

Practice FAQs

What are payment plans?

Patients can finance treatment costs using a payment plan, paying smaller monthly amounts over time. Finding a plan won't affect their credit score.

Checking eligibility for a plan will not impact your patient's credit score. If they are approved and accept a loan, repayment activities may be reported to the credit bureaus.

When would we use a payment plan?

If a patient would like the flexibility to pay over time, you can suggest a payment plan. Patients often choose the **12 Month**, and **24 Month** plan options for surgeries and other major procedures.

Which plans are offered?

At present, the payment plans offered are **12 Month**, and **24 Month**. Please note that not all patients will qualify for all plans.

Plans require a **down payment** to obtain financing, which will be refunded if your patient does not use their plan.

How does a patient apply?

They can text **PLAN** to **97364** or visit scratchpay.com to begin the 90-second application. Upon completing the application, they receive an instant decision. They can then hit "Agree and Submit" if they wish to use the plan.

If a patient is approved, how do I see their plan(s)?

After a patient selects "**Agree and Submit**", you will receive a notification email instantly. This email will include a link to your dashboard where you may see their plan details and finalize the amount used. For instructions for how to finalize the amount, please see our "**Dashboard Usage Guide**" on the other side of this page.

What happens if I need to adjust the amount after I've already finalized the payment plan?

In your dashboard, you can adjust a plan amount by clicking the "**Edit**" button on the right hand side of any confirmed plan.

Where may I access our terms of use?

For the complete terms that your practice has accepted from Scratch Financial to offer payment plans, please visit scratchpay.com/legal and select the "**Providers Agreement**" link specific to your state or country.

Patient Q&A

Your patient asks:

Are payment plans a credit card?

Will applying hurt my credit score?

Will I be approved? What do you think my interest rate will be?

I was approved. Now what happens?

I was declined, but I don't understand why?

You can say:

"No - payment plans have fixed, monthly payments."

"A soft credit check is completed to assess offers, so no hard check means applying won't impact your score. While only a soft inquiry is pulled at application, loan performance is reported to the bureaus."

"Every situation is different so I cannot tell you, but there are a variety of factors taken into consideration."

"You should have received an email with an "**Agree and Submit**" option. If you'd like to use the funds now, please select that button."

"To protect your privacy, Scratch Financial can't tell our practice why you were declined. You will receive an email explaining the decline decision. There is also contact information on that email you may use to obtain more information."

Marketing Ideas

How to Use Your Welcome Kit Materials

Print and post your brochures, patient cards, staff guide, and other materials around the office. Additionally, use the website banners and social

assets provided in the Digital Welcome Kit to advertise on your company website, invoices, emails, and other digital assets.

Make financing simple

Patients can scan QR to find a plan



Still have questions? Get in touch.

✉ Support@scratchpay.com

Or, visit your **Scratch Dashboard**

Dashboard Guide

To access your dashboard, you can visit dashboard.scratchpay.com. This will give you instant, round-the-clock access to the dashboard.

If you would like a clickable guide on how to use the dashboard, you can access by scanning the QR:



Payment Plan Steps

Step 1: Payment Plans View

The Payment Plans window allows you to easily **finalize**, **edit**, and **manage** all payment plans. The plans are organized by patient name, application date, and expiration date. You can use the search bar and filter buttons to locate a specific patient's plan by name or to find new, finalized, rejected, or expired plans.

Step 2: Finalizing a Plan

Click **Finalize** and input the amount your patient needs in **Funds used**. Funds are then direct deposited in approximately 2-3 business days, minus a flat rate provider fee.

Scratch Pay plans in the US are issued by WebBank, while in Canada, they are issued by ©Scratch Financial, Inc. ©Scratchpay (NMLS ID#: 1582666). Eligibility is required for these loan products, and Scratch Pay plans may not be available in all states.

Location Toggle
See Dashboards based on location

Payment Plans Window
with search field

Profile button

Search filters

Export

Finalize plan button

Edit plan button

Info icon

Dashboard

Navigation

FAQs

View More
Expand list of Payment Plan results

Name	Applied On	E-Signed	Approved	Confirmed	Est. Settlement Date	
Julian Sanchez 159000IB	Apr 25, 2024 Exp. in 22 days	Yes	\$733.00	--	--	Finalize
Finley Jackson 897459BG	Apr 22, 2024 Exp. in 19 days	Yes	\$500.00	--	--	Finalize
Julian Sanchez 159000IB	Apr 22, 2024 Exp. in 19 days	Yes	\$300.00	--	--	Finalize
Lin Oh 1470GACB	May 02, 2024 Exp. in 30 days	Yes	\$500.00	\$450.00	May 07, 2024	Edit
Monique Marsel 899043SA	May 02, 2024 Exp. in 30 days	Yes	\$500.00	\$420.00	May 07, 2024	Edit
Jacob Thomas 218048EM	May 02, 2024 Exp. in 30 days	Yes	\$600.00	\$554.00	May 07, 2024	Edit
Joan Diaz 78505KMB	May 02, 2024 Exp. in 30 days	Yes	\$300.00	\$254.00	May 07, 2024	Edit
Ahron Nasser 122099LW	May 02, 2024 Exp. in 30 days	Yes	\$250.00	\$230.00	May 07, 2024	Edit
Jonathan Soto 13940GCC	May 02, 2024 Exp. in 30 days	Yes	\$35.00	\$6.00	May 07, 2024	Edit
Adrian Mitchell 78202JPZ	May 02, 2024 Exp. in 30 days	Yes	\$35.00	\$25.00	May 07, 2024	Edit

Navigation Tips

Profile Button

- Change password
- Log out

Training

Access your training video library and download the Office Guidebook.

Access marketing materials—
Download the Digital Welcome Kit, add a banner to your website, access social media designs, and more.

Get Started

Link bank account, watch tutorial & other demo videos.

Account

See monthly reporting, manage bank account, add/delete employees, and more.