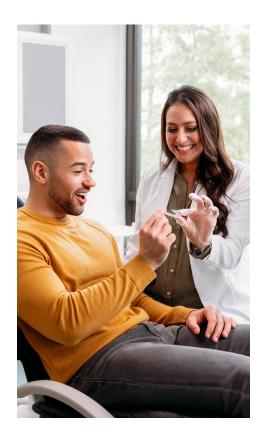
LendingPoint[™] patient financing quick setup guide

Every smile is unique. So is every budget. Lending Point patient financing allows you and your team to offer the robust and comprehensive financing that consumers expect. With options for no down payment and low monthly payments, your prospective patients have another reason to smile. With offerings for credit scores ranging from 550-850, your practice can serve more consumers—with no risk to your practice.



Why use LendingPoint?



Approval rates Approvals for FICO scores as low as 550 gives you and patients options.



Merchant pricing Standard loan price is lower than major credit card companies.



Cash flow Boost cash flow with guaranteed payments and decreased overhead.



Simple workflow Easy to implement. Split-funding means lab fees are paid instantly.

Differentiate your practice with unique patient benefits.



No money down No down payment required means patients can say "yes" today.



Simplicity Patients can apply on any device in seconds - no paperwork needed!



Doctor locator Smile Concierge can connect directly to a practice with LendingPoint.



Risk-free pre-qual Patients can prequalify in seconds. with no impact to credit scores.

Did you know?

of consumers are interested in a simple way to finance large purchases over time that is not a credit card.1

of consumers think installment payments help alleviate the stress of making large purchases.2

of consumers would prefer to make a \$5,000 purchase with monthly installments versus 14% would prefer to use a credit card.3

Get started.



- 1. Provide a few details about your practice to **LendingPoint**. Everything you need to get started is within the pages ahead.
- 2. Start enjoying the benefits!
- For more information, please visit the LendingPoint Resource Page.

LendingPoint[™] quick setup

LendingPoint sign-up

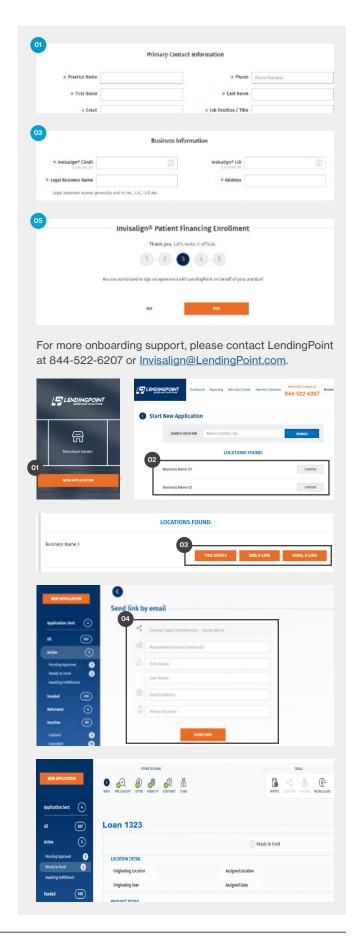
- Navigate to <u>lendingpoint.com/merchant-onboarding/invisalign</u>.
 Fill in preliminary information.
- Fill in business owner information.
- 63 Fill in business information required fields.
- Fill in banking information for direct deposit.
- Review and e-sign the Merchant Agreement.
- View the compliance video, check the box, and fill in your name. Check your email (and spam) for login credentials within 2-3 days of completion. You may also register for a webinar to familiarize yourself with the <u>Merchant Portal</u>.

Create or send an application.

- From the Merchant Portal homepage, click New Application.
- Select the location from which you would like to send the application.
- Choose whether to start the application on the office device or send a link to the applicant via email or text message.
- Once the applicant has submitted the application and chosen an available offer, check the Merchant Portal to review next steps.

Submitting the loan for funding.

- Loans that can be submitted for funding will be in the "Ready to Fund" section. Choose the loan you would like to have funded.
- Click the fund icon. Choose whether the service includes Invisalign products. Choosing "Yes" initiates split-funding and moves the loan into "Awaiting Fulfillment Status" until the aligners ship. If the borrower is different than the patient, add the patient's details. Choosing "No" turns split-funding off.
- Confirm funding amount and click "Fund". Funding will occur 2-3 business days after aligners have shipped (for split-funding) or 2-3 days after submission (for loans without split-funding).



Marketing your patient financing

Payments as low as \$XX per month*

Let consumers and existing patients know how affordable monthly payments can be by showcasing payments as low as \$XX per month. To find out your "as low as" number, using your average Invisalign, treatment price, check the payment calculator in the Merchant Portal. Add a link to your application on your website or social media profile so potential borrowers can customize their options-with no risk to their credit scores. Every submitted application will feature in your Merchant Portal so that your team can follow up to schedule a consultation.

Website

Let your prospective patients know that low monthly payments as low as \$XX per month are just a quick application away with LendingPoint™. With approved applications, your team's financial conversations may be much simpler.

Email

LendingPoint provides branded banners through the Merchant Portal. Use these banners to showcase your low monthly payment offerings.

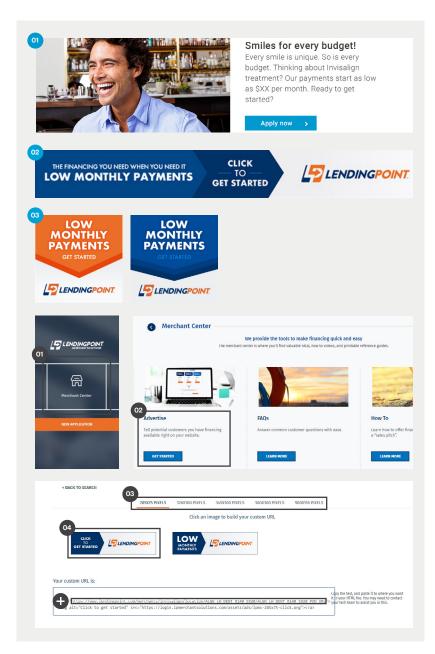
Social media

Highlight affordable monthly payments on your social media with a link to apply. These images are available through the Merchant Portal.

- "Get started on your new smile with no money down and payments as low as \$XX/month. Apply now with the link in bio."
- · "With no money down and payments as low as \$XX/month, you can start your Invisalign® journey today. Apply now with the link in bio."

How to access LendingPoint marketing.

- Olick the Merchant Center block in the portal.
- Onder Advertise, click "Get Started." Select the location from which you would like to generate the link to financing applications.
- On Choose the size and image type to display.
- O4 Click on the image to generate a custom banner embed code for placement on your website.
- f you wish to you use your own imagery, imagery from the Invisalign Marketing Site, or create a text hyperlink, simply copy the entire link within the first set of quotation marks to use as a link.



Engage your LendingPoint applicants.

+ All applications will display in your LendingPoint Dashboard. It is important to contact the applicant immediately regardless of the application status. Best practice includes calling the prospective patient to set up an appointment or consultation.

*When advertising using monthly payment claims, always be sure to comply with advertising laws around financial offerings and be sure to disclose the terms of the loan (e.g. total loan amount, loan term, and APR).