United Medical Credit: Maximizing Your Patient Approvals

Marcio Prado
Senior Manager of Business Development

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What is United Medical Credit?

- Founded in 2011 by industry veterans from CareCredit, Synchrony, and others
- Our company mission is to maximize your patient financing approvals – we approve the patients that other companies can't or won't
- Fixed and revolving payment options for patients of all credit levels
- Waterfall process that uses multiple lenders
  - Patients get multiple chances for approval with one application
  - Patient can choose the plan that's right for them

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How We Help

- More approvals = more closed deals
  - Patients are more likely to move forward if they know they have a way to pay
- Works well with other financing providers
  - Many practices primarily use us for their second-look patients
- Makes it easy for you and your staff: our team works with the applicant the whole time
- New lenders are always joining our network, giving you access to even more financing options

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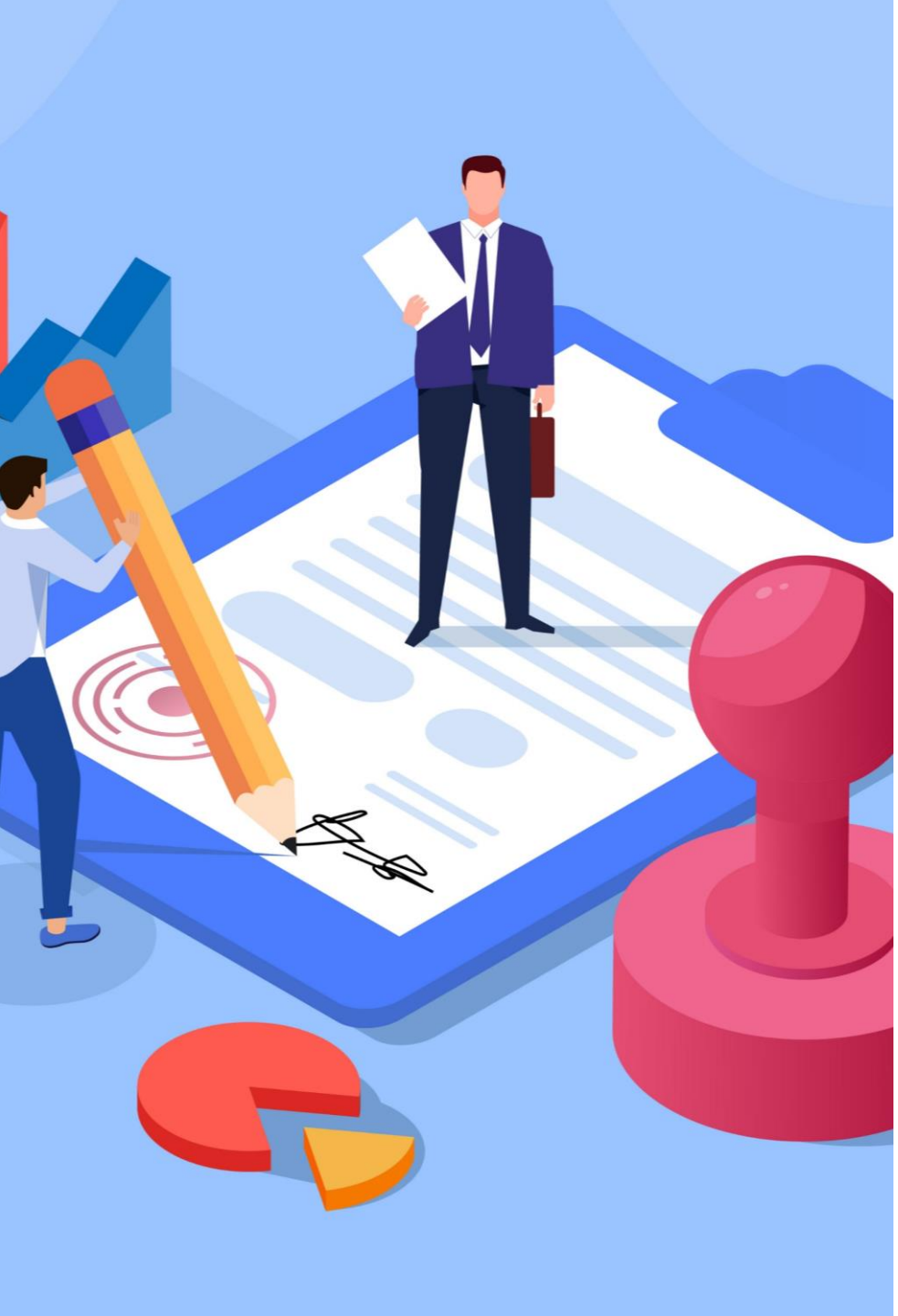

How UMC Works

1. Patient completes a short online pre-application using a custom URL tied to your practice
2. Application is digitally submitted to our network of lenders
3. Patient receives a fast pre-approval decision and select their terms
4. Our team works with your patient to verify all information
5. Your practice is funded directly prior to the procedure date

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Benefits of UMC

Healthcare providers get:

- The broadest range of patient approvals – up to 40% more on average
- Loan amounts from $500 up to $25,000
- Fast and direct funding prior to patient procedure
- 6 and 12 month Same As Cash payment options available
- No documentation required under $20,000

We also offer:

- Free patient referrals
  - When patients apply for financing through our website, we refer them to you
- Dedicated account rep and customer support
- Split payments for third parties
- Custom merchant dashboard to manage and view patient applications, reschedule or cancel procedure dates, and more

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New Revolving Credit Option

- ✓ New partnership with Genesis Financial
- ✓ Revolving credit from $2,000 - $6,000
- ✓ Fixed APR for consumers
- ✓ Excellent option for second-look applicants
- ✓ Exclusively available to cosmetic practices

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GENESIS FINANCIAL SOLUTIONS

Did you know: **more than half** of all patients who apply for financing are rejected by prime lenders.

That's why United Medical Credit has partnered with Genesis Financial Solutions for an innovative new solution designed for those patients who have difficulty securing traditional financing.

Our new financing option from Genesis includes:

- *Revolving credit amounts up to $6,000*
- *Fixed APR*
- *High approvals and better rates for mid and subprime applicants*

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Making the Most of UMC

1

Offer financing to every patient, even if they say they have another way to pay

2

Remind them they're just checking their rate – there's no hard credit check and no obligation

3

Display provided marketing materials – place them in highly visible locations in your waiting area and point of sale

4

Call your Business Development Manager anytime you have a question or need help

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Q+A / Getting Started

- Visit **www.unitedmedicalcredit.com/cosmetic**
- OR: Call **(800) 518-9082**
- Ask about our new revolving credit option to opt in

Thank You!

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