

## Frequently Asked Questions

### Procentive + Complete Merchant Solutions (CMS) Credit Card Integration

**1. Who pays for the PCI compliance certificate on a yearly basis?**

CMS provides the first year free, and it is optional for the merchant to continue with our provider, Security Metrics, at \$79.95 per year after. The merchant may elect to go to a different third party provider, but it is usually more expensive and they provide less support.

**2. Does CMS prepare the annual PCI for clients? Is there a cost associated with it?**

CMS and Procentive are PCI compliant. The merchant is considered the third party and is required to complete the PCI questionnaire, with support available from our PCI support provider, Security Metrics. Card association rules preclude any merchant services provider from being involved in the completion of a questionnaire.

**3. Does CMS cancel the client's current merchant?**

Unfortunately, CMS is unable to cancel your current merchant account, as we're not allowed to act on your behalf. It is up to the client to make any changes/cancellation with other merchant services providers. We are happy to answer any questions you might have regarding how to cancel services with your current processor.

**4. What is the swipe feature? Would our current machine work for that?**

Office staff has the option to swipe a card or key in the information. A patient at the portal can only key in the card number. If possible, it is always best to swipe the card. The system works with most standard keyboard emulating USB magnetic stripe card readers. We can provide a reader that encrypts the card data from the point of swipe, for an extra level of security. Terminals that connect through Ethernet or a telephone line will not integrate.

**5. Would CMS send out pricing info from us?**

Rather than distribute rate and fee tables that can get confusing, CMS provides each merchant with a custom quote. Upon review of your current statement, we lay out in a simple, two column table the rates and fees currently charged vs. rates and fees from CMS. This provides the ability to clearly see that you will not pay more for the added convenience, security, and time savings.

**6. Who is responsible to obtain and maintain the PCI certification?**

Should you elect to complete the PCI certification, it is up to the merchant to complete that process. Card association rules preclude any merchant services provider from being involved in the completion of a questionnaire. You are notified annually to renew your PCI, and it is a short questionnaire.

**7. Once a CMS customer, can we accept cards via our web page or is it only available on the client portal?**

The standard integrated option is only through the client portal. Please inquire and we can discuss how we can facilitate other payment channels. We can provide the API/documents for the programming interface needed to embed payments to your website. However, these payments will not post automatically to Procentive. You will need to track them in the gateway/reporting tools and someone will have to update Procentive to reflect when payments have come from your website.

**8. If a client pays with an electronic check and there are not enough funds, will it get denied so we don't have to worry about bounced check fees?**

ACH is not an integrated feature. You can apply for ACH through our services, but you will still receive non-sufficient funds fees if a check bounces. You can always pass those fees on to the patient.

**9. How are payments sent to us? Are they batched daily and deposited to our bank the next day?**

Payments are electronically deposited to the designated bank account. Batches are automatically run daily. We will receive those funds the following morning, review them, and the fees will be deposited the next morning, which is about a 48 hour process.

**10. Is there a web only interface outside of Procentive that would allow us to run credit card payments that will not be posted to Procentive?**

Yes, we would review this with a merchant on a case by case basis. We have a web interface or "virtual terminal" for transactions not involving a post to Procentive.

**11. What about transferring credit card info for clients if already using CMS?**

We will need to explore this with each merchant individually.

**12. We currently have a contract for our credit card swipe machine. Are we able to keep our current equipment and use CMS for manually entering payments and have patients use the Client Portal feature only?**

The system works with most standard keyboard emulating USB magnetic stripe card readers. If the reader isn't locked and requires reprogramming, we may be able to assist with that. While it is possible to manually enter transactions in the office, you may find it more cost effective to just replace the current card reader, given the time savings potential.

**13. Do you need to get client permission to keep card on file?**

No, it is not required. However, many offices choose to provide a notice to their customers.

**14. How do you print a receipt for the payments made while the client is there?**

If adding a client payment from the Client Module or Appointment Module a receipt will automatically pop-up for you to print. Otherwise you can print a receipt.

**15. Will it show if a card is declined?**

Yes, you will get a pop-up.

**16. Can you run a credit card without posting the payment?**

Yes, through CMS site but not through Procentive.

**17. Can a client pay through credit card and check through Client Portal?**

Through Client Portal, the client can only use a credit card because a check cannot be approved right away like a card can.

**18. Can you add a credit card to the vault without collecting at that time?**

Yes you can. But the only way to access the window is to begin to enter a payment which will not need to be saved after you save the credit card info for the client.

**19. Regardless of how payment is made (through us in person or through client portal), will the payment show up right away on their portal?**

Yes, Portal reflects the client's current amount owed in the payments add window through Portal. Their statements will not update until the 3560 report is run and saved into their module.

**20. Do you need client permission to do recurrent payments with the card on file in the vault?**

This would be an agency choice, but I would suggest they agree and sign something allowing recurrent payments.

**21. Can these payments be downloaded to an accounting program?**

These payments can be pulled from report #1560 and then downloaded into an excel file to import into your accounting software. Otherwise, these payments will also appear in the report you are currently using for client payments.

**22. Can you set up automatic payments?**

Automatic payments are not an option, but you are able to set up an auto-reminder for yourself to manually process payments.