

CareCredit Contactless Financing Experience: FAQs

Q: What is the Contactless Financing Experience?

A: To support all the ways you provide care, CareCredit developed a self-guided online solution where your patients or clients can:

- **Learn** how the CareCredit credit card can help them fit care into their monthly budgets.
- **See if they prequalify** with no impact to their credit bureau score.
- **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.
- **Calculate** and explore promotional financing options with monthly payments.

Q: How do my patients or clients access the self-guided online solution to apply and/or pay?

A: Your patients or clients can access the self-guided online solution through your custom link and QR code. You can share your custom link using any of your existing communication channels - on statements, in emails, text messages, social media, etc. You can also print and display the QR code signage at your location. Get your custom link and QR code display at carecredit.com/customlink.

Q: Is there a cost to have a custom link?

A: No, there is no additional cost to use your custom link and QR code. It is one of the many tools we make available to our CareCredit network providers.

Q: Can I use my custom link in more than one format (link, QR code, website button), or do I need to choose just one?

A: You are welcome to use your custom link in multiple formats. For example, you may feature a clickable button on your website, include a QR code on printed materials, and share your custom link URL in patient bills.

Q: Where do I customize the promotional financing options my patients or clients can choose from?

A: To customize your promotional financing options, log into Provider Center and go to Resources & Settings > Manage Promotions or visit carecredit.com/managepromotions.

Q: What do I need to do if the Pay Option is not showing up on my custom link?

A: Log into Provider Center > Resources and Settings > Online Payments and opt into online payments.

Q: What if I don't want to accept online payments?

A: To modify your online payments settings, log into Provider Center and go to Resources & Settings > Online Payments. If you choose to opt out of accepting online payments, the "Pay" option will not display on your self-guided site.

Q: How can I get a new button on my website that shows Prequalify, Apply & Pay?

A Visit carecredit.com/customlink to download a custom button for your website.

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CareCredit Contactless Financing Experience: **FAQs (cont.)**

Q: I've been using the custom apply link and the custom pay link. Will these be automatically redirected to the new experience?

A: Yes, all links will automatically redirect to the self-guided financing experience.

Q: What if my patient or client wants to pay, but does not already have a CareCredit credit card?

A: When you share your custom link with your patient or client, they can see if they prequalify and then apply from their own device, and, if approved, can immediately make a payment to your office. There is no waiting period.

Q: How do I know when I receive an online payment?

A: When your patient or client pays you online, we will send payment notification to the email address you have designated.

To update your email address, log into Provider Center and go to Resources & Settings > Online Payments. You can set notification frequency to real-time or once a day.

You can also view either of the Recent Transaction reports to view payments received.

Q: Are there any extra charges for online payments?

A: There are no additional fees for accepting online payments.

Q: Does this mean my patient or client won't have to sign any receipts?

A: If your patient or client makes an online payment to you from their own device (mobile/tablet/desktop), it is a completely paperless experience. There's no need to print receipts or keep a signed copy for 25 months.

Q: As a provider, is my staff supposed to be "certified" by CareCredit in order to present CareCredit payment options to potential applicants?

A: You must ensure that personnel in your office who discuss the CareCredit Program with applicants take and pass the CareCredit training and receive official certification by CareCredit.

Q: How can my patient or client check what interest they will pay?

A: Your patients or clients can see the interest rate on their account by checking their credit card agreement. They can use the Payment Calculator to see special financing options with deferred or reduced interest on promotional purchases.

Q: Once my patient or client has applied for CareCredit and been approved, what would be the next step?

A: When your patient or client has been approved, they should immediately save or print a copy of their temporary card as it will take 7-10 days for their physical card to arrive in the mail. They can use the information on the temporary card to transact right away. If they applied via your custom link or QR code, they can also click the Pay button on the approval page to start using their new card immediately.

Q: Is there a way for providers to run automatic recurring payments monthly without having to process them manually?

A: No, there is no automatic recurring payments option available.

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Prequalification: FAQs

Q: What is prequalification?

A: Prequalification is an initial evaluation of whether your patient or client is likely to qualify for the CareCredit credit card. They can access a self-guided financing experience on their own device through your custom link or QR code. There is no impact to their credit bureau score and they will immediately find out if they prequalify.

Q: What are the benefits of prequalification?

A: Prequalification helps create a more positive financial experience for both you and your patients and clients. Prequalification has no impact to your patient or client's credit bureau score, so they can apply with confidence. Those who are curious about their eligibility for financing can inquire without a commitment and, if they are approved and open an account, be prepared in advance with a way to pay for care. Since the prequalification check is done on the consumer's device, you aren't responsible for sharing denials and can focus more on providing care.

Q: If my patient or client prequalifies (or attempts to and is declined), how will we be informed?

A: When your patient or client prequalifies using your custom link or QR code, we will send notification to the email address you have designated. You can also look up prequalification and application status, as well as available credit and other account details for your patients, in Provider Center.

Q: What is the difference between Prequalification and Quickscreen? Is one replacing the other?

A: The main difference is that prequalification is initiated by patients or clients, allowing them to enjoy privacy and convenience while using their own devices. Quickscreen is initiated by providers (e.g., your staff), often in advance of an upcoming appointment. Prequalification and Quickscreen are different offerings, and CareCredit will continue to support both.

Q: Do all patients or clients need to prequalify, or is it possible to apply without prequalifying first?

A: When your patients or clients apply online via your custom link/QR code or carecredit.com, they will need to prequalify first. Prequalification for other application channels (i.e. dedicated in-office devices, Provider Center, CareCredit mobile app) will be available soon.

Q: If my patient or client prequalifies, will their application automatically be approved, or is there any chance they could be declined?

A: Declines following prequalification are very rare but remain possible. For example, if an individual prequalifies, does not accept the prequalification offer right away, and something significant changes in their credit report, their application may be declined.

Q: If my patient or client prequalifies, how long do they have to accept the offer and complete the full application? Is there a time limit?

A: The prequalification is valid for that browser session only. If they exit that session, they will need to submit another prequalification check and go through the process again.

Q: What paperwork do I need to keep related to prequalification? How long do I need to keep that paperwork on file?

A: You do not need to keep any paperwork when your patients or clients prequalify. Individuals apply directly with CareCredit, so you do not need to handle or archive any paper records.