

Pay Services Introduction

History

Pay system inception began in 2015. It was built to expand and complement a better patient experience with the original Patient Portal Solution. Patients can utilize the practice's patient portal to handle any bill payment electronically. Pay Service provided a secure, easy, and fast way to process healthcare payments and handled all payment settlement for healthcare practices or providers within the Pay network. The streamlined process has gained popularity within Medfusion's customer base.

The pay system was first sold as an Add On module with MF Patient Portal. It has gained positive traction after its initial launch in 2016. Eventually, the system is marketed as part of the MF Patient Portal bundle or Standalone Service package which can be integrated with smaller PM/EMR systems. Pay is now called NG Pay after the NextGen acquisition. It was formerly known as MF Pay.

Background

Pay service was originally designed as part of the MF Patient Portal feature. The service provides a secure way for patients to pay their healthcare bill from practice through a self-served online payment process. Patients or Practices can initiate payment transactions online securely through the Patient Portal Pay feature. This feature has become very popular among medium and small practices, there was an increasing demand to subscribe to Pay service without MF Patient Portal due to their existing PM/EMR system. The system has evolved to become an open system that will eventually allow standalone integration. Today, Pay service can support transactions that initiate from a Patient Portal or a lightweight standalone Pay Service. It has grown to support 500+ merchant accounts with \$15M+ yearly transactions. The system has met both PCI and HIPPA compliance standards.

Pay Services System Overview

Pay Services adopted the payfac model by partnering with a payment vendor in the backend while operated with specialized healthcare payment process in the frontend. Pay Service was a merchant aggregator processing transactions under a sub-merchant platform. Pay Service charged customers a nominal service fee for the handling of all payment services including settlement. Our current payment vendor partner is WorldPay, Inc.

Pay Services consist of the following subsystems

Component	Description	Mandatory / Optional
Merchant Provisioning	Hosted application to handle account creation call merchant account. The account is used to track all transactions activities for a sub-merchant (Practice or Provider)	Mandatory
Processors	middleware to handle all transactions will go through this service to track activities such as authorization, sales, void or refund...etc. Client Application communicates with this system via an internal or external set of API's	Mandatory
Funding (ibf)	backend system to handle ledgers and initiate settlement instructions for all sub-merchant and fees collection	Mandatory
Gateway Reporting Tool	Hosted application to provide transaction history and account reconciliation report	Mandatory
Point of Sales Terminal	directly collect payment from users. It is a unit that requires to be installed on perm. user makes a payment using credit card or debit card	Optional

How does a Pay system work?

S t e p s	Description	Pay Components Involved	Documentation	Notes
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1	Merchant is onboarded and created in the Pay system	Merchant Provisioning	Merchant Onboarding using Infinicept	<ol style="list-style-type: none"> 1. This is done by EDI team after NG Pay services are sold to a customer. A practice must have already been created in site gen so that appropriate IDs are already known. 2. The normal flow is that the merchant is created through Infinicept, but in some cases a merchant will be created directly in Merchant Provisioning UI
2	Merchant is linked with practice in sitegen	Site Generator		<ol style="list-style-type: none"> 1. This is not a Pay component, and this step must be completed by EDI team 2. At this point a merchant is available to process payments through the Pay API
5	Patient /Practice begins payment activities such as using Online Bill Pay, Pay Now, Budget Bill Pay...etc.	Gateway or Patient Portal	Externalize MF Gateway APIs MF Gateway REST API Reference	<ol style="list-style-type: none"> 1. These are NG systems, but are external to Pay. These are the main <i>users</i> of the Pay system.
6	Authorize Payment through WorldPay	Modulator Processor /Element Processor	Payment Processing	
7	Complete Transaction and record the transaction history to Gateway Reporting	Modulator Processor /Element Processor	Payment Processing	
8	WorldPay complete the transaction and obtain funding through the clearinghouse	WorldPay		
9	Process the transaction info after receiving the payment ledger from WorldPay	Funding (IBF Service)		
10	WorldPay sends funding to FBO staging account	Bank		
11	Funding sub-merchant based on the ledger	Funding (ACH Service which is in ibf-server)		
12	Update Settlement Information to Gateway Reporting	Golden Gate to Pay Data warehouse (Database application)		
13	Update PM/EMR via auto-posting (Optional)	Patient Portal		
14	Practice Admin can verify payment settlement via Daily Reconciliation Report or Monthly Report	Gateway Reporting		

For more details, visit the following pages...

