



Synchrony Pay Monthly Loan

FAQs

FREQUENTLY ASKED QUESTIONS

Welcome to Synchrony Pay Monthly loans! Synchrony Pay Monthly loans, together with the CareCredit credit card, bring more financing options to serve your patients that prefer a one-time loan versus those that prefer a revolving line of credit. Whether you're an existing or new CareCredit enrolled provider, getting started is easy.

TRANSITION TO SYNCHRONY PAY MONTHLY

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What does the transition to Synchrony Pay Monthly loans mean for my business?

Your Allegro Credit installment loans will transition to Synchrony Pay Monthly loans.

- CareCredit is a Synchrony solution. Synchrony offers financing solutions to over 400,000 small to mid-size businesses and large retailers nationwide.
- A Synchrony Pay Monthly loan is an installment loan offered in CareCredit's Provider Center.
- Your patients will be able to seamlessly see if they prequalify for the CareCredit credit card and a Synchrony Pay Monthly loan – all with no hard credit check.

You'll be transitioning from Allegro Credit Merchant Portal to CareCredit Provider Center for your financing needs.

- Within one platform and through a single customer application, you'll be able to offer Synchrony Pay Monthly loans and the CareCredit credit card.
- After the transition, existing Allegro Credit loans will continue to be funded as usual, and you'll have admin access to manage loan offers until June 19, 2026.

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What is CareCredit Provider Center and how do I gain access?

Provider Center is the portal where you can access both CareCredit credit card and Synchrony Pay Monthly loan patient applications and transactions. You can access a wealth of valuable resources, including informative reports and practice-building resources, as well as account management and training tools.

If you need help registering for Provider Center, reference these [instructions](#).

What are the steps I need to complete prior to my transition?

- **In order to use Synchrony Pay Monthly loans, you will need to complete required Synchrony Certification Training, unless you have completed that already.** If you would like to confirm your Certification Training status, please contact your relationship manager or Synchrony Pay Monthly Loan Provider Support at **855.872.6189**.
- **Add users in Provider Center:** Create unique profiles for each member of your practice and register office devices to process applications or transactions without logging into Provider Center.

Refer to the [Digital Book](#) located conveniently in the Learning Center home page.

To find the [Add a User Job Aid](#), go to the Digital Book Table of Contents>Administrator Section>Add User in Provider Center.

- **Request for authorization to debit accounts with Synchrony Bank and Pay Monthly:** A debit filter is a security measure that allows account holders to specify which entities are authorized to initiate debit transactions against their account. If you are unsure whether your account has a debit filter in place or how to add Company IDs, we encourage you to reach out to your accounting or banking partner to assist in verifying the status of your debit filter and complete the necessary updates.

PLEASE ADD THE FOLLOWING COMPANY IDS TO YOUR DEBIT FILTER:

9311914000

3061537262

9331889001

1621125115

We want to emphasize the importance of adding the new Company IDs to ensure uninterrupted service. Failure to update the Company ID may result in our inability to properly debit your account, which is a component of our provider agreement and necessary for our ongoing partnership.

- **Sign up for the Online Dispute Documentation process:** If you have not already signed up, please refer to the [Digital Book](#) located conveniently in the Learning Center home page.

To find the [Dispute Documentation Job Aid](#), go to the Digital Book Table of Contents>Protecting your Office Section>Dispute Documentation & How to Respond to a Dispute Notification.

- ✓ It's imperative to select the person who is responsible for all disputes for the practice and keep their contact information up to date.
- ✓ Synchrony will send an email notification of any dispute or fraud claim with a request for documentation. Refer to the [Digital Book](#) located conveniently in the Learning Center home page.

To find the [How to Respond to a Dispute Notification Job Aid](#), go to the Digital Book Table of Contents>Protecting your Office Section>Dispute Documentation & How to Respond to a Dispute Notification

- **Discard any printed or digital Allegro Credit branded materials** from your marketing channels and websites. You will be able to order Synchrony Pay Monthly and/or CareCredit branded marketing collateral in Provider Center. Please reference the [Ordering Customer QR Code Marketing Materials video](#).

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Will my Allegro Credit QR codes still work?

No. Once you transition to Synchrony Pay Monthly, the old Allegro Credit QR codes will no longer work.

You can order Synchrony Pay Monthly marketing materials through Provider Center by doing the following:

1. **Log in** at carecredit.com/ordersupplies
2. **Go to** “Marketing & Promotion”
3. **Click** “Order: Supplies and Other Marketing Materials”
4. **Find** the Synchrony Pay Monthly items your practice needs
5. **Enter** quantity and complete checkout

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Who should I call if I have questions?

If you have questions before your transition to Synchrony Pay Monthly, continue contacting your Account Manager.

If you have any questions after your transition to Synchrony Pay Monthly, please contact **855.872.6189** (Synchrony Pay Monthly Loan Provider Support).

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Who should my patients call if they have questions?

If your patients have questions, please have them contact:

Synchrony Pay Monthly Loans Customer Service:

844.373.4960

For patient questions regarding their
Synchrony Pay Monthly Loan Account

Allegro Credit Customer Service:

800.644.8494

For provider and/or patient questions
regarding their Allegro Credit applications

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How will the transition to Synchrony Pay Monthly impact my existing Allegro Credit patients?

In July 2026, current Allegro Credit loan holders will be converted to the Synchrony Pay Monthly loan platform. More information will be communicated ahead of that date.

ALLEGRO CREDIT MERCHANT PORTAL

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Will I still be able to access the Allegro Credit Merchant Portal after the transition?

Yes, access to the Allegro Credit Merchant Portal will remain until **July 2026** for the following:

- **April 18, 2026** – Ability to submit new credit applications will be limited through April 18; contact your Account Manager with any questions.

If you have any questions after your transition to Synchrony Pay Monthly loans, please contact **855.872.6189** (Synchrony Pay Monthly Loan Provider Support).

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Will I still be able to originate new applications in the Allegro Credit Merchant Portal?

Starting April 18, 2026, you will no longer be able to start new applications in the Allegro Credit Merchant Portal (Provider Online Services).

Use Provider Center for new applications.

10 Will existing loans continue to be funded in Allegro Credit Merchant Portal after the transition?

Yes. Any existing unfunded loans will continue to fund in Provider Online Services (as usual) after the transition.

11 Will I still be able to change the loan amount for unfunded loans in Allegro Credit Merchant Portal?

Yes, with limited capabilities after March 2026.

You can continue to increase or decrease loan amounts as needed on active unfunded loans within their funding window up until March 30, 2026.

Beginning on March 31, 2026, you will only be able to decrease loan amounts on these unfunded loans.

12 Will I still have access to the Allegro Credit dashboards (even if I'm unable to originate applications)?

There will be no access to dashboards starting July 2026. Any Allegro Credit reports should be downloaded before July 2026.

PROVIDER CENTER

13 Can I use my Allegro Credit Merchant Portal credentials to log in?

No. You will not be able to log in to the Allegro Credit Merchant Portal with your Allegro Merchant Portal credentials.

As an administrator of the account, you'll create your unique Provider Center credentials when you register your location for a Provider Center account if not already registered.

Note: Any Allegro Credit reports must be pulled prior to July 2026.

14 Should all team members have their own login credentials?

Yes. Each member of your practice should have their own login credentials. The Account Administrator can add other account administrators, add, edit and delete account users, and manage each user's access to site functionality in Provider Center. Please refer to the [Adding a User](#) in Provider Center job aid for details.

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What training resources are available?

- **Provider Learning Center:** Synchrony Pay Monthly training resources, including videos, job aids and learning paths, are available for all users in the Provider Learning Center.
- **The How to CareCredit Guidebook:** A Digital Book, located in the Provider Learning Center, is designed to be a resource whenever you need specific information regarding financing offers. Inside the Digital Book you will learn how to manage administrative tasks, application processing and all about our useful tools.
Bookmark this link for future reference.
- Your **Account Manager and CareCredit Representatives** are available to provide additional training as needed.

SYNCHRONY PAY MONTHLY APPLICATIONS AND LOAN MANAGEMENT

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Will everyone be approved for a Synchrony Pay Monthly loan?

No. Not all of your patients will be approved for a Synchrony Pay Monthly loan. Synchrony Bank determines the criteria for loan approvals and you will be informed if the patient is prequalified for the CareCredit credit card, a Synchrony Pay Monthly loan or both.

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Is a hard credit check required to apply?

A soft credit check is required to present a borrower with their offers. Once the consumer accepts an offer, a hard credit check is completed on loan amounts of \$3,000 or more. For loan amounts less than \$3,000, it remains a soft credit check with no impact to their credit bureau score.

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Do Synchrony Pay Monthly loans allow for co-borrowers?

No. Co-borrowers are not allowed for Synchrony Pay Monthly loans.

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Are patients required to enroll in Autopay as part of the Synchrony Pay Monthly loan application?

Some patients may be required to enroll in Autopay at the time of their application, as a condition of their credit approval.

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Is an Initial Payment and/or Autopay required on Synchrony Pay Monthly loans?

Initial Payment and Autopay may be required.

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What happens if a patient isn't able to make the initial payment today?

If the patient is required to make an initial payment but unable to at this time, they will be unable to complete the loan. However, the loan can be held for 7 days until an initial payment can be provided.

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My patient has a loan which required making an Initial Payment to Synchrony. If we need to return the loan because a patient returns their device or chooses not to access the treatment, how does the customer get their money back and when?

You need to log into Provider Center and process a return. The customer will then receive their Initial Payment within 2 weeks.

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How long are loan approvals good for?

Synchrony Pay Monthly loan approvals presented during the application session remain active for the duration of the session. If the consumer selects Hold My Loan on a Synchrony Pay Monthly loan offer, they have up to 7 days to accept the offer and finalize the loan.

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Will exchanges on existing Allegro Credit loans be possible?

Exchanges will not be available once you migrate; future communications will provide more detail regarding exchanges.

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How will old Allegro Credit loan refunds be processed?

You need to log into Provider Center and use your patient's new Synchrony Pay Monthly loan number to process a refund.