

# User's Guide

## Types of Cards Accepted

Presently only **ATM and debit cards** with the VISA and MasterCard logo are accepted. As the use of ATM and debit cards become more standardized and universal, we will expand our acceptance to other cards.

Currently only **credit cards** issued by VISA, MasterCard, and Discover are accepted.

## How to Log in

### Password Log in

Enter your *User Name* and *Password*, and then click on the *Enter* button, you will be taken to the *Account Summary and Submit Charges* page.

### Lost Passwords

If you don't enter the correct password, you will get an error page with a link to the password recovery system. Enter the information requested and your password will be emailed to you.

## How To Submit a Charge

1. Carefully inspect the card. The signature on the back of the card should match the name embossed on the front of the card. Note the expiration date.
2. Complete the *Credit/Debit Card Payment Consent Form* and have the cardholder sign the completed form. Make sure the signature on the back of the card matches the signature you get on the consent form. Tell your clients that the charges will be listed as **ProfessionalCharges** on their credit card statement, and that your name will not appear on the statement.
3. Enter all the requested information on the *Submit Charges* page, and then click on the *Submit Charges Now* button.

### How to know if the submitted charge was Accepted or Denied

Within a few seconds after submitting the charge, the client's card will be verified and charged. If the charge was accepted, a message will be sent to your screen confirming the charge. If you like, you can print this page and give it to your client as the receipt. If your patient's card company refused to accept the submitted charge, a message will appear on your screen indicating the charge was declined. If the system was down and your submitted charge did not go through, a "*Service Unavailable*" message will appear on your screen. If you get the "*Service Unavailable*" message, try submitting the charge again a little later. You can check on previously submitted charges by going to your *Account History* page.

## Charging for Professional Products/Materials

You can charge for professional products/materials, but only make the charge when you have given the materials to your client or at the time of shipping. Do not submit a charge in advance.

## Online payment by Clients

Give your clients your license number, or your Employer Identification Number (Tax ID) if you are an organization. Instruct them to log on to **ProfessionalCharges.com** and click on the "Make a Payment" button and complete the payment form. You will receive an email notification of the payment, and the payment will be automatically posted to your account.

If you have a Website with online registration for your services, you could have a Link to our online *Submit Payment* page open in a new window on your Website. Your clients could then make a payment without leaving your Site. The URL for the protected online *Submit Payment* page is:

<https://www.professionalcharges.com/account/clcharge.php3>

## Required Documentation

### Payment Consent Form

It is mandatory that you have **signed authorizations** for every charge that you submit. We prepared the Credit/Debit Card Payment Consent Forms for your convenience; print out a supply of the appropriate form. Every time you submit a charge get a signed consent form, unless your patient has authorized you to charge all visits in the next 12 months, recurring charges, or for the balance not paid by the person's insurance company, then you need only one completed and signed *Patient Consent Form* as long as your charges are within the amount and time limits indicated. Give your client or patient a copy so he/she will have a record of what was authorized, and will be less likely to question or dispute a charge.

Tip: Select the HTML version on the Forms page. Copy and Past the entire consent form into your word processor. Type your name in the appropriate space and print yourself a supply to keep available.

You can also use your own printed statement or letterhead for the required receipt. The following items must be on the receipt:

1. Name and address of therapist.
2. Cardholder's name as it appears on the card.
3. Name of patient if different than cardholder.
4. Type of card, VISA, MasterCard, or Discover.
5. Card number.
6. Card's expiration date.
7. Date of transaction.
8. Transaction type (charge or credit).
9. Brief description of service, and place of service.
10. Total amount of transaction.
11. The following statement: "Charges will appear on your monthly card statement as **ProfessionalCharges.**"

### Warning!

The following statement must be on the signed authorization form "*Charges will appear on your card statement as **ProfessionalCharges.com.***" The statement will be needed if there is ever a charge back investigation.

## Receipts

It is also mandatory that you give a receipt to your client for every charge or credit refund that you submit. You can give the client a receipt at the time of every charge, or a monthly, semimonthly or weekly receipt, depending on your office procedures. However, do not let more than a month go by without giving your client a receipt.

For your convenience you can use a printed copy of the confirmation page that you get immediately after submitting a charge, as the receipt. Also for your convenience we have prepared a blank receipt you can print out and complete yourself.

## Documentation Requirements for Professional Associations

### Card Payment Authorization

You can use whatever style or design you prefer for collecting the information needed to make the charge, as long as the following required information is included:

1. If charge is for membership dues, indicate the membership year or time period.
2. If charge is for a conference, indicate the name, date and location of conference.
3. Name and address of member, or person attending the conference.
4. Name on credit card if different.
5. Type of card, VISA, MasterCard, or Discover.
6. Card number.
7. Expiration date.
8. DVV Security Number from back of card
9. Amount Charged.
10. Signature of card holder.
11. The following statement: "Charges will appear on your monthly card statement as **ProfessionalCharges.com**."

### Receipts for Membership Dues and Conference Fees

You can use your own style or format for the receipt, as long as the following required information is on the receipt.

1. Name and address of association.
2. Cardholder's name as it appears on the card.
3. Name of member, or person attending conference, if different than cardholder.
4. Type of card, VISA, MasterCard, or Discover.
5. Card number.
6. Card's expiration date.
7. Membership Dues for what year or time period. If payment was for a conference, indicate the name, date and location of conference.
8. Total amount of transaction.
9. Date charge was submitted.
10. The following statement: "These charges will appear on your monthly card billing statement as **ProfessionalCharges.com**."

## Record Keeping

Make the original signed *Client Payment Consent Form* or *Patient Payment Consent Form* part of your permanent record, and comply with the applicable laws for record keeping. At a minimum keep them for 3 years. Keep them confidential, secure and available to you so that you could send us a copy within 24 hours of a request for information. If a cardholder or patient questions a charge, a copy of the signed authorization will be needed to prevent a charge back. If a charge back occurs without a request for information, you will have 3 days to provide documentation to defend your charges. *Client Payment Consent Form* or *Patient Payment Consent Form* part of your permanent record, and comply with the applicable laws for record keeping. At a minimum keep them for 3 years. Keep them confidential, secure and available to you so that you could send us a copy within 24 hours of a request for information. If a cardholder or patient questions a charge, a copy of the signed authorization will be needed to prevent a charge back. If a charge back occurs without a request for information, you will have 3 days to provide documentation to defend your charges.

## How To Check on Submitted Charges and Your Account

You will find an itemized listing of the charges you have submitted on your *Account Status* page. It will show the transaction number assigned by the card processor, date, name on the card, card type, partial card number, approval status, and the amount charged.

The *Account Details* page will also show the amount that was deposited into your account for each charge and the date of deposit. The funds will be deposited into your account by Electronic Funds Transfer (AFT) 7 – 10 days after you submit the charge. The difference between the amount charged and the total AFT deposited into your account reflects the 3.25% discount rate and the \$0.75 transaction charge.

The remaining 3 columns will show any adjustments, reason adjusted, and date of adjustment.

## Correcting Errors

If you have made a mistake and overcharged, used an incorrect date of service, or charged the wrong patient and the submitted charge was approved, it is too late to void the transaction. You must correct this kind of mistake by submitting a credit refund. As soon as you discover the mistake, notify the patient or cardholder of the error and of your credit refund. The usual transaction fees will apply.

If you made an error and undercharged, notify your patient of your mistake and ask them if they want you to submit a new charge for the amount of the undercharge, or if they prefer to make up the difference another way. If 60 days or more have passed since you obtained the original authorization, do not submit a new charge for the corrected amount without obtaining a new authorization for the new charge. An alternative would be to simply bill them for the difference. The ease of getting a new authorization would be a consideration. Use your best judgment as to which

approach you take. You want to avoid creating a situation where the cardholder discovers an unexpected charge on his/her credit card statement and questions or denies it.

## Refunds

If you submitted a charge and made a mistake, and need to give your patient a refund, go to the *Recent Account Activity* page, and then click on the **refund** link in the far right column and a *Confirm Refund* page will appear. Enter the reason for the refund and click on the "Yes, Request Refund" button. You will get a confirmation email message when the credit refund has been processed.

A refund can only be issued for a charge that was submitted and approved. The usual transaction charges apply to refunds. The refunded amount and the transaction charges will be withdrawn from your bank account. In the event that there are "non-sufficient funds" in your bank account to cover the refund, you will be assessed a "non-sufficient funds" charge of \$10.00, and the amount will be charged to your credit card.

Give or send your patient a [receipt for the refund](#).

**Association Refunds.** Follow the same procedure, however the refunds cannot be completed automatically, but require our review. Other than the usual transaction fees, there are no additional charges for the occasional refund. However, the cancellation of an event necessitating multiple refunds would involve an additional \$1.00 service fee per transaction.

## Disputed Charges, Questioned Charges and Charge Backs

When a professional (or any merchant) accepts credit cards, the funds are deposited directly into the therapist's account usually before the cardholder receives the credit card billing statement. If the cardholder disputes the charges, the charges are "charged back" to the therapist, and the funds are withdrawn from the therapist's account. We do not initiate charge backs, they are imposed on us and we are notified after the fact.

There are several reasons why a legitimate charge could honestly be questioned or disputed by your clients. The charge will be itemized on their credit card statement and listed only as *ProfessionalCharges.com* or some abbreviation of it, along with the dollar amount. Your client may not remember that this is for your services. This could easily occur if you submitted a charge for a consultation in the hospital; the patient may not even remember the consultation. Another reason could be that the client forgot the amount he/she authorized and it does not seem correct to him/her, or you may have simply made a typographical error when you submitted the charge.

Usually our name and telephone number is listed with the charge on your client's monthly credit card statement. If the charge is not recognized **most** cardholders will call us and ask for clarification and their concern will be resolved. Unfortunately,

some will overreact and call the credit card company and claim the charge was fraudulent. When your client responds with a claim of fraud, a charge back will be done immediately. The company will withdraw the funds from our bank account and then will notify us of the charge back.

If one of your charges is charged back, your best option would be to collect your fee again directly from your client, and if clinically appropriate the penalty fee. Let us know immediately if you want us to appeal the chargeback and request a chargeback reversal. Fax a copy of the signed **Credit Card Payment Consent Form** to us at (818) 358-8534. We usually have a few days to appeal, and we will be glad to do that for you if you request it and it is not too late.

If we appeal the charge back the company issuing the card has 120 days to respond. The cardholder will be contacted by the investigator and questioned about the charge. Since these are online charges, the investigator will accept the cardholder's claim about the charge. Due to the huge amount of credit card fraud, the laws and protections favor the consumer (cardholder) and not the merchant.

Some clients may question a charge, but not dispute it. In essence they are telling their credit card company that they do not remember the charge. It might be legitimate, they just don't remember it. When your client questions a charge, the processing bank will contact ProfessionalCharges.com and request information and validating documentation. We will immediately inform you about the questioned charge and request a copy of the signed consent form. We will then forward the form to the credit card company, and in most cases the issue will be resolved. The critical factor in preventing a questioned charge from turning into a charged back is a timely response.

If any of your charges are ever questioned, we will need your involvement to be able to resolve it. If you do not respond, the dispute will result in a charge back.

## **Security Issues**

### **Protecting Yourself**

There are many legal protections for the consumers of your professional services, and little for you! You can be sufficiently protected against legal and civil liability if you are ethical, competent, follow the standards of practice of your profession, and have reasonable malpractice and office liability insurance. Have the right attorney review all of your forms and business practices, especially your *Informed Consent* or *Professional Services Contract*.

### **Protecting against charge backs**

The charge back process is expensive for the Card Associations processing the transaction, and the merchant is charged a penalty for each charge back. Excessive charge backs can result in the loss of the ability to accept credit cards, and very large fines. You are responsible for the costs of any charge backs you may have. In addition to returning the funds, one charge back will cost you \$30.00. Several charge backs might result in an additional penalty. This is out of our control.

Make an extra effort to avoid charge backs. Always obtain the proper authorization before submitting charges. Be careful and accurate when you are entering the data

in the submit charges form. Make sure the information on the signed authorization is clear and legible. Store the original authorizations in a manner permitting retrieval of legible copies within one business day of receiving a request from ProfessionalCharges.com. The receipt that you give or send to your client will be a reminder, and will prevent some from questioning the charge. Review your informed consent and make it clear that you do not guarantee results, satisfaction or offer a money back guarantee.

### **Protecting Clients' Card Information**

Clients' card information must be kept secure and confidential, as is all patient information. The legal and ethical requirements of protecting the confidentiality of information received in professional practice are well known. Don't overlook your professional responsibility of also making reasonable efforts to protect the information you have about clients on your hard disk in your computer. Ensure that client data is stored in a protected directory with access requiring the proper identification. Don't use passwords that would be easy for someone to guess or figure out, or write them down where someone could easily find them. Make sure your shields are up, and keep your virus protection, firewalls and other protections current. Whenever your computer is connected to the Internet, it is vulnerable to being scanned. As of this writing you can check the security of your computer's connection to the Internet by logging on to the Website of Gibson Research Corporation. You can find it at <http://grc.com/default.htm>.

### **Prohibited Acts**

1. If it is a face-to-face transaction, do not submit a charge without physically inspecting the actual card. The person's word, or a copy of the card cannot be used as a substitute for the actual card.
2. Do not submit a charge unless you have obtained a signed authorization from the cardholder or authorized user of the card for the charge you submit.
3. Do not submit a charge if the embossed name on the card does not match the signature on the back, if you suspect the card is stolen or is a fraud.
4. Do not submit a charge that is outside the time period or dollar amount on the signed authorization.
5. Do not submit a charge for another therapist, unless that therapist is your officially registered or licensed psychological assistant, intern, employee, and you personally take responsibility for covering the costs of any refunds and charge backs.
6. Do not submit a charge for the client for the purpose of giving cash back to the client.
7. Do not submit a duplicate charge of a previously submitted charge that has been approved.
8. Do not submit a charge in order to get reimbursed for the costs of an unfair charge back.
9. Do not submit a credit refund for more than the originally submitted charge.
10. Do not accept a card that appears to have been tampered with or altered.

## Signage:

### Letting Your Client's Know You Accept ATM, Check, Debit and Credit Cards

Make it easy for your new and existing clients to know and remember that you accept VISA and MasterCard by using an appropriate sign or logo in your waiting room, on your brochures and other printed material, or on your Website. You can easily obtain the appropriate sign or logo directly from VISA or MasterCard by visiting their Websites and finding their business products or banding pages. At the time of this writing the URLs are:

<http://www.mastercard.com/business/brand/decals.html>, and  
<http://www.visabrc.com/doc.phtml?7,0,290>.

## Changes - Individual Members

Whenever there is a change in any of the information you gave us when you registered and became a member, log on to ProfessionalCharges.com and update your membership information. This is easily accomplished by clicking on the *Edit Membership Information* link in the Members Only area and entering the new information.

## Associations – How to Make Changes and Add a New User

Click on the **Edit Association Information** link in the Protected Area. Make the appropriate changes to the *Identifying and Contact Information*, and the *Bank Account Information*, and click on the *Update Information* button at the bottom of the page. To change your **User Name, Password or Email Address**, click on the link, make the changes in the form and click on the *Record Changes* button.

**Add another authorized user** by clicking on the link, completing the form and clicking on the *Add New User* button.

**Bank Account Changes** are more complicated. We also need a voided copy of a check from your new account, and a new authorization for AFT. Print out the *Authorization for Electronic Funds Transfer and Acceptance of Member Obligations* form, fill in the new information, sign it, and send it to us, by FAX or US Mail. You will still be able to accept credit card payments from your clients and submit charges, but we will not be able to deposit the funds into your new account until we have received the signed authorization form. We will promptly notify you by email when the changes have been implemented.

## Membership Renewal and Termination

Your membership will be renewed automatically every 12 months unless your membership has been terminated. Using AFT we will automatically withdraw the membership fee from your bank account, if there is insufficient funds, we will notify you of the denial and charge your credit card for the annual membership fee. We will also notify you of the credit card charge is denied. You will also have to take whatever corrective action is needed to ensure that the credit card you have listed in



your membership information with ProfessionalCharges.com is a valid and viable backup to cover the costs of any charge backs if your bank account does not have sufficient funds.

Notify us if you wish to terminate your membership. If you do not notify us, at the end of your membership year a membership renewal charge will be made automatically. Don't forget that if you have submitted charges in the preceding 12 months you are required to maintain enough funds in your bank account to cover all possible charge backs or refunds until all charge back rights have expired and all accounts are settled.