



Get Ready to Dive Into Credit Card Processing: Let the Fun Begin

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Main Topics

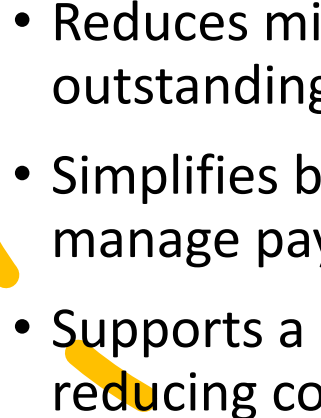
- Credit Card on File – Advantages, Consent and Training
OH MY!
- Automatic Payment Plans – Helping families pay their bills
- PCI Compliance – The struggle is real
- Patient Portal Payments – Understanding benefits and marketing


A stack of several credit cards is shown, with a laptop keyboard visible in the background. The cards are stacked on top of each other, and the laptop is open behind them. The scene is dimly lit, with the focus on the text in the foreground.

Credit Card on File



Advantages of Credit Card on File

- Streamlines payment processing, reducing administrative workload and allowing staff to focus on patient care
 - Enhances cash flow by enabling faster collection of payments, reducing accounts receivable and bad debt
 - Improves patient satisfaction by offering a convenient and efficient method for managing medical expenses
 - Reduces missed or late payments by automatically charging the patient's card for outstanding balances or co-payments
 - Simplifies billing procedures, making it easier for both patients and staff to track and manage payments
 - Supports a paperless billing system, contributing to environmental sustainability and reducing costs associated with printing and mailing invoices
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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.

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

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?
- **Include your staff.** It's imperative they will be able to confidently answer any questions from the patients, so their feedback is key.
- **CCOF Consent Forms.** The AAP has samples here: 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 Consent Form

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

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



Cardholder Name

Last-4 Digits of the Card

Expiration Date

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

How To Ease Fear of CCOF For The Parents

- **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.



Communicate, Communicate, Communicate

- 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.





It's Demonstration
Time!

Tips, Tricks, and How Tos



CardPointe

- CCOF – storing, maintaining & updating cards
- Payment Plans – setting parameters, etc.
- Reporting
- Transaction Search

BluePay

- CCOF – storing, maintaining & updating cards
- Payment Plans – setting parameters, etc.
- Reporting
- Transaction Search





PCI DSS

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

Average cost of a data breach just for credit card data

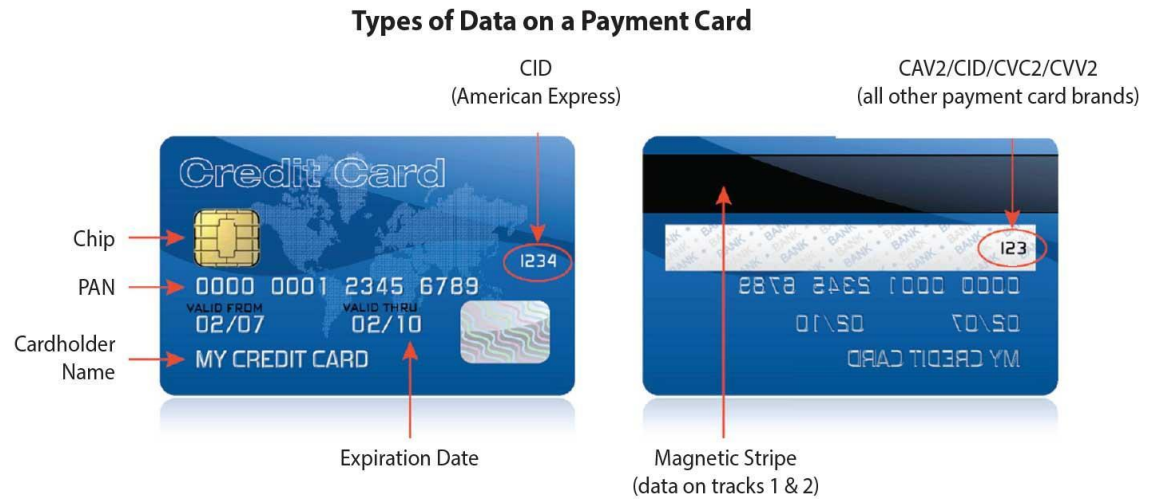
- Merchant processor compromise fine: **\$5,000 – \$50,000**
- Card brand compromise fees: **\$5,000 – \$500,000**
- Forensic investigation: **\$12,000 – \$100,000**
- Onsite QSA assessments following the breach: **\$20,000 – \$100,000**
- Free credit monitoring for affected individuals: **\$10 – 30/card**
- 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 Trivia

- Is PCI Compliance Mandatory?
 - Who created the PCI Security Council?
 - Why were PCI Compliance Standards Created?
 - Can you answer YES to all the annual questionnaire questions?
- No, but it's highly recommended to protect your practice in the event of a breach. (You also get charged a hefty monthly fee if you aren't compliant.)
 - Visa, Mastercard and Discover pooled their resources to create the council.
 - To develop a uniform set of technology requirements for any business that accepts Visa, Mastercard or Discover cards.
 - No. You should know exactly what they are asking or enlist the help of your IT support for the technical questions.

Answers

Answering YES to every PCI question will make your compliance like Pinocchio.

Don't be Pinocchio!



Easiest Way to Minimize Your PCI Compliance?

- 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.
- Point-to-Point Encryption (P2PE) is a security measure that encrypts payment card data from the moment it is captured, until it reaches its destination. This helps to protect against data breaches and ensures that sensitive information is kept safe throughout the transaction process.
- Here's a great article to read regarding P2PE: pymt.pro/p2pe



PCI Questions?

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 the processor's PCI Compliant servers (not yours!)
6. Payments can be enabled to auto post to the account
7. Email notifications of batches or payments are available

To effectively market the PCC patient portal's payment function, consider the following strategies:

1. **Highlight convenience:** Emphasize the ease of use and time-saving benefits of utilizing PCC's patient portal's payment function. Explain how patients can make payments anytime, anywhere, without having to visit the practice or mail a check.
2. **Promote security:** Assure patients that their personal and financial information is protected through advanced security measures, such as encryption and secure login credentials (just like Amazon, Target, etc.)
3. **Leverage email and text reminders:** Send regular email and text message reminders to patients with outstanding balances, including a direct link to the PCC patient portal's payment function.
4. **Incorporate into appointment confirmations:** Include information about the PCC patient portal's payment function in appointment confirmation messages, encouraging patients to take advantage of this convenient option.
5. **Display promotional materials:** Create eye-catching posters, flyers, and brochures to display in your waiting room and exam rooms, promoting the benefits of using the PCC patient portal for payments.
6. **Train staff to promote the portal:** Ensure that your staff is knowledgeable about the patient portal and its payment function so they can confidently answer questions and encourage patients to use it.
7. **Share success stories:** Share testimonials or case studies from satisfied patients who have benefited from using the patient portal for payments. This can help build trust and encourage others to adopt the service.
8. **Monitor and gather feedback:** Regularly collect feedback from patients regarding their experience with the patient portal's payment function. Use this information to improve the user experience and address any issues or concerns that may arise.

How to Get Started with Portal Payments

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 to get information.

Learn.pcc.com has some good resources as well.



WELCOME TO

PCC LEARN.

Watch step-by-step videos, get new user training, and learn how to accomplish specific tasks. Search by topic, task or keyword, or browse the lists below.

portal payments





Burning Questions

- Can you set up a payment plan on a card a patient saves in BluePay via the Portal?
- What are the differences between BluePay and CardPointe? Which is better?
- How do I know when a CCOF has expired?
- How do I access printable receipts from a previous visit?
- Do patients need to sign the credit card slip for in office payments?
- Can I charge an Annual Fee, like for administration?
- Surcharging vs. Convenience Fees

Employing The Best Payment Practices For Your Practice and Your Patients

- Utilize a combination of payment acceptance methods like secure in-office equipment and online gateways like the PCC patient portal. It's also helpful to have a secondary Hosted Payment Page that doesn't require a login.
- Implement a clear and easy-to-understand payment policy that includes accepted payment methods, due dates, and any penalties for late payments (communicate this on a consent form for CCOF).
- Offer flexible payment options such as payment plans or the ability to pay online to make it easier for patients to manage their medical bills.
- Train staff on proper payment collection procedures and how to communicate to patient families how protected their payment information is in your office.
- Regularly review payment practices and policies to identify areas for improvement and ensure that they align with industry best practices.



Questions?



PAYMENT PROS

We Know Merchant Services

Contact James and Sarah of
Payment Pros

email: info@paymentpros.net

online: www.paymentpros.net

