

Financial Care for Clients Supports Optimal Care for Pets

In a consumer survey, 57% of respondents viewed veterinary care as an absolute necessity.¹

Talking about money doesn't always come naturally. Rest assured, pet owners want to know their options. When you mention the CareCredit credit card, you're helping them make an informed decision about their pet's care. You may be surprised at how appreciative they are to learn about financing options. These useful tips will help you have comfortable and supportive conversations about cost with clients.



Financing is for everyone:

Don't wait for a client to ask about financing options – as many may not even know to ask. Make sure you offer it to everyone, without making assumptions about what they can afford or if you would offend. Clients welcome information about all of their options and may appreciate the opportunity to simply make convenient monthly payments for their pet's care.



Start early:

Provide details about payment options before the visit or at check-in. Mention you accept CareCredit on your website, in your practice, or through your custom link. If you let your clients know you accept CareCredit, they may feel relieved to know options are available. Also, it may be easier for them to make decisions about care when they have all the information upfront.



Explain all the options:

When it comes to cost management and finances, every client is different so provide them with a variety of choices for promotional financing. Make sure clients know the CareCredit credit card gives them a simple, budget-friendly way to pay in convenient monthly payments, without tying up their other credit cards or dipping into savings reserved for other expenses.

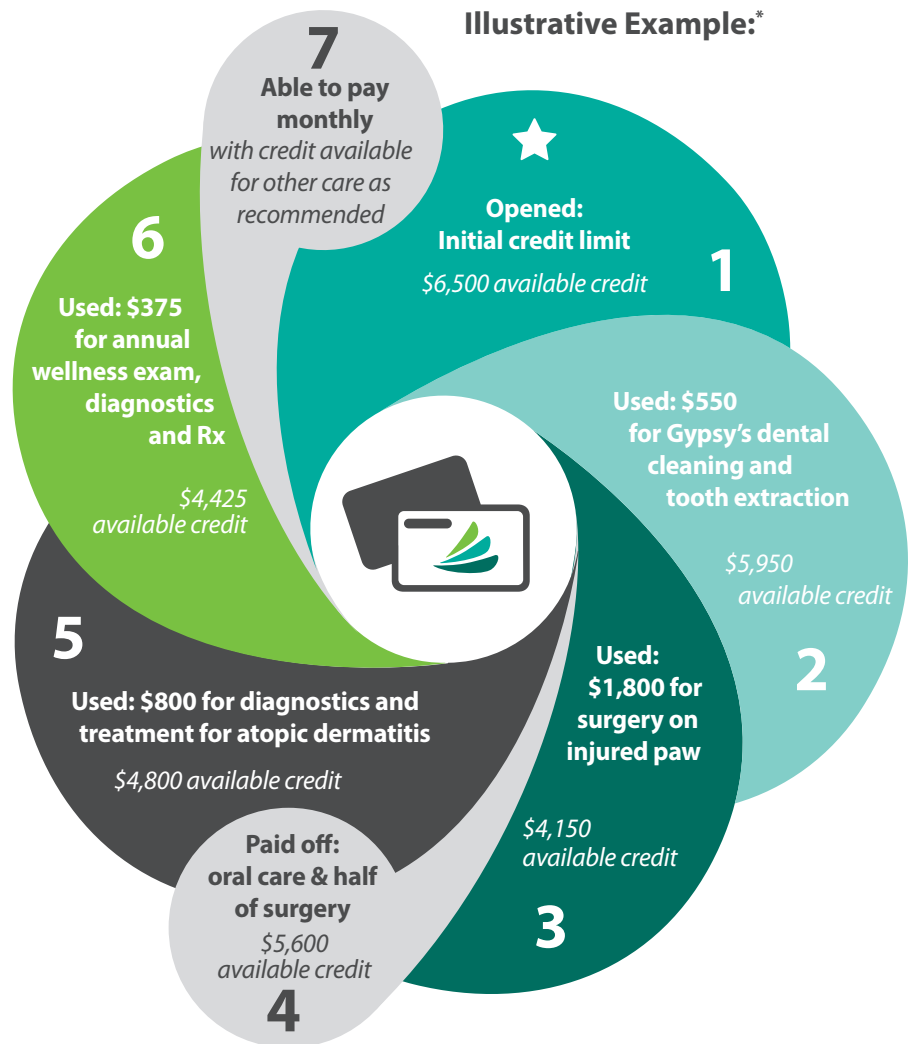
Questions? Call 800-859-9975 (option 1, then 6) • Visit carecredit.com/providercenter

How it can be used:

Clients can use their CareCredit credit card at 24,000+ enrolled veterinary hospital locations, including general hospital locations, including general practitioners and specialty hospitals.

The card provides them with a dedicated payment solution that helps them be financially prepared for a Lifetime of Care for their pets.

Illustrative Example:*



Make it easy (in no time):

Let clients know they can learn about financing, see if they prequalify (with no impact to their credit score), apply for the CareCredit credit card, and get an instant credit decision. All on their smart device anytime, from anywhere. If approved, they can use their card again and again without reapplying. And, since the cost of veterinary care can vary widely, CareCredit offers special financing options from 6 months to 60 months.



Help make care possible:

Clients might be feeling the stress of how to pay and may appreciate hearing CareCredit can be used for everything from wellness exams and unexpected illness or surgery to prescriptions, parasite control and diagnostics. Tools like our online payment calculator can also help them estimate their monthly payments to see their financial commitment upfront.



Answer any questions:

When your clients feel like you're giving them complete information, it builds trust. So if you ever have questions or need answers, we're always ready to help with advice and ongoing support when you need it.

Just visit carecredit.com/providercenter or call our Practice Development Specialists at 800-859-9975 (option 1, then 6).

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Apply and pay the contactless way.

To support all the ways you provide care, CareCredit's custom link is an all-inclusive, digital solution where clients can:

Learn how CareCredit can help them fit care into their monthly budgets.*

Apply for the CareCredit credit card from their own device, get a decision within seconds and, if approved, use their account the same day.

Pay your location for services online using their CareCredit credit card.**



Your custom link comes in a variety of formats, each associated with your CareCredit merchant ID number.

Choose the customized option (or options) that work best for your location:



URL for direct communications – including emails, text messages, statements, estimates and social media posts – to remind clients of financing options.



QR code on signage to enable clients to scan at your location from their mobile device.



Banner or button on your website to allow clients to apply and pay** remotely.

Download your custom link at
www.carecredit.com/customlink

 **CareCredit**[®]
Making care possible...today.

***See reverse side for details.

Access your custom link today to begin capitalizing on these benefits:

Contactless applications and online payment. Applying and paying online eliminates the need for passing paper forms or a card back and forth.**

All-in-one convenience from anywhere. Your clients can access financing whether they're inside your location, outside waiting or at home.

More freedom for team members. Your team can still help your clients meet their financial needs without taking time away from care-focused conversations.

Insights on who's ready with the CareCredit credit card. Since your custom link is associated with your CareCredit merchant ID number, you can view which clients have applied, been approved and have available credit.

Download your custom link at
www.carecredit.com/customlink

You can manage your promotions and online payment options at www.carecredit.com/managepromotions

For questions about how to use your custom link, contact your Practice Development Team at 800-859-9975, option 1.



*Subject to credit approval. Minimum monthly payments required. See carecredit.com for details.

**The pay option will only appear on your custom link if you have selected to accept online payments at www.carecreditprovidercenter.com/portal/beginPmyp

PREQUALIFICATION

No impact on their credit score. Ideal for your business.

Your patients or clients now have the ability to see if they prequalify for the CareCredit credit card on their own device – anytime, anywhere. With a real-time prequalification check, they can apply with confidence and take advantage of financing options to accept your recommendation for care.

PATIENT OR CLIENT BENEFITS

- **Helps reduce barriers.** When they check if they prequalify it's a soft inquiry, which won't affect their credit score.
- **Delivers a quick response.** They can find out if they prequalify in real-time at their convenience on their own device.
- **Enables them to come prepared.** They arrive with a way to pay for recommended care.

PROVIDER BENEFITS

- **Makes financial discussions easier.** Have more comfortable cost conversations without the need to share credit denials.
- **Allows you to focus on care.** Patients or clients can access a self-guided financing experience through your custom link.
- **Helps increase treatment acceptance.** Provide a positive financial experience that can help them feel comfortable moving forward with a convenient way to pay.



Great for individuals who are:

- Interested in learning if they are likely to be approved without impacting their credit score.
- Curious about eligibility but are not yet ready to commit.

PATIENTS OR CLIENTS CAN SEE IF THEY PREQUALIFY WITH NO CREDIT SCORE IMPACT

How it works.



1. INITIATE

Your patients or clients can get started through your [custom link](#) or on carecredit.com.



2. VERIFY

They simply enter the last four digits of their Social Security number, then follow the prompts.

3. PREQUALIFY

Their identity is verified through a **soft inquiry** that doesn't impact their credit score, and then they may receive a prequalification offer for the CareCredit credit card.

4. RESPOND

They accept the offer and submit an application in just a few clicks, which triggers a hard credit bureau inquiry, and a credit decision is made.



5. PAY

Approved cardholders can use their new CareCredit credit card account to pay for recommended treatments or procedures right away.

Share your [custom link](#) with everyone so they can see if they prequalify today.

[GET YOUR CUSTOM LINK](#)

For questions, contact your practice development team at 800-859-9975, option 1.