

## Practice FAQs

### What are payment plans?

Clients can finance treatment costs using a payment plan, paying smaller monthly amounts over time. Finding a plan won't affect their credit score.

To check eligibility, Scratch performs a soft credit inquiry, which does not affect your client's credit score. If they are approved and accept a loan, their account and repayment activity will be reported to credit bureaus, which may affect their credit score.

See [scratchpay.com/legal/legal-credit-pull-authorization](https://scratchpay.com/legal/legal-credit-pull-authorization) for full details.

### When would we use a payment plan?

If a client would like the flexibility to pay over time, you can suggest a payment plan. Clients often choose the **12 Month**, and **24 Month** plan options for surgeries and other major procedures.

### Which plans are offered?

At present, the payment plans offered are **12 Month**, and **24 Month**. Please note that not all clients will qualify for all plans.

Plans require a **down payment** to obtain financing, which will be refunded if your client does not use their plan.

### How does a client apply?

They can text **PLAN** to **97364** or visit [scratchpay.com](https://scratchpay.com) to begin the 90-second application. Upon completing the application, they receive an instant decision. They can then hit "Agree and Submit" if they wish to use the plan.

### If a client is approved, how do I see their plan(s)?

After a client selects "**Agree and Submit**", you will receive a notification email instantly. This email will include a link to your dashboard where you may see their plan details and finalize the amount used. For instructions for how to finalize the amount, please see our "**Dashboard Usage Guide**" on the other side of this page.

### What happens if I need to adjust the amount after I've already finalized the payment plan?

In your dashboard, you can adjust a plan amount by clicking the "**Edit**" button on the right hand side of any confirmed plan.

### Where may I access our terms of use?

For the complete terms that your practice has accepted from Scratch Financial to offer payment plans, please visit [scratchpay.com/legal](https://scratchpay.com/legal) and select the "**Providers Agreement**" link specific to your state or country.

## Client Q&A

### Your client asks:

**Are payment plans a credit card?**

**Will applying hurt my credit score?**

**Will I be approved? What do you think my interest rate will be?**

**I was approved. Now what happens?**

**I was declined, but I don't understand why?**

### You can say:

"No - payment plans have fixed, monthly payments."

"When you apply to check your loan options, your credit information is reviewed in a way that does not affect your credit score. If you accept a loan and it is issued, your new loan account, payment history and loan performance will be reported to the credit bureaus, which may affect your score."

"Every situation is different so I cannot tell you, but there are a variety of factors taken into consideration."

"You should have received an email with an "**Agree and Submit**" option. If you'd like to use the funds now, please select that button."

"To protect your privacy, Scratch Financial can't tell our practice why you were declined. You will receive an email explaining the decline decision. There is also contact information on that email you may use to obtain more information."

## Marketing Ideas

### How to Use Your Welcome Kit Materials

Print and post your brochures, client cards, staff guide, and other materials around the office. Additionally, use the website banners and social

assets provided in the Digital Welcome Kit to advertise on your company website, invoices, emails, and other digital assets.

Scratch Pay plans in the U.S. are issued by WebBank. Scratch Pay plans in the U.S. are subject to eligibility and may not be available in all states.

In Canada, loans are issued by Scratch Financial, Inc.

Scratch Financial, Inc. DBA Scratchpay (NMLS ID 1582666).

© 2026 Scratch Financial, Inc. All Rights Reserved.

Scratch, Scratch Pay, Scratchpay, Scratch Checkout, and the Heart Logo are trademarks of Scratch Financial, Inc.

### Make financing simple

Clients can scan QR to find a plan



**Still have questions? Get in touch.**

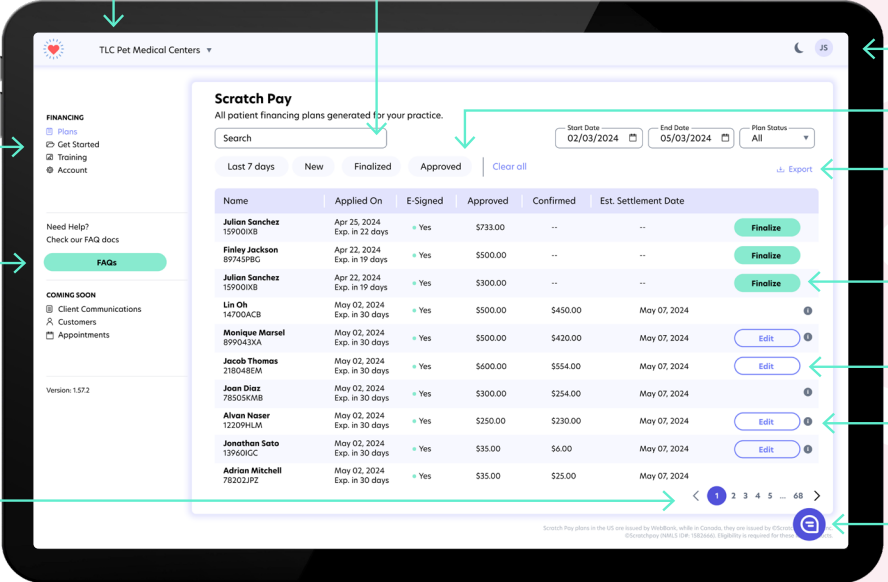
✉ [Support@scratchpay.com](mailto:Support@scratchpay.com)

Or, visit your **Scratch Dashboard**

# Dashboard Guide

To access your dashboard, you can visit **dashboard.scratchpay.com**. This will give you instant, round-the-clock access to the dashboard.

If you would like a clickable guide on how to use the dashboard, you can access by scanning the QR:

**Location Toggle**  
See Dashboards based on location

**Payment Plans Window**  
with search field

**Navigation**

**FAQs**

**View More**  
Expand list of Payment Plan results

**Profile button**

**Search filters**

**Export**

**Finalize plan button**

**Edit plan button**

**Info icon**

**Dashbot**

| Name                        | Applied On                      | E-Signed | Approved | Confirmed | Est. Settlement Date |          |
|-----------------------------|---------------------------------|----------|----------|-----------|----------------------|----------|
| Julian Sanchez<br>159000XB  | Apr 25, 2024<br>Exp. in 22 days | Yes      | \$733.00 | --        | --                   | Finalize |
| Finley Jackson<br>89745F8G  | Apr 22, 2024<br>Exp. in 19 days | Yes      | \$500.00 | --        | --                   | Finalize |
| Julian Sanchez<br>159000XB  | Apr 22, 2024<br>Exp. in 19 days | Yes      | \$300.00 | --        | --                   | Finalize |
| Lin Oh<br>1470GACB          | May 02, 2024<br>Exp. in 30 days | Yes      | \$500.00 | \$450.00  | May 07, 2024         | Edit     |
| Monique Marsel<br>8996435A  | May 02, 2024<br>Exp. in 30 days | Yes      | \$500.00 | \$420.00  | May 07, 2024         | Edit     |
| Jacob Thomas<br>218048EM    | May 02, 2024<br>Exp. in 30 days | Yes      | \$600.00 | \$554.00  | May 07, 2024         | Edit     |
| Juan Diaz<br>78505KMB       | May 02, 2024<br>Exp. in 30 days | Yes      | \$300.00 | \$254.00  | May 07, 2024         | Edit     |
| Alvan Nasser<br>12209WLN    | May 02, 2024<br>Exp. in 30 days | Yes      | \$250.00 | \$230.00  | May 07, 2024         | Edit     |
| Jonathan Sato<br>13960GCC   | May 02, 2024<br>Exp. in 30 days | Yes      | \$35.00  | \$6.00    | May 07, 2024         | Edit     |
| Adrian Mitchell<br>78202JPZ | May 02, 2024<br>Exp. in 30 days | Yes      | \$35.00  | \$25.00   | May 07, 2024         | Edit     |

## Payment Plan Steps

### Step 1: Payment Plans View

The Payment Plans window allows you to easily **finalize**, **edit**, and **manage** all payment plans. The plans are organized by client name, application date, and expiration date. You can use the search bar and filter buttons to locate a specific client's plan by name or to find new, finalized, rejected, or expired plans.

### Step 2: Finalizing a Plan

Click **Finalize** and input the amount your client needs in **Funds used**. Funds are then direct deposited in approximately 2-3 business days, minus a flat rate provider fee.

Scratch Pay plans in the U.S. are issued by WebBank. Scratch Pay plans in the U.S. are subject to eligibility and may not be available in all states.

In Canada, loans are issued by Scratch Financial, Inc. Scratch Financial, Inc. DBA Scratchpay (NMLS ID 1582666).

© 2026 Scratch Financial, Inc. All Rights Reserved.

Scratch, Scratch Pay, Scratchpay, Scratch Checkout, and the Heart Logo are trademarks of Scratch Financial, Inc.

## Navigation Tips

### Profile Button

- Change password
- Log out

### Training

Access your training video library and download the Office Guidebook.

Access marketing materials—Download the Digital Welcome Kit, add a banner to your website, access social media designs, and more.

### Get Started

Link bank account, watch tutorial & other demo videos.

### Account

See monthly reporting, manage bank account, add/delete employees, and more.