Allegro Credit Transition Provider FAQs

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.

TRANSITION TO PAY MONTHLY

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 Credit loans will continue to be funded as usual.

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.

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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 located conveniently located in the Learning Center home page.

  1. *From the Table of Contents>Administrator Section>Add User in Provider Center job aids 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 Monthly:** 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.

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- ✓ 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.

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- **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. Please reference the Ordering Customer QR Code Marketing Materials video.

4 Will my Allegro Credit QR codes still work?

No. Once you transition to Pay Monthly, the old Allegro Credit 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).

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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:	Allegro Customer Service:
844.373.4960	**800.644.8494**
For patient questions regarding their Pay Monthly Account	For provider and/or patient questions regarding their Allegro Credit applications

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

On September 21, 2026, current Allegro Credit 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 through end of business October 30, 2026. Please note the following changes:

- Allegro Credit loan origination has been **extended through September 4, 2026.**
- **All existing and new Allegro Credit loan offers must be signed on or before EOD September 4, 2026.**
- This applies to **all provider partners** who remain active on Allegro Credit or have requested additional time to fully migrate to Pay Monthly.
- When engaging with partner providers, please reinforce this deadline and the downstream impact on their sales process.

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Key Dates & Milestones

Date	Milestone
Sept. 4, 2026 (end-of-business)	Origination from the Allegro Credit Merchant Portal ends
Sept. 11, 2026 (end-of-business)	Last day to request a refund or return on Allegro Credit loans
Sept. 12 – Sept. 20, 2026	Allegro Credit loans freeze period (no refund/return activity)
Sept. 21, 2026	Refunds and returns resume on the CareCredit Provider Center
Oct. 30, 2026 (end of business)	Allegro Credit Merchant Portal Access is closed

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

You'll no longer be able to start new applications in the Allegro Credit Merchant Portal after September 4, 2026. Use Provider Center for new applications.

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

Yes. Any existing unfunded loans will continue to fund in Provider Online Services (as usual) after the transition.

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

Yes, with limited capabilities after March. You can continue to increase or decrease loan amounts as needed on active unfunded loans within their funding window, up until March 30th. Beginning on March 31st, you will only be able to decrease loan amounts on these unfunded loans.

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

There will be no access to dashboards after October 30, 2026. Any Allegro Credit reports should be downloaded before end-of-business October 30, 2026.

PROVIDER CENTER

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

No. You will not be able to log in to the Allegro Credit Merchant Portal with your Allegro Credit 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 October 30, 2026.

14 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.

15 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.

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SYNCHRONY APPLICATIONS AND LOAN MANAGEMENT

16 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.

17 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.

18 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.

21 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 is 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.

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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.

23 **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 Credit loans be possible?**

Exchanges will not be available once you migrate; future communications will provide more detail regarding exchanges.

25 **How will old Allegro Credit 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.