



## INTRODUCING PRE-QUAL!

**Because, in an unpredictable year, we could all use a little more certainty.**

2020 has been a year of when you couldn't be sure of anything. When was your practice going to be allowed to open? When were kids going to be in school? What should you be planning for in the next month, quarter, or year?

Most faced financial uncertainty, too, and as a result, credit scores dropped for many.

In some cases, sudden and unexpected unemployment meant missed or late payments lowering consumers' scores.

In other instances, the consumer was not at fault. Creditors proactively closed existing accounts to reduce their exposure and this negatively impacted consumer credit scores.

When the future is uncertain, patients feel more comfortable using financing and keeping cash on hand for unexpected expenses. As a result, you should expect more patients to be interested in financing now.

However, because so many have seen their credit scores drop recently, you may find patients hesitating to apply. Some patients don't believe they'll be approved or receive a high enough credit limit to cover the full cost of their care. Others hesitate because they are concerned that a hard inquiry could damage their credit even further.

This is where Pre-Qual can help!

### WHAT IS PRE-QUAL?

By providing just their name, address, social security number, and income, your patients can find out if they are likely to qualify for an Alphaeon Credit card and receive their estimated credit limit without impacting their credit.<sup>1</sup>

With Pre-Qual, there is no *hard inquiry or hit* to the patient's credit until they decide to move forward with a full application.

This is a fantastic solution for patients who hesitate to apply because they are worried about their eligibility or impacting their credit.

## WHAT ELSE SHOULD I KNOW?

- Patients must prequalify on their own on at [www.goalphaeon.com](http://www.goalphaeon.com). You cannot prequalify patients on their behalf using the Comenity Business Center. When Pre-Qual launches the current application link will be replaced with the Pre-Qual link.
- If patients apply in your practice on their own, they **cannot** be connected to your practice's WIFI when they submit their information; otherwise, they will be declined.
- Pre-Qual will be available towards the end of October. You will receive another email notification when Pre-Qual launches.

We hope Pre-Qual can make your life and the life of your patients a bit easier.

As always, Alphaeon Credit is here to help you help more patients! If you have any questions or suggestions, please call us at [\(920\)-306-1794](tel:(920)306-1794) or at [teamcredit@alphaeon.com](mailto:teamcredit@alphaeon.com).

<sup>1</sup> Not a final credit decision.

Credit card offers are subject to credit approval.

ALPHAEON Credit Card Accounts are issued by Comenity Capital Bank.

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