

# How To Put CareCredit To Work In Your Practice



Connecting in the  
moment of care



 **CareCredit**<sup>®</sup>  
Making care possible...today.

## Lead the way to care with a budget-friendly payment option

*This guidebook provides helpful details about how and where the CareCredit healthcare credit card works for all the ways you work. It's designed to make it easy for you and your team to integrate flexible financing into your busy days. 🏥❤️*



## Help clients be financially prepared from the start

Equine veterinary care is demanding! While your first focus is on treating the horse, you need to take care of your business, too. CareCredit can help you do both. It's been a solution for veterinary care for nearly 30 years that:

- Helps horses and pets get the care they need, when they need it
- Gives clients a budget-friendly way to pay over time with flexible financing
- Gets you paid in just two business days, which helps improve cash flow



**CareCredit is a healthcare credit card** that gives clients a dedicated way to pay for care throughout their horse's lifetime—from routine wellness to unexpected illness or injury.



**Clients can choose from the flexible financing options** your practice offers for the care and products their horses and pets need



**It offers a wide range of special financing options**, including No Interest if Paid in Full within 6, 12 or 18 Months



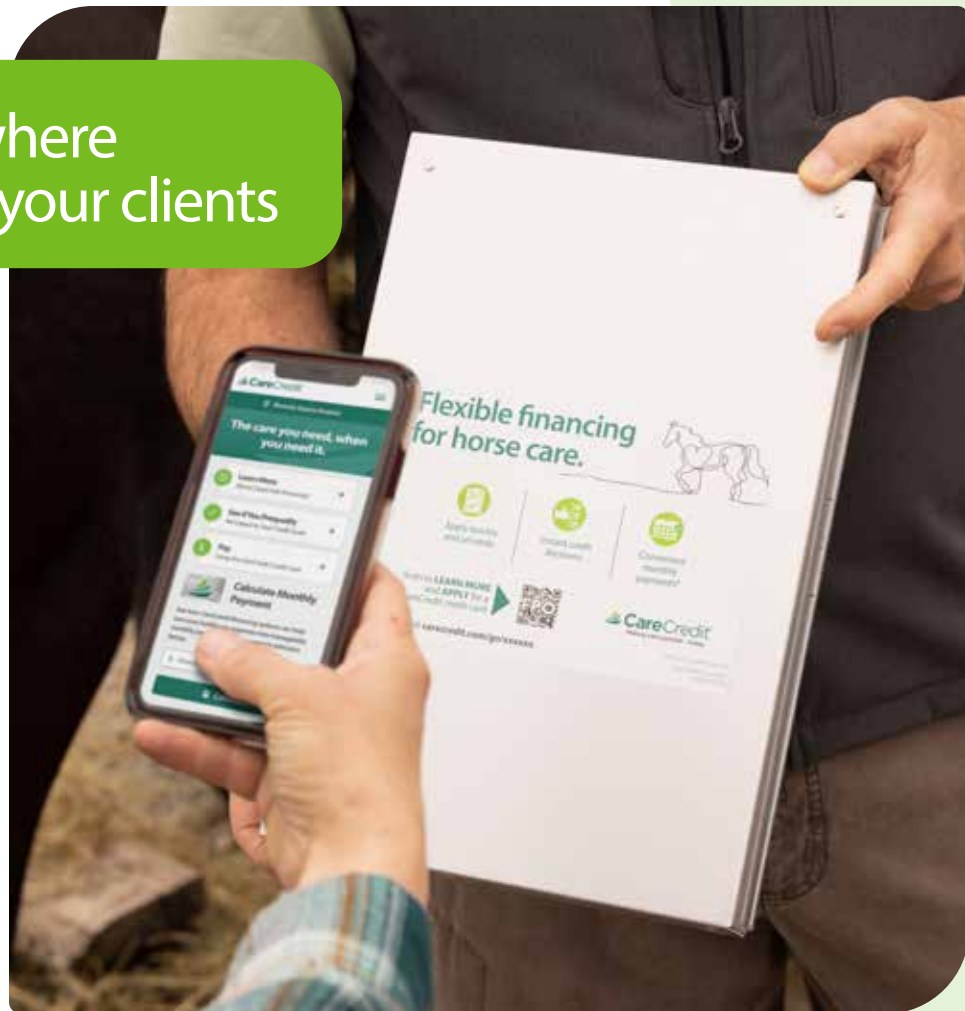
**They can use it again and again** once they apply and are approved



## Deliver an anytime, anywhere financing experience for your clients

CareCredit not only makes payment easier with flexible financing, it comes with an all-digital, mobile-friendly experience that's simple and seamless for them. And you. Every enrolled provider gets a personalized custom link and QR code so horse owners can just click or scan with their own device to:

- ♥ **Learn** about flexible financing with the CareCredit credit card
- ♥ **See if they prequalify**, with no impact to their credit bureau score
- ♥ **Apply quickly** and calculate their monthly payment
- ♥ **Get a credit decision** almost immediately
- ♥ **Pay** with CareCredit the same day



## A solution designed to work wherever you work

### From the clinic



#### Saves valuable time

An all-in-one digital experience makes it easy to share financing options without taking time away from care-focused conversations.

#### Accessible anywhere

Your clients can apply and pay securely on their own smart device at the hospital, in the barn, and even at home.

### to the field

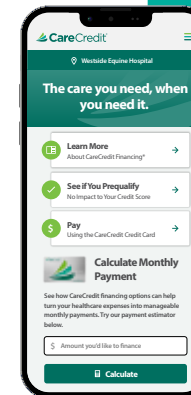


#### Less worry (less work)

With a contactless solution, no paper applications are required and there's no need to pass forms or a card back and forth.

#### Helps clients say yes to care

It's a simple, budget-friendly solution that makes it easy for clients to give their horses the care that's needed today, without delay.



## How to create your custom link

**1** Start by logging into the CareCredit Provider Center at [carecredit.com/customlink](https://carecredit.com/customlink).

**2** Select your preferences. Your custom link is available in several ways, each associated with your CareCredit merchant ID number.

**3** Share with your clients. Give them a direct link to flexible financing options from their own device.

**4** Get paid quickly. You receive payment within 2 business days to help keep your accounts receivable healthy.



**Experience it for yourself!** Scan the QR code with your mobile phone to see how it works for clients. Sample only. Not for actual use.

# How CareCredit works to support care today.

Here's an example to help you see when and where CareCredit helps make payment easy and care possible. Let's say your client's name is Jill Clark who calls because her horse Bella has lost her appetite, is acting strange, and seems to be in pain.

## Scheduling the visit



**Care:** You're concerned about Bella and schedule an immediate appointment at the barn.

**CareCredit:** You remind Jill you require payment at the time of service and suggest she visit your website for payment options.

## Exam at the barn



**Care:** You suspect colic, recommend a full evaluation at the hospital, and let Jill know surgery is possible.

**CareCredit:** Jill pays for your visit but she's worried about the cost of surgery. You suggest she scan your custom QR code to learn about CareCredit. She prequalifies, decides to apply, and is approved.

# And all through their horse's lifetime.

## Hospital evaluation



**Care:** The examination confirms colic surgery is needed, and you walk Jill through the procedure, post-op care and estimate.

**CareCredit:** Jill agrees and is prepared with CareCredit. She chooses the 12 months special financing option and pays no interest if she pays in full within the promotional period.

## Follow-up visits



**Care:** You make a follow-up visit to assess Bella's progress and recommend additional treatment. You also do a wellness exam for her daughter's horse Luna.

**CareCredit:** You explain the cost for the services provided, and Jill pays for everything with CareCredit, right from her phone.

## Ongoing health



**Care:** You provide the services and treatment needed to keep Bella and Luna healthy through every stage of life.

**CareCredit:** Jill has peace of mind knowing she's ready with a way to pay over time for all types of veterinary care, for all the animals in the family.



# Resources that help make the payment experience simple



## Custom Link Quick Start

A fast way for your team to learn what the Custom Link is and how it works. Includes simple step-by-step instructions on how to create your customized resources.



## QR Code Stickers

An easy way to add your custom link and QR code to almost anything so clients can scan anywhere. Try sticking one to clipboards, laptops, brochures and more.



## Payment Calculator

A digital tool that's easy for clients to access online. It helps them view financing options and estimate monthly payments, which can help them see how to fit care into their budget.



## Poster

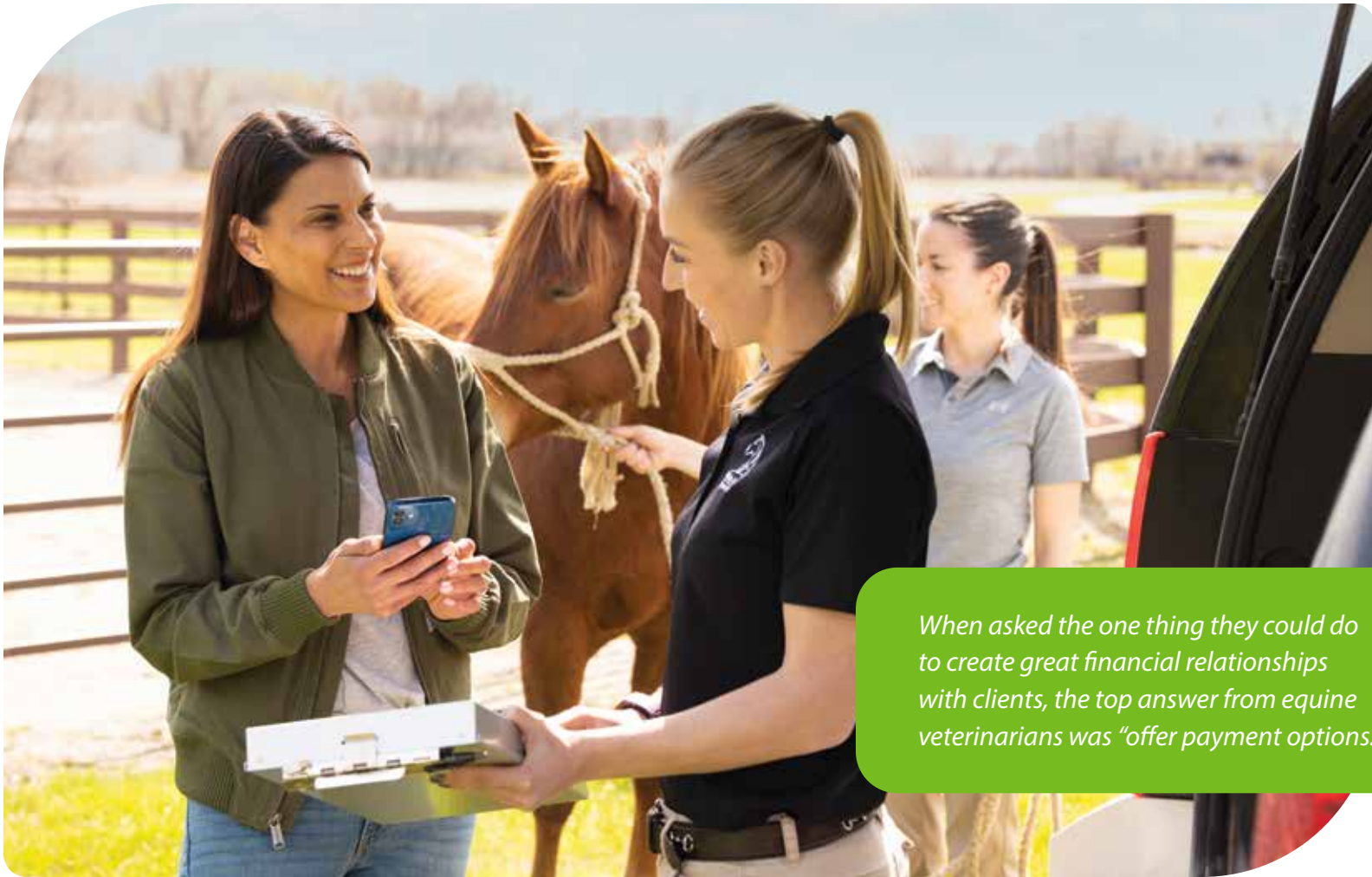
Shows clients you accept the CareCredit credit card and includes your custom QR code so they can scan on the spot.

Find more resources for your practice at [carecredit.com/equineinsights](https://www.carecredit.com/equineinsights)  
Need help? Call our Practice Development Team. 800-859-9975, option 1, then 6



*"When the client knows what to expect financially from the beginning of the relationship and they have a plan for payment...that allows the veterinarian and the horse owner to be on the same team."*

*—Amy Grice, VMD, MBA*



*When asked the one thing they could do to create great financial relationships with clients, the top answer from equine veterinarians was "offer payment options."<sup>1</sup>*

<sup>1</sup>Equine Veterinarian Practice Passion & Practice Study Presentation, conducted by ASQ360° on behalf of CareCredit, December 2020.

## Quick Answers

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**How do my clients use CareCredit to pay?** Your clients can pay with CareCredit from practically anywhere. In your practice, at the barn, even at home. Simply share your custom link or QR code with your clients by text, in emails, on your website and in other marketing materials.

**Can CareCredit be used for all types of equine care?** Yes! Your clients can use their CareCredit credit card to pay for any service or product you offer, from wellness exams, vaccinations and diagnostics to prescriptions, surgery, emergency care and more.

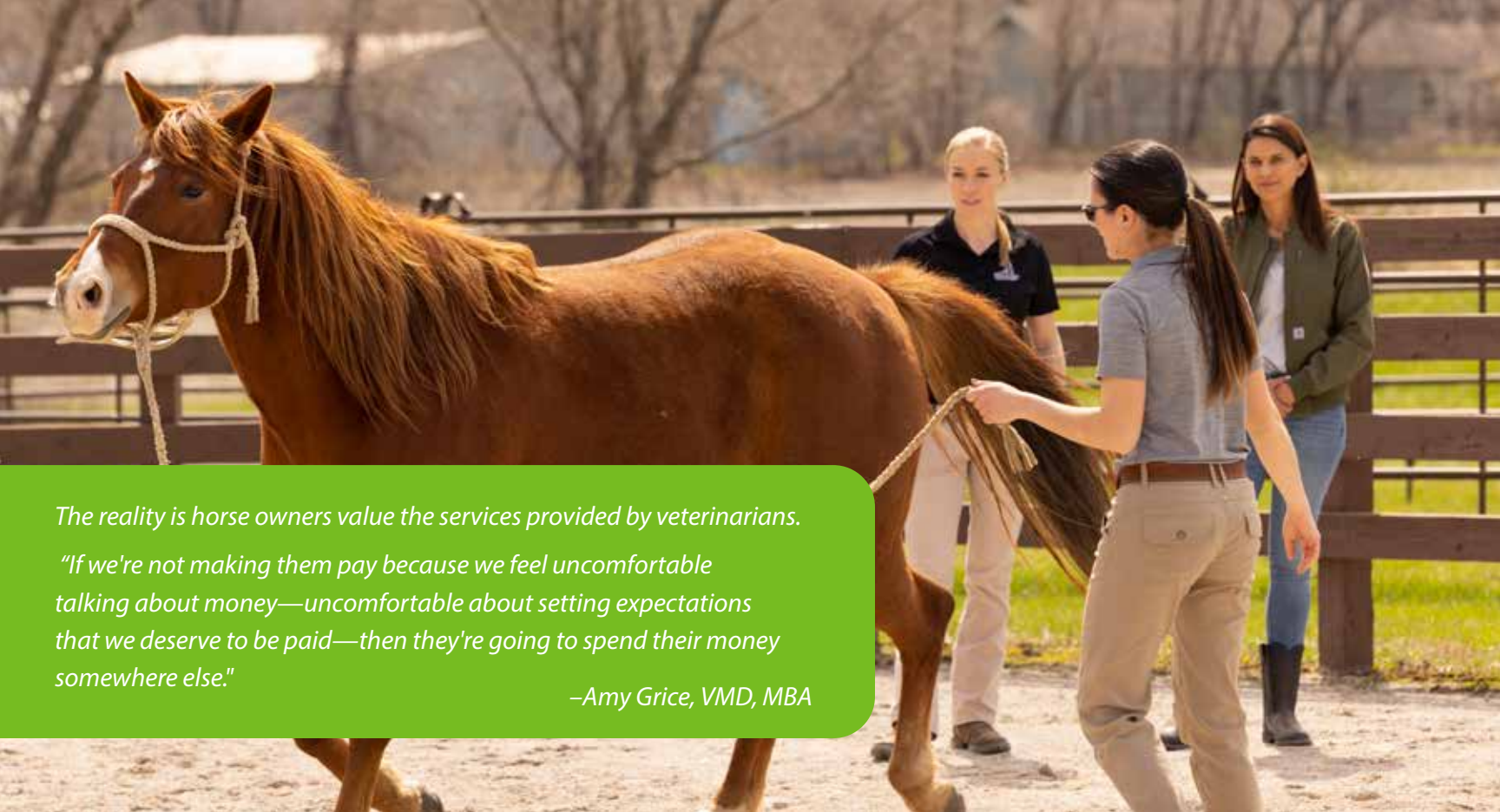
**How and when will I be paid?** CareCredit pays your practice within 2 business days by making an electronic deposit into your bank account.

**What if my clients don't pay CareCredit on time?** Regardless of whether a cardholder defaults, you receive payment within 2 business days. CareCredit is a non-recourse program, so if cardholders delay payment or default, it's not your responsibility.\* The financial relationship is between CareCredit and the cardholder.

Have more questions? Just call our Practice Development Team.  
**800-859-9975, option 1, then 6**

\*Subject to the representations and warranties in your agreement with CareCredit including but not limited to only charging for services that have been completed or that will be completed within 30 days of the initial charge, always obtaining the patient's signature on in-office applications and the cardholder's signature on the printed receipt.





*The reality is horse owners value the services provided by veterinarians. "If we're not making them pay because we feel uncomfortable talking about money—uncomfortable about setting expectations that we deserve to be paid—then they're going to spend their money somewhere else."*

*—Amy Grice, VMD, MBA*

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