

# The right financing partner who can help you drive practice growth



Practice growth may be easier with a financing partner you trust with your patients and a growth plan customized to your unique opportunities. When you look closely at CareCredit, a Synchrony solution, it's easy to see there's no better choice for your patients and practice.

See chart on next page



## Responsible Lending

We would like to help every patient get the care they want and need but understand not every patient should be approved for financing.



## Ease of Use

We have a digital application process that enables patients to privately see if they prequalify for the CareCredit credit card and **NEW! Synchrony Pay Monthly installment loan – with no hard credit check**. We're also integrated into Nextech, PatientNow, Meevo, Symplast and Clover providing a seamless financial experience.



## Practice Growth Focus

We have resources that help you solve key practice issues and practice support through Synchrony's award-winning U.S. based call centers.

## Are you ready to grow? Here's how we can help.

Get connected to a [Practice Growth Lead](#), and begin with an 8-minute assessment to receive a strategic plan that:

- Is designed to help you achieve your specific practice goals
- Identifies opportunities that may help drive production and growth
- Leverages the Impact Calculator to help create your growth steps
- Provides financing optimization best practices

You can also request additional CareCredit/Synchrony resources specific to your growth plan implementation.

Help Me Grow!

When you take a closer look, it's easy to see there's no better choice for patient financing. Here are some features that demonstrate how CareCredit and Synchrony Pay Monthly can positively impact the growth of your practice.

	CareCredit credit card	Synchrony Pay Monthly loan	Why it Matters
Can patients see if they prequalify with no hard credit check?	YES	YES	Your patients don't need to worry about a credit inquiry impacting their credit score to see if they prequalify.
Do patients have to pay a down payment required by lender at time of care?	NO	NO	Your patients don't need to stress about finding immediate cash.
Can patients use it for their ongoing care needs and is promotional financing available for multiple transactions*?	YES CareCredit can be used for ongoing care	NO Synchrony Pay Monthly is a one-time use loan	Your patients now have more financing solutions making it easier to find one that fits their lifestyle.
Do practices receive payment in two business days with no recourse?**	YES	YES	You can improve cash flow and be confident that there is no recourse** if the patient is slow to pay or defaults.
Are merchant fees set and transparent for independent practices?	YES	YES	You don't have to worry about Synchrony increasing merchant fees unexpectedly if you don't meet "sales goals."
Is the company experienced and solely focused on patient financing?	YES. For 35+ years.	YES. For 90+ years in consumer lending.	You can be confident Synchrony treats your patients like you would – with the utmost care.
Are there existing account holders with available credit?	YES. 12+ million cardholders with ~\$40 billion in available credit	NO, Synchrony Pay Monthly is a one-time use loan	You may attract new patients and be visible to a large group of patients via CareCredit's online Acceptance Locator – many of whom may already be in your community or in your practice.

Having approved over 44 million cardholder accounts with \$157+ billion total financed, you can rest assured CareCredit has the strength and stability to be there for you and your patients for decades to come.

\*Subject to credit approval.

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