



CareCredit Pay Later Guide

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Either the provider or the applicant can start a prequalification check for a Pay Later installment loan. This guide shows both the provider and applicant views when Pay Later is selected.

- The Pay Later application is available in English only.
- **NOTE: Some states may have restrictions on submitting applications on behalf of your patients or clients. Check your Operating Guide in the Learning Center icon on the right side of the Provider Center homepage dashboard.**

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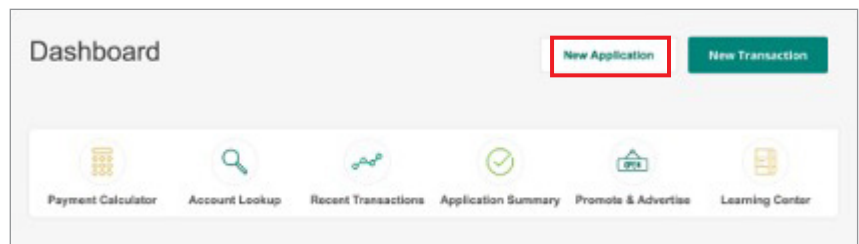
CareCredit Pay Later - Provider-Initiated Application View

IMPORTANT: Once the application is approved and the terms are accepted, the loan is initiated and (unless the funding date is changed) the transaction processes automatically. Synchrony pays the provider within 2–3 business days. Before starting treatment, confirm approval in Provider Center → Application > Check Application Status.

At the applicant's request, providers may begin by submitting a prequalification check for both the CareCredit credit card and the Pay Later installment loan.

Provider-Initiated Application Process

- 1 Log in to Provider Center at www.carecreditprovidercenter.com.
- 2 At patient/client's request, click **New Application**.



- 3 Select **Provider Center or your Practice Management Software** and click **CONTINUE**.

A screenshot of the 'New Application: Choose How to Apply' screen. It asks the user to select where the application will be processed. There are three radio button options: 'Provider Center or your Practice Management Software' (selected and highlighted with a red box), 'Over The Phone', and 'Another Device'. At the bottom right, there is a 'CONTINUE' button (highlighted with a red box) and a 'CANCEL APPLICATION' link. A green circle with the number '3' is placed next to the 'CONTINUE' button.

FOR APPROVED PROVIDERS: [Click here](#) for the Provider-initiated, Applicant-completed application process.

CareCredit Pay Later - Provider-Initiated Application View

- 4 Complete required fields, verify valid non-expired government issued ID, then click **SEE IF APPLICANT PREQUALIFIES**. (See [Operating Guide](#) for acceptable forms of ID.)

The applicant may be approved for the CareCredit credit card, a CareCredit Pay Later Loan, both, or neither. Read the offer name, credit line, and key features of each offer aloud. It is recommended to select the preferred offer and send it to the applicant's device for review. If they are prequalified for both Pay Later and credit card, say, **"You are prequalified for the CareCredit credit card and the CareCredit Pay Later Loan. You will have the ability to view the offers and make a selection."**

NOTE: If the provider selects an offer before sending it to the applicant, the applicant can still view all offers and choose a different one.

- 5 Select the Service/Delivery date (this sets the funding date; if not selected, it defaults to the application completion date).

IMPORTANT: If you don't select a Service/Delivery date, the funding date defaults to the day the applicant completes the application (within the 30-day window). To use a later funding date, choose it now. To change it after submission, see the [Edit a Loan Funding Date](#) instructions.

- 6 Click **SEND OFFERS**.

- 7 Enter the applicant's mobile number or email, read the required disclosure, confirm you have the applicant's permission, and select the acknowledgment box before clicking **Send**.

New Application

Application Information

This application will start with a prequalification, submitted at your applicant's request. Prequalifying only requires a "soft" inquiry on the applicant's credit report and has no impact on their credit score. Depending on the amount of initial transactions, the applicant will be considered for either the CareCredit credit card or a CareCredit Pay Later Loan.

Applicant Information

First Name: Joe Last Name: Schmidt Suffix: Suffix
Date of Birth (MM/DD/YYYY): 12/12/1974 Email Address: joe.schmidt@by.com Phone: 1000.200.2251
Primary Phone: (951) 100-1015 Primary Phone Type: Home Phone
+ ADD ANOTHER PHONE
Mailing Address Line 1: 123 Washington Street Mailing Address Line 2: Apartment
City: Portland State: OR Zip Code: 97201
Housing Status: ☒ Own ☐ Rent ☐ Other
Monthly Net Income (Gross or Net): \$12,000.00
HARDCREDIT Residents Only: You are applying for an individual account and are not applying for a CareCredit credit card or a CareCredit Pay Later Loan.
By continuing, I affirm the practitioner has authorized SpectraSoft Bank to obtain information from consumer reporting agencies to determine if they are prequalified for credit. In addition, if they are prequalified, the patient acknowledges that they will need to accept the credit offer and complete the application process. I affirm the practitioner acknowledges that they are not providing prequalification services for any other third-party future requests will be accepted for the remainder of that day.
CANCEL APPLICATION BACK **SEE IF APPLICANT PREQUALIFIES**

CareCredit

Sarah Johnson is Prequalified!

Follow these steps before sending offers. The patient is prequalified for a CareCredit Credit Card and a CareCredit Pay Later Loan.

Choose a Financing Offer

Step 1: Set the transaction amount
Enter the purchase amount to use applicable offers.
Transaction Amount: \$10,000.00

Step 2: Read all offer details to the patient
Read about offer name, credit line, and any key features of each offer before.

Step 3: Select the offer preferred by the patient
Select the offer preferred by the patient. Tell the patient to review and accept or choose a different offer on their device.

Transaction Amount: \$10,000.00
Pay Later Amount: \$15,000.00
Available Offers: 8 Offers
Transaction Amount: \$10,000.00

Selection	Offer	Monthly Payment	Term Period	Product Type
☐	No Interest if Paid in Full Within 6 Months 12.99% APR if not paid in full	\$1,666.67 Suggested monthly payments	6 Months Payment plan	Credit Card
☐	No Interest if Paid in Full Within 12 Months 12.99% APR if not paid in full	\$1,666.67 Suggested monthly payments	12 Months Payment plan	Credit Card
☐	No Interest if Paid in Full Within 18 Months 12.99% APR if not paid in full	\$1,666.67 Suggested monthly payments	18 Months Payment plan	Credit Card
☐	No Interest if Paid in Full Within 24 Months 12.99% APR if not paid in full	\$1,666.67 Suggested monthly payments	24 Months Payment plan	Credit Card
☒	Standard Monthly Installment Loan 12.99% APR	\$171.79 Required monthly payments	36 Months Payment plan	Loan
☐	Reduced APR and Fixed Monthly Payments 24 months @ 10.99% APR	\$203.79 Required monthly payments	24 Months Payment plan	Credit Card
☐	Reduced APR and Fixed Monthly Payments 36 months @ 10.99% APR	\$203.79 Required monthly payments	36 Months Payment plan	Credit Card

Additional Details:
Transaction Amount: \$10,000.00
Pay Later Amount: \$15,000.00
Available Offers: 8 Offers
Transaction Amount: \$10,000.00

Say to the patient:
"You are prequalified for the CareCredit Credit Card and the CareCredit Pay Later Loan. You are presenting the financing offer you preferred. You will have the ability to view all offers and choose a different one."

SEND OFFERS **APPLICANT NOT INTERESTED**

Send Link to the Applicant

Send a link to the applicant to finalize their details on their own desktop or mobile device.

All fields are required unless marked optional.

Mobile Number or Email

+1 (999) 998-8888

Read to customer:

"By providing your mobile phone number, you are consenting to receive an SMS text containing application or payment related information at the number you have provided us. You understand and agree that the SMS text may be made by an automatic telephone dialing system. Message and data rates may apply. If you understand and agree to what I have told you, please say YES."

☒ I have read the above to the customer and received consent to send a text to the number above.

7 **Send**

Send Link to the Applicant

Send a link to the applicant to finalize their details on their own desktop or mobile device.

Success

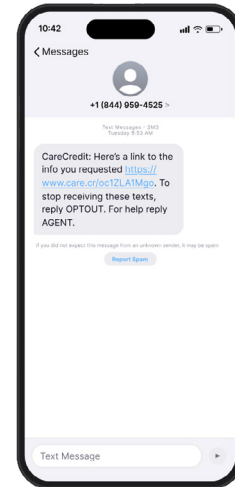
The info has been sent to:
123-456-7890

If the customer has not received the text message after a few minutes, you can [try again](#).

CareCredit Pay Later - Provider-Initiated Application View

The applicant will now continue the application on their own device.

The following screens will appear during the application process. They will have 30 days to complete the application before needing to reapply.



8 They will receive a link via email or SMS to continue the application.

9 They will enter their last name, last 4 SSN and billing zip code and click **CONTINUE**.

10 After the applicant's information is found, they may click **CONTINUE**.

11 Available offers will be displayed. Patient can choose the provider selected offer or view additional offers..

NOTE: Some providers will only offer Standard Loans, while others will also offer Waived Interest Loans.

12 Clicking **Select** will display details about the offer. They may click **BACK TO OFFERS** to view other options, or select the offer by clicking **CONTINUE TO APPLY**.

CONTINUED ▶

CareCredit Pay Later - Provider-Initiated Application View

- 13 Setting up autopay to automate monthly payments is optional.
- 14 To enroll, they'll simply provide their account details and click **ENROLL IN AUTOPAY**.
- 15 After reviewing the loan details, they'll check the Disclosures/ Privacy Policy box before clicking **CONFIRM LOAN** which authorizes a hard credit inquiry.
- 16 A confirmation email will be sent to the applicant and to the provider with the loan details.

NOTE: Some applicants might be prompted to verify their identity again or will be declined for various reasons.

IMPORTANT: Once the patient or client's application is approved and terms & conditions are accepted, the loan is initiated and unless the funding date is altered, the transaction is processed automatically and Synchrony will pay for the purchase within two to three business days. Before starting treatment, confirm approval in Provider Center → Application > Check Application Status.

APPROVED = loan was successful
IN PROCESS = loan is still in process
DECLINED = loan was declined

CareCredit Pay Later:

Provider Services

855-872-6189

Customer Services

844-373-4960

CareCredit
\$176.50 / Month REDUCED APR
19.99% APR | 36 Months | \$6,354.10 Total
Due monthly with \$250.00 due today.
[Choose a different offer](#)

☒ **Enroll in Autopay (Optional)**
Automate your payments each month, so you never miss a due date.
[Turn it off anytime in your account](#)

Choose an Autopay Option

Select Payment Method
New Payment Method

Checking Savings Debit

Checking Account
All fields are required unless labeled optional.

Routing Number

Account Number

Re-enter Account Number

Account Nickname (Optional)

ENROLL IN AUTOPAY

BACK

Terms and Conditions
Please [click here](#) and read the terms & conditions before submitting to learn about the Synchrony Bank Authorization Agreement. By selecting "Enroll in Autopay," I acknowledge that I have read and agree to the terms and conditions for Autopay and authorize enrollment in recurring monthly payments.

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CareCredit

Review Terms of the Loan

ANNUAL PERCENTAGE RATE	
The cost of your credit as a yearly rate	9.99%
FINANCE CHARGE	
The dollar amount the credit will cost you	\$88.96
Amount Financed	
The amount of credit provided to you on your behalf	\$1,099.00
Total Of Payments	
The amount you will have paid when you have made all payments as scheduled	\$1,187.96

Your Payment Information

\$66.00 per month
for 18 months

Payments will be due monthly beginning [calculated date]. (e)*
*(e) means estimate

Review the terms of your loan:
These contract terms provide additional information about nonpayments, default and our right to require repayment in full before the scheduled maturity date.

Prepayment:
There is no penalty of fee for prepayment of this loan in whole or in part.

Late Charge:
\$25.00 if your payment is late by more than 2 days from the payment due date, but no more than the scheduled payment amount.

☒ I have read the **Truth in Lending Disclosure and Loan Agreement, the Credit Score Disclosure and Privacy Policy**. Clicking "Confirm Loan" constitutes my agreement to these loan terms with my electronic signature.

CONFIRM LOAN

15

CareCredit

Congrats, your loan application was approved!

Your purchase for \$XXX is complete. Please notify the provider that your loan was approved.

A confirmation email was sent to both you and your provider with your loan details.

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CareCredit Pay Later - Consumer-Initiated Application View

IMPORTANT: Once the patient or client's application is approved and terms & conditions are accepted, the loan is initiated and unless the funding date is altered, the transaction is processed automatically and Synchrony will pay for the purchase within two to three business days. Before starting treatment, confirm approval in Provider Center → Application > Check Application Status.

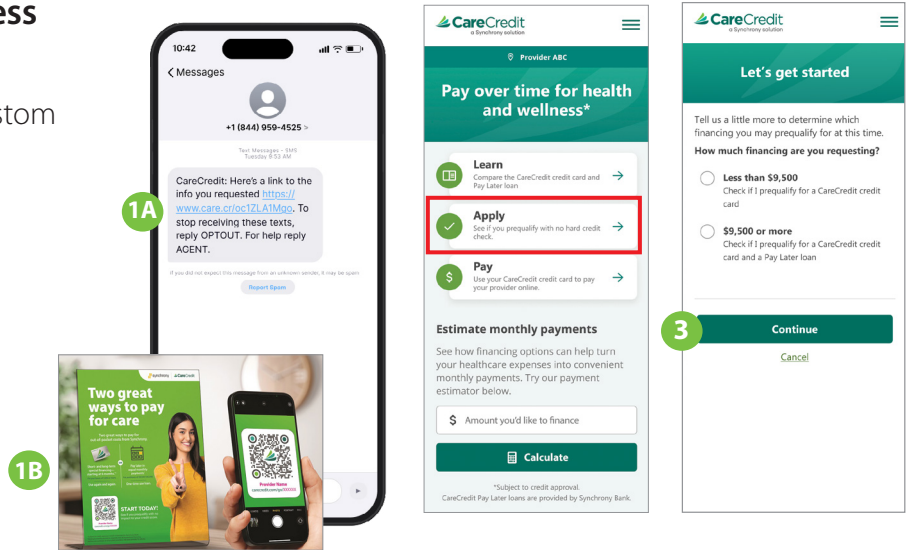
The applicant may scan the practice's QR code or click their custom link to begin the prequalification check.

Consumer-Initiated Application Process

Patients/clients can start the application themselves by clicking the provider's custom link **1A** or scanning their QR code **1B**.

How to scan a QR code on Android and iOS

1. Open the camera app.
2. Point the camera to a QR code.
3. Tap the banner that appears to open the link associated with the QR code.



See the [QR Code and Custom Link job aid](#) for more information.

- 2 They'll drive the process from start to finish taking the following steps, starting by clicking **Apply**.
- 3 **NOTE: Not all applicants will see this step to complete.** In some cases, applicants will be asked to specify the amount that they are looking to finance then click **Continue**.
- 4 They'll enter:
 - Date of Birth
 - SSN or TIN
 - Mobile number
 And click **Continue**.
- 5 The applicant will complete the blank fields or make changes before clicking **SEE IF I PREQUALIFY**.

CONTINUED ►

CareCredit Pay Later - Consumer-Initiated Application View

- 6 Offer(s) will display for the CareCredit credit card or CareCredit Pay Later. If Pay Later requires an initial payment, it will be shown. The applicant selects an offer and clicks **Continue** or **Select**.
- 7 Clicking **Select** will display details about the offer. They may click **BACK TO OFFERS** to view other options, or select the offer by clicking **CONTINUE TO APPLY**.
- 8 Setting up autopay to automate monthly payments is optional.
- 9 To enroll, they'll simply provide their account details and click **ENROLL IN AUTOPAY**.
- 10 The applicant reviews the loan terms and disclosures, checks the box, and clicks **CONFIRM LOAN**.
- 11 A confirmation email will be sent to the applicant and to the provider with the loan details.

NOTE: Some providers will only offer Standard Loans, while some will also offer Waived Interest Loans.

See [page 5](#) to continue the consumer process.

CareCredit Pay Later:

Provider Services

855-872-6189

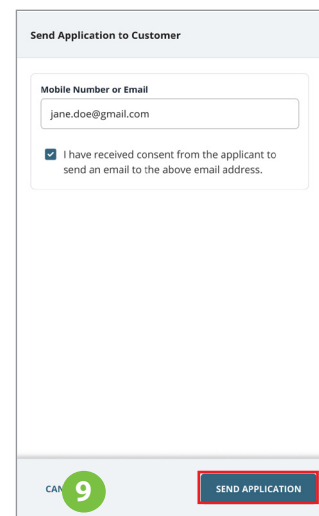
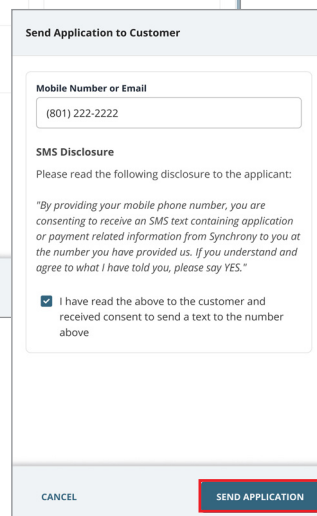
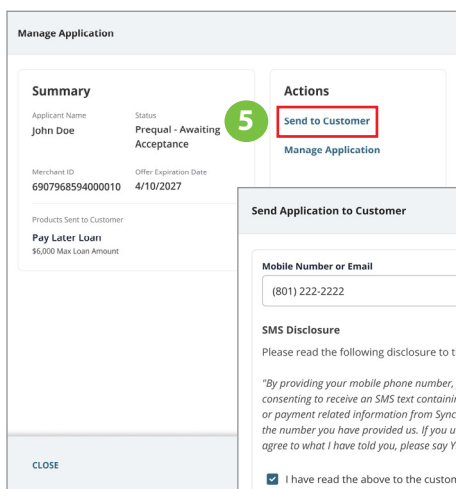
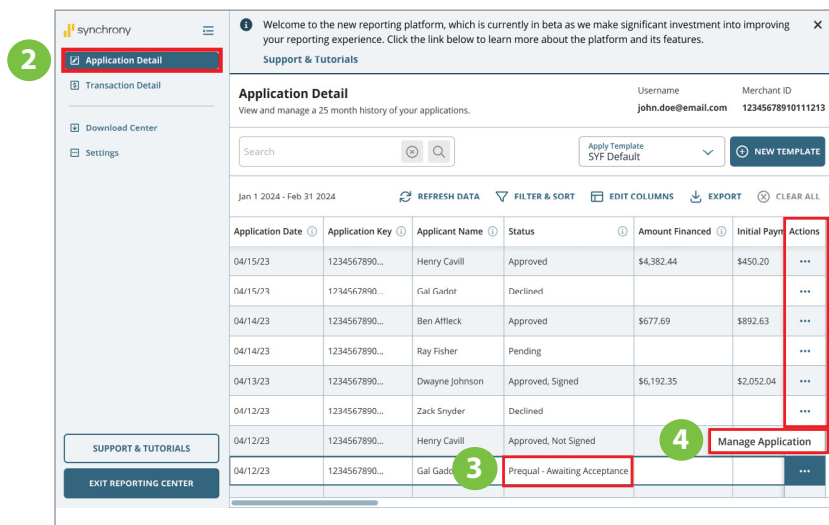
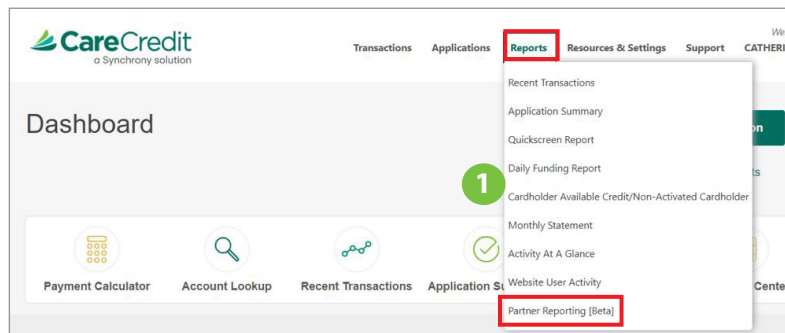
Customer Services

844-373-4960

CareCredit Pay Later - Resend Application

Re-engage borrowers who started but never completed an application, so they can resume and complete the application on their device.

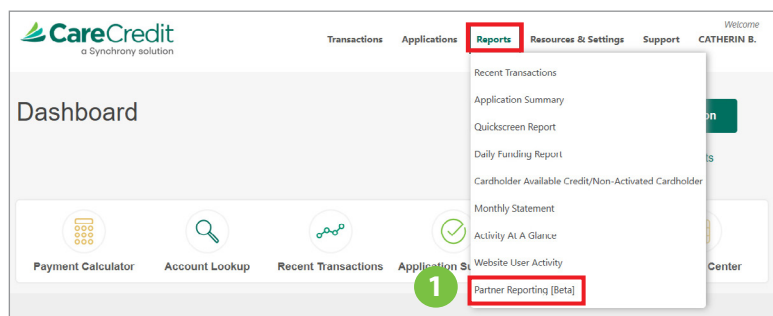
- 1 Under **Reports**, go to the **Partner Reporting (Beta)** page.
 - 2 Select **Application Detail** and locate the application you want to resend.
 - 3 Confirm the application status shows **Prequal - Awaiting Acceptance**.
 - 4 In the **Actions** column, click the ellipsis and select **Manage Application**.
 - 5 Click **Send to Customer**.
 - 6 Choose how to resend the application:
Enter the patient/client's **mobile number**, or
Enter the patient/client's **email address**.
 - 7 Review the required disclosure language with the patient/client, if applicable.
 - 8 Confirm the required consent or attestation by selecting the checkbox.
 - 9 Click **Send Application**.
- The patient/client can use the resent application link to resume and complete the application on their device.



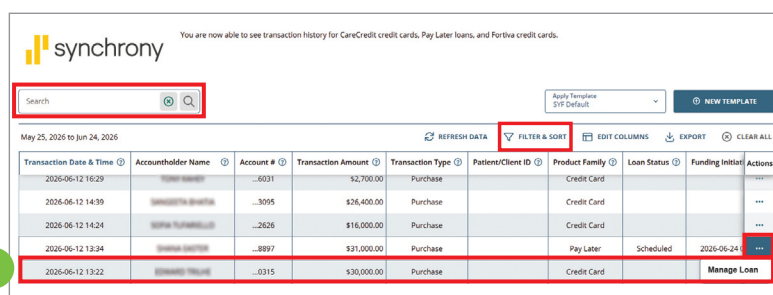
CareCredit Pay Later - Manage Loan: Scheduled Funding (Edit a Loan Funding Date)

Scheduled Funding lets providers set a later Pay Later funding date to match the service date. After approval, the funding date can be managed in Provider Center (Reporting Platform). If no Service/Delivery date is selected, the funding date defaults to the day the applicant completes the application.

- 1 From the home page dashboard under the **Reports** tab, choose **Partner Reporting (Beta)**.



- 2 Use the search bar, Filter & Sort, or scroll to identify the transaction whose funding date you wish to change.



- 3 Click the ellipsis in the Actions column of that transaction and click **Manage Loan**.

- 4 Select **Edit Loan** at the top. Enter a funding date that aligns with the actual service/delivery date and click **UPDATE LOAN**.

The screenshot shows the 'Manage Loan' form. At the top, the 'Edit Loan' button is highlighted with a red box. Below, there are two input fields: 'Update Loan Amount' and 'Update Funding Initiation Date'. The 'Update Funding Initiation Date' field contains the date '06/24/2026'. At the bottom, the 'UPDATE LOAN' button is highlighted with a red box. A red box and the number '4' are placed over the 'UPDATE LOAN' button.

NOTE: Patients may ask to adjust the loan amount before or after signing, as long as it stays within the approved limit and the loan hasn't been funded. Same-day funding requests must be submitted by **12:00 PM ET** and can't be changed after that.

CareCredit Pay Later - Manage Loan: Update Loan Amount

Providers may increase or decrease the loan amount before funding (within the approved limit). The borrower must reselect an offer and accept updated disclosures to recalculate payments.

- Request within 60 days of original disclosure acceptance.
- While pending borrower acceptance, Manage Loan is locked.
- Request clears the funding date; merchant must re-enter it in Manage Loan after acceptance.
- If expired (30 days) or canceled, amount reverts, status becomes **Unscheduled**, and funding date must be re-entered.

1 Access **Manage Loan** from:

- [Account Lookup](#)
- [Reporting Platform](#)

You are now able to see transaction history for CareCredit credit cards, Pay Later loans, and Fortiva credit cards.

Search Apply Template SVP Default NEW TEMPLATE

May 25, 2026 to Jun 24, 2026 REFRESH DATA FILTER & SORT EDIT COLUMNS EXPORT CLEAR ALL

Transaction Date & Time	Accountholder Name	Account #	Transaction Amount	Transaction Type	Patients/Client ID	Product Family	Loan Status	Funding Initia	Actions
2026-06-11 18:54	WELLS FARGO	..6256	\$18,125.00	Purchase		Credit Card			...
2026-06-11 17:39	WELLS FARGO	..0145	\$3,000.00	Purchase		Credit Card			...
2026-06-11 17:15	WELLS FARGO	..8160	\$23,200.00	Purchase		Pay Later	Sent For Funding	2026-06-18	Manage Loan
2026-06-11 17:02	WELLS FARGO	..2891	\$10,000.00	Purchase		Credit Card			Issue Refund
2026-06-11 16:52	WELLS FARGO	..2651	\$7,000.00	Purchase		Credit Card			

- ## 2 Identify the transaction whose loan amount you wish to update, click the ellipsis in the Actions column of that transaction and click **Manage Loan**. Next select **Edit Loan**. Update the loan amount and click **UPDATE LOAN**.

Manage Loan

Loan Details **Edit Loan**

Update Loan Amount OR Update Funding Initiation Date

Amount must be between \$9,500.00 and \$47,000.00. Latest Funding Date: 08/11/2026

UPDATE LOAN

NOTE: You may also choose to **Update Funding Initiation Date** from this screen. Only one field is editable at a time.

NOTE: Providers may need to revisit and update the funding date in Manage Loan if the original date is less than 7 days after the customer accepts the loan terms.

Manage Loan

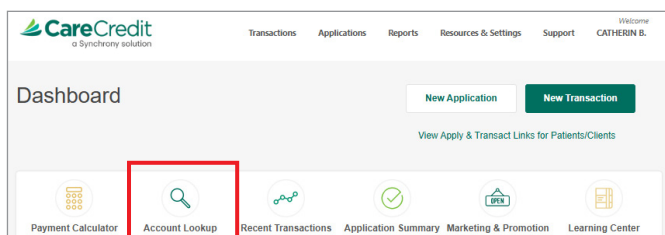
Success

The loan amount has been updated from \$5,000.95 to **\$6,000.95**. An email has been sent to your customer to accept the new loan agreement.

CareCredit Pay Later - Account Lookup

For Pay Later applications that have been approved.

- 1 From the dashboard, select **Account Lookup**.
- 2 Choose from search methods available. Enter the required information and click **Search**.
- 3 Locate the cardholder's Pay Later account and click **Select**.
- 4 Click to perform actions such as:
 - **Issue Refund**
 - **Send to Customer**
 - **Cancel Loan**
 - **Manage Loan**
 - Update Funding Initiation Date
 - Update Loan Amount **BEFORE** it is funded



This screenshot shows the 'Account Lookup/Available Credit' form. Under the heading 'Please choose only one of the search methods below to perform an account number lookup:', the 'Account Number' radio button is selected. Below this, there is a text input field for the account number and a green 'Search' button, which is highlighted with a red rectangular box. Other options include 'Name & Phone Number', 'Full or Partial Social Security Number', and 'Application Key'.

This screenshot shows the 'Matching Accounts' section. It displays a table with one entry for a 'Pay Later Loan'. The entry includes the account holder's name, the last 4 digits of the account number (8623), and the amount financed (\$7,000.00). A green 'Select' button is highlighted with a red rectangular box and a green circle containing the number 3. Below the table is an 'EXIT LOOKUP' link.

This screenshot shows the 'Account Lookup/Available Credit' page with a summary of the loan details. A green circle with the number 4 is placed over the 'Status' field, which shows 'Signed, Scheduled'. To the right, an 'Actions' menu is visible, containing 'Cancel Loan' and 'Manage Loan' options, both of which are highlighted with a red rectangular box.

Transaction Details				
Transaction Amount	Amount Financed	Initial Payment	Amount Funded	Merchant Discount Rate
\$11,999.00	\$11,999.00	\$0.00	N/A	9.50%
Plan Type	Plan Length	Initial Rate Period	Loan Rate APY	Merchant LRP
N/A	36 Months	N/A	N/A	N/A
Intro Rate APY	Post Intro Term	Post Intro Rate		
N/A	N/A	N/A		

Other Details		
Loan Open Date	Funding Initiation Date	Original Loan Amount
09/19/2025	10/10/2025	\$11,999.00