Integrated Payment Processing

User Guide

V0409

pomis PRACTICE MANAGEMENT SOFTWARE

TRANSFIRST Health Services, Inc.

Welcome!

Thank you for choosing POMIS and TransFirst Health Services as your complete payment processing solution!

We believe the following steps will ensure your staff has the proper tools and training to begin use of your new payment processing program.

Step 1: **Receipt of Materials:**

You should have in hand your Introduction Kit including this User Guide and the Quick Reference Card which has your merchant account number, Transaction Central ID number (TC ID#), and support phone numbers. You should also have your USB Card Reader available and ready to connect. Should you be missing any of these items, please call TransFirst Health Services at (866) 222-5985.

Step 2: **Training:**

POMIS Software Support will contact your office within the next 2 business days to schedule an installation and training appointment and, at that time, will verify that you have all of the required items mentioned above. This appointment will assist you with connecting your card reader and train you on the steps for processing transactions in your POMIS software.

A TransFirst Support Representative will also contact you to schedule an appointment for training on the Transaction Central Virtual Terminal. The Virtual Terminal provides you with a 'virtual' processing capability anywhere you have access to the internet, and should be used primarily for its reporting capabilities (the virtual terminal operates outside of the POMIS program and does not automatically post transactions back to your practice management system). This appointment will train you on use of Transaction Central and demonstrate supplemental reports for ALL of your processed transactions. If you would like to schedule training prior to our call, please contact TransFirst's Training Department at (866) 222-5985 and one of our experts will be available to assist you.

Step 3: **Regular Use:**

Begin using the Integrated Payment Processing Service for all of your payment handling needs!

Again, thank you for allowing us to serve your practice and welcome to the program!

Table of Contents

Section 1

Initial Setup

(One-Time Only)

Merchant ID Setup in POMIS

The following steps need to be completed ONCE as an initial setup. These steps will include entering your Merchant ID and Registration Key provided by POMIS.

Note: A representative will assist you with this setup screen. The outline on this page is only included for demonstration purposes only. Editing or tampering with this information after initial setup may affect your processing account and/or disrupt your service.

Setup in the *Office Preferences w*indow:

From the *Main window*:

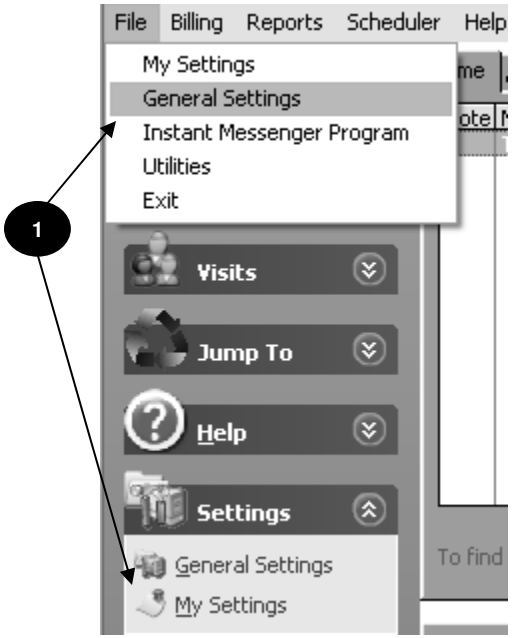
Step 1. **Select** *File→ General Settings* from the main menu, or, in the left menu bar **click** *General Settings* under the *Settings* tab.

In the *General Settings* window:

Step 2. **Click** *Administration* under the *Settings* tab in the left menu.

In the *Update Settings* window:

Step 3. **Click** *Billing/Statements/Receipts* link under the *Preferences* tab on the left menu.



Merchant ID Setup in POMIS (cont)

In the *Billing, Statement, and Receipt Preferences* window:

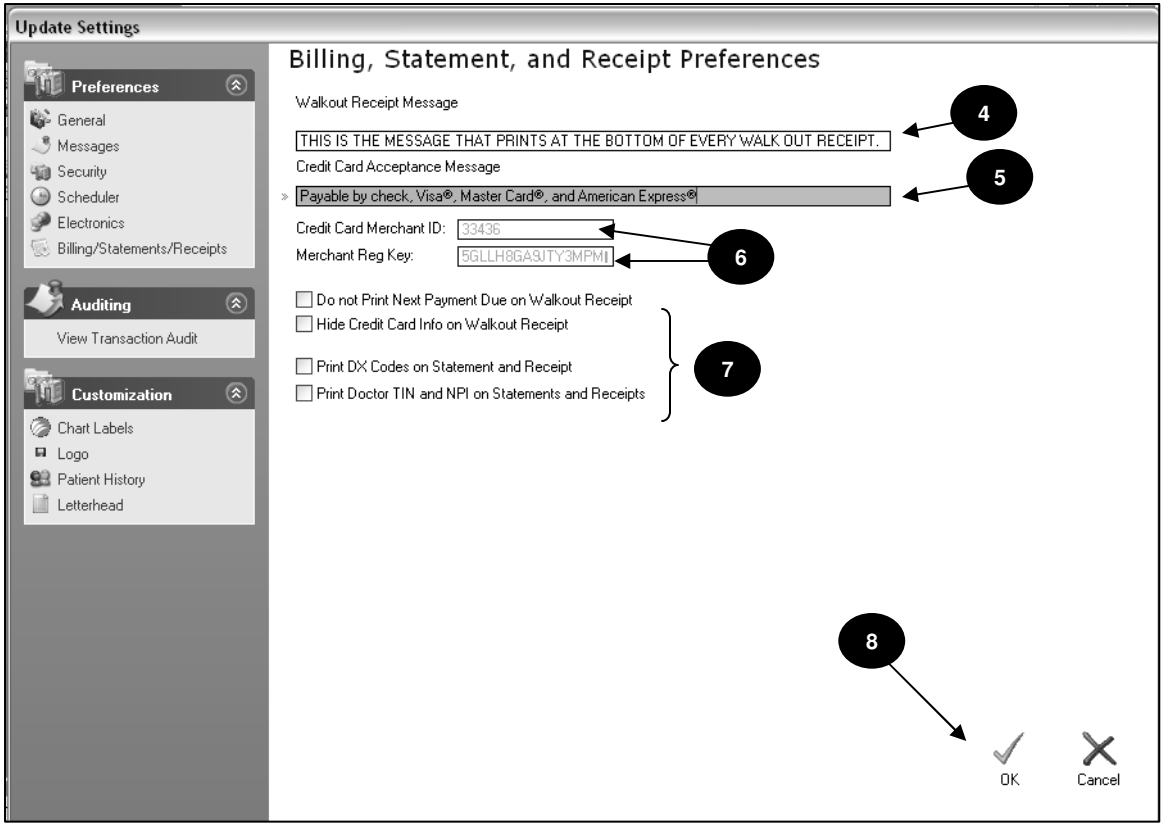
Step 4. **Enter** a message, if any, to be printed at the bottom of the *Walkout Receipt.*

Step 5. **Enter** the *Payment Types* that you choose to accept**.**

Step 6. **Enter** your assigned *Credit Card Merchant ID* and *Merchant Reg Key*.

Step 7. **Select** additional receipt options as desired.

Step 8. **Click** *OK*.



Section 2

Daily Use

Process Flow Summary

POMIS handles most of your daily transaction processing from within the software. Some special items will require quick movement directly to the Transaction Central system. The following outlines your normal daily use:

- **Credit Card (Sales, Voids, Credits) –** Each day as you handle credit card payments from your patients, you will manage them through POMIS. Transactions will automatically post to the patient ledger and reports.
- **ACH (Electronic Check) Processing** – POMIS allows you to process payments from a checking or savings account. This function is best explained as "electronically depositing a check at your bank." Remember, like paper checks, ACH transactions are not guaranteed funds.
- **Recurring Payments** – POMIS can establish a recurring payment profile within Transaction Central to help facilitate payment plans for patients. Providers can choose the amount, payment date, billing cycle, and number of payments.
- **Balancing Procedures** – As the business day wraps up, you will use POMIS' reports to review the total transactions and dollars put into the system and confirm the information matches your daily deposit totals. The reports will help you balance on a DAILY and MONTHLY basis. TransFirst will complete settlement of the transactions each night, and route the data through the credit card system for deposit to your bank account.
- **Supplemental Reports** – Transaction Central provides supplemental reports for ALL transactions entered into the system, including those entered into POMIS and any entered into or managed by Transaction Central. You can access various credit card and ACH reports in summary and/or detail via Transaction Central's Virtual Terminal.
- **Merchant Statements –** At the end of each month, you will receive a merchant statement from TransFirst, as well as merchant statements from other card institutions such as American Express and/or Discover.

Processing a Credit Card Payment

From the *Main* window:

Step 1. **Select** the *Patient* and **select** the desired *Visit Date* in the table at the bottom of your screen. **Click** *Change Visit* under the *Visits* tab on the left menu, or simply **double-click** the desired *Visit Date*.

In the *Change Visits* window:

Step 2. **Click** *Add Pt Payment* in the *Charges & Payments* area.

In the *PT Payment* window:

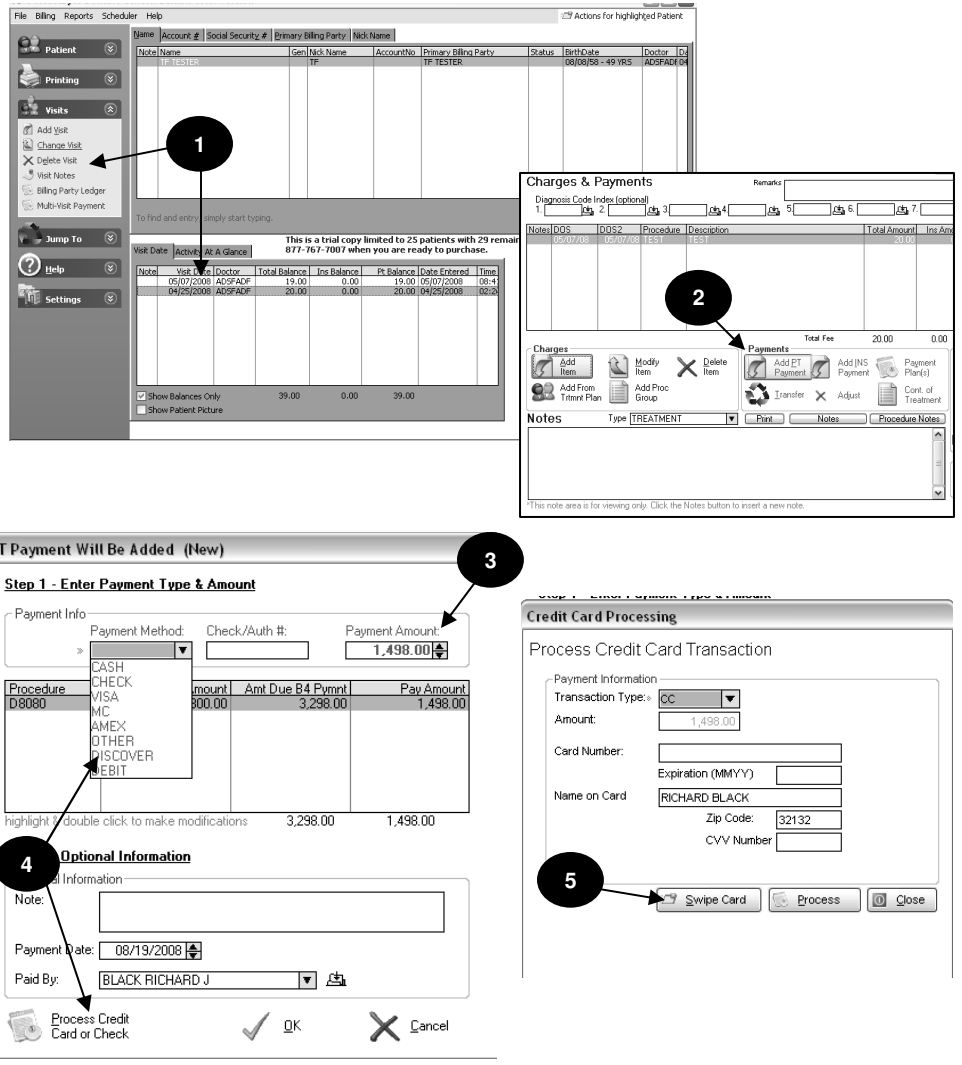
Step 3. The *Payment Amount* will be populated based on the patient balance. You may change the payment amount as needed.

Step 4. **Select** the *Payment Method* and **click** *Process Credit Card or Check button*.

In the *Credit Card Processing* window:

Step 5. **Select** the *Transaction Type* as *CC* and **click** the *Swipe Card* button. **Swipe** the card when the dialog box is displayed. If credit card is not present, **manually enter** the payment information. When complete, **click** *Process*.

Note: A dialog will appear indicating that the card is being processed. When that window closes you will get a message indicating the approval or decline of the transaction. After clicking OK on the confirmation box, you are returned to Change Visits window.



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Processing an ACH (Electronic Check) Payment

The steps for processing an Electronic Check (ACH) payment are similar to that of credit cards. The primary difference when processing an Electronic Check (ACH) payment as compared to credit card is the payment method chosen. It is also important to point out that like paper checks, ACH payments are NOT guaranteed funds.

To process an Electronic Check (ACH) payment, complete the steps as you would for credit card, until you get to the *PT Payment* screen:

In the *PT Payment* window:

Step 1. The *Amount* will be populated based on the patient balance. You may change the payment amount as needed.

Step 2. **Choose** the *Payment Method* as *Check* and **click** *Process Credit Card or Check*.

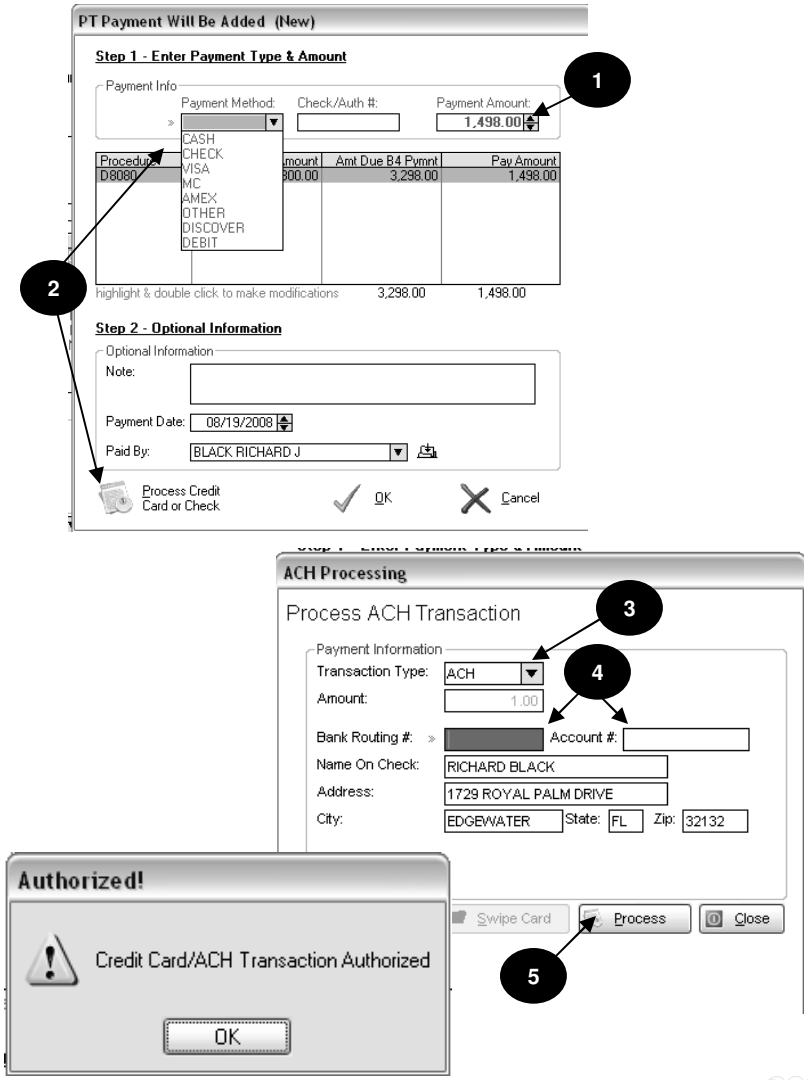
In the *ACH Processing* window:

Step 3. **Choose** *ACH* as the *Transaction Type*.

Step 4. **Enter** the *Bank Routing Number* and *Bank Account Number*.

Step 5. **Verify** all information is correct and **click** *Process.*

Note: A dialog will appear indicating that the ACH (check) is being processed. When that window closes you will get a message indicating the authorization or decline of the transaction. After clicking OK on the confirmation box, you are returned to Change Visits window.



Transaction Responses

After clicking process on the payment screen, the program will *process* the transaction and *collect* a response from TransFirst.

If the payment is **'Authorized'**, POMIS will log the transaction information and record the payment.

If the payment is '**Declined'**, POMIS will log the information but will NOT record the payment.

Note: All accepted credit card transactions are logged in the *Charges and Payments* area.

Notes	DOS	DOS2	Procedure	Description	Total Amount	Ins Amount	Pt Amount	Misc.	Da
	05/07/08	05/07/08	TEST	TEST	20.00	0.00	20.00		05
	05/18/08		PAYMENT	PT PAYMENT-CHECK 1234 -PD BY:TF TESTEF	-1.00	0.00	-1.00	Check#: 1234	05
				Total Fee	19.00	0.00	19.00		

Payment Receipts

Printing *Walkout Receipts*:

In the *Change Visits* window:

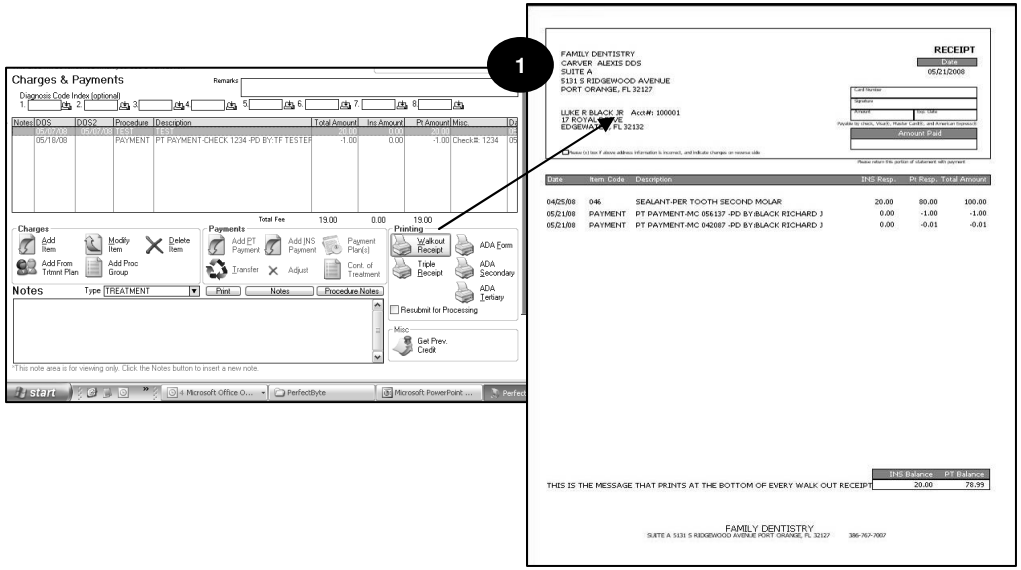
Step 1. **Click** *Walkout Receipt*, **select** your *print options and* **click** *OK.* The *Walkout Receipt* will be printed.

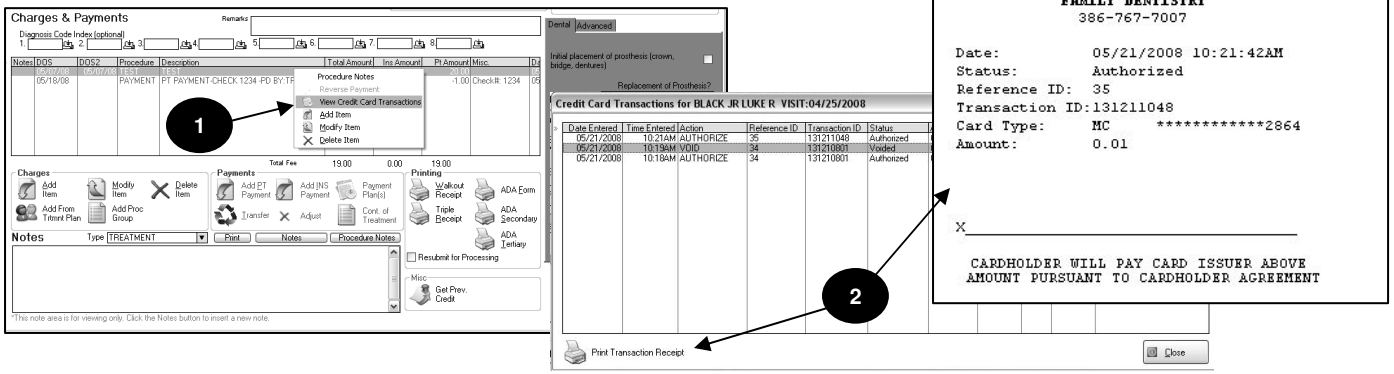
Printing *Transaction Receipts*:

In the *Change Visits* window:

Step 1. After a transaction is processed, it will be listed in the *Charges and Payments* area. **Right-click** on the *payment* and **select** *View Credit Card Transactions*.

Step 2. In the *Credit Card Transactions* list, **select** the desired *credit card transaction* and then **click** *Print Transaction Receipt*. **Select** your *print options and* **click** *OK.* The *Transaction Receipt* will be printed.





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Voids & Credits

An incorrect item/transaction can be VOIDED (cancel) on the same day it is entered. An incorrect item/transaction (or a "return") after the day it was entered can be CREDITED (refund). In POMIS the steps are the same for the user, but the system automatically makes the correct selection for you based on the transaction date.

If the original payment was processed on a previous day, the system will issue a **FULL** credit of the original payment amount. The credit will be submitted to the patient's credit card and the amount will be logged. If necessary, you can process a new payment with a different amount, etc.

From the *Main* window:

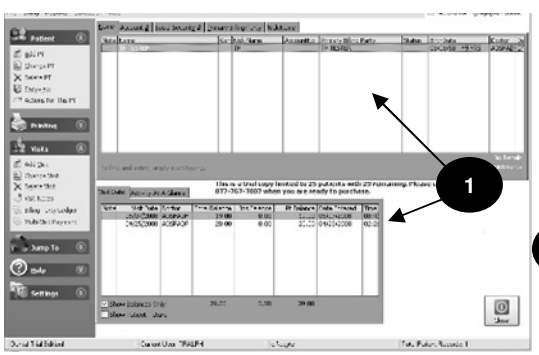
Step 1. **Select** the *Patient* and **double-click** the applicable *Visit* that has the payment you would like to Void/Credit.

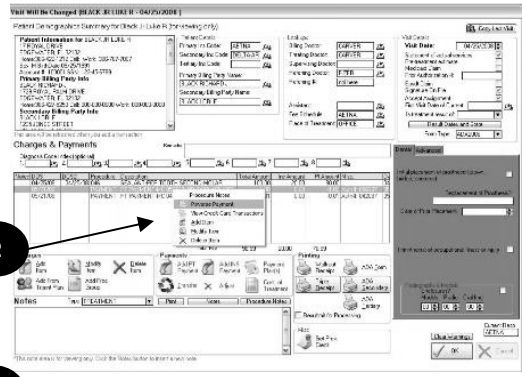
In the *Charges and Payment* area:

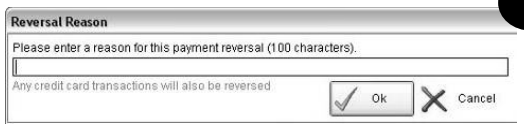
Step 2. **Select** the transaction in the *Charges and Payments* area, **right-click** on the payment and select *Reverse Payment*.

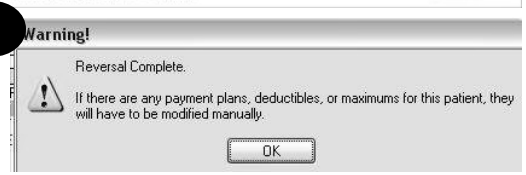
Step 3. In the *Reversal Reason* dialog box, **enter** the reason for the reversal and **click** *OK*. The system will process the Void/Credit and display a message showing the success or failure.

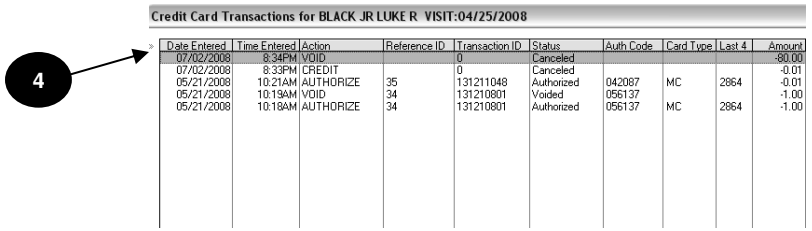
Note: The system will add a Payment Reversal line item in the Charges and Payments area.











Adding a Payment Plan

In POMIS, users have the ability to add payment plans for patients. The payment plan feature also allows the user to create a recurring billing profile with Transaction Central. Once a recurring billing profile is created, Transaction Central will automatically perform the transactions until the payment plan has ended. Additionally, as the recurring billing transactions are initiated by Transaction Central independent from POMIS, users must manually post these payments after they have been submitted and approved.

Note: Recurring billing functionality is controlled by Transaction Central. Should you need to edit or cancel a recurring payment, please log into Transaction Central and make the necessary changes. Please refer to the steps outlined in Section 4 (Recurring Billing) for assistance with maintaining recurring profiles.

From the *Main* window:

Step 1. **Select** the *Patient* and **double-click** the applicable *Visit* for the Payment Plan.

In the *Payment* area:

Step 2. **Click** *Payment Plan(s).*

In the *Payment Plan* screen:

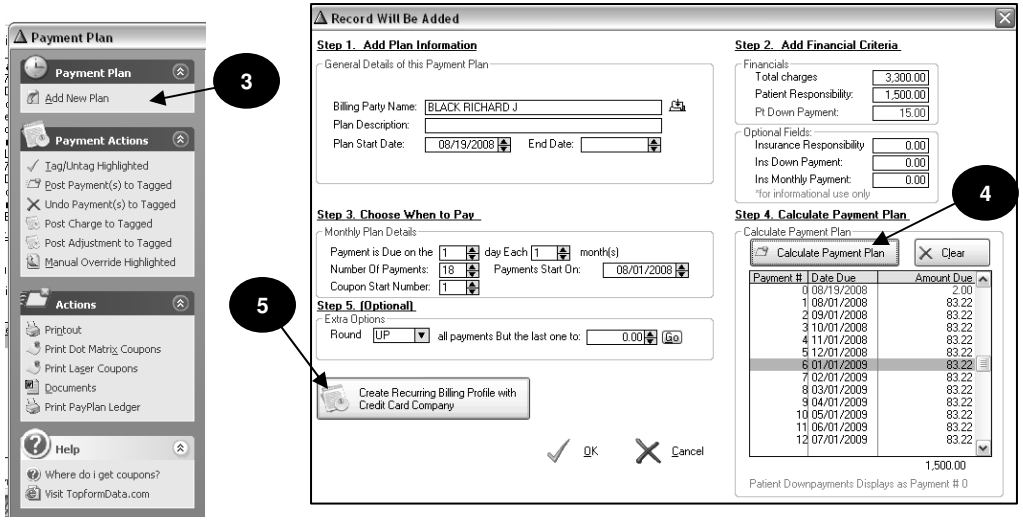
Step 3. **Click** *Add New Plan* from the side menu.

In the *Add New Plan* screen:

Step 4. **Enter** the payment plan information and **click** *Calculate Payment Plan*. The system will calculate the payments and display a payment plan schedule.

Note: The down payment MUST be submitted as a separate, one-time transaction.

Step 5. Once the payment plan is calculated, **click** *Create Recurring Billing Profile with Credit Card Company.*



Adding a Payment Plan (cont)

Step 6. A confirmation box will be displayed confirming that you are setting up a recurring profile for the patient, **click** *Yes.*

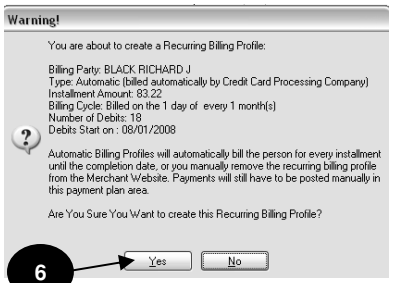
In the *Recurring Billing Profile* screen:

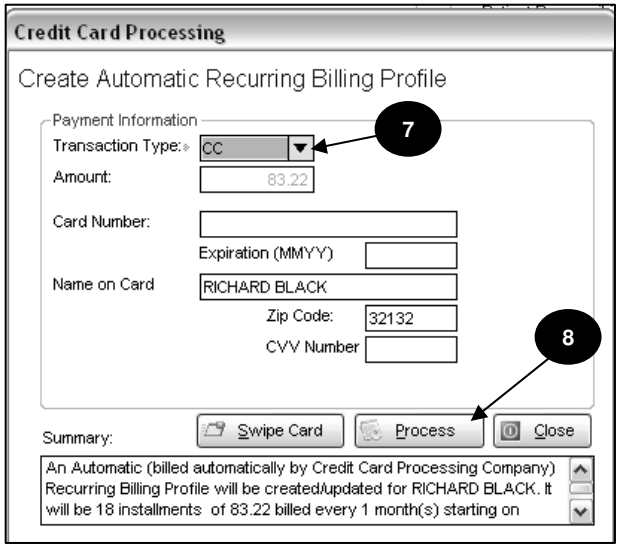
Step 7. **Select** the *Transaction Type*, *CC* or *ACH* for the Payment Plan.

Step 8. **Enter** the billing information, **click** *Process.*

Step 9. A dialog box will appear indicating whether the recurring transaction setup was successful, **click** *OK*.

Note: If you need to make any changes to a payment plan, you MUST edit the Recurring Profile in Transaction Central before making any changes to the payment plan in POMIS. Please follow the steps outlined in Section 4 (Recurring Billing) for assistance with maintaining recurring profiles.





Reports

At the end of each day, you will use POMIS to access transaction reports. The *Deposit Slip*, *Day Sheet*, and *Income* report's will provide the total transactions and dollars put into the system and will help you balance on a daily or monthly basis. At the end of each day, TransFirst will automatically complete settlement of all transactions in the system, and route the funds through the network for deposit into your bank account.

From the *Main* window:

Step 1. **Select** *Reports* in the top toolbar.

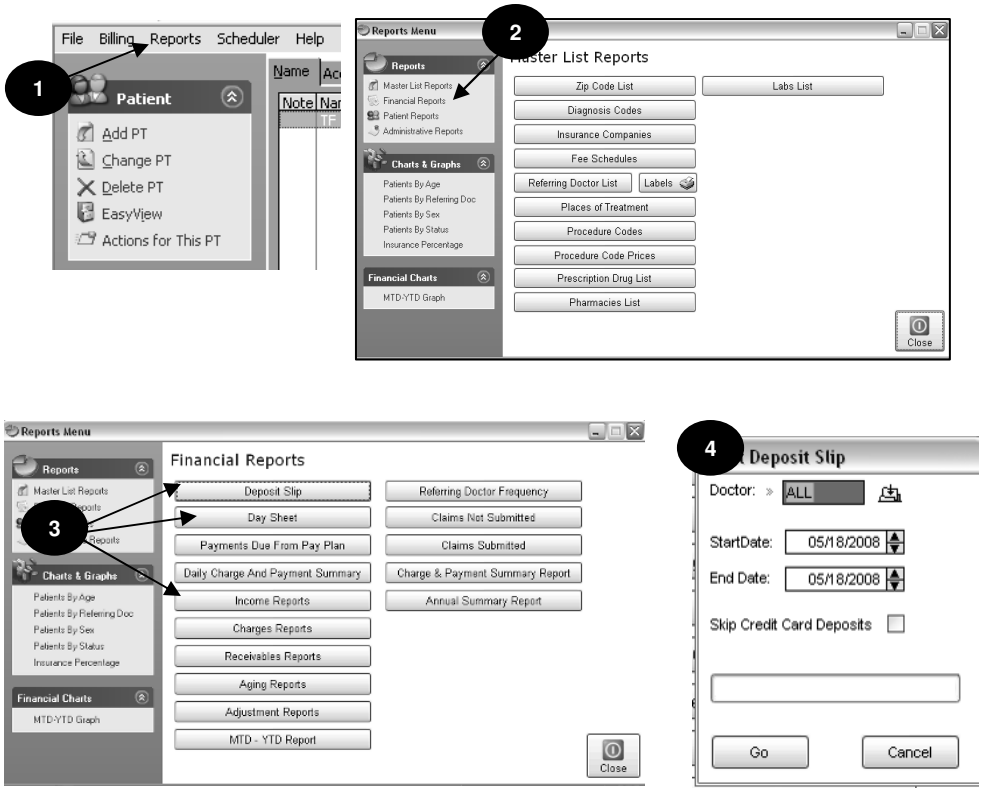
In the *Reports* menu:

Step 2. Under the *Reports* section in the left menu, **select** *Financial Reports*.

In the *Financial Reports* menu:

Step 3. **Select** the desired report to print. **Select** the printer and **click** *OK*.

Step 4. **Select** the Start *Date and End Date* for the report and **click** *GO*. The report will be printed.



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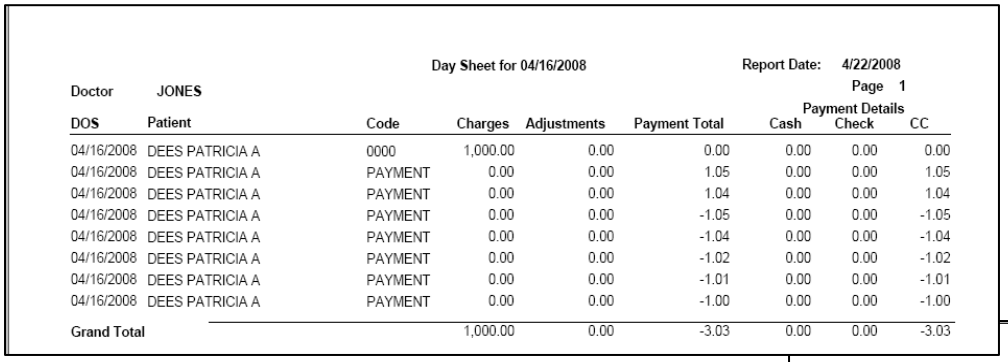
Reports (cont)

Day Sheet Report

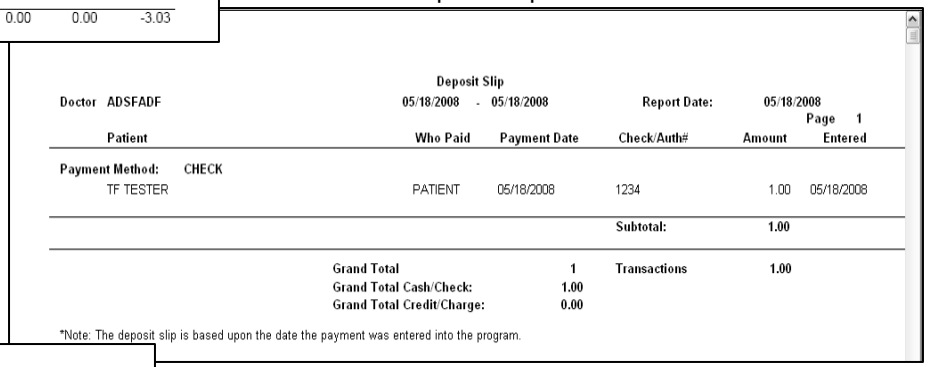


Day Sheet for 04/16/2008 — Report Date: 4/22/2008 — Page 1

Doctor JONES

DOS	Patient	Code	Charges	Adjustments	Payment Total	Payment Details Cash	Check	CC
04/16/2008	DEES PATRICIA A	0000	1,000.00	0.00	0.00	0.00	0.00	0.00
04/16/2008	DEES PATRICIA A	PAYMENT	0.00	0.00	1.05	0.00	0.00	1.05
04/16/2008	DEES PATRICIA A	PAYMENT	0.00	0.00	1.04	0.00	0.00	1.04
04/16/2008	DEES PATRICIA A	PAYMENT	0.00	0.00	-1.05	0.00	0.00	-1.05
04/16/2008	DEES PATRICIA A	PAYMENT	0.00	0.00	-1.04	0.00	0.00	-1.04
04/16/2008	DEES PATRICIA A	PAYMENT	0.00	0.00	-1.02	0.00	0.00	-1.02
04/16/2008	DEES PATRICIA A	PAYMENT	0.00	0.00	-1.01	0.00	0.00	-1.01
04/16/2008	DEES PATRICIA A	PAYMENT	0.00	0.00	-1.00	0.00	0.00	-1.00
Grand Total			1,000.00	0.00	-3.03	0.00	0.00	-3.03

Deposit Slip



Deposit Slip

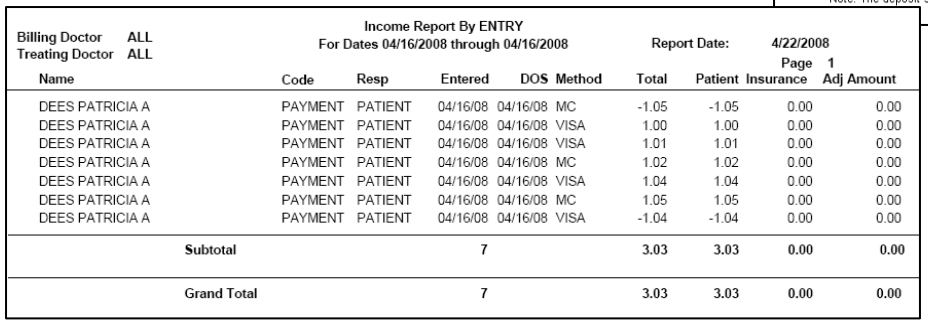
Doctor ADSFADF — 05/18/2008 - 05/18/2008 — Report Date: 05/18/2008 — Page 1

Patient	Who Paid	Payment Date	Check/Auth#	Amount	Entered
Payment Method: CHECK					
TF TESTER	PATIENT	05/18/2008	1234	1.00	05/18/2008
			Subtotal:	1.00	

Grand Total 1 Transactions 1.00
Grand Total Cash/Check: 1.00
Grand Total Credit/Charge: 0.00

*Note: The deposit slip is based upon the date the payment was entered into the program.

Income Report



Billing Doctor ALL
Treating Doctor ALL

Income Report By ENTRY
For Dates 04/16/2008 through 04/16/2008

Report Date: 4/22/2008 — Page 1

Name	Code	Resp	Entered	DOS	Method	Total	Patient	Insurance	Adj Amount
DEES PATRICIA A	PAYMENT	PATIENT	04/16/08	04/16/08	MC	-1.05	-1.05	0.00	0.00
DEES PATRICIA A	PAYMENT	PATIENT	04/16/08	04/16/08	VISA	1.00	1.00	0.00	0.00
DEES PATRICIA A	PAYMENT	PATIENT	04/16/08	04/16/08	VISA	1.01	1.01	0.00	0.00
DEES PATRICIA A	PAYMENT	PATIENT	04/16/08	04/16/08	MC	1.02	1.02	0.00	0.00
DEES PATRICIA A	PAYMENT	PATIENT	04/16/08	04/16/08	VISA	1.04	1.04	0.00	0.00
DEES PATRICIA A	PAYMENT	PATIENT	04/16/08	04/16/08	MC	1.05	1.05	0.00	0.00
DEES PATRICIA A	PAYMENT	PATIENT	04/16/08	04/16/08	VISA	-1.04	-1.04	0.00	0.00
Subtotal			7			3.03	3.03	0.00	0.00
Grand Total			7			3.03	3.03	0.00	0.00

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Section 3

Transaction Central

Accessing the Virtual Terminal

Transaction Central Password

Establishing Your Password

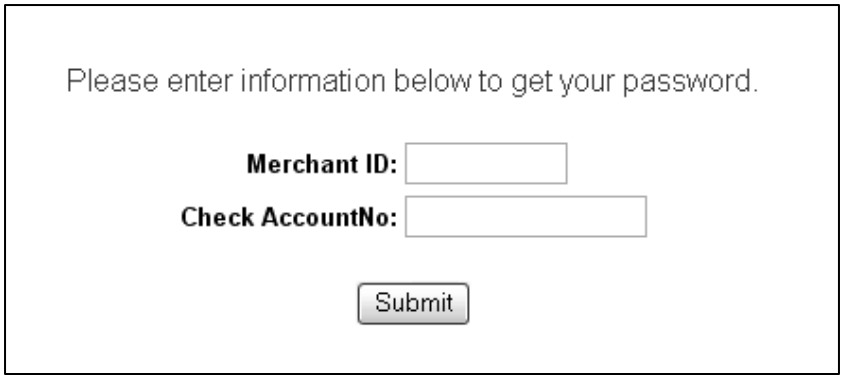
1. Before you login the first time, you will need to establish your password.

2. In your web browser's address field enter:
HTTPS://WWW.OC2NET.NET/BILLING/GETPASSWORD.ASP
Press *ENTER* or **click** Go

3. You will get to a screen that will ask you to enter your Merchant ID and Checking Account Number. Your Merchant ID (TC ID) can be found on your Quick Reference Card. **Enter** the required *information* and **click** Submit.

2

3



Transaction Central Password (cont)

Establishing Your Password (cont)

4. Once you enter the required information, you will get to a new screen where you can enter your password. A password may already be assigned by the system, but you should change the password for security purposes. If accepted, you will receive a message stating password change successful.

4

IMPORTANT

Visa/MC Regulations require that your password be changed every 30 days. The Transaction Central system will prompt you when this becomes necessary. Your new password must have at least one upper case character, one numeric, and one of the following "special" characters (!@#$%^&*_-). The password you select must be at least 8 characters in length with a maximum of 16 and should not include any "spaces".

Transaction Central Website

Navigating to Transaction Central

1. In your web browser's address field enter:
HTTPS://WWW.OC2NET.NET/BILLING/LOGIN.ASP
Press *ENTER* or **click** Go

2. You will be taken to the Transaction Central Login Screen.

1

2

Transaction Central Shortcut

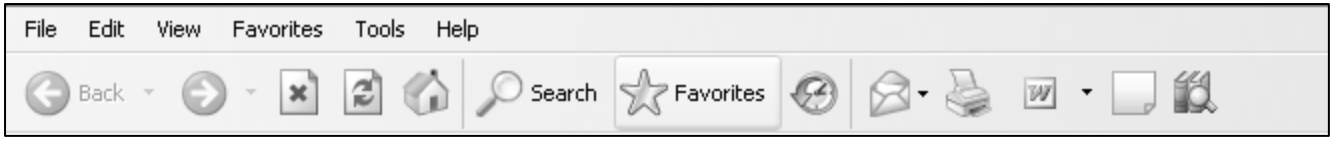
Create a Shortcut for Regular Use

1. Before you login the first time, go to your tool bar and **select** "*Favorites*", and then "*Add*".

2. In the Name field, **enter** '*Transaction Central*' and **click** *OK*.

3. To create a shortcut on your desktop, right-click on the link you created in your **"Favorites"** folder. From the list select **"Send To"**. You will see a 2nd drop down list. From that list select **"Desktop"**. An icon will appear on your desktop with the name 'Transaction Central.' Either of these shortcuts will now provide quick and easy access.

1



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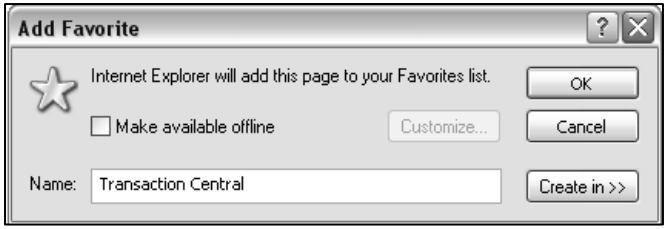

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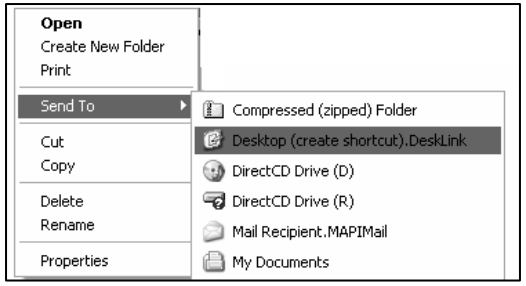

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Transaction Central Login

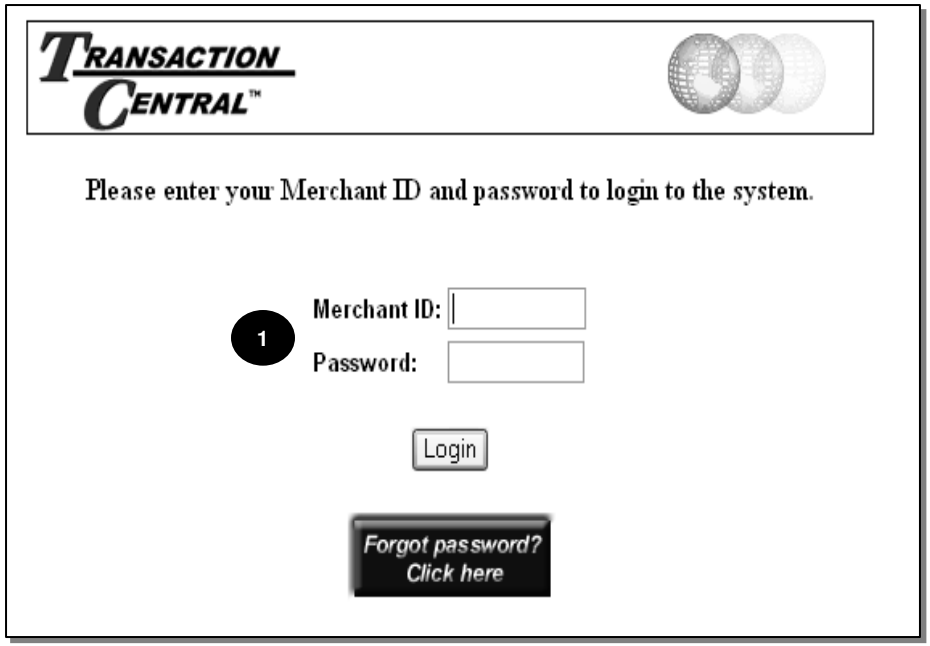
Logging into Transaction Central

1. **Enter** your *Transaction Central Merchant ID* and *Password*.

2. **Click** *Login*.

IMPORTANT

The Transaction Central system will time out for security reasons if there is no activity for a prolonged period of time. Users should make efforts to complete any tasks in entirety before getting up from PC or handling other office tasks. Once complete, to log out of the system, simply select **Log Out** in upper right hand corner. This will take users back to the main log-in page.



Section 4

Recurring Billing

via Transaction Central Virtual Terminal

Manual & Auto Recurring Functions

Your Transaction Central account provides the ability to create profiles for patients/clients that make regular payments, so that you don't have to re-enter the data each time they pay. This feature can be accessed from the Transaction Detail Report, on the approval screen after a successful transaction, or by selecting **Manual Recurring** or **Recurring** from Transaction Central's Home Page.

There are three types of recurring profiles that can be stored:

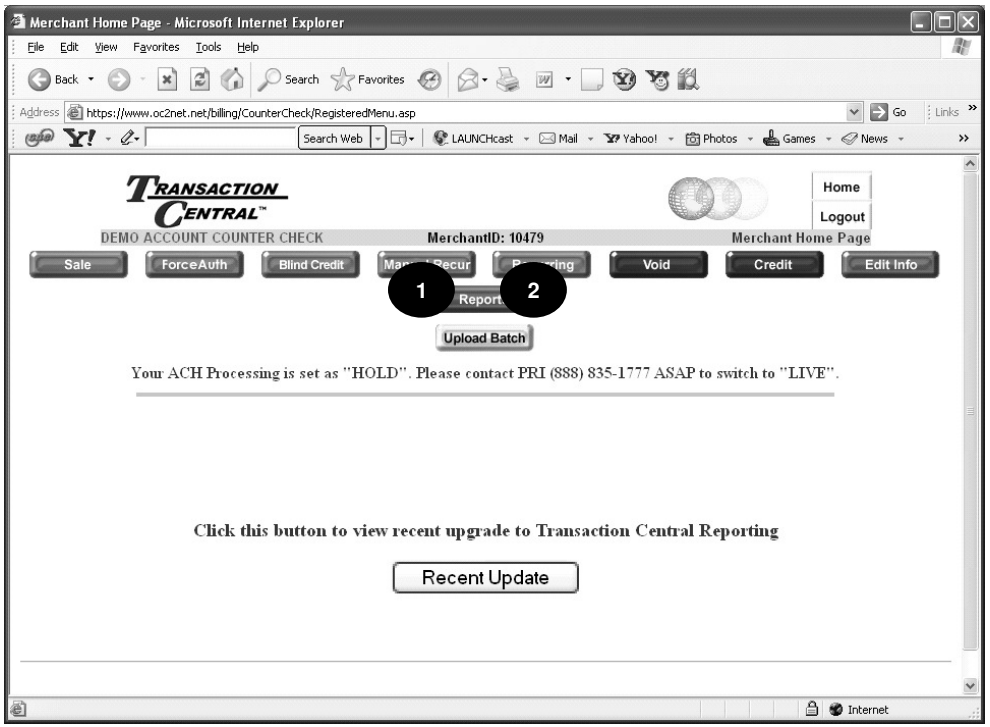
1. Manual Recurring – this option refers to clients that pay a different amount each time or make payments sporadically.

2. Recurring – this option refers to clients that set up established payment plans with a standard amount and set frequency/date (*we refer to this as "auto" for automatic)*.

3. Manual/Automatic Recurring – This option allows users to establish a Manual recurring and an Automatic recurring profile for their client at the same time.

Depending upon the type of recurring file, users will manage payments via this feature by:

- Creating the initial recurring profile.
- Entering payment data for manual profiles as needed.
- Editing profiles as changes are required.
- Reviewing transactions created by recurring profiles as they are included in daily transaction/sales volume totals.

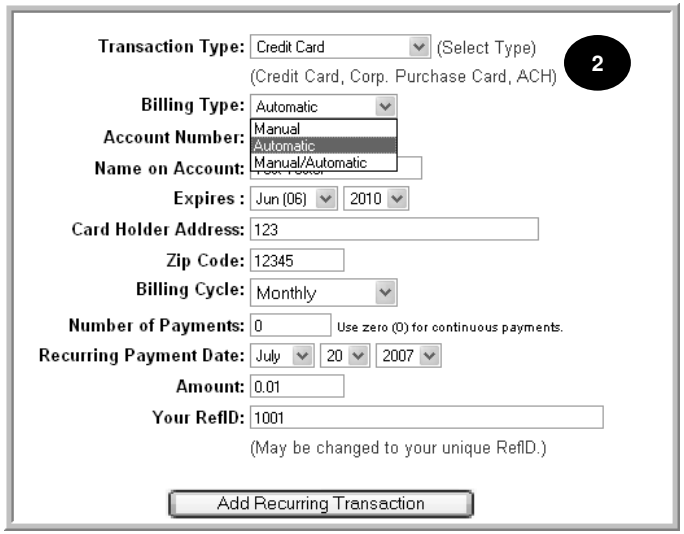


Building Initial Profiles

Option 1

1. After completing a credit card or ACH sale, users can create a recurring profile by selecting **"Add to Recurring"** on the response page.
2. Review the information that follows from the initial transaction to the profile build. The user has the ability to add a Manual, Automatic, or both Manual and Automatic recurring profile. Once you have made your selection and edit the profile as needed, select **Add Recurring Transaction.**
3. The system will produce a response indicating that the **Transaction has been Stored.**

Note: When you select Manual/Automatic the payment that you had just completed will be listed as the first payment in the Auto Recurring profile.

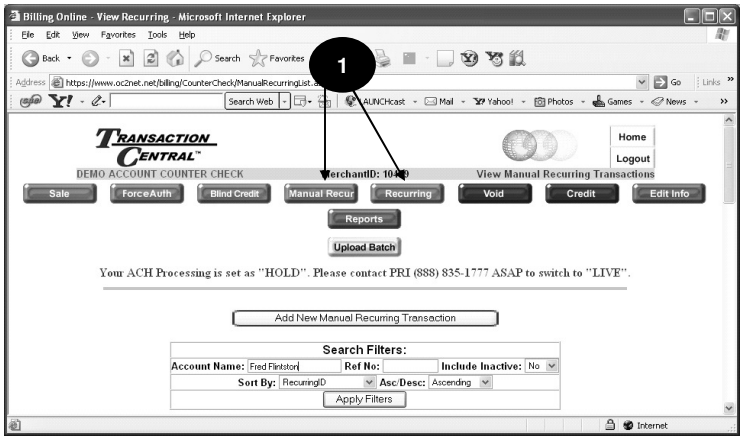


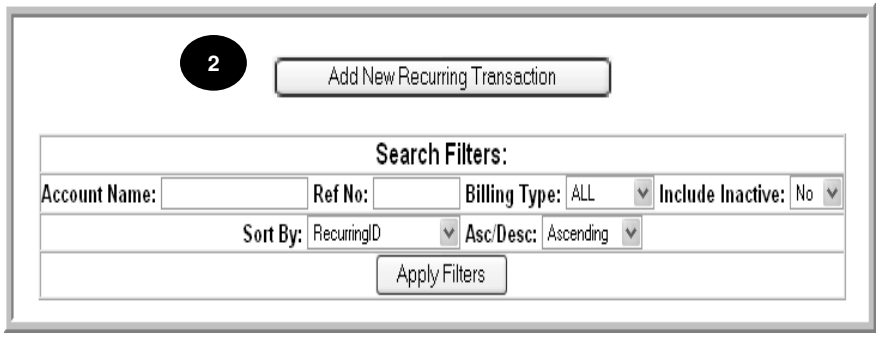
Building Initial Profiles (cont)

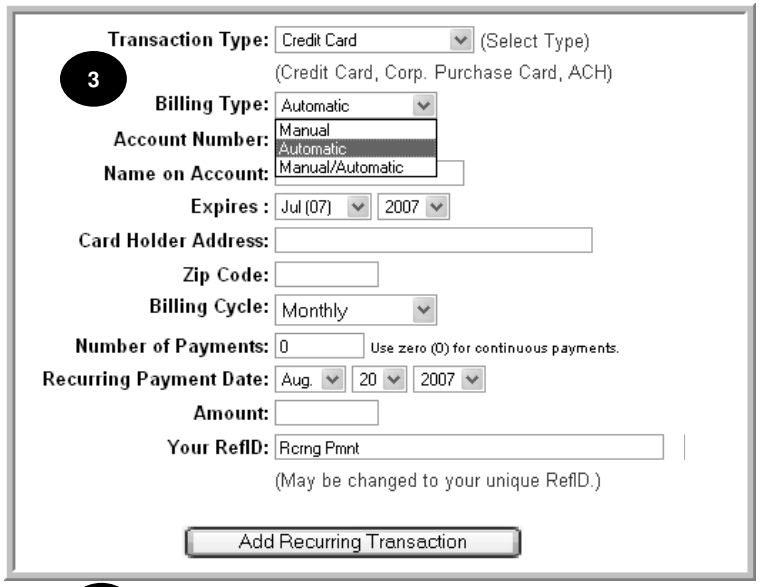
Option 2

1. From the Main Transaction Central Screen, select **Manual Recurring** or **Recurring** option as desired.
2. The system will offer **Add New Recurring Transaction**.
3. A data entry screen will appear. Complete all data fields and select **Add Recurring Transaction. Note**: For "Auto" Recurring, there are extra data fields such as **Billing Cycle**, **Number of Payments** and **Recurring Payment Date** (the date you want the first payment to occur).
4. Again, the system will produce a response indicating that the **Transaction has been Stored.**

Reminder: When selecting Manual/Automatic, an auto recurring profile and a manual recurring profile will be built. When selecting Manual as the profile type an Amount may be required. Although the amount will not be saved with the profile, simply enter an amount of $0.01.







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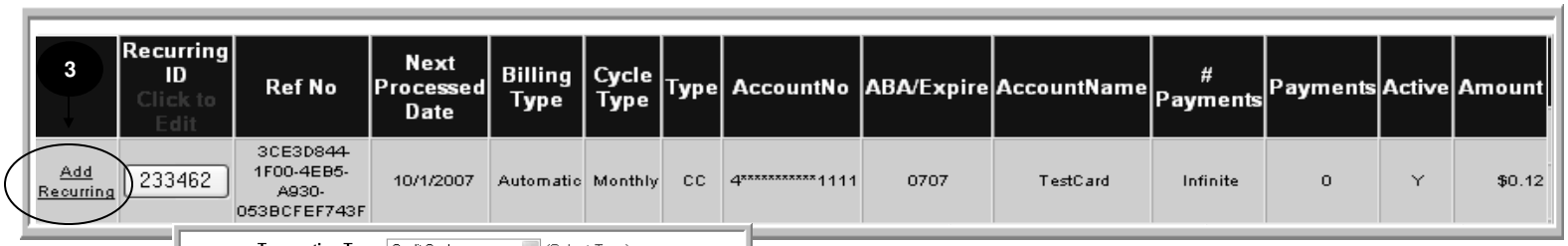
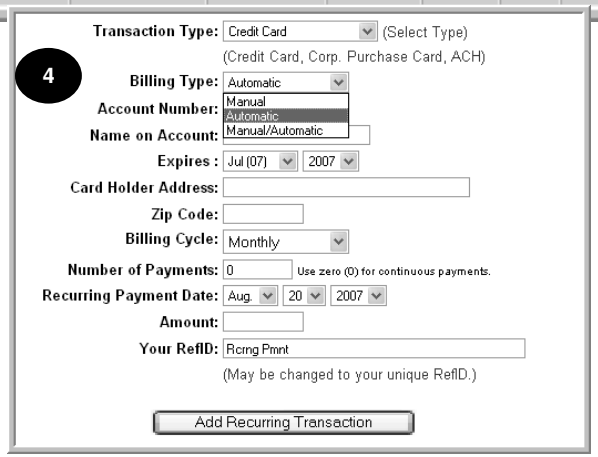
Building Initial Profiles (cont)

The user can also add additional recurring profiles for a customer using the Recurring List. This is useful when you have an automatic profile built, but want to add a manual profile (or vice-versa).

1. Select **Recurring** from Main Transaction Central Screen.
2. Using **Search Filters,** locate the profile either by the **Ref No** used in initial storage or by **Account Name.**
3. When proper profile is displayed, select the **Add Recurring** field.
4. A data entry screen will appear. Complete data fields and select Add Recurring Transaction. **Note**: For "Auto" Recurring, there are extra data fields outlining Billing Cycle, Number of Payments and Recurring Payment Date (the date you want the first payment to occur).
5. Once complete, the system will produce the message "**Stored the Transaction".**

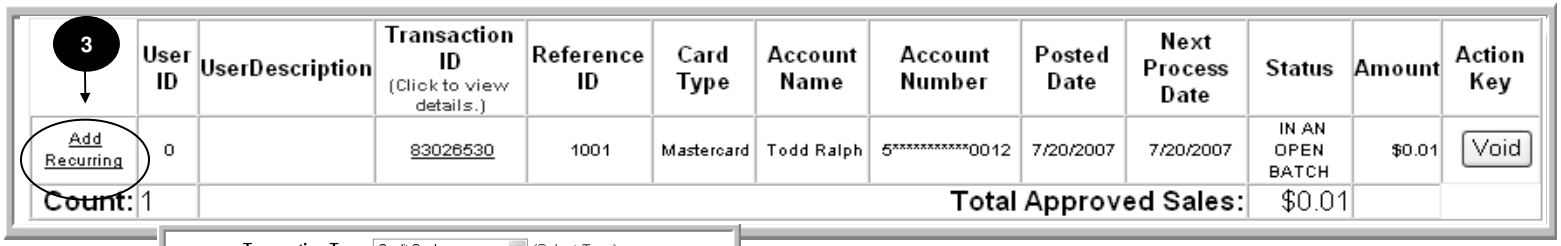


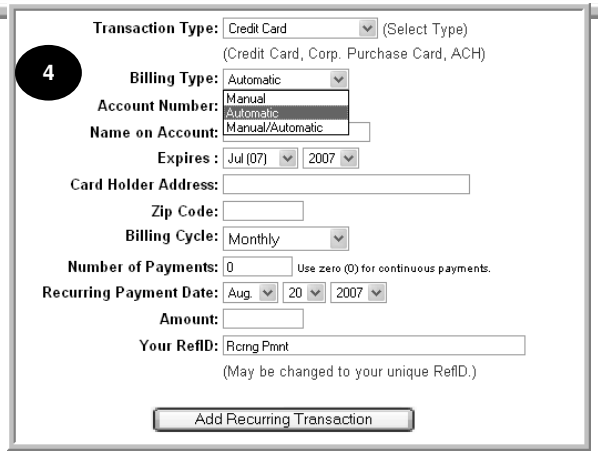


Building Initial Profiles (cont)

Transaction Central also provides users the ability to add recurring profiles from the Transaction Detail Report.

1. From the main Transaction Central Screen, Click on Reports → Transaction Detail Report.
2. Using **Search Filters,** locate the transaction either by the **Ref No** used in initial storage, by **Account Name,** or any of the other search filters that are available.
3. When proper transaction is displayed, select the **Add Recurring** field.
4. A data entry screen will appear. Complete data fields and select Add Recurring Transaction. **Note**: For "Auto" Recurring, there are extra data fields outlining Billing Cycle, Number of Payments and Recurring Payment Date (the date you want the first payment to occur).
5. Once complete, the system will produce the message "**Stored the Transaction".**





Completing Transactions for Recurring Clients

Any Transactions for “Auto” Recurring will process automatically. To process payments for Manual Recurring Profiles:

Step 1 – Select **Manual Recurring** from Main Transaction Central screen.

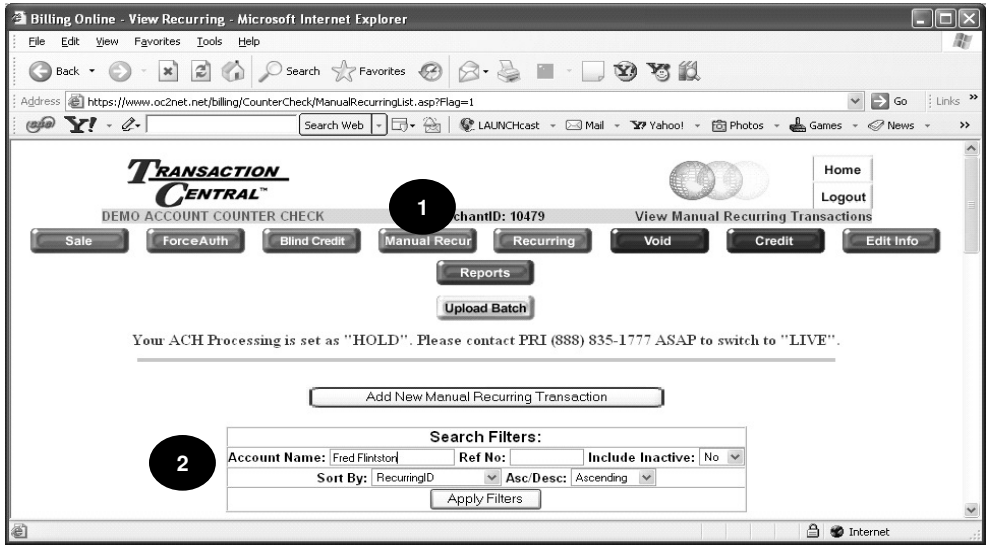
Step 2 – Using **Search Filters,** locate the profile either by a **Ref NO** used in initial storage or by **Account Name.**

Step 3 – When proper profile is displayed, select **Process** in the action Key Field.

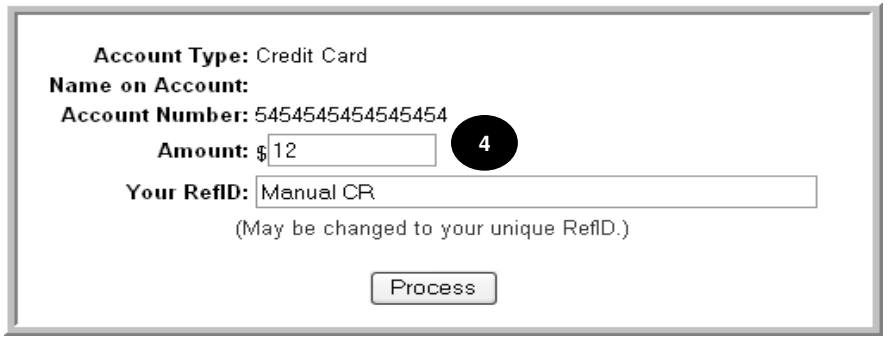
Step 4 – Enter transaction amount in small screen that appears and click **Process.**

Step 5 – The transaction response will appear like a normal transaction.

Note: Transactions resulting from both *manual* and *auto* recurring profiles will appear in your daily transaction reports in Transaction Central.



Action Key	Recurring ID Click to Edit	Ref No	Type	AccountNo	ABA/Expire	AccountName	Payments
3 Process	140393	Manual CR	CC	5**********5454	0507		7
Process	140783	Manual CR	CC	4**********1881	0509	Bill Beaty	7



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Maintaining Profiles

Occasionally, clients or the Transaction Central System will notify you of changes required in Stored Profiles. To edit Profiles:

1. Select **Manual or Recurring** from Main Transaction Central Screen.

2. Using **Search Filters,** locate the profile either by a **Ref No** used in initial storage or by **Account Name.**

Note: A link will be displayed to download an excel spreadsheet of the recurring profiles that matched the search criteria entered. The excel spreadsheet can be saved to your computer for internal use.

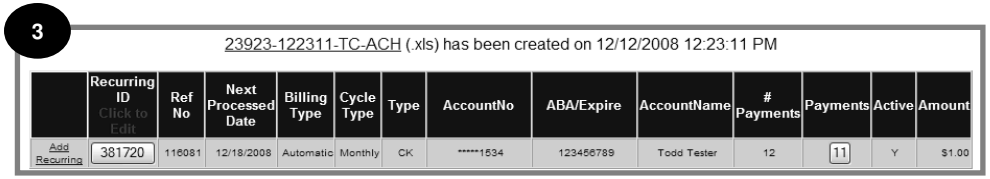
3. When proper profile is displayed, select the **Recurring ID** field.

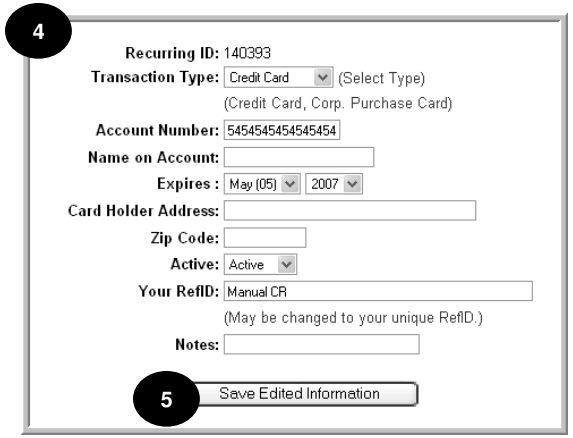
4. The profile will display, allowing you to review or edit each of the stored fields.

5. After making any edits, select **Save Edited Information.**

6. The system will respond with **Stored the Transaction**

Note: Selecting **Reports** from the Transaction Central Home Page will present the user with an option for **Recurring Expired CC.** All recurring profiles with credit cards due to expire in the next 90 days will be listed. Users can access this information to review and collect updates from recurring clients, and then update their recurring profile(s).

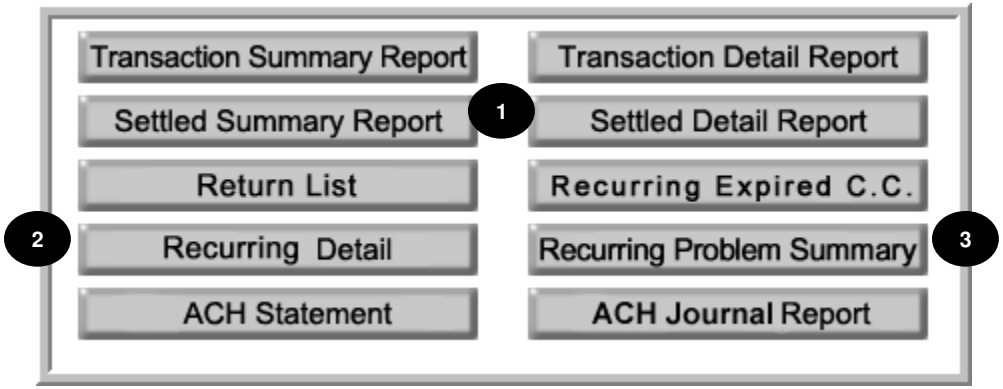




Recurring Reports

There are several additional reports that will assist in management of Recurring Payments:

1. All transactions that occur through Recurring Profiles will appear in regular **Summary or Detail Transaction Reports.**
2. The **Recurring Detail** report will show the user a complete listing of all Recurring transactions and each payment made through that profile. *This can be useful in review of total paid by a user, dates payments made, etc.*
3. The **Recurring Problem Summary** provides a listing of all transactions from the recurring profiles that have been returned or declined. *Reviewing this report will show users clients that should likely be contacted for updated information or Re-authorization of payment plan.*



Section 5

ACH

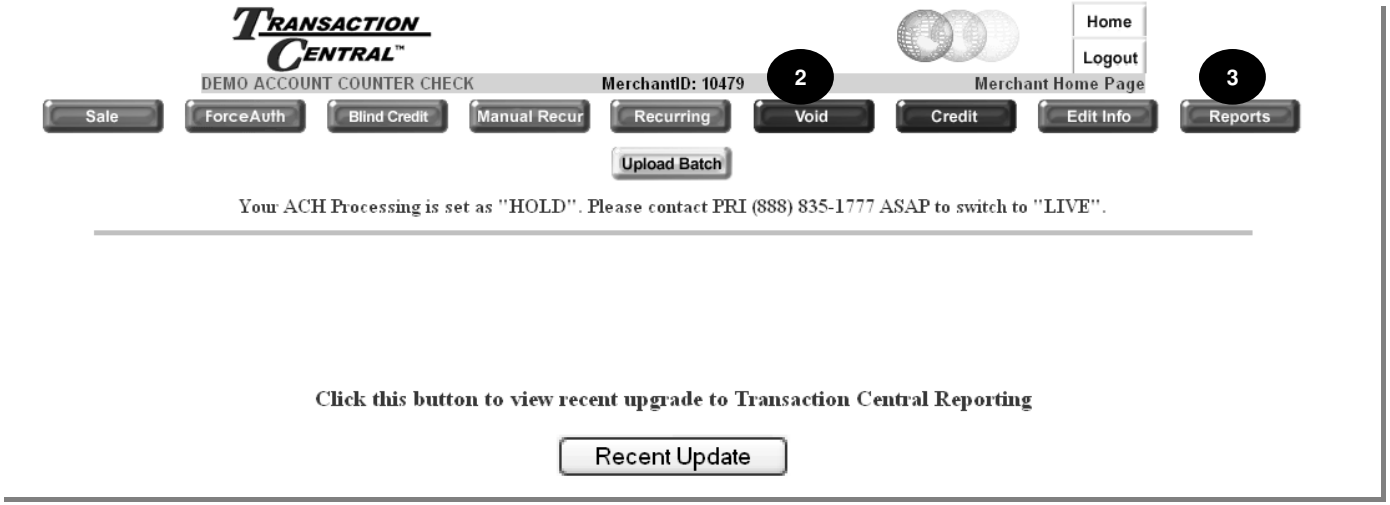
Electronic Check Transactions

Daily ACH Process Flow Summary

From the **Transaction Central Main Screen** users will navigate through varying functions for their daily handling of ACH payments, very similar to handling of credit card payments. The primary difference is that Credit Cards are authorized and settled live; ACH's are accepted into the system if the data fits requirements BUT THE AVAILABILITY OF FUNDS IS NOT REVIEWED. An ACH transaction turns a paper check into an electronic transaction for easier tracking and reduced fees OR can be set for use without receipt of paper check at all. It is a convenience product that saves time and money. Daily use of the product is easy once the process is understood.

1. **Sales** – Each day as you handle ACH payments from your clients, you will process those items using POMIS.
2. **Void –** An incorrect ACH that is still open in the system (same day) can be removed by completing a **VOID** using Transaction Central.
   NOTE: **ACH Credits are NOT advised for audit and security reasons. Please contact the Help Desk for more information.**
3. As the business day wraps up, or by end of the shift, etc., you will use Transaction Central's **Reports** function to review either a Summary or Detail of all the ACH's entered into the system.
4. ACH's settle automatically.
5. Additionally, in Reports Function, users will review the ACH Reports daily or on a regular basis, to resubmit or revise any ACH's that are reported as rejects or returns by the system. ACH's can be resubmitted as may times as needed and do not incur NSF fees (ACH Return Fee is $3.50).
6. Finally, in Reports Function, ACH Journal can be reviewed daily to determine the deposit total submitted to your bank account for regular balancing or audit.

Note: ACH processing can be blocked by request of bank or bank account holder. Authorization from check/draft issuer may be required.



ACH Voids

To reverse an ACH the same day, users can complete a VOID. **ACH credits are not advised and the functionality is not available by default.**

1. Select **Void** on the Transaction Central Main Screen.
2. A **"Search By"** screen will appear. Using the reference ID, account number, etc. as available, complete the Search, and select **Apply Filters**.
3. The transaction, or a listing of those that match your search criteria, will appear. Select the correct transaction and you'll receive a detail of the requested transaction.
4. You can then select **Cancel.**

ACH Voids (cont)

5. A box will appear asking if you are sure you want to cancel this transaction; select **OK.**

6. Your transaction will process and the response will appear on the screen.

7. If you'd like to provide a copy for yourself or the accountholder, go to file at the top left of your screen and select print.

8. Upon successful cancellation, this transaction will no longer be part of your daily batch and will NOT settle to the account nor your bank account.

9. **If you have posted an ACH payment in your practice management software that has been voided in Transaction Central, be sure to delete the payment in the practice management software also.**

6

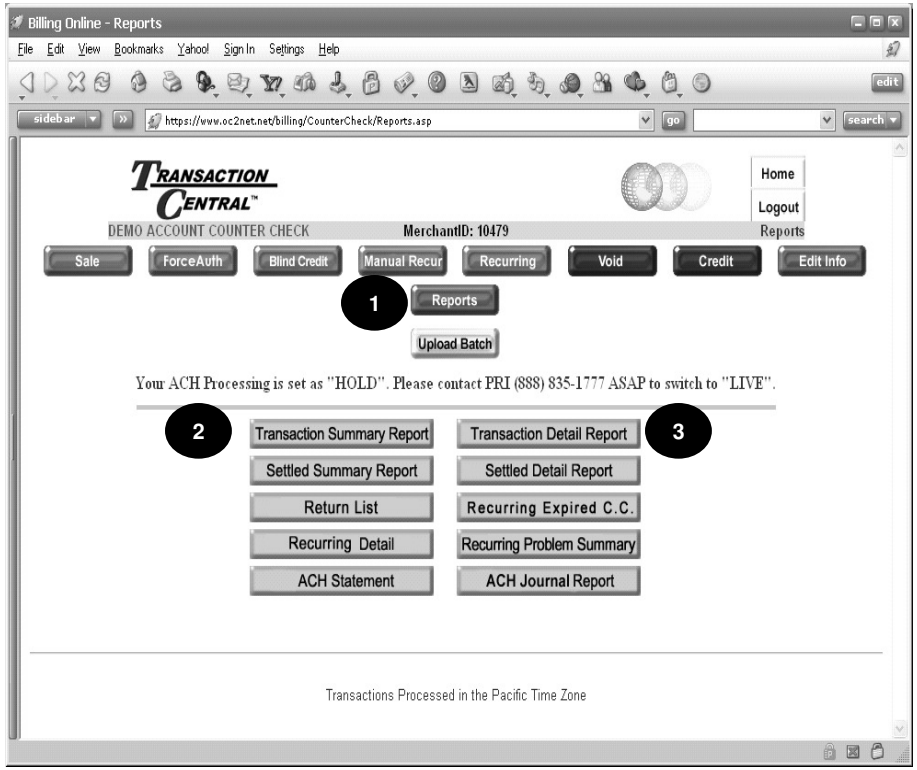
Your transaction has been successfully cancelled

Transaction ID	14310804
Transaction Type	CK
Reference ID	Sample ACH
Account Number	*****4367
Name on Account	Barney
Company Name	TransFirst Healt
Description	Sample
TransRouting Number	101100045
Amount	$1.00
Posted Date(Pacific Time)	6/29/2006 7:20:00 AM
Settled Date(Pacific Time)	
Address City/State/Zip	//
Source	CC

ACH Balancing

As your business day, or shift etc., winds down, Transaction Central provides two options for review of that day's ACH totals.

1. Select **Reports** from the Transaction Central Main Screen.
2. As with Credit Card Sales, you can review the total dollar value of your batch for that day by selecting **Transaction Summary Report**.
3. If you'd like to review the details of each transaction completed for that day, select **Transaction Detail Report**.
4. Both of these reports contain the information for transactions completed for a given day. Review of these reports allows balancing to your other daily records and revision of any transactions that had errors.
5. **A few minutes at the end of the day for this review can prevent errors and confusion if problems exist**.



ACH Returns Handling

By selecting the ACH Returns Report, users can see a listing of any ACH that has NOT cleared the intended bank account. This should be done daily, or on a regular basis, as the items can be resubmitted or revised to correctly capture the payment due.

1. From the Reports menu select **Return List**.
2. As with other reports you can search by specific criteria such as date range etc. Once completed, select **Apply Filters.**
3. The resulting Returns List will display including a detail explanation for the return. (A formal listing of these reasons is included in your TransFirst Health Welcome Kit). In the Action field you will see the Resubmit option for any return that can be resubmitted for payment.
4. By selecting **Resubmit**, users can send the payment back through the system. The response will be similar to that of an original sale.
5. For returns indicative of an incorrect account number or other data issues, the return reason can be seen under the Reason column or after you have selected **Resubmit** on a single returned ACH.
6. When you click Resubmit, you will have the opportunity to edit/correct the payment information. After you have updated the information, or if you simply want to resubmit the item as-is, select Change info and Resubmit Transaction. After you click resubmit, the item will be removed from the returns list.

   NOTE: Be sure to keep transactions that are managed in Transaction Central, synchronized with your practice management software!

3

TransID	Return Date	Account #	ABA/EXP. Date	Name On Account	Reference ID	Reason	Amount	Action/Correction
12577581	3/3/2006 9:34:00 AM	*****1234	123456789		123	Routing Number/Check Digit Error	$1.00	Resubmit
12579791	3/3/2006 12:10:00 PM	*****5678	12345678		4567	Routing Number/Check Digit Error	$1.00	Resubmit
12579806	3/3/2006 12:10:00 PM	*****5678	12345678		4567	Routing Number/Check Digit Error	$1.00	Resubmit
Count:	3					Summary Total:	$3.00	

4

5

Check Account Information for Transaction #: 12577581-11

Transaction Type: ACH-Checking/Savings Account
Your RefID: 123 (Your reference ID ie.. Check #, Order #)
Description: 123
Desc Date: 062106
Bank Routing No: 123456789 (Your account's Bank Routing No.)
Customer's account number 1234
Name on Account: Cheri
Amount:$ 1.00
Decline Reason: Routing Number/Check Digit Error

6

Change Info and Resubmit Transaction

Cancel Transaction

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ACH Corrections Handling

Occasionally, ACH transactions may be processed by a bank which made a modification or correction to the data that was submitted by you. This often relates to the account number or routing number. The ACH Returns Report will outline any ACH that has cleared the bank account with a bank correction. It is important to review these corrections regularly so that you can appropriately modify the information you have on file, or modify the information stored in a recurring profile (if applicable), to correctly capture future payments.

1. From the Reports menu select **Return List**.
2. As with other reports you can search by specific criteria such as date range etc. Once completed, select **Apply Filters.**
3. The resulting Returns List will display including a detail explanation for the correction. (A formal listing of these reasons is included in your TransFirst Health Welcome Kit). In the Action field you will see the View Correction option to review the correction and remove the item from the returns list.
4. By selecting View Correction, the payment information will be displayed and the corrected information will be highlighted in red.
5. Corrections are indicative of an incorrect account number or other data issues. The reason for the correction can be seen under the Reason column or after you have selected **View Correction** on a single returned ACH.
6. When you click View Correction, you will have the opportunity to view the corrected payment information. After making a note of the correction and updating the payment information where necessary, select **Click to remove this item from returns list** and the item will be removed.

3

TransID	Return Date	Account #	ABA/EXP. Date	Name On Account	Reference ID	Reason	Amount	Action/Correction
26146500	10/23/2008 2:21:00 PM	*****0288	071923828	Kathleen Kate St Marti	1162477	Incorrect Transit/Routing Number (TRN)	$0.00	View Correction 4
Count:	1					**Summary Total:**	$0.00	

5

Transaction Type: ACH-Checking Account
Reason Of Return: Incorrect Transit/Routing Number (TRN)
Your reference ID: 1162477
Incorrect Bank Routing No: 071923828 (Your account's Bank Routing No.)
Customer's account number: *****0288
Name on Account: Kathleen Kate St Marti
Description: Kathleen K
Desc Date: 102308
Amount: $0.00

Corrected Trans Routing No: 071923829

6 Click to remove this item from returns list

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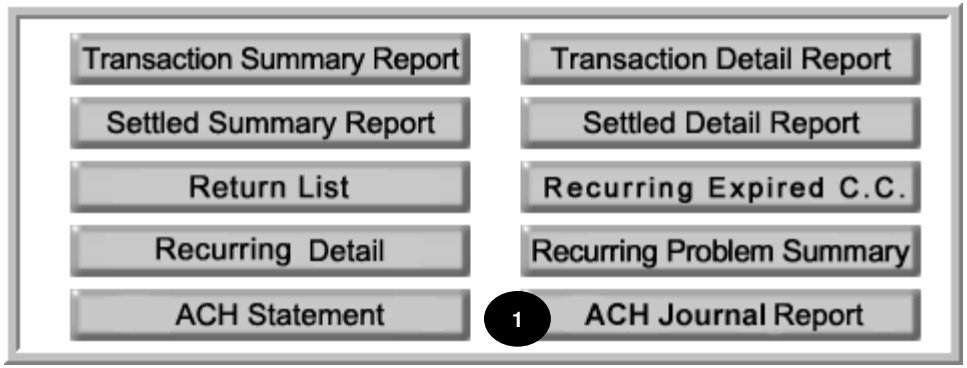
ACH Deposit Balancing

As ACH's move through the system and are approved at the receiving bank, TransFirst will deposit into your bank account, like credit card transactions. There are a few differences, however, between the two deposit types:

- ACH transactions are generally deposited into your bank account within 3 business days.
- ACH deposits are Gross (the fee is taken out at the end of the month).
- ACH Returns may occur AFTER we've initially deposited to your bank account, and will then be deducted from that day's deposits.

To help users balance the deposits made by TransFirst to the outstanding ACH balances in the system, an **ACH Journal** is provided.

1. Select **Reports** from the Transaction Central Main screen, then select **ACH Journal.** As with other reports, the search filter will default to today's date and all ACH transactions unless otherwise indicated by user.



ACH Journal

Once the Journal is displayed, several types of entries will be noted:

1. Batches submitted to Transaction Central System will be listed in **GREY** (by selecting the **RefID** you can review the details of any batch listed as needed). **Note: ACH transactions are batched automatically at 11AM PST daily.**
2. Fees and any Internal instructions (like deposit time frame, etc.) will be listed in **WHITE.**
3. Payment Orders from our system will be in **BLUE** – (this entry also includes a **RefID** field that can be selected to review details of that order). This means our system has released the funds that were on hold.
4. **Actual Transfer of Funds to your bank account, or Deposit, are listed in GREEN. This is TOTAL we sent into your account that day and the transaction detail is listed in the Payment Order entry that corresponds to this total.**
5. The **YELLOW** line shows that a return has occurred (you'll want to go to the Return List report and resubmit if possible).
6. A **PINK** line item shows that a returned ACH created a debit to your bank account since the initial transaction was already deposited.

Please note that your bank may report the Green Deposit listings MINUS the Yellow Returns as one deposit to your account. The ACH Journal should help you to balance the deposit to activity each day. As always, please contact our help desk for any further information.

	JOURNAL ID	POSTED DATE	DESCRIPTION	AMOUNT	REF CODE	RefID
1	1115360	2/1/2007 1:32:00 PM	Total Amount of Debit	$840.00	Batch Total	155867
2	1115361	2/1/2007 1:32:00 PM	Held Until 02/06/07	-$840.00	Hold	155867
3	1118421	2/5/2007 12:02:00 PM	Release of Funds On Hold	$840.00	Release of Funds	1115361
4	1118422	2/5/2007 12:02:00 PM	EFT TO	-$840.00	Payment	122433
5	1118915	2/6/2007 7:50:00 AM	Total Amount Returned (National Bank)	-$135.00	Return	1118915
6	1118916	2/6/2007 7:50:00 AM	EFT From	$135.00	EFT From	122485
	1121764	2/8/2007 12:03:00 PM	Total Amount of Debit	$135.00	Batch Total	157294
	1121765	2/8/2007 12:03:00 PM	Held Until 02/13/07	-$135.00	Hold	157294

Transactions Processed in the Pacific Time Zone

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Section 6

Supplemental Reports

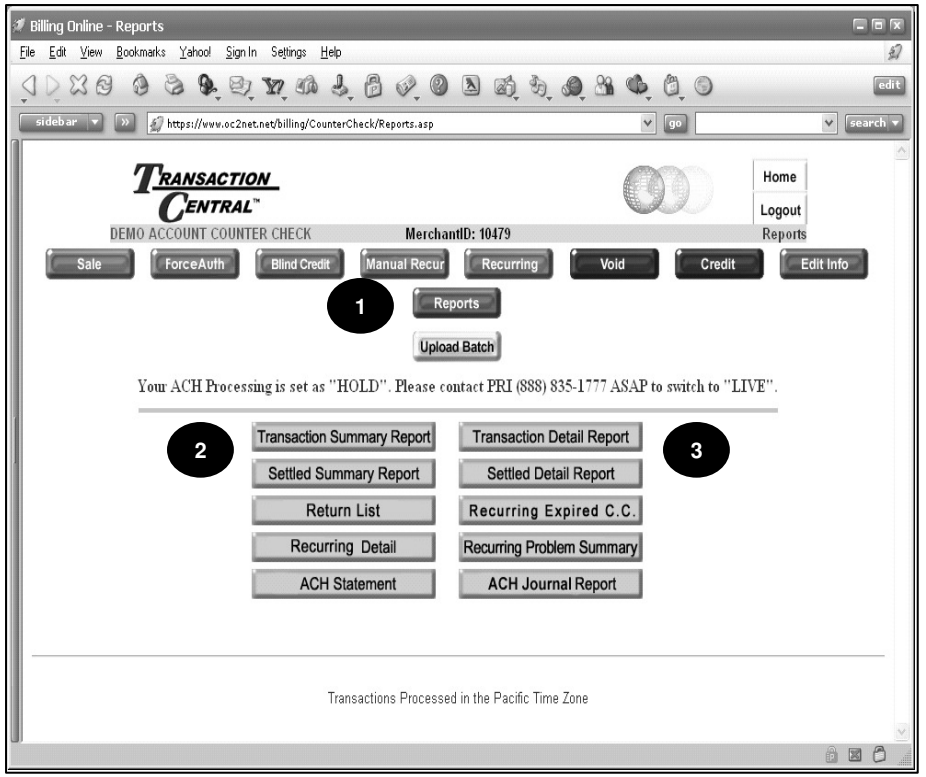
via Transaction Central Virtual Terminal

Credit Card Balancing

As your business day or shift winds down, Transaction Central provides two options for review of that day's credit card totals.

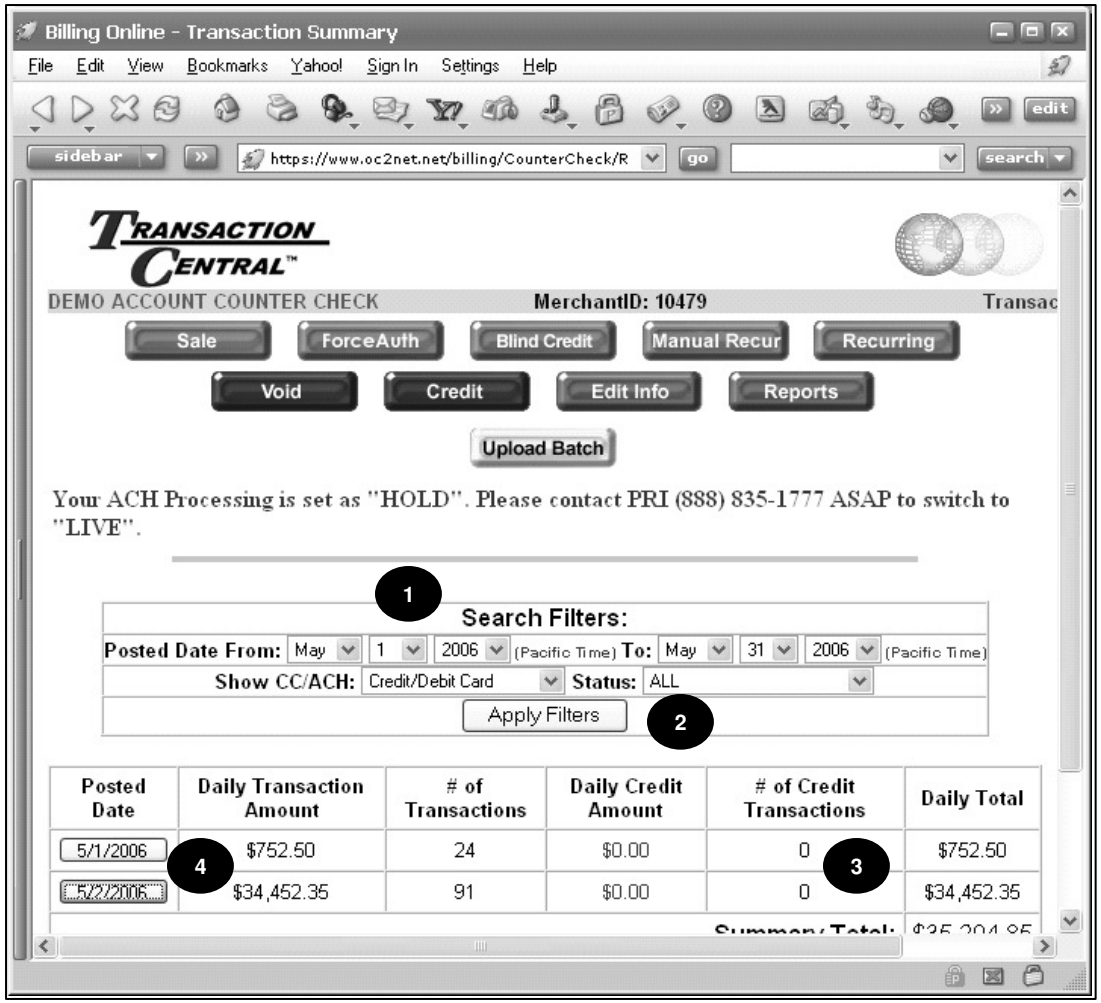
Note: Reports include credit card transactions entered directly into your practice management software program AND those entered directly into Transaction Central.

1. Select **Reports** from the Transaction Central Main Screen.
2. As with Credit Card Sales, you can review the total dollar value of your batch for that day by selecting **Transaction Summary Report**.
3. If you'd like to review the details of each transaction completed for that day, select **Transaction Detail Report**.
4. Both of these reports contain the information for transactions completed for a given day. Review of these reports allows balancing to your other daily records, and revision of any transactions that had errors.
5. **A few minutes at the end of the day for this review can prevent errors and confusion if problems exist**.



Transaction Summary Report

1. Upon selection of **Transaction Summary Report**, a Search Filter function will appear allowing you to select time frames, transaction types, etc. that you wish to review. The system will default to today's date and all card types and you only need to enter information if you wish to see very specific transactions.
2. Select **Apply Filters.**
3. The batch or batches that match the filters indicated in your search will appear. Review the listed Transaction Amount, number of transactions, Credits Amount, number of Credits and Daily Total to your internal records for the day. If these totals match, your review is complete.
4. If the batch totals do NOT meet your records OR if *you have transaction entry areas that are not part of your internal record keeping,* you can review the detail of any batch by selecting the **Posted Date Field** aligned with the batch in question.
5. You can also review the detail of a batch by selecting **Transaction Detail Report** from the Transaction Central Main Screen.



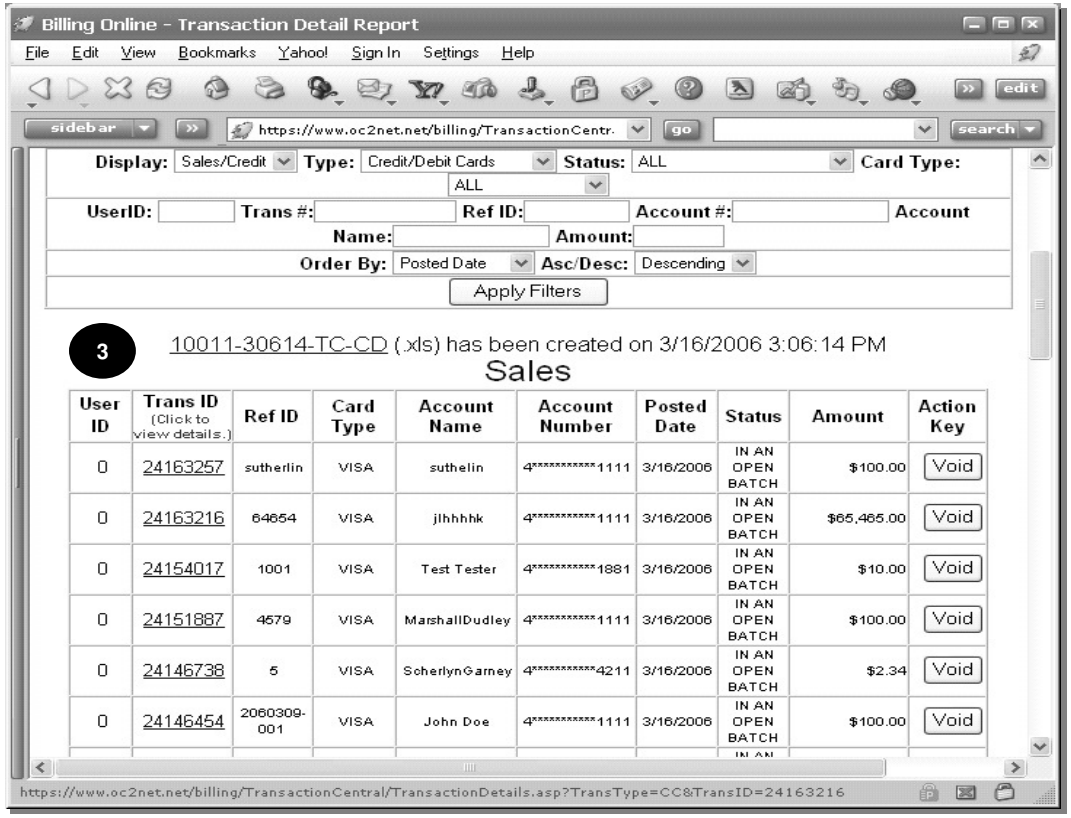
Transaction Detail Report

1. The **Transaction Detail Report** gives you a complete, listing of each open transaction in the system. If you navigate to this screen from the Main Menu, you will be presented with a Search Filter. Complete as needed.

2. The detail will be provided for your review including all of the information you input into the system, or that was input via other methods, relative to each transaction that is part of the batch.

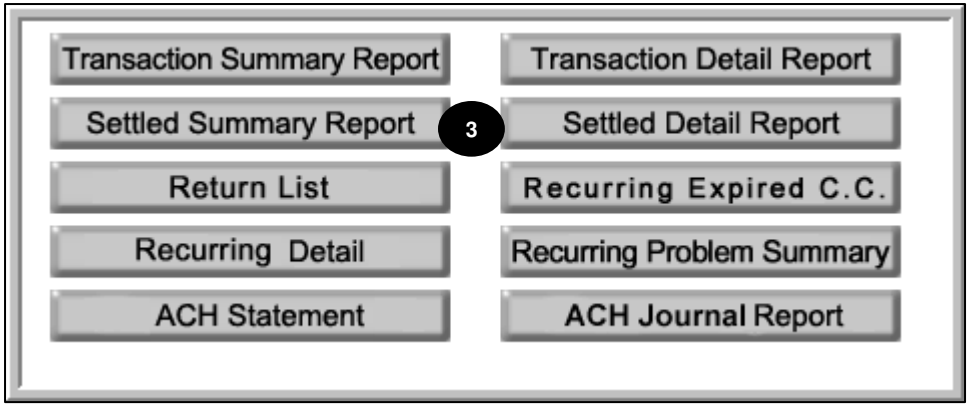
3. Transactions can be reviewed by selecting the **Trans ID** field for that transaction and the corresponding details will be presented with a button to 'View Receipt'.

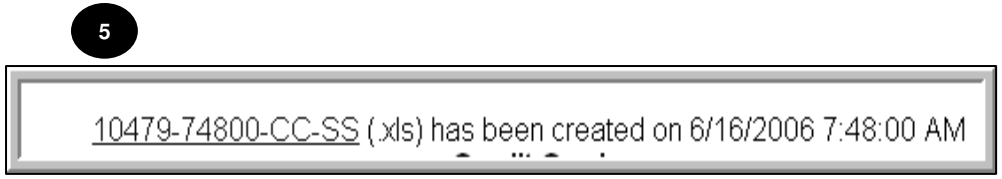
Note: To print a receipt, click the 'View Receipt' button and then click File → Print from your browser's toolbar.



Transaction Settlement Report

1. Once all information is reviewed and balanced as needed (no other tasks are required to settle), our system will automatically settle the transactions.
2. To review the previous day's, or any given day's or period of day's, settled batches or settled transaction details, select **Reports** from the Transaction Central Home Page.
3. Select the desired report, complete the Search Filter as with other report requests, and click **Apply Filters.** *Summary Reports show Totals for Batches* and *Detail Reports show Specific Details of each Transaction.*
4. The amounts shown here should align with the credit card deposits received from TransFirst into your local bank account. *Help Desk representatives can assist you in reviewing this information anytime you have any questions.*
5. ***NOTE –*** *Just above each Transaction Detail Report, you will find a hyperlink that allows you to review the data in an Excel spreadsheet. If you have Excel and click on the hyperlink, you will be able to Open or Save the report.*





Section 7

Miscellaneous Tools

CVV – Card Verification Value

Card Verification Value (CVV)

CVV, Card Verification Value, is a security measure that card issuers provide for merchants to reduce fraud. This security feature will help confirm that the cardholder is in physical possession of the card. CVV is not required on any transaction, and if it does not match, the transaction may still be approved. If CVV does not match and the transaction is approved, merchants can cancel transaction, verify information and re-submit, and/or request a different credit card or other form of payment.

Visa / MasterCard / Discover Card

The Card Verification Value is found on the back of the card in the signature area, after the credit card account number. This is a unique, 3-digit number.

American Express

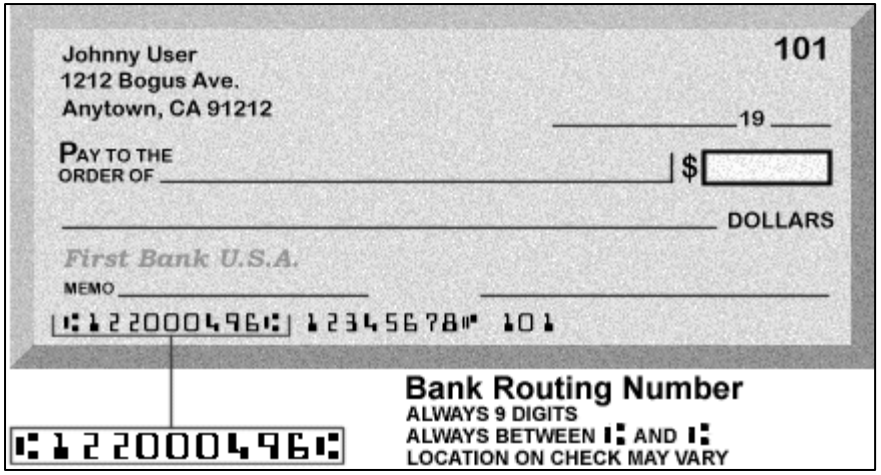
The Card Verification Value is found on the front of the card just above the embossed credit card number. Depending on the type of American Express Card, the number can be found on the right OR left side. This is a unique, 4-digit number.

Check Diagram

Use the following diagram to help locate Bank Account Numbers and Bank Routing Numbers for processing of ACH transactions for your clients.

NOTE: This image is an example for demonstration purposes only.

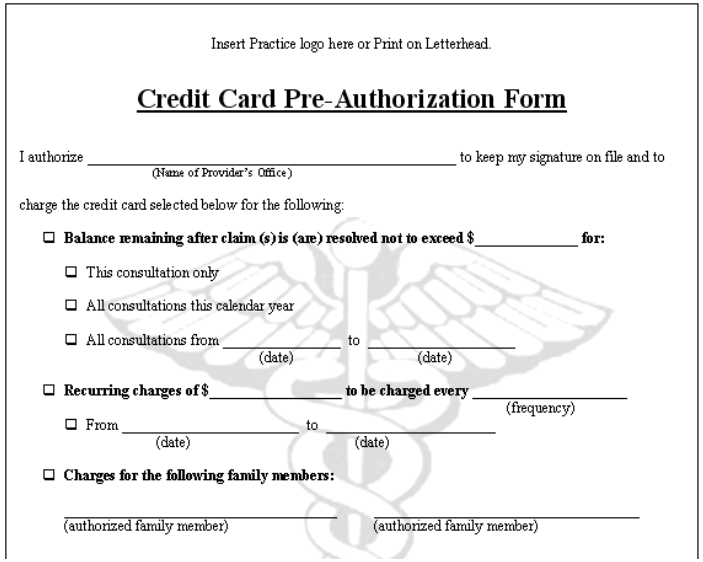
The numbers on the bottom of a check typically correspond to three (3) elements: routing number, account number, and check number. This example shows the routing number as 122000496, the account number as 12345678, and the check number of 101.



Sample Payment Authorization Forms

Payment authorization forms can help reduce your AR cycle. By implementing use of payment authorization forms at your practice (add to check-in paperwork), your clients can provide you with their signed authorization for you to collect fees/charges directly from their credit card or bank account, either for future visits or to pay post-adjudicated balances.

NOTE: If you'd like an electronic copy of this form, please contact TransFirst Health Services Support.



Insert Practice logo here or Print on Letterhead.

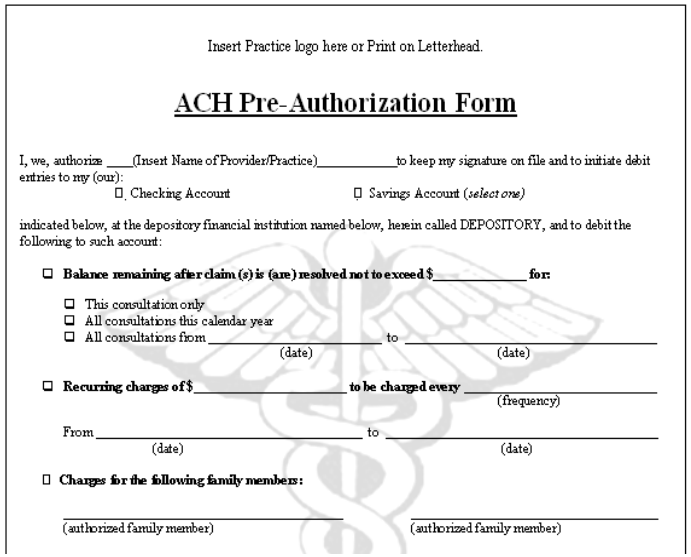
Credit Card Pre-Authorization Form

I authorize _____ to keep my signature on file and to
(Name of Provider's Office)

charge the credit card selected below for the following:

- ☐ **Balance remaining after claim (s) is (are) resolved not to exceed $_____ for:**
  - ☐ This consultation only
  - ☐ All consultations this calendar year
  - ☐ All consultations from _____ (date) to _____ (date)
- ☐ **Recurring charges of $_____ to be charged every _____** (frequency)
  - ☐ From _____ (date) to _____ (date)
- ☐ **Charges for the following family members:**

_____ (authorized family member) _____ (authorized family member)



Insert Practice logo here or Print on Letterhead.

ACH Pre-Authorization Form

I, we, authorize ____(Insert Name of Provider/Practice)_____to keep my signature on file and to initiate debit entries to my (our):

☐ Checking Account ☐ Savings Account (*select one*)

indicated below, at the depository financial institution named below, herein called DEPOSITORY, and to debit the following to such account:

- ☐ **Balance remaining after claim (s) is (are) resolved not to exceed $_____ for:**
  - ☐ This consultation only
  - ☐ All consultations this calendar year
  - ☐ All consultations from _____ (date) to _____ (date)
- ☐ **Recurring charges of $_____ to be charged every _____** (frequency)

From _____ (date) to _____ (date)

- ☐ **Charges for the following family members:**

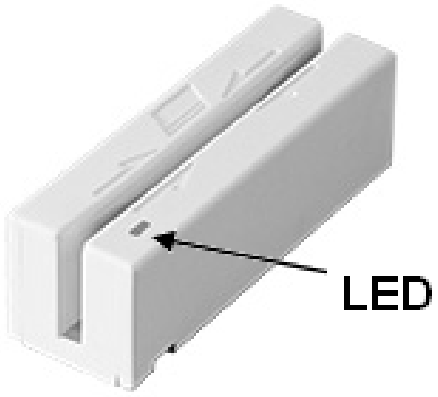
_____ (authorized family member) _____ (authorized family member)

ACH Verbiage for Patient Statements, etc.

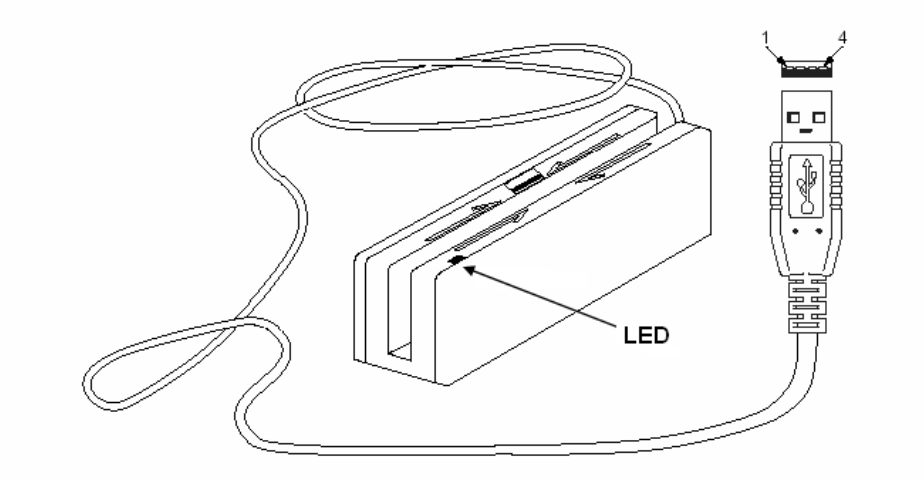
It is recommended that you notify your patients about your check-handling procedures. You may want to include verbiage on statements mailed to patients/clients, check-out forms, etc. notifying them that you will be clearing their check electronically. Below is sample verbiage which you may decide to use.

"When you send us a check as payment, you authorize us to clear your check electronically. Electronic transactions may clear the same day we receive payment. Returned checks or other negotiable instruments may result in an additional processing charge (returned item fee) to the maximum allowed by law. The returned item may also be re-presented electronically. Notations made on checks or accompanying materials will not secure your rights. The physical checks which we clear electronically may not be returned by your financial institution."

USB Card Reader Setup



USB Card Reader – Figure 1



USB Card Reader Connection – Figure 2

Step 1. Unpack your USB Card Reader from its box. The USB Card Reader should look like the image in Figure 1. (color may vary)

Step 2. The USB Card Reader connects to your computer using a USB port, most often found on the back side of your computer.

Step 3. Using a little pressure, plug the USB Card Reader into any available USB port. Make sure that the plug is inserted with the USB symbol pointing up or to the right. Do NOT force the plug into the port or you could damage the connector – see Figure 2. (In some cases, your computer may display a 'Found New Hardware' pop-up and then notify you when the reader setup was successfully completed by your operating system. In rare cases, you may need to provide your operating system installation disc to complete installation.)

Step 4. If connected properly, the LED (light on the top side of card reader) will illuminate in GREEN indicating it is ready for use. If the LED has a constant RED illumination, there may be a problem with the connection or the card reader itself.

If you have any trouble with the setup of your USB Card Reader, please contact TransFirst Health Services at (800) 538-1601 for assistance.

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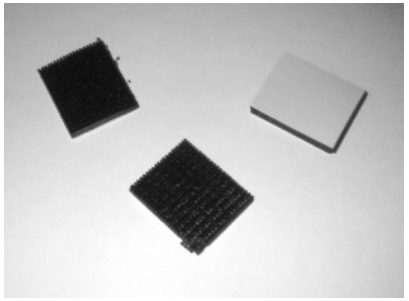
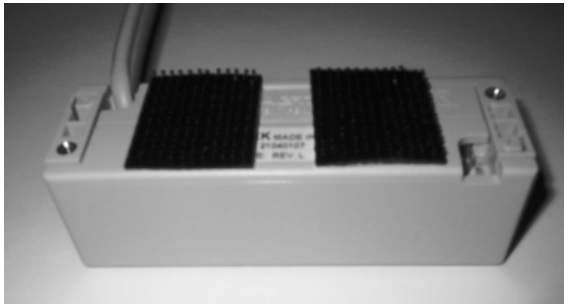
USB Card Reader Mounting



Fasteners – Figure 3



Attach Fasteners – Figure 4

The most consistent, successful use of the card reader will occur when it is used in a stabilized fashion. Therefore, we recommend that you mount the USB Card Reader to a hard, steady surface either from the bottom or side of the reader, prior to use and depending upon your work space. Mounting can be easily accomplished by using Velcro fasteners or other similar fastening tape. For your convenience, fasteners are included in the contents of your order – see Figure 3.

Step 1. Position the USB Card Reader on a flat, convenient location for your frequent use. Typical mounting locations include: keyboards, monitors, or desks – you may decide to mount the reader nearby or directly on these surfaces. (Be sure to leave at least 4 inches of clearance on both ends of the device to allow room to swipe a card.)

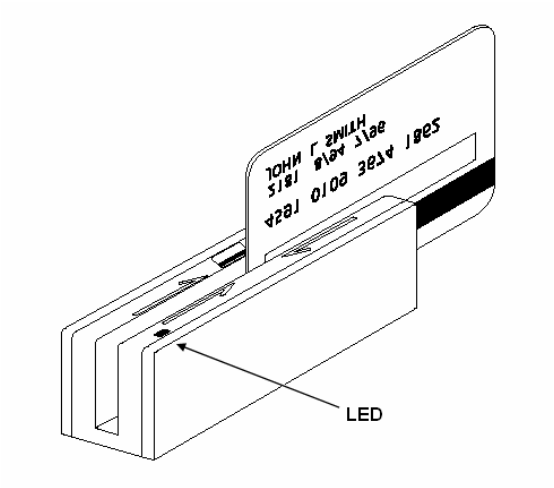
Step 2. Peel back the tape on the fastener and then adhere the fastener to the underside of the USB Card Reader – see Figure 4.

Step 3. Clean the surface at the mounting location, allow to dry, and then peel back the tape on the partnered fastener and adhere to your chosen location. Note: The card must be swiped through the reader so that the magnetic stripe on the card faces the side of the LED.

Step 4. Firmly press the USB Card Reader on to the fasteners at the mounting location. Be sure that the both pairs of fasteners are aligned.

Step 5. Allow the USB Card Reader's cable to rest on your desk and/or or place/fasten the cable so that it will not impede on your work/desk area (standard tape can be used to secure the cable to a surface).

USB Card Reader Usage



Swipe Card – Figure 5

Step 1. A card may be swiped through the reader slot when the LED is GREEN.

Step 2. To swipe, the magnetic stripe of the card MUST face towards the front (the side with the LED) and may be swiped in either direction – see Figure 5.

Step 3. Slide the card from one end of the reader, completely through to the opposite end of the reader. If you do not swipe the card properly, or if there was an internal error, the LED will flash RED for approximately 2 seconds.

Step 4. If the LED flashed RED during the swipe, simply wait until the LED turns GREEN and retry.

•If the LED is GREEN AND a card will not read when swiped, try to lightly clean the magnetic stripe on the card and re-try. If you are still unable to swipe the card and the LED remains GREEN, this card is non-readable and will need to be key-entered.

•If the LED continues to illuminate RED, or if you cannot get the LED to illuminate at all, please contact TransFirst Health Services at (800) 538-1601 for assistance.

Support Information

POMIS Software Support	(386) 767-7007
•Installation •Transmission •Technical	Monday-Friday, 9 a.m. to 5 p.m. EST (excluding holidays)

TransFirst Health Services	(800) 543-5327
•Funding •Fees •Statements •Transactions	24 hours a day, 7 days a week

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Notes