

CareCredit Partners with Vetspire to Modernize Veterinary Payments with AI-Enabled Practice Solutions

CareCredit's embedded financing, combined with Vetspire's AI-enabled practice technology, helps veterinary teams streamline operations, improve client engagement and support timely pet care.

Key Highlights:

- Embedded financing from CareCredit: Real-time financing offers now integrated directly into the Vetspire workflow.
- Faster, simpler checkout: Reduces administrative steps by moving financing from external terminals into the core clinical system.
- AI-enabled efficiency with integrated financial solutions: Leverages Vetspire's AI platform to support smoother visits while making CareCredit financing options accessible and easy for pet owners

STAMFORD, Conn. and AUSTIN, Texas, Sept. 30, 2026 /PRNewswire/ -- CareCredit, a leading health and wellness financial solution by [Synchrony](#) (NYSE: SYF), a premier consumer financial services company, today announced a strategic partnership with [Vetspire](#), a leading cloud-based veterinary practice management software (PMS) provider. Through the integration, CareCredit's flexible financing options will be embedded directly into Vetspire's AI-enabled, cloud-based platform, giving veterinary practices a more modern way to offer real-time payment solutions at the point of care. By operationalizing checkout workflows and making financial options easier to access, the cutting-edge collaboration aims to improve the experience for pet owners, reduce administrative friction for clinic teams and support timely care for pets.



Placing clinical workflows at the heart of practice operations, Vetspire is an AI platform that can now be integrated seamlessly with CareCredit to offer payment information at the point of care. Vetspire is a best-in-class, cloud-based PMS that is already being used by 1,000+ veterinary hospitals and clinics. The system contains a customizable scheduling module and enables client self-check-in through a dedicated patient app, for one place that houses care and provider information.

Vetspire's AI capabilities enable veterinary teams to streamline workflows and take more time with each client, caring for their pets and addressing their needs. Vetspire brings

together medical records, scheduling, billing, payments, inventory and client communications in one integrated platform that is customizable for each practice's needs. AI features like scribe make it easier for providers to focus on their clients and their pets' care and cost conversations during appointments, while helping them maintain accurate records. Vetspire also helps providers communicate with clients with the ability to send messages about upcoming appointments and new products.

"This partnership reflects CareCredit's continued focus on modernizing the veterinary care and payment experience through innovation, integration and smarter technology," said Jonathan Wainberg, Senior Vice President and General Manager, Pet, Synchrony. "By partnering with Vetspire, we're embedding CareCredit financing directly into a best-in-class AI-enabled platform. This simplifies administrative processes, integrates all client communications and provides AI-specific capabilities and tools that ultimately streamline financing conversations and create a more seamless, user-friendly experience – keeping the focus on pets and their care."

Beyond providing direct payment integration, the collaboration offers veterinary practices access to a suite of CareCredit resources, including customized marketing templates, robust business intelligence support and shared tools to optimize patient financial conversations and treatment acceptance. While Vetspire is currently trusted by more than 1,000 veterinary hospitals and clinics nationwide — approximately 85% of which are already active CareCredit-enrolled providers — this strategic partnership deepens the existing relationship by moving financing from an external terminal directly into the core clinical system. This integration streamlines daily operations for thousands of shared practice clients, while introducing a powerful, unified financial tool to the remaining 15% of Vetspire users and future partner clinics.

"At Vetspire, our mission has always been to build technology that puts veterinary professionals first, removing operational obstacles so they can focus on what matters most — saving and improving animal lives," said Joe Mazzearella, General Manager, Vetspire. "Integrating CareCredit directly into our platform is an extension of that commitment. In an era where veterinary teams are navigating unprecedented case volumes, bringing essential financial and billing workflows into a single cloud environment allows practices to run more efficiently, reduces administrative burnout and provides pet parents with more payment paths."

As Vetspire continues to roll out its cloud-based capability, both companies plan to gather and share clinic-level performance data demonstrating the operational and financial impact of the integration on modern veterinary care.

FAQ

How does the integration help veterinary practices day to day?

It streamlines checkout and billing by bringing financing into the core system instead of relying on an external terminal, helping reduce administrative friction, improve workflow efficiency, and support more consistent financial conversations.

What benefits does this provide to pet owners?

Pet owners can access flexible financing options in real time at the point of care, making it easier to understand payment paths and move forward with recommended treatment plans.

How does Vetspire's AI capability fit into this partnership?

Vetspire is built as an AI platform and includes features like AI scribe, which can help providers focus on patients and client conversations while supporting accurate documentation, complementing the goal of reducing operational obstacles.

Who is using Vetspire today, and how broadly will this apply?

Vetspire is used by 1,000+ veterinary hospitals and clinics nationwide, and about 85% are already CareCredit-enrolled providers. This partnership deepens that relationship by embedding financing into Vetspire and extends a unified toolset to the remaining users and future clinics as the rollout continues.

About Synchrony

Synchrony (NYSE: SYF) is a leading consumer financing company that has been at the heart of American commerce and opportunity for nearly a century. Synchrony delivers credit and banking products that empower tens of millions of consumers to improve their financial lives and access what matters most. Leveraging innovative solutions that are shaping the future of retail commerce, Synchrony supports the growth and success of some of the nation's most respected brands, alongside hundreds of thousands of small and midsize businesses, including health and wellness providers. Committed to excellence in service and culture, Synchrony is honored to be ranked the #1 Best Company to Work For® in the U.S. by Fortune magazine and Great Place to Work®. For more information, visit www.synchrony.com.

About Vetspire

Vetspire is an all-in-one, cloud-based practice management software built with a bold vision: to place medicine and clinical workflows at the heart of veterinary care. Unlike traditional platforms that prioritized billing over clinical needs, Vetspire was designed from the ground up to support veterinarians in delivering better, more efficient care. This innovative, medicine-first approach has made a clear impact, with Vetspire now trusted by veterinary practices across the country — from independent clinics to large enterprise groups. As a recognized leader in veterinary AI, Vetspire continues to set the standard for how smart technology can elevate both patient care and the clinician experience.

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