

FREQUENTLY ASKED QUESTIONS

Welcome to Pay Monthly! Synchrony Pay Monthly, together with the CareCredit credit card, brings more financing choices to your patients or clients, empowering them to move forward with your recommended care. Both products are a part of Synchrony Financial and create a full service financial product to serve your patients that prefer a one-time loan vs those that prefer a revolving line of credit. Whether you're an existing or new CareCredit provider, getting started is easy.

CONVERSION QUESTIONS

Note: Any loan adjustments will not be possible beginning July 11 through July 19. Any loan adjustments can be conducted in Provider Center beginning July 20. At this time, all loans will be converted from Allegro Credit to Pay Monthly.

1

How do I execute refunds in Provider Center for an Allegro Credit converted loan?

Refunds will not be possible beginning July 11 through July 19 during a transition blackout. Beginning July 20, you will need to locate the correct loan first in order to execute a refund.

1. The Allegro Loan number will change when the loan is converted to Pay Monthly.
2. Please use ANL (Account Number Lookup) by patient name to locate the loan to execute a refund.

Refer to Section 4: Refund Process in Synchrony Pay Monthly Guide in the [Digital Book](#) for additional details.

Note: Loan adjustments will not be possible beginning July 11 through July 19. Any loan adjustments can be conducted in Provider Center beginning July 20.

2

Will I be able to access Allegro Credit Reporting in Provider Center?

All your settlement data will be available in Provider Center, including your Allegro Loans.

Provider Center is the portal where you can access both CareCredit and Pay Monthly patient's or client's 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. Refer to Section 6: How To Run a Provider Report section in the Synchrony Pay Monthly Guide in the [Digital Book](#) for additional details.

3

How do I execute an exchange in Provider Center for an Allegro Credit converted loan?

Provider Center does not provide the ability to execute exchanges. There are 2 options to adjust the loan:

1. Submit a partial refund (a refund amount will be applied to the principal of the loan), or
2. Process a full refund and submit a new application for the new loan amount.

Refer to Section 4: Refund Process in Synchrony Pay Monthly Guide in the [Digital Book](#) for additional details.

4

Where can I get a copy of my patient's or borrower's contract?

Pay Monthly does not support the ability for a provider to retain a copy of the contract. Patients or borrowers can call into Synchrony Pay Monthly Account Holder Support at 844.373.4960 and request a copy of the contract.

5

How do I handle Leases on the Allegro Credit Merchant Portal?

You can continue to process Lease upgrades in the Pay Monthly Merchant Portal or contact Merchant Support at 855.872.6189 for more information.

6

Where do I locate my CareCredit merchant ID/MID that is required when calling into Merchant Support?

When calling into Pay Monthly Merchant Support, please provide your CareCredit MID that starts with 5348. This can be located in Provider Center under Resources & Setting > Practice Info.

7

What are the steps to take if a patient's/borrower's application for a Pay Monthly loan is pended?

If your patient's/borrower's application is pending, the patient/borrower needs to contact 800.480.0186 so they can authenticate and clear the pending status. The ability for a provider to address a pend on behalf of the customer is not available with Pay Monthly. Refer to Section 3: Pended Applications in the Synchrony Pay Monthly Guide in the [Digital Book](#) for additional details.

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Does Pay Monthly support payoff booklets at time of loan origination?

No. The patient/borrower will not receive a payoff booklet or paper statement. Patients should be encouraged to submit payments online via <https://paylater.syf.com>. However, a check can be mailed to the following address:

Synchrony Bank
PO Box 71712
Philadelphia, PA 19176-1712

TRANSITION TO PAY MONTHLY QUESTIONS

1

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

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

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

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 Pay Monthly loans and the CareCredit credit card.
- After the transition, existing Allegro loans will continue to be funded as usual, and you'll have admin access to manage existing applications until July 10, 2026 and you will continue to have access to pull settlement reports post-conversion.

2

What is Provider Center and how do I gain access?

Provider Center is the portal where you can access both CareCredit and Pay Monthly patient or client 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.

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

- **In order to use Pay Monthly, you will need to complete required SYF Certification Training, unless you have completed that already.** If you would like to confirm your Certification Training status, please contact your relationship manager or Pay Monthly 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 Adding a User in Provider Center Job Aid in the [Digital Book](#) for details.

To access reference tools, please access the How to everything: Digital Book conveniently located in the Learning Center home page.

1. *From the Table of Contents>Administrator Section>Add User in Provider Center job aid can be found.*
2. *From the Table of Contents>Protecting your Office Section>Dispute Documentation & How to Respond to a Dispute Notification job aids can be found.*

- **Request for authorization to debit accounts with Synchrony Bank and Pay Later:** 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 [Dispute Documentation Job Aid](#) in the [Digital Book](#) for details on the process and how to enroll.

- ✓ 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. For more information, review the [How to Respond to a Dispute Notification Guide](#) in the [Digital Book](#).

To access reference tools, please access the How to everything: Digital Book conveniently located in the Learning Center home page.

- 1. From the Table of Contents>Administrator Section>Add User in Provider Center job aid can be found.*
- 2. From the Table of Contents>Protecting your Office Section>Dispute Documentation & How to Respond to a Dispute Notification job aids can be found.*

- **Discard any printed or digital Allegro Credit branded materials** from your marketing channels and websites. You will be able to order Synchrony branded marketing collateral in Provider Center.

4

Will my Allegro QR codes still work?

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

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

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

5

Who should I call if I have questions?

If you have questions before your transition, continue contacting your Account Manager. If you have any questions after your transition, please contact 855.872.6189 (Pay Monthly Provider Support).

6

Who should my patients call if they have questions?

If your patients have questions, please have them contact:

Synchrony Pay Monthly Account Holder Support:

844.373.4960

For patient questions regarding their Pay Monthly Account

Allegro Customer Service:

800.644.8494

For provider and/or patient questions regarding their Allegro applications

7

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

Around July, current Allegro Loan holders will be converted to the Pay Monthly platform. More information will be communicated ahead of that date.

ALLEGRO CREDIT MERCHANT PORTAL

8

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 open post-conversion for the following:

- **June 24, 2026** - Ability to submit new credit applications will be limited through June 24th; contact your sales representative with any questions.
- **July 10, 2026** - The following will be possible through July 10th in the Allegro Credit Merchant Portal:
 - ✓ Existing loan offers completion
 - ✓ Processing post-loan adjustments (refunds or returns)
 - ✓ Exchanges
 - ✓ Post-July 17, 2026 – All activity must be performed in Provider Center.

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

You'll no longer be able to start new applications in Allegro Merchant Portal after June 24, 2026. Use Provider Center for new applications.

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

No. All applications must be accepted and signed or will be cancelled by end of day July 10, 2026.

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

Yes, until July 10, 2026. You can continue to increase or decrease loan amounts as needed on active unfunded loans within their funding window, up until July 10, 2026.

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

Access to your Allegro dashboard will remain available post-conversion.

PROVIDER CENTER

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

No. You'll 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 needed Allegro Credit reports need to be pulled prior to July 17, 2026.

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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:** 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:** The How to CareCredit Guidebook in the [Digital Book](#) is designed to be a resource whenever you need specific information regarding offering a loan product to your patients and clients. 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 Managers and CareCredit Representatives** are available to provide additional training as needed.

SYNCHRONY APPLICATIONS AND LOAN MANAGEMENT

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Will everyone be approved for a Synchrony Pay Monthly loan?

No. Not all of your patients or clients 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 or client is prequalified for the CareCredit credit card, Pay Monthly, 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 most loan amounts.

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Does Pay Monthly allow for co-borrowers?

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

19

Are patients or clients required to enroll in Autopay as part of the Pay Monthly application?

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

20

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

Initial Payment and Autopay may be required on lower tier loans.

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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.

Once you start the Initial Payment flow, closing the window will cancel the loan, so have your payment information ready.

22

My customer has a loan which required making an Initial Payment to Synchrony. 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?

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

24

Will exchanges on existing Allegro 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 loan refunds be processed?

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