



# **Best Payment Processes: A Review Into Payment Workflows, Credit Card on File and PCI Compliance**

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- Payment workflows vary from practice to practice and can depend on a variety of factors including practice size, number of providers, number of locations, physical layout, time, staff, etc.
- It's impossible to cover every iteration but we'll provide some examples to demonstrate variety.
- You can always schedule a call to discuss your practice's specific needs and find your best fit for accepting payments.

# Payment Examples for Current PCC Practices

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1. Start Up Practice - single location, wants Credit Card on File, Portal and Online Payments as well as a contactless environment for in office.
2. Multi-Location Practice with a CBO that needs detailed reporting for each office and the ability to issue refunds to each patient as well.
3. Multi-Location Practice that only wants a single merchant account with CCOF, portal etc., but not the extra merchant account for each office. All funding must go to the same bank for this scenario.
4. Concierge practice that needs automatic payment plans set up with CCOF.
5. Practice that needs multiple online payment pages for their Add Benefits annual fees.
6. Practice that is struggling with PCI compliance and needs the P2PE devices to simplify their compliance to avoid non-compliance fees.



Is Your Current  
Setup Right For Your  
Practice,  
Right Now?

## How Many Ways Does Your Office Allow Patients To Pay?

1. In Person
2. By Phone
3. Through the Mail
4. Patient Portal
5. Online Payment Page
6. Some other way?



# In Person/Time of Service Payments

You'll need some form of card reading equipment (Physical Terminal, Pin Pads, Swipe Card Readers or Chip Card Readers).

- Most physical terminals are always on and do not require any online logins. They require an Ethernet connection and can take Credit, Debit, HSA/FSA and Contactless Payments like ApplePay.
- Pin Pads are identical to the physical terminals EXCEPT they are operated from a Virtual Terminal online and are always patient-facing. The patient would insert their own cards versus handing them to the staff.
- Swipe Card Readers are normally USB powered and are Swipe Only or they can read Chip Cards.

Physical Terminals or Pin Pads



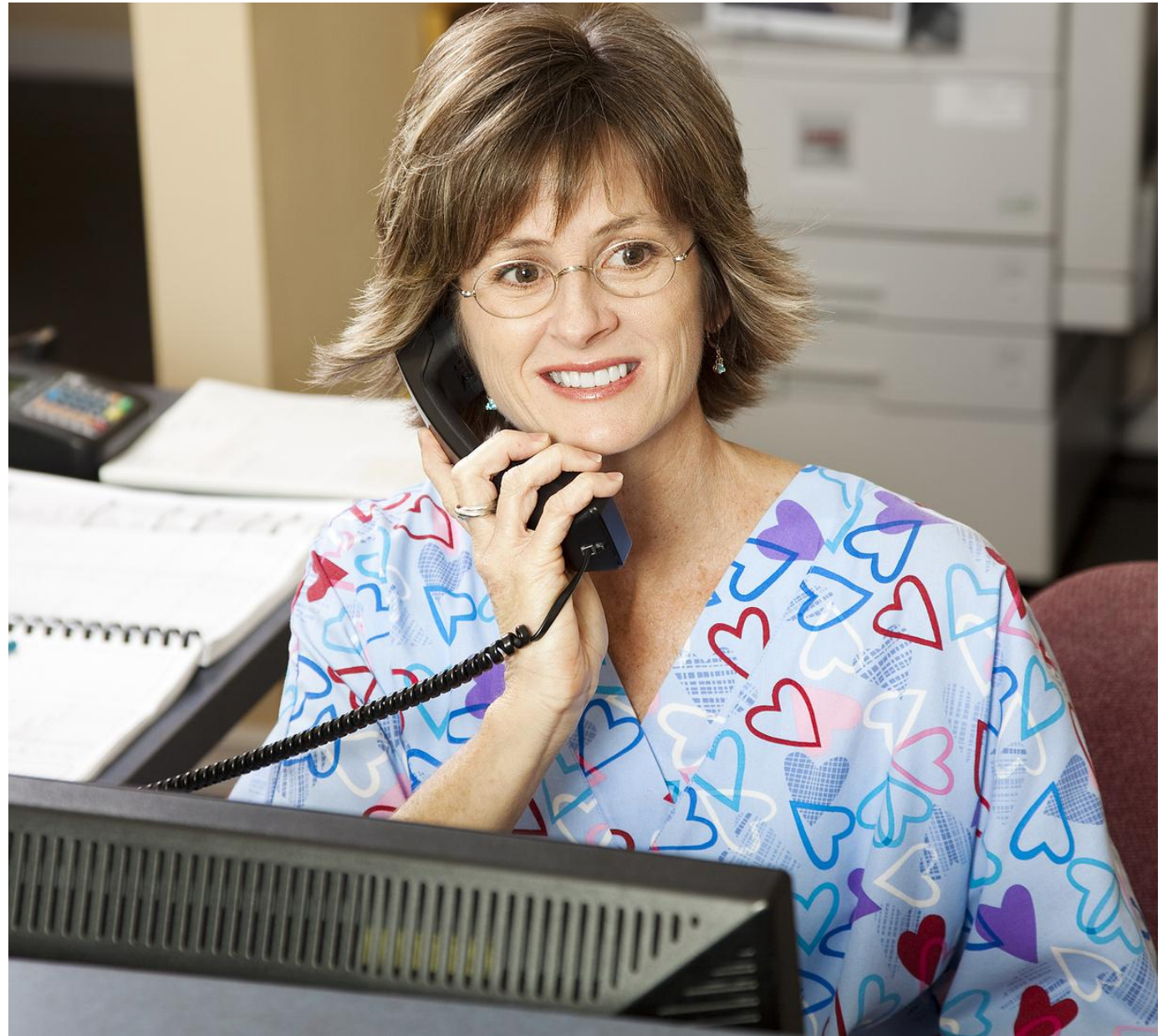
USB Powered Card Readers



# Pay by Phone

It doesn't have to be the latest tech to be effective. Taking payments over the phone requires staff interaction, but providing this option ensures your patients can pay however they prefer.

It's also easy to relay this option to your families when they call your office by including prompts to pay their bill or reach your billing department in your phone tree system.





# Pay by Mail

Another traditional method like Pay by Phone, but without the interaction with the patient.

The billing staff should be able to process this payment and email a receipt to the patient at the same time.



# PCC Patient Portal Payment Integration



Sign Out My Kid's Chart Settings

Welcome Wilma Flintstone

### Patient Charts

Pebbles Flintstone 08/09/09

Dino Flintstone (Privacy Enabled)

### Upcoming Appointments

Mon 10/14/19 9:45am Pebbles

Wed 11/06/19 12:22pm Pebbles

### Messages

Create Message

### Personal Balance as of 10/04/19

Fred Flintstone	\$17.00	▼
Last Payment 10/02/19 3:00pm	\$13.00	←

Make a Payment

# Benefits of Accepting Payments With The Patient Portal Integration

1. Cash Flow Impact
2. Reduction of calls to the billing department
3. Patients can see balances and pay immediately
4. Patients can store & manage multiple cards on their account
5. Stored Cards are on BluePay's PCI Compliant servers
6. Payments can be enabled to auto post to the account
7. Email notifications of batches or payments are available



# How to Get Started with the Portal Payments

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If you haven't already, take some time to review the cost of the portal integration with the benefits for your practice.


The PCC Patient Portal Payment Integration is one of the easiest items to implement.

Just contact either PCC Support, your Client Advocate or email [info@paymentpros.net](mailto:info@paymentpros.net) to get information.

# Online (Hosted) Payment Pages

A Hosted Payment Page is different than paying through the portal. The portal requires a login for each patient whereas the Hosted Payment Page is a payment URL hosted on the processor's secure servers.

A payment page can be used for collecting copays ahead of an appointment, allowing patients who haven't registered for the portal to be able to pay online or for that patient who isn't comfortable paying over the phone if they have a past due balance.



**Patient Account # \***





**Total Amount Due:**


**Payment Info**

**Card Number \***

**Expiration Date \***

**Security Code (CVV) \***

I'm not a robot 

## Secure Payment Page

**Email \***  **Password \***

Remember Me

[Create Account / Forgot Password?](#)

Creating a User Profile is Optional and for your convenience for any future payments.

**\*Your credit card information is not kept on file in this office.**  
It is kept securely offsite and this office does not have access to the full credit card number once it is entered into this payment form.

### Billing Info

**First Name \***

**Last Name \***

**Address 1 \***

**Address 2**

**City \***

**State \***

# Text Messaging with Shortened Link

A shortened URL is a great way to send patients to your payment page via text or email messaging without hogging your character allowance.

For example, would you rather send a patient to [pymt.pro/test](https://secure.bluepay.com/interfaces/shpf?SHPF_FORM_ID=PP03&SHPF_ACCOUNT_ID=100176204925&SHPF_TPS_DEF=SHPF%5FFORM%5FID%20SHPF%5FACCOUNT%5FID%20DBA%20TAMPER%5FPROOF%5FSEAL%20AMEX%5FIMAGE%20DISCOVER%5FIMAGE%20TPS%5FDEF%20TPS%5FHASH%5FTYPE%20SHPF%5FTPS%5FDEF%20CUSTOM%5FHTML%20SHPF%5FTPS%5FHASH%5FTYPE&SHPF_TPS_HASH_TYPE=HMAC%5FSHA512&SHPF_TPS=082a555957ee10986df1b01087570271e0bd9249c4952a0534f84d9292ed44cd939a9fe86ba50e5acde70709df1d405af04eb00c083499c3592b153264eec815&MODE=TEST)

Or to

[https://secure.bluepay.com/interfaces/shpf?SHPF\\_FORM\\_ID=PP03&SHPF\\_ACCOUNT\\_ID=100176204925&SHPF\\_TPS\\_DEF=SHPF%5FFORM%5FID%20SHPF%5FACCOUNT%5FID%20DBA%20TAMPER%5FPROOF%5FSEAL%20AMEX%5FIMAGE%20DISCOVER%5FIMAGE%20TPS%5FDEF%20TPS%5FHASH%5FTYPE%20SHPF%5FTPS%5FDEF%20CUSTOM%5FHTML%20SHPF%5FTPS%5FHASH%5FTYPE&SHPF\\_TPS\\_HASH\\_TYPE=HMAC%5FSHA512&SHPF\\_TPS=082a555957ee10986df1b01087570271e0bd9249c4952a0534f84d9292ed44cd939a9fe86ba50e5acde70709df1d405af04eb00c083499c3592b153264eec815&MODE=TEST](https://secure.bluepay.com/interfaces/shpf?SHPF_FORM_ID=PP03&SHPF_ACCOUNT_ID=100176204925&SHPF_TPS_DEF=SHPF%5FFORM%5FID%20SHPF%5FACCOUNT%5FID%20DBA%20TAMPER%5FPROOF%5FSEAL%20AMEX%5FIMAGE%20DISCOVER%5FIMAGE%20TPS%5FDEF%20TPS%5FHASH%5FTYPE%20SHPF%5FTPS%5FDEF%20CUSTOM%5FHTML%20SHPF%5FTPS%5FHASH%5FTYPE&SHPF_TPS_HASH_TYPE=HMAC%5FSHA512&SHPF_TPS=082a555957ee10986df1b01087570271e0bd9249c4952a0534f84d9292ed44cd939a9fe86ba50e5acde70709df1d405af04eb00c083499c3592b153264eec815&MODE=TEST)


# QR Codes

Using a QR code on your statements is a great way to direct patients to the patient portal or to a hosted payment page.





**Credit Card on File**

A collection of light-colored wooden human figures of various sizes and orientations, scattered on a dark, textured wooden surface. The figures are simple, stylized shapes representing people. The background is a dark, weathered wood with a prominent grain.

# Setting up a successful CCOF program takes a little planning and a team approach.

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Most of the steps are interchangeable, but they should be covered before any CCOF initiative.

- **Survey your patients.** Would they be receptive to CCOF and its benefits?
- **Survey your staff.** Will they be able to confidently answer any questions from the patients?
- **CCOF Consent Forms.** The AAP has samples here: [pymt.pro/aap-ccof](https://pymt.pro/aap-ccof)
- **Get hands-on training** with your platform that the cards will be securely stored. Know how to create, edit and use any stored cards.
- **Staff Training** on overcoming objections.
- **Create a FAQ** to tackle any worries a patient may have.
- **Implementation:** New vs. Existing Patients
- **Notification**



## Credit Card on File

██████████ Pediatrics requests that you to keep your credit or debit card on file as a convenient method of payment for the portion of services that your insurance does not cover, but for which you are liable.

Your credit card information is kept confidential and payments to your card are processed after the claim has been filed to an active insurance policy, and the insurance portion of the claim has been paid and posted to the account.

If you have no valid insurance your payment will be processed when the balance is due.

Patient Name: \_\_\_\_\_ Date of birth: \_\_\_\_\_

I authorize ██████████ Pediatrics to charge the portion of my bill that is my financial responsibility to the following credit or debit card:

Credit Card Number \_\_\_\_\_

Expiration Date \_\_\_\_\_ Security Code \_\_\_\_\_

Cardholders Name \_\_\_\_\_

Signature \_\_\_\_\_

I, the undersigned, authorize and request ██████████ Pediatrics to charge my credit or debit card, indicated above for balances due for services rendered that my insurance company identifies as my financial responsibility.

This authorization relates to all payments not covered by my insurance company for services provided to me by ██████████ Pediatrics.

This authorization will remain in effect until I cancel this authorization. To cancel I must give a 60 day written notification to ██████████ Pediatrics and the account must be in good standing.

What's  
wrong with  
this picture?

# Sample Credit Card on File Consent Form

- Modify the language of the consent to fit your needs.
- Be sure to have a signature line at the bottom.
- This can be retained in any format because it does not contain any sensitive information.
- Some practices add patient fields (name, date of birth or account #).

## CREDIT CARD AUTHORIZATION

I authorize <Practice Name> to charge my unpaid co-payment, work-in charges and/or 60-day balances due under \$200 to the credit card listed below. Any balance over \$200 we are required to contact you to discuss payment terms.

This authorization will remain in force on each of my children's accounts until they are no longer patients of <Practice Name> or until a written request by the cardholder instructing the practice to remove the authorization.

**Please give your card to the Front Desk to be scanned into our secure system.**

VISA MC DIS AMEX  
Please circle \_\_\_\_\_  
Last-4 Digits of Card Number Name on the Card

\_\_\_\_\_  
Cardholder Signature Date of Authorization

\_\_\_\_\_  
Cardholder Email Address for all payment receipts

\_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_  
Patient's Last Name Patient's First Name Date of Birth

\_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_  
Patient's Last Name Patient's First Name Date of Birth

# Credit Card on File Consent Form

Your CCOF Consent can only have four pieces of Cardholder Data to stay in compliance

\*If you are collecting any other data today, STOP now and update your consent forms ASAP.

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Cardholder Name

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Last-4 Digits of the Card

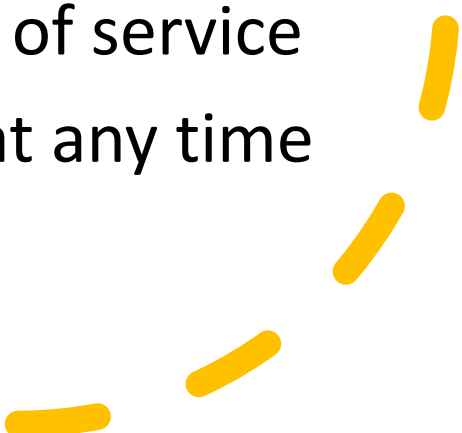
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Expiration Date

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Card Brand (Visa, Mastercard,  
Discover or American Express)

# Advantages of CCOF

- Reduction of Patient Balances and A/R
  - Information is Safe and Secured on the Processor's servers
  - Eliminate a percentage of your mailed statements (save the trees)
  - Ability to email receipts
  - Immediately charge for Co-Pays, No Shows, Co-Insurance, Deductibles or any non-covered services at the time of service
  - Enroll new and current patients at any time
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# How To Ease Fear of CCOF For The Parents

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- **How secure is it?** Assure any patient that the platform has the highest encryption available in the market. It's the same encryption that many of the largest businesses use like Amazon or Target.
- **Can anyone see my card data?** Once entered into the platform, no one at the practice nor the processor level can see the full card data. Only the Last-4 digits are visible and the Card Brand (Visa, MasterCard etc)
- **What about a Large Balance?** Set a limit or a cap for any large balances. If a balance is over "X" amount, the staff is required to contact the patient to discuss payment options. (Helps to ease patient concerns of large unexpected charges.)
- **What if insurance pays, but you've already billed me?** We'll be sure to immediately refund any over-payment to our practice.
- **I don't want to participate.** That is fine and you can still receive paper statements.



# Great Model of a Pediatric Practice Utilizing CCOF



PAY ONLINE

KIDS + AUTOPAY

AutoPay Authorization

Kids + AutoPay FAQ

## Pay Online



Pay some or all of your Kids Plus Bill right here, with a quick, convenient, totally secure transaction through our Payment Pros account.

Just fill out your info below and click "Make Payment." After you complete the payment process, you'll also receive an email receipt for your transaction, and Kids Plus will immediately credit your account.

There are no fees or service charges for using the Kids Plus Payment Pros online service.

*\* Note: You won't see your balance when you sign in. Please refer to your statement, or call the Billing Office at 412.926.1720 if you have questions about the amount you owe.*



# Communication is Key

- Kids+ made it user friendly, easy to understand and like they're doing their patients a favor.
- They also have a conversational and thorough Kids+ AutoPay FAQ page that makes the patient feel even more confident the practice has really developed this policy so it's both organized and secure.
- Sign me up!

## Kids + AutoPay



### Paying Your Bill Just Got a Lot Faster & Easier.

Our new Kids + AutoPay service makes your office visits easier, your check-ins and check-outs faster, and your bill-paying a whole lot easier. No more juggling your kids and your credit cards, counting cash for your co-pay, managing paper billing statements, or preparing, stamping and mailing payments. Now, we take care of everything for you!



### Your Payments are Quick and Easy

When you have a co-pay, you don't have to do a thing. We charge your account and email you a receipt. If, after we bill your insurance, you have a balance due, you don't have to deal with the hassle of billing statements or making payments. We just charge your account and email you a receipt. It's as easy and convenient as iTunes or Amazon, but we do the clicking for you!

### Your Information is Safe and Secure

We swipe your credit card once, and that's it. Your payment information is encrypted and stored in your account, just as it is at iTunes or Amazon or any other reputable online retailer. Your information is protected by a payment gateway, kept off-site, and inaccessible to all Kids Plus employees, so it's even safer than it is at hotels or restaurants or anywhere else you hand over your card.

### Your Receipts are Instant and Electronic

No billing statements. No balances. No paper of any kind. When you use Kids + AutoPay, you never lose a receipt or forget to pay a balance. Your payments are processed automatically, you get an instant receipt in your email inbox, and you always have clean, up-to-date records from your account. If you have a question about a charge, just call us or email us back, and we'll be happy to help. If you were charged too much, we'll refund you immediately.

### You Save Time and Money (and Trees)

With Kids + AutoPay, everything is easier, faster, and cheaper. In the office, check-in and check-outs are quicker and simpler, because you don't have to worry about fees or co-pays. At home, you don't have to wait for, or deal with, balances and billing statements. You help us use a whole lot less paper, which helps both our environment and our communities.

# Staff Training is Vital

The staff must be prepared to effectively communicate the practice's CCOF program. This includes handling objections or complaints.

Develop your plan, listen to feedback from any patients, parents or staff members, update and reframe the program to better fit the practice.

Role play scenarios and responses.

Send out advance notices about the benefits and upcoming changes to the patient families.

Make it a Standard Practice. Other entities and practices are storing cards now. This is not new and shouldn't be treated as a big deal anymore.





# Why PCI Compliance Exists

- Provides a security standard for all businesses who accept credit card payments.
- Helps you avoid fines or lawsuits from the Federal Trade Commission in the event of a breach.
- Reduces the cost of a data breach
- Protects your patients

Reference: [The Importance of the PCI DSS: Why You Should Get Compliant \(securitymetrics.com\)](https://www.securitymetrics.com)



Most pediatric practices are Level 4 merchants

# Average cost of a data breach just for credit card data

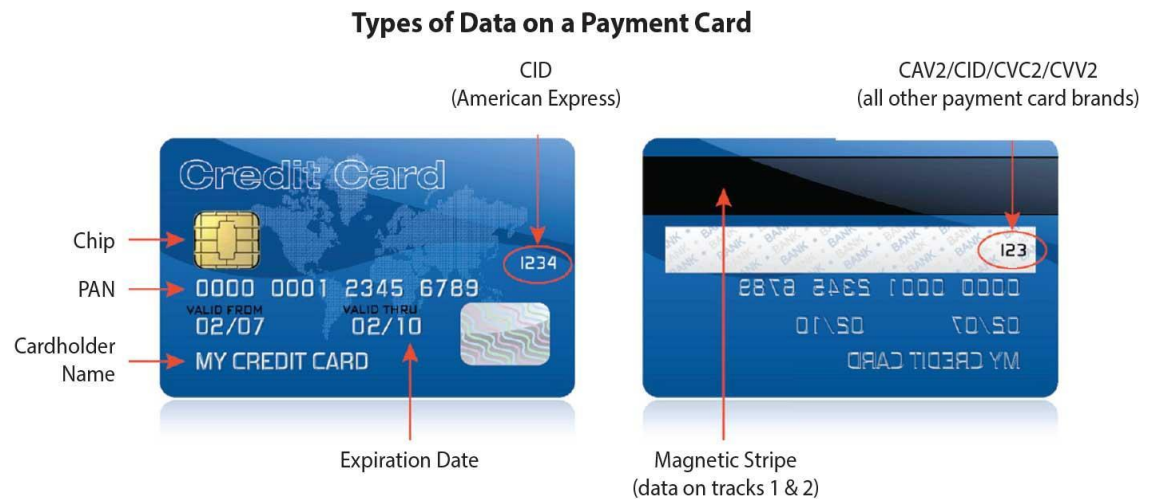
- Merchant processor compromise fine: **\$5,000 – \$50,000**
- Card brand compromise fees: **\$5,000 – \$500,000**
- Forensic investigation: **\$12,000 – \$100,000**
- Onsite QSA assessments following the breach: **\$20,000 – \$100,000**
- Free credit monitoring for affected individuals: **\$10 – 30/card**
- Card re-issuance penalties: **\$3 – \$10 per card**
- Security updates: **\$15,000+**
- Lawyer fees: **\$5,000+**
- Breach notification costs: **\$1,000+**
- Technology repairs: **\$2,000+**
- Loss of customer confidence: **businesses often lose 40% of customers after a breach.**
- Forensic investigation cost: **\$10,000-\$100,000**

Total cost of a data breach could range between **\$77,000 and \$875,000** not including any loss of patient trust.

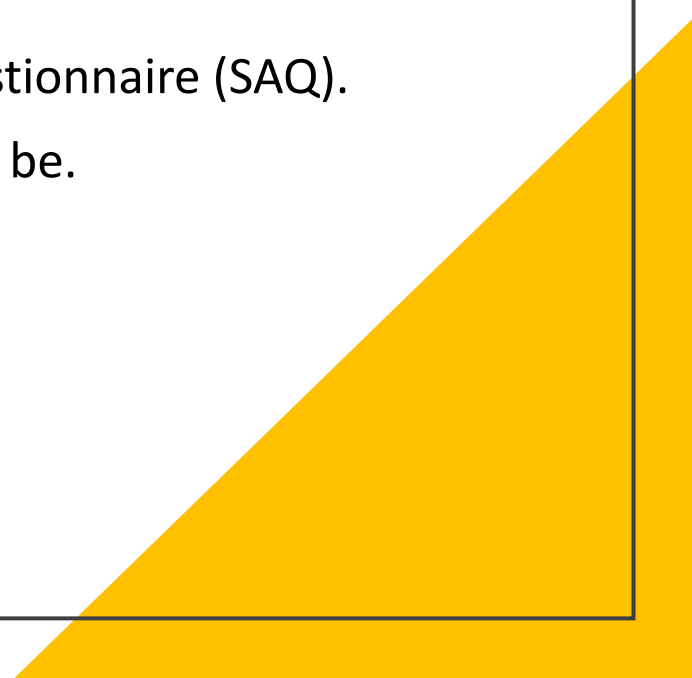
# What Data Thieves Want

- Hackers want your cardholder data. By obtaining the Primary Account Number (PAN) and sensitive authentication data, a thief can impersonate the cardholder, use the card, and steal the cardholder's identity.

- Take a look at the payment card diagram. Everything at the end of a red arrow is sensitive cardholder data. Anything on the back side and CID must never be stored. You must have a good business reason for storing anything else, and that data must be protected.



# PCI Compliance Myths

- I'm a small practice so I don't need PCI Compliance.
  - You only have to be PCI compliant with the majority of criteria.
  - I can just answer 'yes' to all the criteria on the Self-Assessment Questionnaire (SAQ).
  - I didn't sign anything saying I would be compliant, so I don't need to be.
  - PCI compliance is an IT project.
  - PCI will make us secure.
  - PCI is unreasonable; it requires too much.
  - PCI is too hard.
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- A large yellow triangle is positioned in the bottom right corner of the slide, pointing towards the top right.



# PCI DSS

I'd love to talk about PCI ...no really.

# Easiest and Most Secure Way to Minimize Your PCI Compliance

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- The easiest way to minimize your PCI Compliance scope is to invest in Point-to-Point Encryption (P2PE) equipment.
- P2PE solutions immediately tokenize (encrypt) the card data before it travels through your network and out to the banks for an approval. Since the card data is never transmitted, you eliminate 90% of the compliance controls, and you don't need quarterly network vulnerability scans.
- The P2PE SAQ (Self Assessment Questionnaire) is 33 questions and is required once a year.
- Here's a great article to read regarding P2PE: [pymt.pro/p2pe](https://pymt.pro/p2pe)



# Employing The Best Payment Practices For Your Practice and Your Patients

- How often do you review your credit card processing and workflows?
- Should you upgrade equipment or switch companies?
- Have you implemented a Credit Card on File policy yet?
- Are you PCI Compliant?
- Who needs to be involved?



Questions?

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Contact James and Sarah of  
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