



CASE STUDY

Scratch Helps PAZ Boost Revenue & Save Time



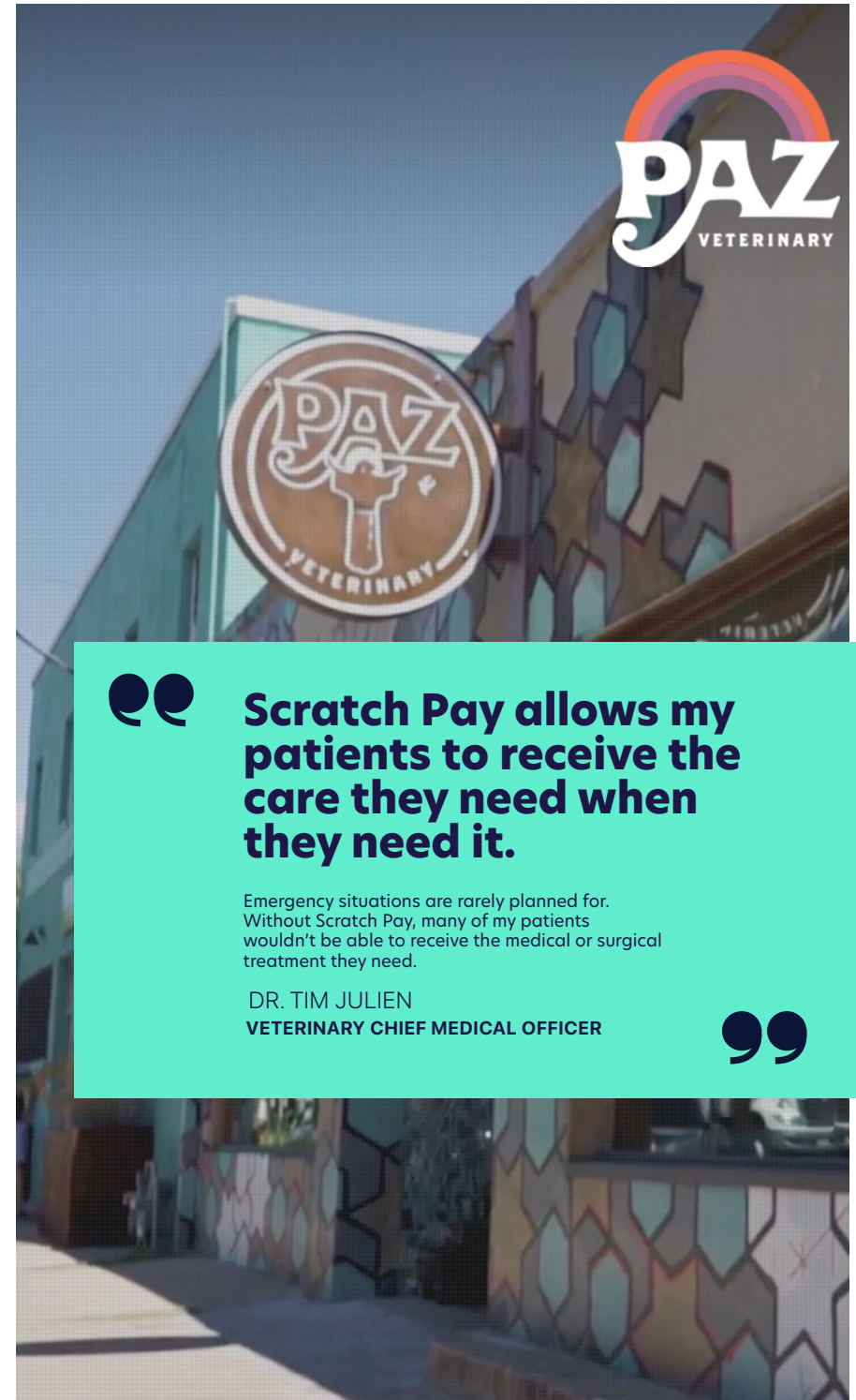
About Paz

PAZ Veterinary is a fast-growing group of integrative, general vet practices headquartered in Austin, Texas. Their clinics offer a variety of personalized services ranging from Chinese herbal therapy to advanced surgeries and everything in between. PAZ clinics are tech-enabled, and rely on a comprehensive suite of veterinary solutions to keep their practices running smoothly.

The Problem

Historically, PAZ Veterinary has grappled with the same issue many veterinary practices face: being forced to turn away clients who are unable to pay up front for large or unexpected veterinary bills.

Additionally, many clients are hesitant to take advantage of elective services due to “sticker shock”. PAZ was in need of a client financing solution that would be simple to implement, approve more clients, and wouldn’t be a burden on the bandwidth of its staff members.



Scratch Pay allows my patients to receive the care they need when they need it.

Emergency situations are rarely planned for. Without Scratch Pay, many of my patients wouldn't be able to receive the medical or surgical treatment they need.

DR. TIM JULIEN
VETERINARY CHIEF MEDICAL OFFICER



Connecting patients and practices

• Scratch Pay Scratch Checkout Scratch Comms

Scratch Pay plans in the US are issued by WebBank, while in Canada, they are issued by @Scratch Financial, Inc. @Scratchpay (NMLS ID#: 1582666). Eligibility is required for these loan products.



CASE STUDY

How Scratch Pay is helping

\$100k

incremental revenue driven

\$446 /AVG

Avg. transaction size

75%

Client approval rate

30%

of users become repeat customers at PAZ!

Fig. 1



82%

of all Scratch Financial partner practices are seeing their highest client approvals using Scratch Pay over other providers

Improved Customer Experience

With a **Net Promoter Score of 81**, Scratch Financial has some of the happiest customers in the industry. Scratch allows customers to obtain financing in as little as **60 seconds** with the assurance that applying will not affect their credit score.

In the past, PAZ clients were often hesitant to apply for financing due to the hassle or the fear of negatively affecting their credit. With a Scratch Pay plan, clients apply conveniently using their own mobile device while in the clinic or from the comfort and privacy of their home prior to their appointment.

Optimized Administrative Efficiency

Navigating payment options and in-house payment plans used to be a hassle for the staff at PAZ. Now, team members do not have to get involved in customer applications or funds tracking. Scratch Financial also requires no hardware or ongoing maintenance to operate—and by using the partner dashboard, finalizing payment plans and analyzing reports is a breeze.

Improved Patient Care & Outcomes

Since launching with Scratch, PAZ has seen **75.2%** of all applicants approved for financing, far more than with previous providers. Scratch has been instrumental in helping PAZ deliver care to hundreds of customers, many of which would otherwise have been forced to forego care. With an average transaction size of **\$446**, these cases include routine wellness care as well as cases involving life-saving surgical procedures

90%

of Scratch Pay borrowers are eligible for a higher loan amount after successfully paying off their first plan

Improved Financial Performance

Scratch Financial's solution gives customers the confidence to take on larger transactions and increases the likelihood they will return to the clinic, driving a significant revenue lift. To date, **30% of clients** who have used Scratch Pay at PAZ Veterinary have returned to PAZ and used Scratch Pay again. Additionally, repeat customers are eligible for larger loan amounts ensuring they will be able to pay for larger procedures in the future.



Scratch Platform > Scratch Pay

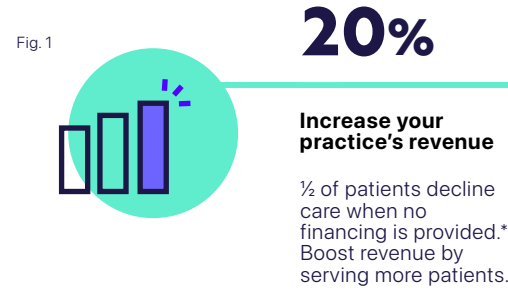
How to offer Scratch Pay at your practice



Get started

Ready to offer a simpler, friendlier patient financing solution at your practice? Scratch Pay is free to start using, and takes just **2 minutes** to get started! Visit get.scratchpay.com or select button below to learn more today.

[Learn More](#)



Scratch Pay allows our managers to have difficult financial conversations with our clients with confidence

Chelsie
PRACTICE MANAGER



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*According to a 2019 study by the American Pet Products Association, and a 2018 report by the North American Pet Health Insurance Association.

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