

PAYMENT PLANS



we have a plan for **your success**

Veterinary CreditPlans (VCP) in-house payment plan solution was created to simplify and advance what many veterinary practices already do – offer payment plans to clients who cannot cover the whole cost of their pet's treatment. VCP provides the industry's most advanced automated payment plan solution, built on best practices and proven flexibility. The VCP platform enables practices to build their brand, attract and retain clients and help as many pets as possible, while maximizing the ability to collect all of their fees.

The Breakthrough - GET OFFERS

With Get Offers, VCP works with you using our simple template system to quickly set up the parameters of your program. This technique lets you define the risk level, and ensures staff can only offer plans you have designed. In the template, pre-set variables will automate the entire process. These include:

- Procedure type
- Credit, banking and fraud rating
- Dollar range allowed to be financed
- Amount of down payment
- Length of term
- Interest rate

Lowering Risk While Gaining Flexibility

Our exclusive Get Offers tool ensures that from day one, payment plans offered meet the risk criteria set by the practice. This feature, along with extensive missed payment tools, enables you to create plans that you are comfortable with and are confident will perform.

- Flexibility and control
- Proven best practices templates
- Payment worthiness identification via credit based risk scoring
- Automation for ease of use by staff
- Electronic pet owner payment notifications and reminders



*Ask about our Wellness Plan
management solutions.*

- Enable Pet Owners to Say Yes
- Increase Compliance
- Grow Revenue and Interest Income Through Automation

How It Works

Enrolling a client is easy. The application is all on one screen, just enter the procedure amount and down payment, then select Get Offers. All plans that are available, for that client, will appear based on their risk category. All forms you need are included. Once the pet owner signs, take the down payment and the system goes into action, automating monthly billing and payments, depositing them into your account. Reports, expiring credit card alerts and extensive missed payment tools make it easy.

Home	Operations	Plans	Reports	Settings	Profile	Support	Logout
Credit Offers							
The following offers are available based on your credit profile.							
Loan Amount	Loan Amount Range	Down Payment Amount	Allowed Payment Terms	Interest Rate	Monthly Payment	Pick an offer	
\$1,500.00	\$750.00 - \$3,000.00	\$1,000.00	12 months	7.00%	\$129.79	Select	
\$1,500.00	\$750.00 - \$3,000.00	\$1,000.00	9 months	7.00%	\$171.57	Select	
\$1,500.00	\$750.00 - \$3,000.00	\$1,000.00	6 months	7.00%	\$255.13	Select	
\$1,500.00	\$750.00 - \$3,000.00	\$1,000.00	5 months	7.00%	\$305.27	Select	
\$1,500.00	\$750.00 - \$3,000.00	\$1,000.00	4 months	7.00%	\$380.48	Select	
\$1,500.00	\$750.00 - \$3,000.00	\$1,000.00	3 months	7.00%	\$505.84	Select	

Get Offers Screen

Offers shown reflect the parameters selected by management prior to launch. Things to consider:

- Those clients with higher credit ratings may be allowed to have longer terms, lower down payments and better interest rates
- Shorter terms, higher interest rates and higher down payments may be offered to those with a lower credit rating
- If the client does not meet your credit threshold no offers appear. This ensures staff is offering only those programs approved by management

Payment plans are a very smart piece of a balanced financial strategy. For more information call us today.