

# Processing Transactions for Packages and Bundled Services

## Provider FAQs

### **Can my patient or client use their CareCredit credit card to pay for a package or bundled service?**

The CareCredit credit card allows your patients or clients to use a single transaction to finance packages, bundled services, and treatment plans that will be rendered within 90 days of the initial purchase – and you still get paid within 2 business days. This is available for providers in select industries where multiple visits/services may be offered. This allows your patients or clients to pay for multiple visits, services and products that would normally require separate transactions (which may have separate promotional financing offers), with one transaction

### **How soon will I get paid once the transaction is processed?**

You will continue to get paid within 2 business days.

### **Which industries can process one transaction for packages or bundled services that will be used within 90 days?**

- Behavioral Health
- Occupational Therapy
- Nutrition/Dietician
- Day Spa
- Dermatology
- Med Spa
- Chiropractic
- Physical Therapy
- Speech Therapy

### **What if my patient or client cannot complete services in the designated 90 day timeframe?**

If your patient or client cannot complete services in the designated timeframe, you must refund the remaining balance for unused services back to their CareCredit credit card.

### **What is the refund policy for financing packages and bundled services?**

Refunds must be immediately processed if your patient or client has paid for services and treatments that are canceled or not rendered within 90 days of the initial transaction.

- A NO REFUND policy where services and treatments were NOT rendered is not acceptable.
- There is an exception in the case of custom special-order items where the non-refundability has been clearly disclosed to the cardholder.
- Any refunds processed for cardholders who originated transactions with the CareCredit credit card must be refunded to the CareCredit credit card.
- Failure to process refunds on a timely basis could result in chargebacks and potentially the withdrawal of the CareCredit program from the practice/business.

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### How do I process a transaction for package or bundled services?

#### Using Provider Center or your CareCredit Integration

You can process payments the same way you would any other CareCredit credit card transaction.

When you get to the **Process a Purchase** screen, follow these simple steps:

- Select **CareCredit** as the “Program name”
- Leave the toggle on green to process the payment as a package or bundled service.
  - Only switch the toggle if the purchase is **NOT** a bundled service.
- Enter the “Service Completion Date”, which is the final date the services are to be completed by.
- Continue processing the transaction.

The screenshot shows the 'Process a Purchase' form. At the top, it says 'All fields are required unless otherwise noted'. The form includes the following fields and options:

- Transaction type: **Purchase**
- Account number: \*\*\*\*\*1234
- Name on account: [Field]
- Available credit: **\$999.72**
- Cardholder Name: [Dropdown menu showing 'Cardholder 1']
- REQUEST CREDIT LINE INCREASE button
- Small text: 'If the person presenting the card is not listed above, please call 800-859-9975 to verify they are authorized to use the account.'
- Purchase amount: **\$2,000.00**
- Patient/Client ID: [Field]
- Program name: [Dropdown menu showing 'CareCredit']
- Manufacturer: [Dropdown menu showing 'Select One']
- Toggle switch: **ON** (This package or bundled service will be completed at a future date.)
- Service Completion Date: **04/01/2022**

#### Using your custom link/QR code or a terminal

Your patients or clients will complete a single transaction using the same process they would for any purchase made with the CareCredit credit card.

- Enter the total amount of package or bundled service.
- Continue processing the transaction.
  - Please note, the transaction will not be captured as a packaged or bundled service.
  - You will need to internally track the usage of services within the 90 day timeframe.

### Who can I contact if I have questions or need more information?

We're happy to help – please contact your Practice Development Team or Provider Services at 800-895-9975.