

Rob Adams of PaymentBanc will present *Getting Paid – Beyond Care Credit and Collections*  
Friday 9/27/2013 11:15am – 11:45am – VSPA Meeting - Austin, TX

Here are all the options known to PDS at this time:

1. **Care Credit** (% of sale – specialty credit card)  
<http://www.carecredit.com/vetmed/>
2. **Wells Fargo Health Advantage® Veterinary Client Financing** (line of credit – not credit card)  
[http://retailservices.wellsfargo.com/wfha\\_veterinarians.html](http://retailservices.wellsfargo.com/wfha_veterinarians.html)
3. **Payment Banc** (drafts from checking or credit card - \$20 per account per year)  
[http://www.paymentbanc.com/veterinary\\_payment\\_plans.aspx](http://www.paymentbanc.com/veterinary_payment_plans.aspx)
4. **PayPros** (drafts from checking or credit card - no fees but they must be your credit card processor)  
<https://www.payprosvet.com/wellness-your-way.asp>
5. **Total Merchant Services** (\$10 month + 0/35 per check/draft and they must be your credit card processor)  
<http://www.totalmerchantservices.com/>
6. **iCare Financial** (I have not heard of this company - No credit check, no fees to the practice)  
<http://www.icarefinancialcorp.com/programs/106-services/veterinary-credit/116-veterinary-credit>
7. **ExtendCredit.com** – financing where client covers most of the costs  
<http://www.extendcredit.com/industries-served/veterinary-clinics.htm>
8. **ePatientPayments** (\$495 enrollment + \$29.95/mo, fees to clients too!)  
<http://www.epatientpayments.com/>
9. **FlexxBuy**  
<http://www.flexxbuy.com/Patient-Care-Financing.html>
10. **CITI Health Card** (apparently still in business as of 2013)  
<https://www.citicards.com/cards/portal/healthcard/nsc/content.do?screenID=5000>
11. **American Healthcare Lending** (a lot like care credit -better rates for clients – not sure about the practice cost)  
<http://www.americanhealthcarelending.com/>
12. **V.I.P. Payment Program** (90 days to pay, bank drafts, \$495 set up + \$20 each month not used. Can do >90 days for 6.5% from practice, fees to client in every case)  
<http://www.vippaymentplan.com/veterinary.html>

13. Brand new company (08-2013) – these are loans not drafts. 800-502-8082. DVM paid up front. <http://petloans.com/index.html>
14. And of course the old fashioned hold the check at the practice
15. Lastly – open account – with little to NO chance to getting paid

This will tie in with the pet insurance discussion. There are companies now that are paying the practice directly which obviously benefits the clients short term cash flow. Some practices are using this as a competitive edge, marketing opportunity.

Charities that assists with ER & Specialty Care

<http://www.vet-i-care.org/assistance.php>

Blog with dozens of links to assistance <http://www.dogforum.net/dog-frequently-asked-questions/36698-list-sources-financial-help-veterinary-costs.html>

Loans for People with bad credit - - this is truly a scary site!

[http://www.reallybadcreditoffers.com/?utm\\_source=prweb&utm\\_medium=press&utm\\_term=](http://www.reallybadcreditoffers.com/?utm_source=prweb&utm_medium=press&utm_term=)  
[http://www.reallybadcreditoffers.com&utm\\_content=petloans&utm\\_campaign=prweb](http://www.reallybadcreditoffers.com&utm_content=petloans&utm_campaign=prweb)