

Accept ATM Debit Cards and Credit Cards

- **Designed for Therapists**
- **Give clients another payment option**
- **No Setup Fees**
- **No Extra Equipment**
- **Easy to Use**
- **Low Transaction Fees**
- **No Monthly Fees**
- **No Long-term Contract**
- **Ideal for Part-time Therapists**
- **Just \$98 per year**

Lower Your Overhead and Increase Cash Flow

How do you handle it when patients want to pay by a credit card because they are low on cash, used their last check or forgot their checkbook? Wouldn't you prefer to receive payment when the service is rendered, rather than billing them and/or relying on them to pay you in the future?

Did you know :

Offering new payment options can clear up past-due balances.

You can receive payment in full and still allow clients to make payments.

It costs less for you to accept a \$50.00 credit card payment, than the costs of labor, supplies and postage to mail an invoice.

Patients can pre-authorize debit or credit card payments for the portion of their bills that the insurance company does not cover. Once the insurance claim has been paid, you can automatically charge

the patient's card for the balance due. You will not need to send the patient a statement or wait for their response. This reduces your paperwork, the number of statements you have to send and the number of days balances due are outstanding. You save time on the management of billing, supplies and postage.

Your percentage of bad debts is decreased, cash flow is improved, and your overhead is reduced.

The Expensive Traditional Merchant Account

Until now the benefits of accepting electronic card payments have been out of reach for most private practitioners. A high volume of usage has been needed in order for the benefits to exceed the costs involved in establishing and maintaining a traditional required merchant account.

Typical Fees for Maintaining a Merchant Account	
Application Fee	\$ 0.00 to \$ 300.00
Monthly Fees	
Service Fee	\$ 5.00 to \$ 45.00
Statement Fee	\$10.00 to \$15.00
Usage Fees	
Discount Rate	1.75% to 5%
Transaction Fee	\$0.20 to \$1.00 per claim
Equipment Fee	
Lease	\$15 to \$50 monthly
Purchase	\$550.00 to \$1600.00
Gateway Fee	\$5.00 to \$75.00 monthly

The Affordable Alternative

For only \$98 per year, members have the option of accepting debt cards and credit card payments. There are no other monthly fees. The cost for submitting a charge is only 75 cents per transaction and 3.25% of the amount submitted.

Fees with ProfessionalCharges.com	
Annual Membership Fee	\$ 98.00
Usage Fees	
Discount Rate	3.25%*
Transaction Fee	\$0.75 per claim
* VISA, MasterCard, DiscoverCard	



Receive Online Payments

Online Payments by Clients

If you provide professional services by telephone or over the Internet, your client can make an online payment for your services. Give your client your first and last name and your license number. Instruct your client to log on to ProfessionalCharges.com and click on the "Make a Payment" button and complete the payment form. You will receive an e-mail confirmation of the payment, and the payment will also be posted in your account.. You can check the status of any pay-

ments and a summary of your account at any time by clicking the **Account History** button.

Receive Payments at your Website

It is also easy to include an active payment page in your Website. If you have a Website and offer workshops or continuing education courses, you can easily ad online payments to your Site. Your Clients could signup or register for your workshop or service and submit their payment at the same time.

How It Works in Your Office

Make Charges in 3 Easy Steps

- 1) Have your client sign the completed *Patient Payment Consent Form*. Keep the signed form in your records.
- 2) Log on to ProfessionalCharges.com Website. Go to the protected and secure *Submit Charges* page. Enter the amount charged, credit card information and cardholder's identifying information. Click on the *Submit Charges* button to make the charge.
- 3) Give your patient a receipt.

Receiving Payment is Even Easier

Within seconds the client's card will be verified and charged, and a message will be sent to your screen indicating the acceptance or rejection of the charge.

Post the payments easily in your billing or accounting program using your familiar posting method.

Five to ten business days after you have made the charge, the funds will be deposited directly into your bank account by electronic transfer.

You can check the status of any charges you submit and a summary of your account at any time by clicking on the **Account History** button.

How You Can Accept Debit and Credit Cards

You must be a professional practicing under a valid license issued in the United States.

Log on to the Internet and go to our Website at ProfessionalCharges.com. Sign-up for our service by clicking on the join button or the Member Registration link and completing the registration form. Then send us a copy of your professional license and the signed authorization form enabling us to transfer the payments directly into your bank account. As soon as we receive these we will activate your membership and notify you by email that your account is active. You then will be able to accept credit card payments for your professional services.

Security

We use a secure Web server for the handling of all credit card data and membership information. Our server offers the 128-bit encryption (SSL), which converts the data into unreadable code allowing users to enter private information safely. Our Website is hosted by a company that maintains and protects the server with the proper firewalls and the latest industry standard security measures. We have VeriSign, a major commercial credit card processor and security company handle the verification, authorization and processing of credit card charges. We do not keep client credit card numbers on our Website or in our database. Once a charge is submitted for processing, we no longer have access to the complete credit card number.



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