



Welcome to Scratch Pay Financing

Connecting clients & practices



**Scratch
Pay**

Scratch
Checkout

**Your Staff
Guidebook**



Hello!

You work tirelessly every day to help as many patients as humanly possible.

You provide quality medical care to your patients, and you shouldn't be expected to modify your recommendations due to your clients' financial situations.

We're honored you've chosen us to provide your clients access to a simple financing option so more of your patients can receive your recommended care and so you can spend more time on providing this excellent care.

We're thrilled to welcome you to a community of like-minded medical providers who are using technology to help as many patients receive care as possible.

Welcome to Scratch Pay.
Welcome to simple.

John Keatley
Co-Founder & CEO
Scratch Financial, Inc.

Caleb Morse
Co-Founder & President
Scratch Financial, Inc.



It's simple & easy to get started.

- 1 Digitally share your Scratch Pay Welcome Kit assets with clients, or print and post them around the office.
- 2 Our long-time users recommend placing brochures in each exam room, the tap-to-apply sticker at the front desk, and the window decal on or near the front door.
- 3 Once your client selects their plan, you'll receive an email from us.
- 4 You can finalize the plan for the total service in your clinic's dashboard at dashboard.scratchpay.com
- 5 We pay your practice up front via ACH deposit.



Getting Started

Practice FAQs

Where do clients apply?

Clients can apply at scratchpay.com using any device with an internet connection.

How should I inform my clients about Scratch Pay as a payment option?

The materials in this kit are a great starting point. Most customers find the brochure the most convenient and impactful option. We also have digital marketing materials in the training section of your Dashboard if you would like to share news online.

How does our practice get paid?

After finalizing a patient's plan in your dashboard, you'll receive the direct deposit within 2 - 4 business days. You may enter your routing information directly into your Dashboard or reach out to support@scratchpay.com with a voided check.

What payment plans do you offer?

See pages 7-8 for details on all plan types.

Can I see any declined applicants?

Due to privacy constraints, Scratch cannot currently display declined applicants back to you. When a client has been approved or has accepted their plan, they will be shown in your Dashboard.

Can a live training be scheduled for my practice?

Yes! Visit your [Dashboard](#) to schedule a training.

Patient Q&A

Is there a certain amount of funds that payment plans can finance?

Payment plans can be used for amounts between \$200 - \$10,000.

Is there a hard credit check?

No, checking eligibility for a plan will not impact your patient's client's credit score.[†] If they are approved and accept a loan, repayment activities may be reported to the credit bureaus.

What are some differences between Scratch Pay payment plans and other financing options?

Scratch Pay payment plans are not a credit card. This means payments are broken down into easy-to-manage monthly payments with a simple APR interest rate.

Scratch partner satisfaction is higher than most Fortune 500 companies*, so you know your practice's high level of service will be reflected in this payment option!

*Based on a 2026 Borrower Survey and American Customer Satisfaction Index (ACSI) data.

[†]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 our Credit Pull Authorization at <https://scratchpay.com/legal/legal-credit-pull-authorization> for full details.



Our Plan Options

- No prepayment penalty.
- No deferred interest.
- No worries, period.

Standard fee to practice is flat 5% provider fee.



APR varies by applicant

# of Payments	Frequency	Amount Range	Plan Availability
12**	Monthly	\$200-\$10,000	30 days
Down Payment	Autopay	Interest	
\$15	Enabled	Waived Offer	
		6 months***	

Autopay is enabled for Zero Interest Prepayment Offer eligibility.

0% if paid within 6 months. If not paid within 6 months, APR will vary based on credit profile.

# of Payments	Frequency	Amount Range	Plan Availability
24**	Monthly	\$200-\$10,000	30 days
Down Payment	Autopay		
\$15	Optional		

Late fees apply. All payment plans and loans are subject to approval and, with respect to the loan, the rate for which individual borrowers qualify may vary based on individual credit history and other factors.

**Scratch Pay plans are available in 12 to 24 month terms, range in approved loan amounts from \$200 to \$10,000, and with annual percentage rates (APR) ranging from 0% to 36%, with the lowest rates for borrowers with exceptional credit profiles. Monthly payment amounts on plan will depend on the term length, amount financed, and APR. For example, a 12-month payment plan for \$10,000 with 5.99% APR would have 12 monthly payments of \$860.62 for a total repayment amount of \$10,327.44. Signing for a plan means the borrower agrees to make all payments in full and on the scheduled due dates. A borrower may incur late fees for partial or late payments that may result in higher interest charges and repayment schedule. To obtain financing, a \$15 down payment is required. Autopay enrollment is optional for 12-month and 24-month plans. Refunds are given for unused plans.

***Interest Waived Offer ("Offer" fka Zero Interest Prepayment Offer) applies to eligible 12- or 18-month closed-end loans originated in the United States only. Not available in Canada. Prepayment Offer Requirements: (1) timely minimum monthly payments up until the time of redemption; and (2) additional payments to pay off your remaining loan balance, if any, in full on or before the end of the offer period (6 month offer period for 12-month loans and 6-month offer period for the 18-month loans). Failure to comply with either of these preceding conditions will disqualify you from this Prepayment Offer and you will be required to repay your Loan pursuant to the terms of your Loan. How To Redeem: To redeem the Prepayment Offer, you may contact 855-727-2395 or support@scratchpay.com to notify the Company of your intention to take advantage of the promotion or use the self-service full payoff feature in the user account which can be found here: <https://account.scratchpay.com/login>



Introducing Scratch Checkout

Integrated Payment Processing at Competitive Rates

Streamline Your Front Desk Processes

Experience simplified front desk operations with efficient PIMS workflows

Flexible Payment Options

Offer convenient payment choices like email-to-pay, text-to-pay, and mobile terminals

Recurring Payments

Provide PCI-compliant recurring payment choices or subscription plans

To book a demo, scan the QR or email us at checkout@scratchpay.com



Still have questions? Get in touch.

By phone:

+1 (855) 727-2395

By email:

Support@scratchpay.com

Full training resources
available in your dashboard:

dashboard.scratchpay.com

Support Hours:

Monday
5am - Midnight PT

Tuesday-Thursday
24 hours PT

Friday
Midnight - 7pm PT

Saturday-Sunday
7am - 4pm PT



