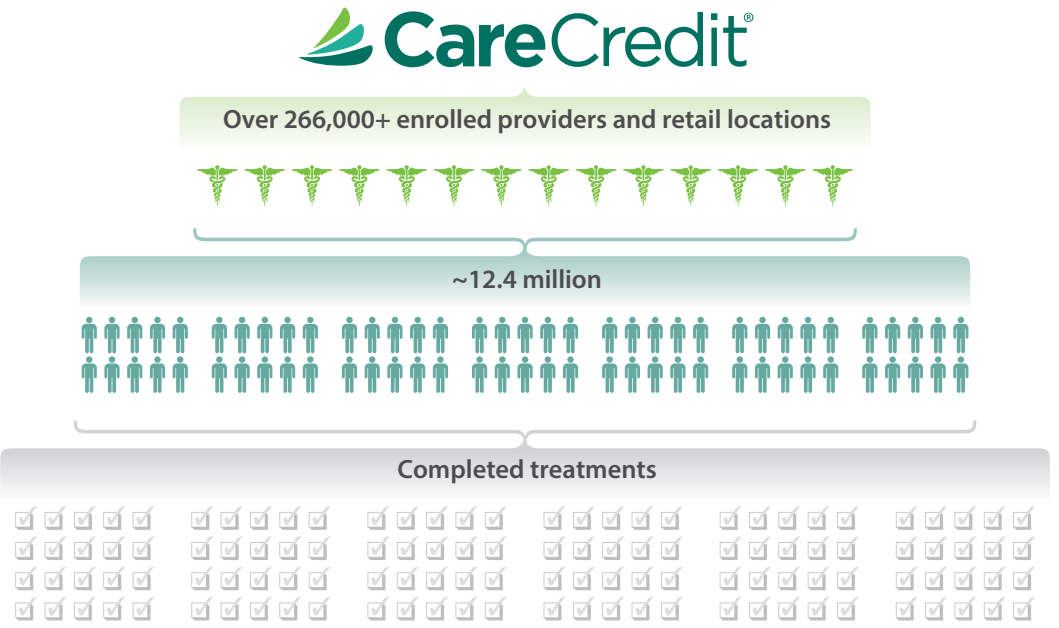
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CareCredit®
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Introducing CareCredit

CareCredit has approximately 12.4 million cardholders and over 266,000+ enrolled providers and retail locations, including:

- Chiropractic
- Cosmetic
- Dental
- Dermatology
- Durable Medical Equipment
- Health Systems
- Hearing
- Medical Specialties
- Ophthalmology
- Optometry
- Pharmacy
- Primary and Urgent Care
- Spa & Wellness
- Veterinary
- Weight Loss



Everyone Benefits*

Patients/Clients

- Dedicated financing options for health and wellness expenses*
- Convenient monthly payments*
- Immediate Access* (some limitations may apply)
- Credit card can be used for the entire family*
- Quick and easy application process
- Flexible terms

Practice

- Start treatment and procedures now without delay*
- Quick and easy application process
- Minimize efforts on billing and collections
- Help increase treatment/procedure acceptance
- Payment in two days

* *Subject to credit approval.*

This is the first step to offering additional financing options for your patients/clients.*

Today you will learn...

- How CareCredit can help with your practice's priorities.
- How to help achieve your practice goals by accepting CareCredit.
- What you need to know about accepting the CareCredit credit card and Synchrony Pay Later products.
- How to comply with state and federal regulations such as fair lending and consumer protection laws.
- How to get set up and ready to introduce CareCredit to your team and patients/clients as part of your financial policy.

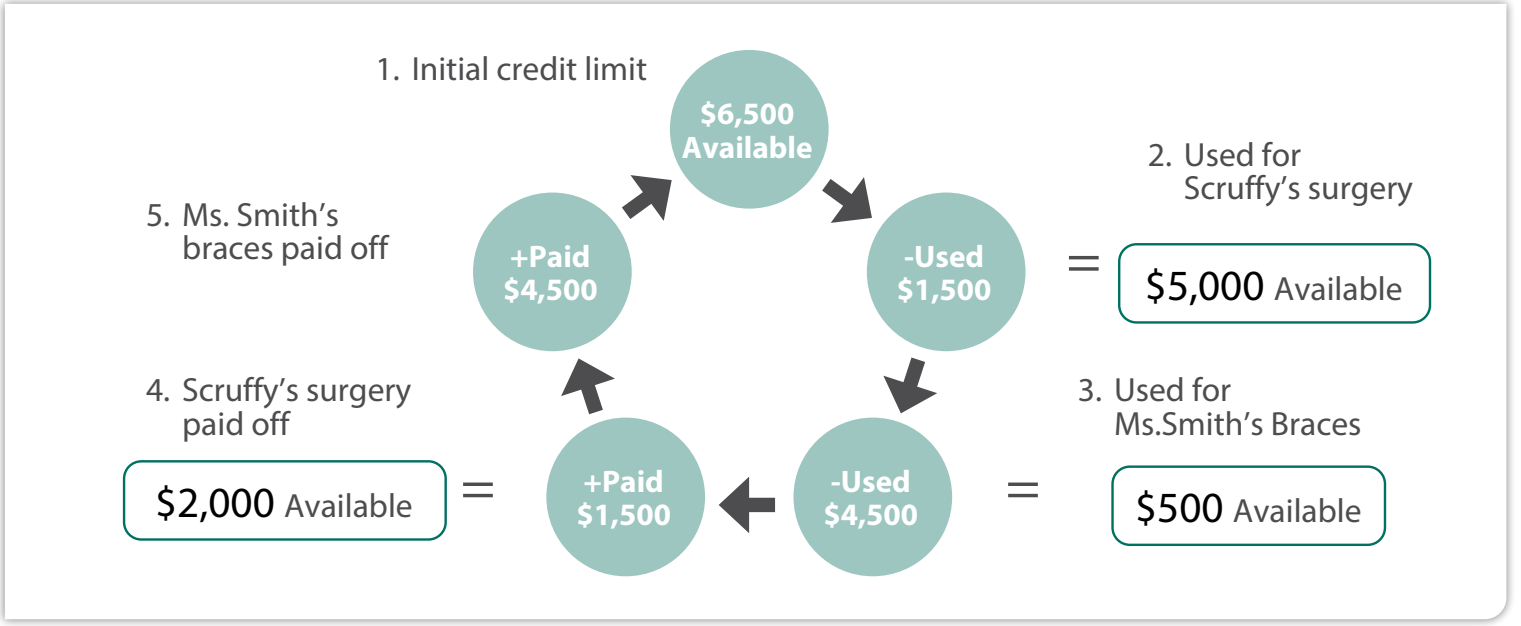
* *Subject to credit approval.*

CareCredit®
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Selecting Special Financing Options

Convenient, flexible

CareCredit credit card, a health and wellness credit card that can be used for the whole family without having to reapply.*



- Examples shown are for accounts with only two purchases. Payment allocation may vary based on the number of promotions on the account.
- At any one time, the patient/client can use all or part of her/his available credit limit.
- Credit limits can be increased if the patient/client requests and qualifies for a higher credit limit.**
- You decide which options to offer. But all patients/clients must be provided all options offered by your practice with no exception.

* *Subject to credit approval.*

** *You must have the patient's/client's permission to submit a credit limit increase request. A credit bureau check will be performed just like a new credit application.*

Our new Pay Monthly loan products.

- **Synchrony Pay Monthly** – is part of the Pay Later loan products that are a one-time use loan for a specific purchase. A Pay Monthly loan has a fixed monthly payment that remains consistent throughout the life of the loan.
- With Pay Monthly loan options, no credit card is issued.
- Helps fit healthcare into your patients/clients budget through predictable, fixed monthly payments and a specific loan payoff date.
- No application fee or prepayment penalty.

Standard Terms*

This option works for purchases that are less than $200.

Standard or Regular Account Terms apply to Non-Promotional Purchases.

Standard Terms can be used on qualifying purchases of less than $200 made with your CareCredit credit card account. Interest will be charged to your account from the purchase date if not paid in full by the payment due date.

* *Regular account terms apply to non-promotional purchases. For new accounts: Purchase APR is 32.99%; Minimum Interest Charge is $2. Existing cardholders should see their credit card agreement for their account terms. Subject to credit approval.*

How it works

- Purchase amount: Transaction less than $200.00
- Provider fee: 1.9%

Things to remember

- Standard Account Terms is designed to give cardholders another choice when paying for the care they want.
- There is no need to use a Promotion Selection Slip (PSS) on Terminal Transactions.
- No interest will be charged if the entire Standard Account Terms balance is paid in full by the due date each month. If the cardholder does not pay in full every month, interest will be charged on the outstanding balance at the Purchase APR applicable to the account.

Two types of promotional financing options are available with the CareCredit Credit Card.

How CareCredit Special Financing Works

CareCredit helps your patients/clients pay for out-of-pocket healthcare expenses for themselves, their family, and even their pets! Once they are approved, they can use it again and again to help manage health, wellness and beauty costs not covered by insurance.*

Deferred Interest/ No Interest if Paid in Full*	**6** months	**12** months	**18** months	**24** months**
Fixed Payment/ Reduced APR*	**24** months	**36** months	**48** months	**60** months

* *Monthly payments required.*

** *This promotion is not available in some markets.*

The first financing option is Deferred Interest/No Interest if Paid in Full Financing Option.*

How They Work

Minimum Purchase Amount	$200			
Promotional Period	**6** months	**12** months	**18** months	**24**** months
Provider Fees % Can be found in Provider Center under Transactions>Rates/ Promotions.				

Things to Remember

- Interest accrues on the daily balance of promotional purchase from date of original purchase at account level Annual Percent Rate (for new accounts, this APR is 32.99%). To avoid paying the accrued interest, the entire charge/purchase balance must be paid in full by the end of the promotional period.
- If the balance is not paid in full within the promotional period, the accrued interest is added to the new balance. The new balance will accrue at Purchase Annual Percentage Rate applicable to the account until the balance is paid in full.

Provider Tips Deferred Interest Financing

- Remember "What to Say, What Not to Say" in Operating Guide.
- Refer patients to signage, brochures and QR codes for more information.
- Review "Learn How to Explain Deferred Interest" in the Learning Center.

** Monthly payments required. Refer to disclosures on page 19.*
*** This promotion is not available in some markets.*

Deferred Interest/No Interest if Paid in Full*

Here are three common scenarios demonstrating potential cardholder behavior in repayment.

$1,200 Six-Months Deferred Interest/No Interest if Paid in Full Financing Option:*

	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Outcome
1. Equal Monthly Payments	$200	$200	$200	$200	$200	$200	*Promotional Balance is $0, so no interest is paid.*
	Interest Accruing						
2. Minimum Payment + Pay off**	$39	$38	$37	$35	$34	$1017	*Promotional Balance is $0, so no interest is paid.*
	Interest Accruing						
3. Minimum Payment Only**	$39	$38	$37	$35	$34	$33	*Promotional Balance is $984 plus* ***Accrued Interest Owed******
	Interest Accruing						

- Making only minimum payments will not pay the promotion in full before the end of the promotional period.
- Examples shown are for accounts with only one promotion. Multiple promotional or other purchases on an account may change the payment allocation.

** Monthly payments required. Refer to disclosures on page 19.*
*** The values used are for illustrative purposes only. Amounts may vary.*
**** Current new account level APR is 32.99%.*

What to Say vs What **NOT** to Say About Deferred Interest Promotional Financing

What deferred interest **IS:**

- Deferred interest promotional financing is just as it sounds: when a patient/client uses this type of financing on their purchase, interest accrues (adds up) **from the purchase date** but is *deferred to the end of the promotion.*
- This type of financing requires *minimum monthly payments* that start right away. The payments are not deferred.
- The required *minimum monthly payments* typically will NOT pay off the full purchase within the promo period. Although patient/client must make minimum monthly payments, they can choose to pay more every month to pay the promotional balance within the promo period (ex. 12 months) in order to avoid paying interest.
- A type of promotional financing that allows a patient/client to pay no interest ONLY IF they pay off their full purchase, within the agreed-to promo period *(ex. 12 months)*.
- If the patient/client **does not pay off the purchase in full,** by the end of the agreed-to promo period (ex. 12 months), then the interest that has accrued from the **date of purchase WILL be added** to the remaining balance.

What deferred interest is **NOT:**

- ***"Deferred payments"*** financing
  Why: A patient/client must make minimum monthly payments during the promo period (ex. 12 months).
- ***"No interest"*** financing
  Why: Interest will be charged **from the purchase date** if the promo balance is not paid in full within the promo period (ex. 12 months).
- ***"Buy now, pay later"*** financing
  Why: Buy now, pay later is a way to describe short-term fixed payment loans.
- ***"No payments"*** financing
  W**hy:** *Minimum monthly payments are required* and typically will NOT pay off the full purchase within the promo period. A patient/client could choose to make suggested equal monthly payments, which are larger, to help pay off the balance during the promo period (ex. 12 months).
- ***"Reduced APR/lower interest"*** financing
  Why: The patient/client pays NO interest IF they pay off their promotional purchase by the end of the promo period.

The second financing option is Fixed Payment/Reduced APR* Financing Option.

How They Work

Minimum Purchase Amount	$1,000			$2,500
Promotional Period	**24** months	**36** months	**48** months	**60** months
Provider Fees % Can be found in Provider Center under Transactions>Rates/ Promotions.				

Things to Remember

- Fixed monthly payments of principal and interest required until paid in full
- Fixed monthly payments based on a repayment factor of 24, 36, 48, or 60 months
- Purchases of $1,000 or more are eligible for a:
  - 24 month offer with a 17.90% APR
  - 36 month offer with a 18.90% APR
  - 48 month offer with a 19.90% APR
- Purchases of $2,500 or more are eligible for a 60 months offer with a 20.90% APR

**Monthly payments required. Refer to disclosures on page 19.*

Payoff Scenario (Fixed Payment/Reduced APR)

$2,400 48-Month Reduced Interest Financing Option:



Total Paid $2,400 principal + $1,100 interest = $3,500

Example shown is for accounts with only one promotion.

Payment allocation may vary based on the number of promotions on the account.

**Monthly payments required. Refer to disclosures on page 19.*

Important Information to Keep in Mind When Offering Promotional Financing Options for the CareCredit Credit Card.

Deferred Interest/ No Interest if Paid in Full*

Fixed Payment/ Reduced APR*

- Monthly payments are required for all financing options.
- As an important reminder about the CareCredit credit card, you cannot pass on the merchant and/or any other CareCredit fees to your patients/clients. Refer to the Finance Program Agreement for Participating Professionals.
- Providers must not set a minimum or maximum transaction amount to accept a CareCredit Credit card for payment. If a cardholder desires to transact using their CareCredit card, the card must be accepted regardless of the transaction amount.
  For example:
  a) Transactions under $200 will be processed as Standard Account Term transactions.
  b) Transactions of $200 or more will be processed on one of the promotional financing options you offer, which will in all cases include the 6 months Deferred Interest/No Interest if Paid in Full promotion.
- Providers can choose to offer/accept the CareCredit credit card for additional Deferred Interest/No Interest if Paid in Full promotions (i.e. 12, 18, 24 months** durations) and Fixed Payment/Reduced APR promotions (i.e. 24, 36, 48, 60 months durations)***
- Providers can, at the practice level, set higher minimum transaction amounts for other promotional financing options. However, when deciding which promotions to accept and choosing the minimum transaction amounts to qualify for these promotions, your promotions and minimum transaction amounts must consistently be communicated to all patients/clients, without exception.
- You can only charge for services that have been completed or that will be provided within 30 days of the initial charge on the account. **This requirement does not apply to charges for orthodontic services or for custom products ordered by the patient/client, or for other services as communicated by CareCredit.**

* *Monthly payments required. Refer to disclosures on page 19.*

** *This promotion is not available in some markets.*

*** *CareCredit requires a minimum transaction amount of $200 for 6/12/18/24M Deferred Interest/No Interest if Paid in Full, $1,000 for 24/36/48M Fixed Payment/Reduced APR, and $2,500 for 60M Fixed Payment/Reduced APR promotions.*

CareCredit Credit Card Promotional Disclosures

The CareCredit Card offers two types of special financing options. It is important that you know how to describe these options to applicants and existing cardholders. Provide the appropriate disclosures at time of credit application and at time of sale transaction for existing cardholders. **The front of the CareCredit application contains important information about the two types of special financing options and what your patients/clients should know when using CareCredit. Encourage patients/clients to review the agreement Terms and Conditions. Review the cover page of the application which explains how promotional purchases work, before applying for a CareCredit account.**

The full descriptions of the special financing options are listed below. Also, your CareCredit welcome kit contains an initial supply of the CareCredit application, which includes the cardholder agreement that you will need for new CareCredit applicants. This training guide will indicate what you must provide to applicants/cardholders and when you need to provide them.

Not all promotional financing options are available at all enrolled providers. Promotional financing options are not available at all retail locations that accept CareCredit and standard account terms will apply to such purchases.

No Interest if Paid in Full within 6, 12, 18 or 24 Months*

On qualifying purchases of $200 or more made with the CareCredit credit card account at enrolled provider locations and select retailers in the CareCredit Network. Interest will be charged to the account from the purchase date if the promotional purchase is not paid in full within the promotional period. Purchases eligible for 6, 12, 18, and 24 months promotions: minimum Monthly Payments Required. **Required monthly payments will typically Not pay off the full purchase within the promo period.**

This promotion will be described as: **"Deferred Interest/ No Interest if Paid in Full"** throughout this guide.

* No interest will be charged on the promo purchase if it is paid off in full within the 6,12, 18 or 24 months promo period. If it is not paid off in full, interest will be charged on the promotional purchase from the purchase date. Regular account terms apply to non-promo purchases and, after promo period ends, to the promo balance. **For new accounts: Purchase APR (interest rate) is 32.99%;** Minimum Interest Charge is $2. Existing cardholders: See your credit card agreement terms. Subject to credit approval.

Reduced APR and Fixed Monthly Payments Required Until Paid In Full**

On qualifying purchases made with your CareCredit credit card account at enrolled provider locations and select retailers in the CareCredit Network:

- Purchases of $1,000 or more are eligible for a
  - 24 months offer with a 17.90% APR
  - 36 months offer with a 18.90% APR
  - 48 months offer with a 19.90% APR
- Purchases of $2,500 or more are eligible for a 60 months offer with a 20.90% APR

This promotion will be described as: **"Fixed Payment/Reduced APR"** throughout this guide.

** Interest will be charged on promo purchases from the purchase date. Fixed monthly payments are required until paid in full and will be calculated as follows: on 24-months promotions – 4.9876% of initial promo purchase amount; on 36-months promotions – 3.6605% of initial promo purchase amount; on 48-months promotions – 3.0377% of initial promo purchase amount or on 60 months promotion - 2.6997% of initial promo purchase amount. The fixed monthly payment will be rounded up to the next highest whole dollar and may be higher than the minimum payment that would be required if the purchase was a non-promo purchase. Regular account terms apply to non-promo purchases. For new accounts: Purchase APR is 32.99%; Minimum Interest Charge is $2. Existing cardholders: See your credit card agreement terms. Subject to credit approval.

How to Select Promotional Options

Deferred Interest/ No Interest if Paid in Full* Financing Options

These options work well for:

Patients/Clients who are confident they can pay the entire balance within the shorter promotional periods.

Fixed Payment/Reduced APR* Financing Options

These options work well for:

Patients/Clients who prefer more time to pay.

Promotional Options that fit all budgets

$200 minimum purchase amount				$1,000 minimum purchase amount			$2,500 minimum purchase amount
6 months	12 months	18 months	24** months	24 months	36 months	48 months	60 months

- Financing needs may vary from person to person. It is critical to offer financing consistently and compliantly.
- Let the patient/client choose the financing option that best fits her/his needs.

**Minimum monthly payments required. For Deferred Interest/No Interest if Paid in Full, required monthly payments will typically Not pay off the full purchase within the promo period.*

***This promotion is not available in some markets.*

synchrony Pay Later

synchrony **Pay Monthly** with predictable monthly payments* LEARN MORE

New York Providers may not fill out any portion of a medical installment loan application or submit medical installment loan applications for patients/clients. Applicants can complete their application using a mobile device, tablet or online.

Synchrony Pay Monthly is part of the Pay Later loan products that are one-time loans for a specific purchase. A Pay Monthly loan has a fixed monthly payment that remains consistent throughout the life of the loan.

There are two options: • **Pay Monthly Loans** • **Pay Monthly Loan With Waived Interest If Paid In Full Within The Promotional Period**

With Pay Monthly loan options, no credit card is issued.

Option 1

Pay Monthly Loan

An Installment Loan is a one-time use loan that closes when paid in full at the end of the fixed term. This differs from a credit card, which can be used for additional purchases as credit becomes available.

- Predictable, fixed monthly payments which include all interest charges to help fit care into your patient's/client's budget.
- Fixed APR.
- Fixed loan terms, depending on the financing options available.*
- No application fee or prepayment penalty.

	EXAMPLE
	Amount Financed: $12,000
Program Period	**84** months
Example APR	**14.99%**
Example Monthly Payment	**$231.49**

***Program minimum amount, initial payment and Autopay may be required. APR and loan terms may vary and are subject to change. Not all financing options are available at all enrolled providers.**

Option 2

Pay Monthly Loan With Waived Interest If Paid In Full Within The Promotional Period

With a waived interest loan option, if your patient pays off the balance in full within the waived interest promotional period plus any assessed fees that may have been incurred, then all interest charges will be waived.*

The promotional period is shorter than the full loan term; the duration will be presented when selecting the loan program offer. Interest will be charged during the promotional period. All interest will be waived if the entire balance is paid off before the end of the promotional period plus any assessed fees that may have incurred.

For example, the patient may:

- Make more than the required minimum monthly payment

— or —

- Pay the remaining balance in one lump sum payment before the end of the promotional period

  The required minimum monthly payments will not pay off the loan within the promotional period. If the patient does not pay off the balance of the loan before the end of the promotional period, interest will be charged from the purchase date for the full loan term.

Example:

36-month Installment Loan with a 18-month waived interest promotional period.

A patient/client finances **$12,000** through a waived interest loan.

The monthly payment is **$509.35** each month. (12,000 financed for 36 months at a 29.99% APR.)

In order to pay off the entire balance within the 18-month promotional period, the patient/client decides to pay **$509.35** for 10 months and a lump sum of **$6906.50** on the eleventh month. The balance is paid in full before the promotional period expires. Since the patient/client paid the total balance before the end of the 18 month promotional period, all interest is waived.

***Regular monthly payment amounts will not pay off loan to qualify for waived interest. To have interest waived, the full amount financed must be paid within the promotional period. Program minimum amount financed and down payment may be required. APRs and loan terms may vary and are subject to change. Not all financing options are available at all enrolled providers.**

CareCredit®
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Applying and Transacting

Here are the nuts and bolts!

Completing an Application

California providers may not initiate or submit the CareCredit credit card application on behalf of their patient/client.

New York Providers may not fill out any portion of a medical installment loan application or submit medical installment loan applications for patients/clients. Applicants can complete their application using a mobile device, tablet or online.

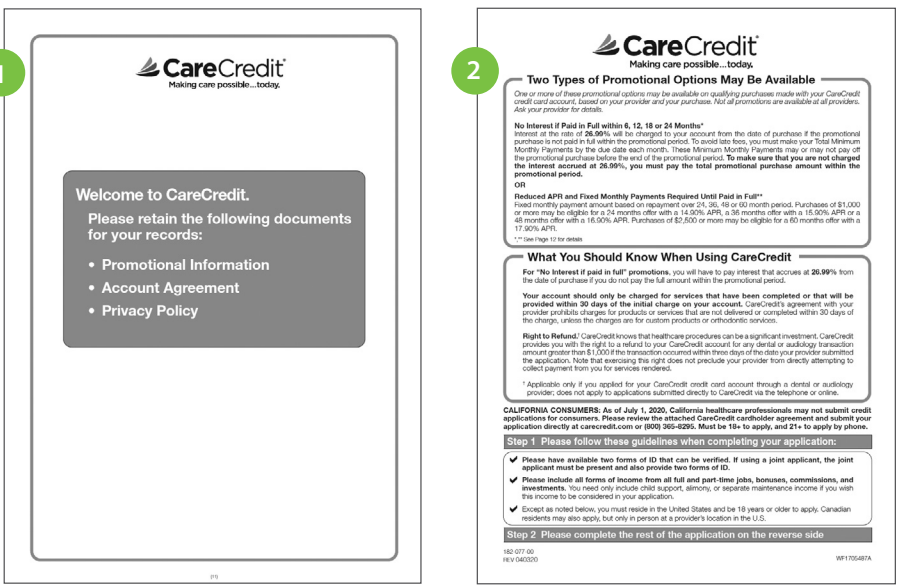
When discussing financing options, make sure the patient's ability to fully understand and process this information is not impaired in any way (e.g., by anesthesia, medication or discomfort). You want to make sure they fully understand the suggested treatment, the cost associated with the treatment, and what payment options they have. You never want to have this conversation when your patients/clients are not in a position to fully understand and process this information.

- Applicant/Joint Applicant must reside in the United States and be 18 years or older to apply.
- Applicant/Joint Applicant under 21 years of age must apply in writing and cannot apply by phone.

1. Before a CareCredit credit card application is completed and signed by your patients/clients, you must provide them with the CareCredit card application or Pay Monthly loan Agreement Terms and Conditions. For CareCredit, these can be found on page 3 through 12 of the application and for Pay Monthly, these are available within the contract signing.

   Do not solicit applications in a language that differs from the application/terms. For CareCredit, English and Spanish applications are available. Pay Monthly offers an English option only. It is recommended that any marketing also be supported in that language that does not differ from the application/terms.

2. Encourage patients to review the Agreement Terms and Conditions and the cover page of the application. Or the Pay Monthly Contract prior to signing. Here they will find information on how promotional financing works, before applying before applying for financing.



Applicant Terms Packet, Pages 3-12

For CareCredit, providers that accept credit applications in English or Spanish must select the appropriate indicator in the CareCredit Provider Center to reflect the correct language. Disclosures (written/electronic) must be provided in the same language as the credit card application.

Completing an Application

Prequalification is the first step of the application process for CareCredit and Pay Monthly products. Application channels include Provider Center, integrated practice management software, in-office devices, custom link/QR code and www.carecredit.com. Providers initiating the prequalification process using Provider Center or an integrated practice management software, must do so with the consent of the patient/client and this will not have an impact to their credit bureau score. California providers may not initiate or submit the CareCredit credit card application on behalf of their patient/client. New York Providers may not fill out any portion of a medical installment loan application or submit medical installment loan applications for patients/clients. Applicants can complete their application using a mobile.

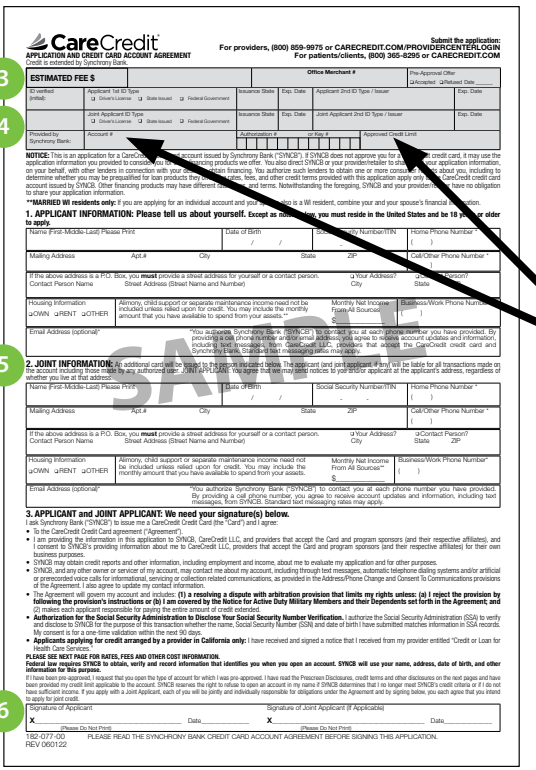
The following are steps providers will follow when continuing on to process a CareCredit application on behalf of the applicant.

3 Enter Estimated Fee.
Estimated procedure amount/need.

4 Verify and Notate ID.
Applicant/Joint Applicant must be present, agree to the Terms and Conditions, and provide a primary ID. Acceptable forms of ID are listed in the Operating Guide.

5 Verify Applicant/Joint Applicant Information.

- Ensure information is complete and accurate with all sources of net income which patient/client has reasonable access to.
- Alimony, child support or separate maintenance payments do not need to be disclosed unless the patient/client wants this income to be considered.
- Never let someone present another person's ID or complete an application with another person's information.
- Net income includes what is earned or reasonably expected to be earned from employment, investments, retirement, social security benefits and public assistance. This also includes money that is deposited regularly into the patient's account and any money available to spend from personal assets. If over 21, the patient can include someone else's income that is used to regularly pay personal expenses.


CareCredit
APPLICATION AND CREDIT CARD ACCOUNT AGREEMENT
Credit is extended by Synchrony Bank.
Submit the application:
For providers, (800) 859-9975 or CARECREDIT.COM/PROVIDERCENTERLOGIN
For patients/clients, (800) 365-8295 or CARECREDIT.COM
3
ESTIMATED FEE $
Office Merchant #
Pre-Approval Offer
4
5
6
SAMPLE
1. APPLICANT INFORMATION: Please tell us about yourself. Except as allowed below, you must reside in the United States and be 18 years or older to apply.
2. JOINT INFORMATION:
3. APPLICANT and JOINT APPLICANT: We need your signature(s) below.
I ask Synchrony Bank ("SYNCB") to issue me a CareCredit Credit Card (the "Card") and I agree:
Signature of Applicant
Signature of Joint Applicant (If Applicable)
(Please Do Not Print)
(Please Do Not Print)
TSO-077-00
REV 060122
PLEASE READ THE SYNCHRONY BANK CREDIT CARD ACCOUNT AGREEMENT BEFORE SIGNING THIS APPLICATION.

6 Applicant/Joint Applicant Signatures.

- Verify that signatures match IDs!
- Do not copy IDs.

Submit Application.

- Providers: online or 800-859-9975
- Patients: online or 800-365-8295

Applications are considered "completed" if the consumer has provided their name, address, Social Security Number/Taxpayer Identification Number or equivalent, date of birth, and income.

- **Note Account Number and Credit Limit.** If the applicant is not approved for requested amount, they may request a credit limit increase, subject to credit approval.*

  You must have the patient/client's permission to submit a credit line increase request. A credit bureau check will be performed.
- **Retain the signed application in a secure location for 25 months.**
- **For Power of Attorney questions, please call 800-859-9975.**
- **For hearing impaired patients without a home phone, please call 800-859-9975 to complete the application process.**

** You must have the patient's/client's consent to submit a credit limit increase request. A credit bureau check will be performed just like a new credit application.*

synchrony **Pay Monthly** with predictable monthly payments* **LEARN MORE**

Completing an Application for Pay Monthly Loans

New York Providers may not fill out any portion of a medical installment loan application or submit medical installment loan applications for patients/clients. Applicants can complete their application using a mobile device, tablet or online.

Providers approved to offer Synchrony Pay Later loan products such as Pay Monthly must require their patients/clients to go through an application and qualification processes.

The application is available via QR code or Custom Link.

1. Enter the patient/client information (name, address, etc.)
2. Enter an estimated amount financed.

Check one form of ID from the list shown on page 2 of the Operating Guide..

Ensure all disclosures are read and acknowledged before the patient/client completes the signing process.

The patient will agree to a full credit check that may impact their credit bureau score when they complete the signing process.

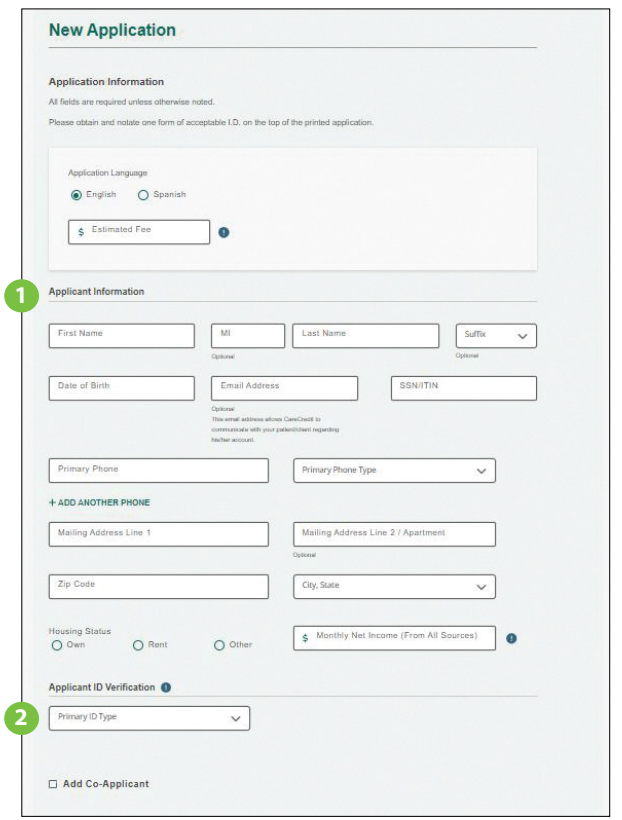
The loan agreement must be signed by the patient/client, which covers the amount financed, APR, monthly payment amounts, and required disclosures.

An email will be sent notifying the applicant and provider that the contract has been completed.

Pay Monthly loan applications are available in English only.

Synchrony Pay Monthly Support Provider Services
1-855-872-6189

Customer Service
1-844-373-4960



Ways to Apply

Restrictions for submitting applications on behalf of your patient/ client may apply by state as outlined in this guide.

Provider Applies for Patient or Client

Provider-owned devices for staff use only:



Payment Technology with CareCredit Integration*



Computer

Provider Center* at
www.carecreditprovidercenter.com



Terminal

With CareCredit terminal *
and analog phone line



Phone*

1-800-859-9975

Patient or Client Applies

On patient or client's personal devices:



Custom Link/QR Code

An all-inclusive online solution where patients or clients can learn and see if they prequalify and apply for the CareCredit credit card or pay their bill, all on their own. Available as a URL, QR code or banner/button to share and is associated with your CareCredit Merchant ID number. Learn more and get your custom link at: www.carecredit.com/customlink



Website or Mobile App

www.carecredit.com/apply or with the CareCredit Mobile App
(Not associated with your CareCredit Merchant ID number)



Automated Phone*

1-800-365-8295
Must be 21 or older to apply by phone.

Dedicated In-Office Device*:



Downloaded to any location device including a tablet or computer*

An online platform for your location where your patients or clients can: Learn, Prequalify, Apply, and Pay, all on their own.

- Providers are responsible for securing access to and use of Point of Sale mobile devices to prevent fraud or data breach.

** Please provide a copy of the CareCredit Credit Card Account Agreement to applicants.*

Application Outcomes

- If approved for the CareCredit credit card, the applicant and joint applicant (if applicable) will receive a card in the mail within 7-10 business days.Call **800-859-9975** for application processing, assistance with a transaction, or credit limit increase.
- If your patient/client is going to apply online from home remind him/her to bring in:



A printed copy of the approval page



One form of required ID



You will use the office section at the bottom of the form to check and verify IDs.

Approved

"I'm happy to tell you that your application has been approved. Now we can schedule your treatment."

If the patient/client is applying for CareCredit, advise the new cardholder that they will receive their credit card inthe mail within 7-10 business days.

In Process

In some cases, an application will show as In Process. This occurs when some of the patient's/client's information needs clarification. In those cases, say:

"The application came back "pending", which simply means they need to clarify some information. Let's give them a call to see what they need."

Note: You must call 800-859-9975 on a pending application within 30 days or it will be automatically denied.

Not Approved

"Unfortunately, CareCredit was unable to approve your application at this time. You will receive a letter from Synchrony Bank within 7-10 business days."

If the applicants ask why they were not approved, your only response is to advise them that they will receive a credit response letter in the mail. This letter is sent by Synchrony Bank.

Pick Your Way to Transact CareCredit Credit Card Payments

Practice Management Software Integrated Solutions

- Provides access to CareCredit functionality within the software used to run your practice.
- Internet connection and Practice Management Software with CareCredit integration required.

Contactless Online Payments

- By sharing your Custom Link, your patients/clients can use their own device to pay their bill online.* Your custom link is associated with your Merchant ID number and is available as a URL, QR code, or banner/button to share with your patients/clients.
- Learn more and get your Custom Link at: *www.carecredit.com/customlink*

www.carecreditprovidercenter.com

- Provides robust daily and historical transaction and marketing reports.
- Internet connection and printer required.

Dedicated In-Office Device

- In-Office Device* - an online platform where patients/clients can learn, see if they prequalify and apply, and pay on their own from your location's dedicated tablet or desktop.
- Downloaded to any location device including a tablet or computer.
- Internet connection and printer required.

* *Be sure to check that your settings are turned on to "accept online payments".*

CareCredit® Rewards™ Mastercard®



- CareCredit credit cards with the Mastercard logo work like a regular CareCredit credit card within our network. You must process them like you would a regular CareCredit credit card transaction on any of our payment platforms, including Provider Center or the CareCredit integration within your practice management software. Account look up is available in the Provider Center: www.carecreditprovidercenter.com.
- Provider Services will not be able to provide CareCredit Mastercard customer card information.
- There is a net deposit to your business account within two business days.
- The digital CareCredit Rewards Mastercard in the CareCredit App can only be used at CareCredit network providers. For any transactions outside the CareCredit Network, cardholders can use their physical plastic or their mobile wallets.

Transacting Tips



Online Transactions

- You must verify ID if the CareCredit credit card is not present. See the Operating Guide for accepted forms of ID.
- Do not use identifications with expired dates, or temporary IDs.
- Choose the appropriate Financing Option selected by the patient/client.
- For the CareCredit credit card, always obtain the cardholder's signature on the printed sales receipt. For Pay Monthly always obtain signature when completing the contract.
- For CareCredit step-by-step instructions refer to the CareCredit Provider Center Online Transaction Processing Job Aid.
- For CareCredit, send a copy of sales receipt with cardholders. Retain original documents on file for 25 months in a secure location.
- Providers are responsible for securing access to and use of Point of Sale mobile devices to prevent fraud or a data breach.



Terminal Transactions

- You must verify ID if the CareCredit credit card is not present.
- Do not use identification with expired dates or temporary IDs.
- See the Operating Guide for accepted forms of ID.
- For Step By Step processing procedures, see the CareCredit Processing Terminal Transactions Job Aid.
- No PSS is required for Standard Account Terms transactions.
- PSS should be used if the cardholder receipt does not print.
- A Terminal Code is necessary for each transaction.
- Always obtain the cardholder's signature on the printed sales receipt.
- Perform Daily Deposit regularly to clear the terminal.
- Send a copy of the sales receipt Selection Slip, if applicable, home with cardholder and retain the originals on file for 25 months in a secure location.

Call **1-800-859-9975** for technical assistance with the terminal or online processing. ***See more detail in your Operating Guide.***

Important Things to Keep in Mind when Processing Transactions

In General

- Cardholder must be present. No telephone authorizations.
- Always provide patient/clients with purchase copy of purchase receipt.
- Only charge for services that have been completed or that will be completed within 30 days of the initial charge. **This requirement does not apply to charges for orthodontic service or for custom products ordered by the patient/client, or for other services as communicated by CareCredit.**
- Refunds must be immediately processed if a patient has paid for services that are cancelled or not rendered within 30 days.
- We highly recommend that the card be physically present for pre-existing CareCredit cardholders and "at home" applicants.
- Accounts receivable balances aged greater than 90 days from the date the service was rendered may not be charged on the CareCredit card. For cardholders using Online Payments, accounts receivables aged up to 120 days may be paid with the CareCredit credit card.
- If the card is not present at the time of transaction, follow "Card Not Available" procedure in the Operating Guide.
- Any refunds processed for cardholders who originated transactions with the CareCredit credit card must be refunded to the CareCredit credit card.
- Failure to process refunds on a timely basis could result in chargebacks and potentially the withdrawal of the CareCredit program from the practice.
- As an important reminder about the CareCredit credit card, **or Pay Monthly contracts, you cannot pass on the merchant fee and/or any other CareCredit fees to your patients/clients.**
- For processing Pay Monthly refunds, please log into Provider Center. The refund process can be initiated through >Applications>Application status task feature.

CareCredit®
a Synchrony solution

Getting Help

Ready, Set, Go

Getting Help

After today, you will be assigned a member of the Practice Development Team who will help you implement your action plan and answer any questions you have in the future.

Provider Support*
1-800-859-9975

- Assistance with submitting applications
- Obtain names on an account
- Check available credit limit
- Request a credit limit increase**
- Assistance with www.carecreditprovidercenter.com
- Register online

Cardholder Support
1-866-893-7864

- Account Questions
- Credit Limit Increases
- Address updates

Training Support
1-800-859-9975

- Live Support
- Retraining (call to schedule)
- Biennial Refresher eLearning

or



Visit the Learning Center from the Provider Center home page.

** Assistance is available if you are unable to complete sales transactions. Note: Sales transactions cannot be processed via telephone by customer support agents.*

*** You must have the patient's/client's consent to submit a credit limit increase request. A credit bureau check will be performed just like a new credit application.*

***Please Note:** Cardholder inquiry representatives are authorized to speak only with cardholders about their accounts.*

Important Note about Advertising CareCredit in your practice.

If you advertise or market the financing available through the CareCredit credit card program via any channel or discussion (such as print, radio, television, website, signage, emails, direct mail, social media and point of purchase, etc.) regulations provide specific guidance about how to promote such financing programs. It is important to comply with these applicable laws and regulations.

Please take inventory of your advertising and marketing and follow the guidelines and promotional disclosures to help you ensure you remain compliant as outlined in the Advertising Guidelines.

To review the CareCredit Advertising Guidelines visit www.carecreditprovidercenter.com>Promote & Advertise>Advertising Guidelines or contact Provider support at 1-800-859- 9975.

CareCredit Transparency Principles

Synchrony Bank promotes full transparency and disclosure to all applicants for its healthcare financing program (the "Program"). To ensure that applicants are aware of several key attributes of the Program, you hereby agree as follows:

1) You will ensure that those personnel in your office who discuss the Program with applicants (e.g., in office/store or via telephone) take and pass the required training offered by Synchrony Bank. Additional helpful training materials including videos, self-paced courses and pre-recorded webinars can also be found online in Provider Center: **https://www.carecreditlearning.com/**.
2) You must retain each CareCredit credit card applicant's signature page for no less than 25 months from the date of the application. Failure to keep and, upon request, produce these documents to Synchrony Bank may expose your office to an automatic chargeback upon consumer dispute.
3) You will follow the Synchrony approved advertising templates, and other disclosures or processes in the manner directed by Synchrony in creating or distributing advertising about the Synchrony Financing Program.
4) You, your staff, and all promotional materials must inform Program applicants about the different special financing options available to them and how these promotions work BEFORE choosing which option to use for their specific purchase. Consumers who want to learn more about deferred interest or waived interest promotions should be referred to materials provided by Synchrony. You must disclose the following information to each customer that is using special financing options:
    - Credit issued under the Program is extended by Synchrony Bank and not by their healthcare provider/retailer (e.g. the Program is NOT an in-house credit program).
    - The length of the applicable promotion/loan term and interest rate.
    - Whether the promotion expires and if so, what happens upon expiration.
    - Required payments during the promotional period.
    - The CareCredit credit card is NOT an interest-free credit card. For deferred interest promotions made on a CareCredit credit card, deferred interest accrues on the outstanding promotional balance at an APR of 32.99% for new accounts during the promotional period from the date of the transaction. Finance charges can be avoided ONLY IF the promotional balance is paid off prior to the end of the promotional period. Please refer consumers to Synchrony-provided information if they are interested in receiving more information.
    - For waived interest promotions on an installment loan, monthly payments are set up to fully pay off the loan over the fixed full term, not over the promotional period. Interest charged will be waived ONLY IF the customer pays an amount equal to the financed amount prior to the expiration of the promotional period.
5) Program accounts should only be charged for those costs incurred or services actually rendered within 30 days of the charge. Additional services may be billed as you provide them to the consumer. These requirements do not apply to charges for orthodontic services or custom products ordered by the consumer. Additionally, services may be rendered or products may be delivered within a period of time longer than 30 days following charges on an Account for specific industries as communicated in writing to you by Synchrony Bank.
6) You agree to respond to inquiries from Synchrony Bank regarding consumer complaints and/or disputes within the time frame specified with each request.
7) You will advise customers of your policy regarding returns/refunds. Your refund policy must be reasonable and fair in Synchrony Bank's sole discretion.
8) These program guidelines are designed to provide transparency for patients and customers using the Program. Synchrony Bank reserves the right to monitor your adherence to these and other policies. Providers who violate these policies will be subject to chargebacks as well as to termination.

Fair and Responsible Lending Requirements

Fair Lending Principles to Know

Credit must be offered to all applicants fairly and consistently. Failure to do so may result in allegations of discrimination, potential violations of federal or state fair lending laws, litigation or reputational risk. All patients/clients should be encouraged to apply for credit without discrimination based on race, color, religion, national origin, sex, marital status, familial status, age, disability, receipt of income derived from public assistance programs, exercise of rights under the Federal Consumer Credit Protection Act, military status, sexual orientation, gender identification, the fact that the consumer is or may be pregnant, genetic information, medical condition, or immigration status. In addition, credit-related activities must be conducted in a way that is not considered unfair, deceptive, or abusive from the patients'/clients' perspective. Unfair activities are those that may cause unavoidable "substantial injury" (typically financial harm) to patients'/clients'. Deceptive activities could include statements or omissions that mislead patients/clients or influence their decision to buy or use a product or service. Abusive practices interfere with the patients'/clients' ability to understand the terms and conditions of a product or service; or take advantage of the patients'/clients' lack of understanding or inability to protect their interests.

Clear and Accurate Communications

Your advertising, signage, and conversations with patients/clients should help them understand and make informed choices regarding your products and available financing options. Disclosures should clearly and accurately describe the terms, conditions, and any limitations associated with the purchase and the Synchrony Bank relationship the patient/client is establishing.

Credit Advertising/Marketing

When developing marketing campaigns, be careful of exclusions in marketing selection files for any credit offers. Marketing techniques that exclude any groups on a prohibited basis bring Fair Lending risk.

Taking and Processing Applications

All patients/clients should be encouraged to complete and submit applications for credit. Do not discourage anyone from submitting an application, either through oral statements, body language, delays or discourtesy. Also, make certain that employees provide a consistent level of service in responding to questions from patients/clients about the availability of credit and/or completing the application.

Completing the Credit Application

The credit application and Terms & Conditions must be provided to patients/clients before they apply. It is the patient's/client's choice to have a joint applicant, but it is not required that a joint applicant be a spouse. Alimony, child support or separate maintenance payments do not need to be disclosed unless the patient/client wants this income to be considered.

Pricing and Fees

No fees related to the application process or Synchrony Bank financing are allowed, and the pricing of credit approved for patient/clients cannot be changed from what Synchrony Bank approved and communicated to the patients/clients. The availability of promotions must be consistently shared with patients/clients when they apply for credit.

CareCredit®

a Synchrony solution

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