

CareCredit Rewards Mastercard® Provider FAQs

General Information

Is this a new CareCredit Rewards Mastercard?

No, this is the same CareCredit Rewards Mastercard we've been offering, which earns points on purchases and can be used everywhere Mastercard is accepted. Previously, the CareCredit Rewards Mastercard was only issued to select cardholders as an upgrade to the CareCredit credit card.

Will the same Rewards Program be offered?

Yes, new CareCredit Rewards Mastercard cardholders will be eligible for the [Rewards Program](#).

Application Experience

How do my patients or clients apply for a CareCredit Rewards Mastercard?

As of Q2 2024, patients or clients are able to see if they pre-qualify online at carecredit.com/apply. Applicants will get the prequalification decision within seconds and, if they prequalify, they can apply right away, with confidence. If approved, they will either be approved for the CareCredit credit card or the CareCredit Rewards Mastercard. Please note applicants will not be able to choose which credit card they are approved for, rather decisioning will be based on their credit-worthiness. To learn more about the CareCredit Rewards Mastercard [click here](#).

Applying online at carecredit.com/apply

- Applicants must be 18+ to apply.
- Application decisions are provided instantly.

In addition, patients or clients can apply at healthcare provider locations that accept CareCredit. At this time, applications via a provider, customer link/QR code and by phone are only for the CareCredit credit card. If patients or clients would like their application to also be considered for the CareCredit Rewards Mastercard they can apply at carecredit.com/apply.

If I process an application on behalf of my patient or client using Provider Center or CareCredit integration; or if they submit an application using my custom link or QR code, will they be considered for the CareCredit Rewards Mastercard?

At this time, the CareCredit Rewards Mastercard will only be considered for those applying through carecredit.com/apply.

The CareCredit Rewards Mastercard was previously only available via upgrades. Will my patients or clients still be offered a CareCredit Rewards Mastercard as an upgrade?

Yes, we will continue to offer eligible cardholders an upgrade to the CareCredit Rewards Mastercard.

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Processing Transactions

Will an approved CareCredit Rewards Mastercard cardholder be able to make a purchase on the same day that they are approved?

Yes, once your patient or client has been approved for the CareCredit Rewards Mastercard, you can use Account Number Lookup within Provider Center or your CareCredit integration to access their card number and process the transaction. Cardholders can also use Find My Card to process their transaction through Consumer Self Service (CSS), providing you accept online payments at your location.

How do I process transactions with the CareCredit Rewards Mastercard?

Please process transactions the same way you would a CareCredit credit card through:

- [Provider Center](#)
- [Your custom link or QR code](#)
- CareCredit integration via your Practice Management Software
- CareCredit terminal

This cannot be processed as a Mastercard transaction.

I have a Clover device; will I be able to run the transaction like any other card or will I need to use the Pay with CareCredit app?

Providers must have the **Pay with CareCredit app registered on their Clover device** to process transactions using the CareCredit Rewards Mastercard. For more information, [click here](#).

I have a Clover device; cardholder paid with their CareCredit Rewards Mastercard, but this wasn't processed through the Pay with CareCredit app. The cardholder received their CareCredit monthly statement and asked why they didn't receive promotional financing. What should I tell them?

Please have them call Cardholder Customer Service at 866-748-1585 to request the promo adjustment.

If I accidentally run a CareCredit Rewards Mastercard transaction as a Mastercard transaction, what are the ramifications and what is the process to correct this?

If you process the CareCredit Rewards Mastercard as a Mastercard transaction, it will result in the transaction not receiving promotional financing. In this instance, you will be required to process a return for the transaction and then re-run the transaction as CareCredit. Please contact Provider Services at 800-859-9975 to request the adjustment.

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Enrolled Provider

How and when will I be paid?

Just like with the CareCredit credit card, if your patient or client pays with their CareCredit Rewards Mastercard, you will still get paid within two business days.

What if my patients or clients don't pay their bills?

Regardless of whether a cardholder defaults, you receive payment within just two business days. If cardholders delay payment or default, it's not your responsibility.* The financial relationship is between CareCredit and the cardholder.

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* Subject to the representations and warranties in your Agreement with Synchrony.