



The LendingPoint™ Virtual Card

practice frequently asked questions

+ Will the virtual card have merchant processing fees?

LendingPoint does not charge a fee or merchant discount rate to use the virtual card; however, virtual card payments are processed as credit card payments so your merchant processing fee(s) would apply.

+ When can patients use their virtual card?

After the virtual card is funded, it will be active for one-time use by the patient to pay for treatment. Patients can access their virtual card details through the My Invisalign app.

+ Does the virtual card expire?

The virtual card will expire on the date listed on the card details page. If the virtual card expires, the patient is welcome to re-apply.

+ Can this card be used for other dental expenses at the practice?

Yes, the virtual card can be used to pay for other services and treatments in addition to the patient's Invisalign treatment. The virtual card is single use. Please work with the patient to develop a comprehensive treatment plan that includes all costs known at the time of payment.

+ Where can patients find their virtual card number, expiration date, and/or security code?

The card information can be found in the patient's My Invisalign app.

+ Who can I contact if I have issues processing the virtual card in my payment processing system?

First, confirm your network connectivity and that the virtual card is not expired. Next, verify that the transaction amount (must be equal to or less than the loan amount) and the CVV were entered correctly. If you still have issues, please contact LendingPoint customer service at 1-844-445-1651 or your merchant payment processor.

+ How do I receive money from the virtual card?

The virtual card is processed as a credit card and follows the same process your merchant services provider uses for all card payments.

+ I'm already signed up with the LendingPoint Patient Financing program, how does this affect me? Can I use the merchant portal to accept virtual cards?

Virtual card payments are processed via your credit card portal/terminal and will show up as a credit card transaction on your merchant service provider statements. The virtual card is another patient financing option from LendingPoint offered through the My Invisalign app that is complementary to the LendingPoint Patient Financing program. Please continue to use the merchant portal to meet the financing needs of your patients.

+ Do I need to sign up for LendingPoint to accept the virtual card in my office?

While we encourage all Invisalign certified doctors to enroll and offer LendingPoint Patient Financing at their practice, enrollment is not necessary to accept the virtual card. Any patient can apply for the virtual card through the My Invisalign app.

+ What should I do in the case of a return or refund?

All refunds to a virtual card are processed the same as a refund to a credit card.