



IT'S HARD TO COMPARE
Bull Dogs to Bull Frogs,
BUT WE'RE GOING TO TRY...

Payment | **Banc**

1. Practice pays \$21 or less per account for drafting and management
2. Payment plan determined by practice
3. No interest charged to pet owner
4. Flexible payment options available for high-dollar procedures and pre-paid wellness plans
5. Payments made to the practice helping to stabilize monthly income
6. Credit recommendation pulled to assess risk and clinic determines who qualifies
7. Credit inquiry does **NOT** affect pet owner's credit score
8. PaymentBanc handles all client services related to plans
9. Clinic can generate additional revenue by charging fees
10. PaymentBanc's primary focus is customer service ... we treat your customers like you would want them to be treated

Third-Party Financing

1. Practice pays third-party company up to 10% or more of the amount financed
2. Payment terms determined by third-party
3. High interest potentially charged to pet owners
4. Loan available for high-dollar treatment for those who qualify
5. Payment made up front to the practice less the third-party fee
6. Credit report pulled to assess risk and third-party company determines who qualifies
7. Credit inquiry does affect pet owner's credit score
8. Third-party company contacts pet owner for collection of payments not received
9. Third-party collects all fees and interest
10. Consumer's perception of third-party finance companies is typically unfavorable due to punitive interest and penalties

PaymentBanc There's really no comparison.

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PAYMENT
MANAGEMENT SOLUTIONS