carecap+

At Care Cap Plus, we know how valuable every customer who walks through your door is. With personal and family resources being stretched, discretionary expenses (regardless of value) have become harder and harder for the average consumer to afford. To make things worse, most financing options available end up denying the customer due to credit score or driving them deeper into debt, prohibiting your business from a customer's return business and favorable endorsement.

That's why we created Care Cap Plus.

We provide interest and fee free payment plans that are proven to help any business become more affordable for more customers. Our team has decades of finance, billing, collections and niche funding experience. We know exactly how to help you win and keep customers, while ensuring that you receive the upfront and timely payments you need to grow your business.

FAQs

- Care Cap Plus payment plans are eligible to customers with sub-prime credit as low as 400.

- Care Cap Plus underwrites a customer's ability to pay for services using more than just credit score.

- Customer payments include a down-payment and 12 subsequent monthly payments.

- Your business receives a 30% upfront payment, comprised of the 20% customer down payment and a 10% Care Cap Plus non-recourse advance.

- The Care Cap Plus 13% servicing fee is deducted from first customer payments. Your business will never be billed for fees.

- Monthly customer payments are automatically deducted from their bank account.

- Credit card information (required during the application process) is collected as a backup payment method, significantly reducing default.

Payment Plan Example

Cost to Consumer	$ 5,000.00
Customer Expense	$5,000.00
Customer Credit Score	427

20% Customer Down Payment	$ 1,000.00
Non-Recourse Advance to Business	$ 500.00
Business Balance	$ 3,500.00
Customer Balance	$ 4,000.00
Care Cap Plus Servicing Fee	13.3%
Customer Monthly Payments	$ 333.33
Payment Plan Net to Business	**$ 4,333.30**