

# CareCredit Quickscreen

## Benefits, FAQs and Process

### Why wait for patients/clients to ask about CareCredit?

CareCredit's Quickscreen Process can help facilitate your financial conversations with patients/clients, determine their Pre-approval status with no negative impact on their credit bureau report, and highlight how CareCredit's credit card can help them get started on your recommended procedures.

## FAQs

### 1 What is Quickscreen?

Quickscreen is not an application for credit. It is a Pre-approval offer of credit. Quickscreen helps determine if known patients/clients are more likely to be approved for the CareCredit credit card in advance. Therefore, it can help determine if your patients/clients will be approved for CareCredit, before the financial discussion of a treatment or recommended care plan.

If the patient/client accepts a pre-approved offer of credit, completes a full credit application and is approved, he/she will receive the card in the mail.

### 2 When do I use Quickscreen?

We recommend that you use Quickscreen for every patient/client for who you have an address on file.

Quickscreen can be used to determine CareCredit credit card approval for treatment/procedure costs of any amount. Use it the day before an appointment, the day of an appointment or prior to the financial discussion with the patient/client, where you explain payment options.

Using Quickscreen with all patients/clients helps facilitate the treatment cost conversation and ensures CareCredit is promoted consistently.

### 3 How can you determine if someone is eligible for CareCredit in advance?

Quickscreen requires only the patient's/client's full name and address (no P.O. Boxes) of a known patient/client to determine if they will be Pre-approved for CareCredit.

You may also enter the patient/client's social security number, either the full 9 digits or just the last 4, telephone number, and date of birth for a higher degree of accuracy.

**Quickscreen has no negative impact on their credit bureau report.**

Do not offer consumers the opportunity to request Pre-approval via Quickscreen. Consumers can only request credit by completing an application.

### 4 Is Quickscreen different than a standard CareCredit application?

Quickscreen only uses a few pieces of information and is done prior to your practice discussing the financial options for recommended procedures and the benefits of CareCredit with your patients/clients.

**A Quickscreen display of "Unable to Pre-approve - Refer Patient/Client to Credit Application" does not always indicate the applicant cannot be approved on a standard application.**

Typical reasons why a "Unable to Pre-approve - Refer Patient/Client to Credit Application" message is received via Quickscreen, yet is approved via the standard application process, include:

- Applicant has previously opted-out of credit Pre-approval processes.
- There is no match on the patient/client name.
- Recent changes in their credit bureau data or entry errors.



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# CareCredit Quickscreen

## FAQs

### 5 What is the cost to my practice to use Quickscreen?

There is no cost to your practice to use Quickscreen.

### 6 What are the differences in how I submit transactions using an account opened through Quickscreen versus standard CareCredit?

None. Once you have received the account number, submit transactions as usual via [www.carecreditprovidercenter.com](http://www.carecreditprovidercenter.com).

### 7 Can we use a joint-applicant with Quickscreen?

No. However, if your patient/client is not Pre-approved on Quickscreen, please continue to utilize the standard CareCredit application and complete the joint-applicant information.

### 8 How do I inform patients/clients they have been pre-approved with Quickscreen?

After discussing procedure costs with your patients/clients, provide your patients/clients with their CareCredit financial options. Inform them that they have been "Pre-approved for CareCredit" and state their credit limit. We suggest the following phrasing:

*"Mrs. Jones, your share of the treatment that we discussed comes to \$1,638. You have already been Pre-approved for a CareCredit credit card with a credit limit of \$2,000. If approved, your financing options include convenient monthly payments, enabling us to schedule the start of your treatment today. Would you like to accept the credit offer?"*

**Note:** Once Quickscreen has been processed, only Pre-approved consumers must be presented the offer. Do not communicate the QS outcome to patients/clients who were not pre-approved.

**Note:** As of July 1, 2020, California providers may submit a Quickscreen on behalf of their patients/clients. However, they can no longer accept a Pre-approval offer on behalf of their patients/clients. Instead, a custom URL/QR code is generated and provided to a patient/client to accept the offer on their own device and complete the credit process.

### 9 How long is the Quickscreen offer available before I need to activate the account?

The Quickscreen offer must be presented to patient/client within 30 days. If you do not indicate the patient/client's decision in Provider Center, Synchrony Bank will mail the patient/client their Pre-approval letter.

- **For patient/client's outside of California**, if the patient/client decides to accept the Pre-approval offer, select "Customer Accepts" in Provider Center.
- **For patient/client's in California**, if the patient/client decides to accept the Pre-approval offer, copy the generated custom link and send it to the customer so they can accept the Pre-approval offer and complete the application on their own device.
- If the patient/client decides to decline the Pre-approval offer, select "Customer Declines" in Provider Center.
- If the patient/client is not sure if they want to accept or decline the Pre-approval offer, do NOT indicate the patient/client's decision (accept or decline). Select the "Print Offer" option and give the printed Pre-approval details to the patient/client. The patient/client may decide they want to accept the offer at a later date when they receive the Pre-approval letter from Synchrony Bank.
- If you are unable to make the offer or if the patient/client does not show-up for their appointment, do NOT indicate the patient/client's decision (accept or decline). Select the "Print Offer" option and give the printed Pre-approval details to the patient/client. The patient/client may decide they want to accept the Pre-approval offer when they receive the Pre-approval letter from Synchrony Bank.
- If the patient/client is not Pre-approved, you need not mention anything. Pre-approval has no negative impact on their credit bureau report.

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# CareCredit Quickscreen

## FAQs

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### 10 What is the impact of submitting a Quickscreen with the optional Date of Birth (DOB), Social Security Number (SSN), or Telephone Number fields completed?

These optional fields are used to identify whether the patient/client already has an existing CareCredit account. Additionally, they are used to help find the patient/client information in order to process the Quickscreen request. Providing these optional fields has no impact on their credit bureau report during the Quickscreen process.

### 11 How do I use the Quickscreen process?

The Quickscreen process is simple and only takes a few minutes. Follow the step-by-step guide on the following pages to guide you through the process.

### 12 Whom do I call for questions, supplies or help?

Please call the CareCredit Provider Services Center at **800-859-9975**.

## Quickscreen

Quickscreen is a Pre-approval on an individual basis based on pre-defined selection criteria set by Synchrony. To help ensure fair lending compliance, Quickscreen strategies must be utilized consistently.

Do not offer patients/clients the opportunity to request Pre-approval via Quickscreen. Patients/Clients can only request credit by completing an application.

If the Pre-approval offer is not presented to the patient/client or if there is a system issue preventing the offer from being presented, Synchrony Bank will mail the patient/client required disclosures, as applicable by law, within 30 days.

Specific disclosure requirements apply to Pre-approved solicitations. Quickscreen solicitation offers of credit must clearly and conspicuously disclose the terms of the offer, in accordance with the specific format and placement requirements provided by Synchrony Bank. Provider is responsible for ensuring that patients/clients are provided the appropriate Pre-approved disclosures with the offer and that the patient's/client's acceptance of the approval is documented.

Pre-approval offers must be presented to the patient/client, and if accepted, the patient/client must provide additional required information to open a credit account including SSN or ITIN, DOB, Income, etc. to validate that the patient/client still meets the requirements the approval was based upon and to determine if the patient/client meets the ability to pay requirements.

# CareCredit Quickscreen Process

## STEP 1 | Quickscreen

- 1 To access Quickscreen, go to **Applications>Quickscreen**.

Provider representative fills out the Quickscreen information and clicks **Submit**.

### REQUIRED

- Full Name
- Complete Address (no P.O. Boxes)

### RECOMMENDED (OPTIONAL)

- Estimated Fee
- Social Security Number
- Telephone Number
- Date of Birth

Quickscreen® Pre-approval

Quickscreen Information Result

All fields are required unless otherwise noted. Have questions? See the Quickscreen Job Aid on Learning Center for more information.

Do not offer consumers the opportunity to request Pre-approval via Quickscreen. Consumers can only request credit by completing an application.

ESTIMATED FEE  
\$

FIRST NAME MI LAST NAME SUFFIX  
Opt Optional

CURRENT HOME STREET ADDRESS APARTMENT  
No PO boxes please Optional

CITY STATE ZIP CODE  
SELECT ONE

FULL SSN (OPTIONAL) OR LAST 4 DIGITS OF SSN (OPTIONAL)  
XXXX-XX-XXXX XXXX-XXXX

TELEPHONE NUMBER (OPTIONAL) DATE OF BIRTH (OPTIONAL)  
MM/DD/YYYY

Submit Cancel

## STEP 2 | Present Quickscreen Offer

Advise your patients/clients that they have been Pre-approved for CareCredit.

- 2A If the patient/client is Pre-approved, and they accept the offer, click **Customer Accepts** and proceed to **STEP 3**.

Quickscreen® Pre-approval

Quickscreen Information Result

The customer has been Pre-approved

DATE 08/02/2020	PRE-APPROVAL AUTH # 99999906342	APPLICANT NAME JULIE BOUPIN
CREDIT LIMIT \$ 3,500.00	MERCHANT NUMBER 9966	EXPIRATION DATE 11/01/2020

Ask if the customer wants to accept this offer of credit, then select:

- Customer Accepts to complete a credit application in Provider Center
- Print Offer if the customer wants to complete a credit application on their own device, or if you want to present the offer later.
- Customer Declines if the customer does not wish to apply for credit.

Customer Accepts Print Offer Customer Declines

**Note:** In CA, if a patient/client is Pre-approved, a custom URL is generated and provided. The patient/client can use the customer link to accept the Pre-approval offer and apply directly from their own device.

Quickscreen® Pre-approval

Quickscreen Information Result

The customer has been Pre-approved

DATE 08/09/2020	PRE-APPROVAL AUTH # 99999906561	APPLICANT NAME KATIE ALLEN
CREDIT LIMIT \$ 1,500.00	MERCHANT NUMBER 9247	EXPIRATION DATE 11/08/2020

Ask if the customer wants to accept this offer of credit, then follow the instructions below based on their choice.

Customer Accepts

Under state law, providers in your state may continue to use Quickscreen to check CareCredit pre-approval status, however they may not accept resulting pre-approval offers or submit credit applications on behalf of others. Instead, individuals can accept pre-approval offers and apply for CareCredit directly. The process is quick and easy, they'll receive an immediate credit decision, and you can save time and effort.

- Accept pre-approval offers or apply online by visiting your location's custom web link (see below)
- Scan your location's custom QR code to accept pre-approval offers or apply. You can generate a custom QR to display in your practice by clicking Resources & Settings > Promote & Advertise.

PROVIDE YOUR CUSTOM LINK TO PATIENTS/CLIENTS  
<https://qwww.carecredit.com/go/SQC582/> Copy Link

Print Offer or Customer Declines

Click Print Offer if the customer wants to complete a credit application on their own device, or if you want to present the offer later.

Click Customer Declines if the customer does not wish to apply for credit.

Print Offer Customer Declines

You can also continue from this pre-approval later by looking up this customer's name on the Quickscreen report.

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# CareCredit Quickscreen Process

- 2B** If patient/client is Pre-approved and **does not accept** the offer, click the **"Customer Declines."**

- 2C** If the patient/client is not present,  
Retain the Pre-approval number.  
Click **"Print Offer"** and present to the patient/  
client when they are present.  
Refer to Steps 2A and 2B to record the patient's  
decision once they are present.  
If you are unable to present the offer to the  
patient/client, for example, the patient/client  
does not show-up for their appointment, there  
is no need to select either accept or decline.

- 2D** If the patient/client is **"Unable to Pre-approve -  
Refer Patient/Client to Credit Application"**  
they can fill out a complete CareCredit  
Application.

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# CareCredit Quickscreen Process

- 2E** In California, If the patient/client is “**Unable to Pre-approve - Refer Patient/Client to Credit Application**” they can be sent a link to complete the application from their own device. following the instructions outlined above.

**Refer Patient/Client to Credit Application**

We could not obtain a pre-approval for this patient/client with the information given. They could still qualify if you offer the credit application.

Under state law, providers in your state may not submit credit applications on behalf of others. Instead, individuals can apply for CareCredit directly. The process is quick and easy, they'll receive an immediate credit decision, and you can save time and effort.

- Apply online using your location's custom link (see below) or
- Apply by phone\* at 800-365-8295 or
- Use a patient/client dedicated tablet or PC where you have downloaded CareCredit software.

PROVIDE YOUR CUSTOM LINK TO PATIENT/CLIENTS

<https://www.carecredit.com/go/SQC582/> [Copy Link](#)

Visit the [Promote & Advertise](#) page for QR Codes, marketing materials, and other ways to share your customer link with patients/clients.

\*Must be 21 or older to apply by phone. Provide individuals applying for the CareCredit credit card by phone with a copy of the cardholder agreement account terms.

[Done](#)

## STEP 3 | Completing the Quickscreen Process

- 3** If the patient/client is present and accepts the Pre-approval offer, continue filling out the rest of the application. The patient's/client's information will pre-populate. Click **Next**.

**Continue Application**

The information you entered during the Quickscreen process is pre-filled in this application. Please enter the additional information below and submit to complete the process.

All fields are required unless otherwise noted.

Please obtain and notate two forms of acceptable I.D. on the top of the printed application.

**Application Language:**

☒ English ☐ Spanish

**ESTIMATED FEE:**

\$ 1200

**Applicant Information**

FIRST NAME MI LAST NAME SUFFIX

## STEP 4 | Processing Application

- 4** Complete the process and click **Submit**. Proceed to **STEP 6**.

**Review & Sign**

Review the application details below and obtain the customer's signature before proceeding.

**Applicant Information**

APPLICANT NAME STEVEN WALKER	BUSINESS/WORK PHONE
DATE OF BIRTH 02/08/1979	MOBILE PHONE
EMAIL ADDRESS	APPLICANT ADDRESS 0950 FM 1900 RD W, 1521, HOUSTON, TX 77064136
SOCIAL SECURITY NUMBER XXX-XX-7749	HOUSING TYPE Own
HOME PHONE (281) 876-1765	MONTHLY NET INCOME \$ 5,000.00

[Make Changes](#)

[Print Full Application](#) [Print Signature Pages](#)

## STEP 5 | Quickscreen Status

- 5** The provider can check the Quickscreen Status by going to the Quickscreen Report or Check Application Status under Applications section and searching the Pre-approval Auth #.

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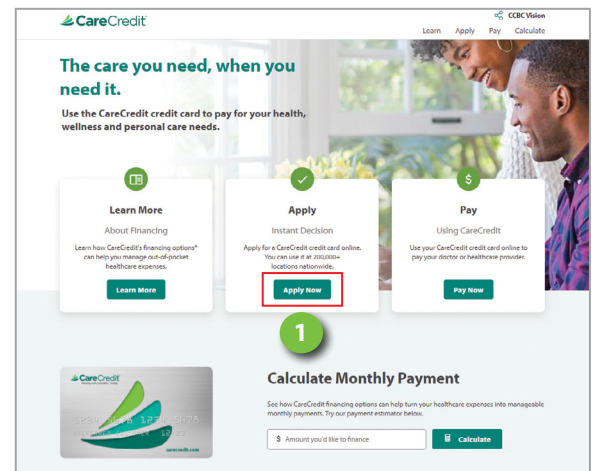


# CareCredit Quickscreen Process

## Applications via Quickscreen Prefill: In-Office Devices

**Note:** This feature is available for those patients or clients that are Pre-approved and accept the credit offer. It will automatically prefill the patient or client's application with stored information. For more information, see the job aid CareCredit In-Office Devices.

- 1 Patients or clients can click the **"Apply Now"** button on the homepage to retrieve the Quickscreen pre-approval record and continue filling out the rest of the application.



- 2 Patients or clients enter their **first name, last name, zip code**, and **date of birth** to retrieve their Pre-approval record.

The screenshot shows the 'Apply for a CareCredit credit card' form. It has a green header with the CareCredit logo and navigation links. The form contains several input fields: 'First name', 'Last name', 'Zip', and 'Date of birth'. There are also checkboxes for 'I've been preapproved (Optional)' and 'APPLICANT ONLY: I acknowledge that I have received a paper copy of the CareCredit Credit Card Account Agreement with a Rev number of 040320'. A 'Continue' button is at the bottom left, and a link 'Text me a link to apply later' and a 'Cancel Application' link are at the bottom right.

- 3 After being Pre-approved, when a patient or client enters their matching information into the self service site, the information you provided will be prefilled on their form, expediting the application process.

The screenshot shows the 'Congratulations! You are pre-approved for a CareCredit card!' screen. It has a green header with the CareCredit logo and navigation links. The screen displays the pre-filled information: 'This offer is for John Smith, 888 Astor Blvd, Costa Mesa, CA, 92626'. There are 'Continue' and 'Decline' buttons at the bottom. The screen also includes a 'PRESCREEN & OPT-OUT NOTICE' and a 'Terms & Conditions' link.