

## **Welcome to Payment Banc through Pittsburgh Veterinary Specialty and Emergency Center**

Pittsburgh Veterinary Specialty and Emergency Center is now offering a new payment option. Payment Banc is an interest free plan for qualifying clients in any of our practices. This plan will allow our clients with invoice totals of over \$750 to have their payments automatically deducted from their checking accounts monthly.

\*Payment Banc is interest free for the length of the plan.

\*There is a one-time processing fee of \$75.

\*Valid ID, phone number and current checking account are required to apply.

\*Payment Banc requires we perform a credit check. This is a medical inquiry only and will not affect your credit score.

\*Applicants are given a grade based on their credit history.

\*Depending upon the grade received, PVSEC will require a deposit in the amount of either 30% or 50% of the low end of your estimate for services. The processing fee will be applied at the time of deposit. The deposit must be made with another form of payment: cash, check, Visa, MasterCard, AmEx or Discover.

\*Additional invoices can be added to the original agreement in increments of over \$200. Each addition requires a new deposit of 30% or 50% again dependent upon the credit score.

\*Clients have the ability to choose their payment dates; either the 2<sup>nd</sup> or 16<sup>th</sup> of each month. Clients are also able to make additional payments per month arranged through Payment Banc. Missed payments are subject to a fee of \$20 enforced by Payment Banc.

\*The terms of each plan are set by PVSEC, however, any questions or concerns with Payment Banc accounts can be directed to their customer service line: 888 758-0583.