

Provider FAQs

LendingPoint™ patient financing

Q: How do I sign up for LendingPoint?

A: Go to www.lendingpoint.com/merchant-onboarding/invisalign to fill out the enrollment forms. Once you fill out the forms and sign the Merchant Agreement, you will be sent your login credentials for the Merchant Portal within 2 to 3 days.

Q: How can I view my patients' loan applications?

A: Log in to the Merchant Portal at <https://login.lpmerchantsolutions.com> and click "Dashboard".

Q: Can I use LendingPoint for all of my services?

A: Yes, LendingPoint's loan offerings can be used for any orthodontic or dental treatments except for competing clear aligners.

Q: What default risk do I have offering LendingPoint?

A: LendingPoint loans are an agreement between the patient and LendingPoint; however, providers may need to return payment in the event of a customer dispute, fraud, etc.

Q: Does LendingPoint have any hidden fees?

A: There are absolutely no hidden fees with LendingPoint:

- No setup fees
- No monthly fees
- No monthly minimums
- LendingPoint has a simple merchant fee structure, doctors only pay when they fund a loan.

Q: How can I offer financing to my patients?

A: LendingPoint provides multiple ways to submit an application for a patient:

- In-person at the doctor's office by logging into the Merchant Portal and clicking "New Application".
- Email or text a patient a link to apply from their computer or smart phone.
- Attach an application link to your website allowing patients to apply directly from your website.

Q: How does LendingPoint's prequalification work?

A: LendingPoint is able to prequalify patients by using a soft credit pull that does not affect the patient's credit. The prequalification process can be completed in seconds. If the patient elects to move forward with the loan, only then does it become a hard credit inquiry. If the consumer elects not to proceed, this prequalification will expire after 30 days.

Q: How does a patient's insurance factor into the program?

A: The loan amount entered in the Merchant Portal should be the net amount of treatment after all deductions have been applied. This means the loan amount should be the net **after** insurance coverage, any cash payments, and any in-office promotions or discounts that were applied to the cost of treatment. The provider's office is responsible for checking coverage of treatment and deducting that cost from the amount entered as the loan total.

Q: What resources are available to train my staff?

A: LendingPoint™ offers 'how to' guides and training webinars that walk your staff through the functions of the Merchant Portal and explain how to successfully run applications. The 'how to' guides can be found in the "How To" section within the "Merchant Center". The training webinars are offered 3 times a week and the registration pages can be found below:

- [Tuesdays @ 11:00 a.m. EST](#)
- [Wednesdays @ 3:00 p.m. EST](#)
- [Thursdays @ 1:00 p.m. EST](#)

Q: How can I advertise LendingPoint to my patients?

A: Doctors have the ability to add a loan application link to their website, as well as order point-of-sale materials from LendingPoint. The loan application link can be found in the "Advertise" section within the "Merchant Center". The link to order point-of-sale materials can be found here: <https://yourway.lendingpoint.com/invisalign>.

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Q: How exactly does split-funding work?

A: LendingPoint will apply payment to Align on behalf of the provider specific to the total invoice dollar amount that the provider owes for the patient. No action is required of the doctor to ensure that this portion of the workflow is initiated. For example:

- The patient's loan is \$4,000.
- The doctor's lab bill from Align is \$1,000.
- The merchant fee is 1% (\$40).
- Align receives \$1,000 from LendingPoint to pay off the specific lab bill on behalf of the provider.
- Doctor receives \$2,960 from LendingPoint. The remaining balance less the LendingPoint merchant fee is deposited to the providers ACH account that was provided to LendingPoint during enrollment.
- $(\$4,000 - \$1000 \text{ lab bill} = \$3,000) > (\$3,000 - \$40 \text{ merchant fee} = \$2,960 \text{ paid to provider})$

Q: What are the merchant rates to providers?

A: Please see the table below.

Q: How can I re-engage my practice with LendingPoint?

A: If you are already signed up and looking to re-engage your practice with LendingPoint, try attending a training webinar. These webinars are hosted live and will always deliver the most up to date information about the program.

Q: How can I contact LendingPoint?

A: For Merchant Support, please email LendingPoint at invisalign@lendingpoint.com or call 844-522-6207.

Q: How can I contact the Align Patient Financing Team?

A: For additional questions and support, please email the Align Patient Financing Team at patientfinancing@aligntech.com.

Merchant rates for providers

Available in 36, 48, and 60 month terms for qualified borrowers. These are interest bearing and offer low monthly payments. Applicants are presented with these offers at prequalification.

Interest charged to the borrower over the term of the loan, expressed as a percentage.

This is charged to the practice by LendingPoint for funding a loan. It is paid as a percentage of the loan amount and withdrawn by LendingPoint from the loan amount at time of funding.

Same as cash promotions are available via office codes that allow you to apply 6, 12, or 24 months of no interest* to a loan

Loan offer	Consumer APR	Merchant cost
Standard installment Up to 60 months	9.99% - 29.99%	1%
6 months Same-as-cash	0% if paid in full in 6 months*	5%
12 months Same-as-cash	0% if paid in full in 12 months*	7%
24 months Same-as-cash	0% if paid in full in 24 months*	10%

Standard installment loan Promotional same as cash offering

*Same as cash promotions require minimum monthly payment to be made, no missed payments, and loan balance to be paid in full by end of the designated promotional period. If requirements are not met, borrower is responsible for loan amount, payments, and interest rate clearly stated in their loan contract.