

Is carecredit.com legit? TrustSniffer's high-trust assessment: 90/100

carecredit.com

Verdict

90

OUT OF 100

HIGH TRUST

carecredit.com appears legitimate.

Our checks found nothing pointing to fraud. Ordinary care still applies when you pay or sign in.

Not Scam

Low Risk

Assessed 2026-08-02 by automated analysis. Classification confidence 45%.

What this site appears to be

CareCredit promotes a healthcare and wellness credit card issued by Synchrony Bank, offering financing for care at more than 285,000 locations. The page provides application, login, provider, location-search, payment-calculator, support, policy, and educational content.

Evidence status and limitations

Evidence completeness: UNKNOWN

- Module-level completeness metadata is unavailable for this legacy report.

At a glance

The checks that decide most of this verdict.

Malware engines	None flagged it VirusTotal	CLEAR
Google Safe Browsing	Not listed Google	CLEAR
Abuse reports on the host	0 reports AbuseIPDB; shared hosting inflates this count	NOTED
Domain age	30 years old Registered history	CLEAR
Web archive	Never archived No public history of this site	WATCH
Certificate	Encrypted connection Issued by DigiCert Global G2 TLS RSA SHA256 2020 CA1	NOTED

The page as captured

No screenshot is retained for this report.

Key findings

- Automated classification: Not Scam.
- Domain age: more than 10 years (registration continuity).
- No flags from the reputation services TrustSniffer consulted at assessment time.
- The operator behind the site could not be independently connected to a real-world brand or person.

Full analysis

Overview

CareCredit is a healthcare and wellness credit-card platform that enables consumers to finance treatment over time, helps providers participate in its network, and offers applications, account access, location search, payment tools, support, and educational content.

Scam/Impersonation Risk

No contradictions were observed across the supplied evidence. The homepage presents a coherent healthcare-financing business model, identifies Synchrony Bank as the card issuer, and provides ordinary application, login, provider, and support functions. External reputation checks found no malicious, phishing, impersonation, or blacklist indicators, while the long-established domain and established traffic footprint further support continuity and authenticity.

- Homepage: CareCredit is presented as a health and wellness credit card accepted at more than 285,000 locations.
- Homepage and login flows: Application, consumer login, provider login, location search, and payment-calculator functions are exposed without hidden forms or suspicious destinations.
- Domain registration: Registered 1996-05-26; approximately 30.21 years old; registrar CSC Corporate Domains, Inc.

Regulatory Verification Notes

The site provides clear issuer identification, financing information, terms, rates, contact details, and consumer/provider support content. The supplied pages do not provide a specific license or registration number; this is a limited disclosure point for regulatory verification, not evidence of deception. A separate broker-reputation dataset found no matching concern.

- Homepage: Synchrony Bank is identified as the card issuer, with financing subject to credit approval.
- Site content: Consumer and provider sections include terms, support, educational resources, and account-management functions.
- Hosting and transport: Served from AS16625 (Akamai Technologies); TLS issued by DigiCert Global G2 TLS RSA SHA256 2020 CA1, OV validation, valid to 2027-02-10.

What to Verify Next

For regulated onboarding or institutional use, confirm the issuer's authorization and the applicable product disclosures through the relevant financial-services registry and retain the current terms supplied during

application. Independently confirm official support and contact channels before handling sensitive account matters.

- Application flow: Credit approval and financing terms are presented as part of the consumer journey.
- Legal and policy content: Terms, rates, contact information, and support materials are available within the site.
- Account functions: Login and payment-related workflows are provided for existing cardholders.

Summary Verdict

CareCredit presents as a legitimate, established, and trustworthy financial-services website with a coherent business identity and no observed contradiction or fraud pattern. The overall posture supports normal interaction, including account login and standard account use.

Infrastructure Integrity

The supplied technical evidence shows hosting through Akamai with a valid organization-validated DigiCert certificate for CareCredit LLC. This mainstream delivery and certificate posture is a mitigating infrastructure signal, although infrastructure protection alone is not proof of legitimacy.

Closing Assessment

Normal consumer, provider, login, application, and account-management interaction is appropriate, subject to the ordinary review of financing terms before commitment.

Written analysis generated 2026-08-02 by the TrustSniffer Analysis Engine from the evidence in this report.

What the analysis found

No rule findings contributed to this verdict.

Identity verification

Status	UNVERIFIED
Identity score	30/100
Identity verification confidence	50%

- No on-site identity signals detected

Identity verification measures whether the site can be independently connected to a real-world brand or person. It is separate from the classification confidence.

What TrustSniffer observed

First-party facts recorded during the assessment of carecredit.com.

- The request stayed on carecredit.com. It was not redirected to another domain. CLEAR
- Registration is published under CSC Corporate Domains, Inc.. CLEAR
- DNS for this domain is served by akam.net, across 6 name servers. NOTED
- The registration is paid up to 2027-05-25. NOTED
- It is hosted on AKAMAI-AS, from a server in NL. NOTED

Domain intelligence

Registrar	CSC Corporate Domains, Inc.
Hosting	AKAMAI-AS - Akamai Technologies, Inc., US
Country	NL
Server IP	2.23.245.79
Name servers	A1-181.AKAM.NET, A18-66.AKAM.NET, A20-64.AKAM.NET, A22-67.AKAM.NET, A3-64.AKAM.NET, A7-64.AKAM.NET
SSL issuer	DigiCert Global G2 TLS RSA SHA256 2020 CA1
SSL expiry	2027-02-10
Domain age	30.2 years
Domain expiry	2027-05-25
Archive first seen	Not available
Archive snapshots	0
Reputation	VirusTotal: 0 flagged AbuseIPDB: 0 reports Google Safe Browsing: 0 matches

About this assessment

A trust score summarises the evidence TrustSniffer could collect about carecredit.com at assessment time. It is a starting point for your own judgement, not a guarantee: a high score means the signals were consistent with a legitimately operated site, a low or critical score means several risk patterns were present.

TrustSniffer assesses a website from the evidence it can collect at a point in time: domain registration and age, hosting and certificate, the content the site served, and third-party reputation feeds. A score is a summary of that evidence, not a guarantee and not a legal finding. There is no human rating and no user review in it. A site can change after it is assessed.

This report online: <https://trustsniffer.com/report/carecredit.com> · assessed 2026-08-02