**Online Payment Training**

**Payment Methods**

* Offline
* Online

**Offline:**

* Cash
* Cheque
* Pay Order

Offline payment is dealt by **Billing and Reports.**

**Online:**

* Copay
* Charges
* Advances

**EDI** deals with the Online Payment.

Online Payment is usually done through payment gateways, due to their complexity.

**Payment Gateways:**

**The definition of a payment gateway is the technology that captures and transfers payment data from the customer to the acquirer** and then transfers the payment acceptance or decline back to the customer. A payment gateway validates the customer’s card details securely, ensures the funds are available and eventually enables merchants to get paid. It acts as an interface between a merchant’s website and its acquirer. **It encrypts sensitive credit card details, ensuring that information is passed securely** from the customer to the acquiring bank, via the merchant.

**Selection of a gateway:**

Gateways are selected on the basis of following:

* Business Model (when they agree on a percentage of each transaction).
* Services (Text-to-Pay, Swipe, Refund, Void etc.)
* Customer Demand

**Gateways used in CureMD:**

CureMD uses different gateways for their different applications and they are as follows:

**V10g:**

* Zirmed / Trans Engine
* Easy Pay
* Global Pay (On going integration)

**Novel Health:**

* Stripe
* PayPal

**Patient Portal:**

* Easy Pay

**Kiosk:**

* Easy Pay

**Patient Portal:**

* Easy Pay

**UPN:**

* Authorize.Net

**How transaction works:**

The transaction depends on to whom the money has to go, whether it’s a client, a provider or a practice.

We will request our client to use our payment gateway

We go to the online payment and signup (using Merchant ID)

Then Practice has to go for onboarding (this onboarding will be provided by payment gateways).

* Practice Info
* Practice Receiving
* Account Info

Credentials are generated by Gateway to point to the practice.

Credentials:

* Username
* Password
* Key

Practice can have multiple locations

* One account for all locations.
* Separate account for each location.

Practice is completely associated with a Single Gateway for the time being.

**Tables:**

1. To view the payment gateways that EDI uses, the table **ePay\_PaymentEngines** is used.
2. **ePay\_Configurations**
3. **ePay\_Transaction (transaction Type, Engine ID, Transaction Source)**
4. **ePay\_Financial\_Transaction**
5. **ePay\_Financial\_TransactionResp**

**Type of transactions**

There are different modes of transaction;

1. Sale Transaction/ CC Payment

Text-to-pay

1. Void (Cancel transaction/ null and void)

The transaction that is canceled by a merchant before it settles through a consumer's credit card. A transaction can be void before a settling time

Void is use incase transaction has been made and due to some reason patient wants to cancel the whole transaction, so the option available is Void. Void is only possible if patient is using credit card, it won’t work incase of debit card or cash.

In case of debit card, void is not possible.

In case of credit card, void is possible.

The time in which a transaction can be reverted is called settlement time.

Settlement time for Zirmed / Trans Engine and EasyPay is 24 hours, while for Global Pay is 03:00 AM Pakistan Standard Time.

1. Refund

Refund is only possible after settlement time, which is 30 days. Multiple refunds are possible as well by making chunks of that amount.

1. Card on file

(Saving card information for next use to save time for next transaction)

There are 3 steps for that;

* Firstly, Customer Save
* Card on file (token is generated by Gateway)
* Card on file transaction

Incase of zirmed

* It uses customer save
* Transaction limit
* Till date

Incase of easy pay

* Transaction limit
* Till date
* Overall limit/ per transaction limit

1. Delete card on file

**Major categories of payment classification:**

**Card Present (CP)**

The benefit of card present is that the payment gateways charge less for it.

Swipe

Tap

Chip

**Card Not Present (CNP)**

Keyed

security issues increase

personal error occurs

fees zyada hoti ha

Chances of Personal error are greater than card present.

**To modify gateway settings**

After modifying gateway settings to save it, we logout then login to get it modified.