Practice Management Bridge®

Card on File in Vault Guide

Introduction

Storing a Card on File in Vault is a familiar concept for most patients—they already do this when booking a hotel, ordering an Uber, or subscribing to services like Amazon or Netflix. Offering to store a Card on File in Vault at your practice, or even making it a standard policy, provides the same convenience but with enhanced protections like HIPAA compliance.

In this guide, we'll uncover how to use this feature and strategies for educating patients to ensure they feel confident and comfortable saying YES to storing their cards on file in the Vault.

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Vault Use Cases

Your practice can utilize the Card on File in Vault feature for a wide range of transactions such as:

Office visits

Instantly charge patients for office visits and/or co-pays without having to physically swipe the patient's credit card every time.

No shows or cancellations

Collect fees automatically for missed appointments or late cancellations, depending on your policies.

Recurring payments

Process fixed payment amounts, agreed upon with the patient.

Repeat treatments

Easily charge cards on file for fees associated with ongoing services or treatments.

02
Vault Benefits

Practice Benefits

Improved cash flow
Storing a Card on File in Vault means you can implement faster billing and collection processes, especially for recurring payments from repeat treatments.

Secured storage
Card on file storage is encrypted, HIPAA-compliant, and helps protect patient data.

Better patient experience
Patients want convenience. Build loyalty with a fast, easy, and secure way for patients to pay.

Reduced staffing strain
Automatic billing reduces the administrative burden associated with manual payment processing, paper invoicing, and chasing outstanding balances.

02
Vault Benefits

Patient Benefits

Convenient
Securely store payment information for future visits or recurring payments.

Fast
Reduce wait times so check outs can happen in seconds.

Avoided Late Fees
Prevent outstanding balances by ensuring payments are processed on time.

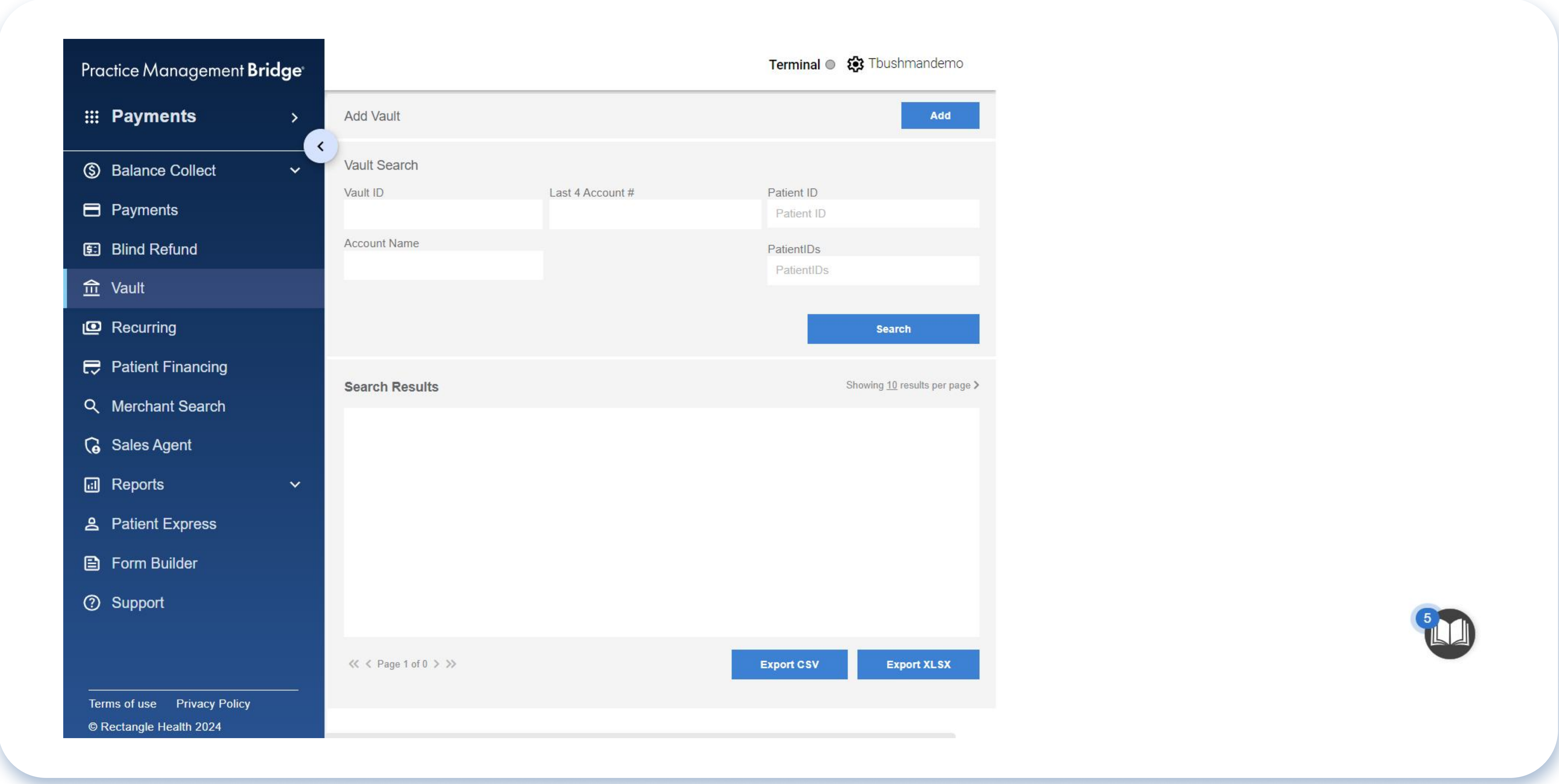
Secure
Payment information is protected by advanced encryption where not even the practice can view stored card information.

03
How to enable Card on File in Vault

The Vault is where you can store card information securely for future payments.

Bridge™ Payments offers 3 ways to do this:

1. **Add a card to the Vault during transactions**
2. **Add a card directly in the Vault (outside a transaction)**
3. **Invite the patient to register online**



1. Add a card to the Vault during transactions

Adding cards to the Vault during transactions saves you a step in the process because you're already collecting the patient's payment information.

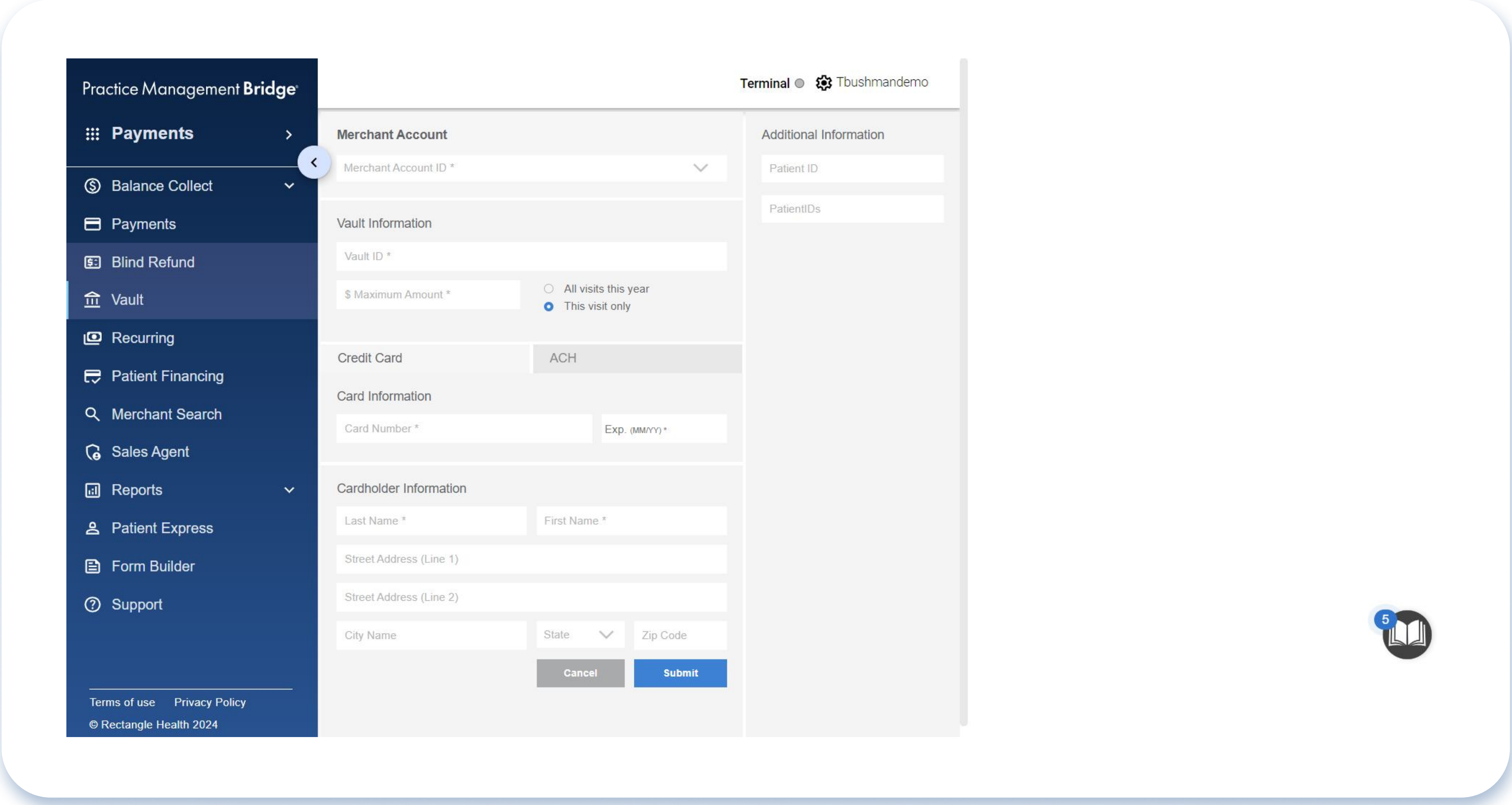
+ During a terminal or card-not-present payment, find the "**Add to Vault**" checkbox at the bottom of the transaction details.

+ After collecting payment information, check the "**Add to Vault**" box and fill in the Vault details:
  - For the Vault ID, use a unique identifier, like the patient ID from your EMR, to easily find the payment method. If a patient wants to save multiple cards, use a suffix like "**-1**" and "**-2**" for each.

+ Enter the maximum amount the cardholder authorizes for charges, based on your practice's guidelines. Choose whether this applies to each visit this year or just this visit.
  - This information forms part of the preauthorized healthcare form, which the cardholder signs and is stored electronically for reference.

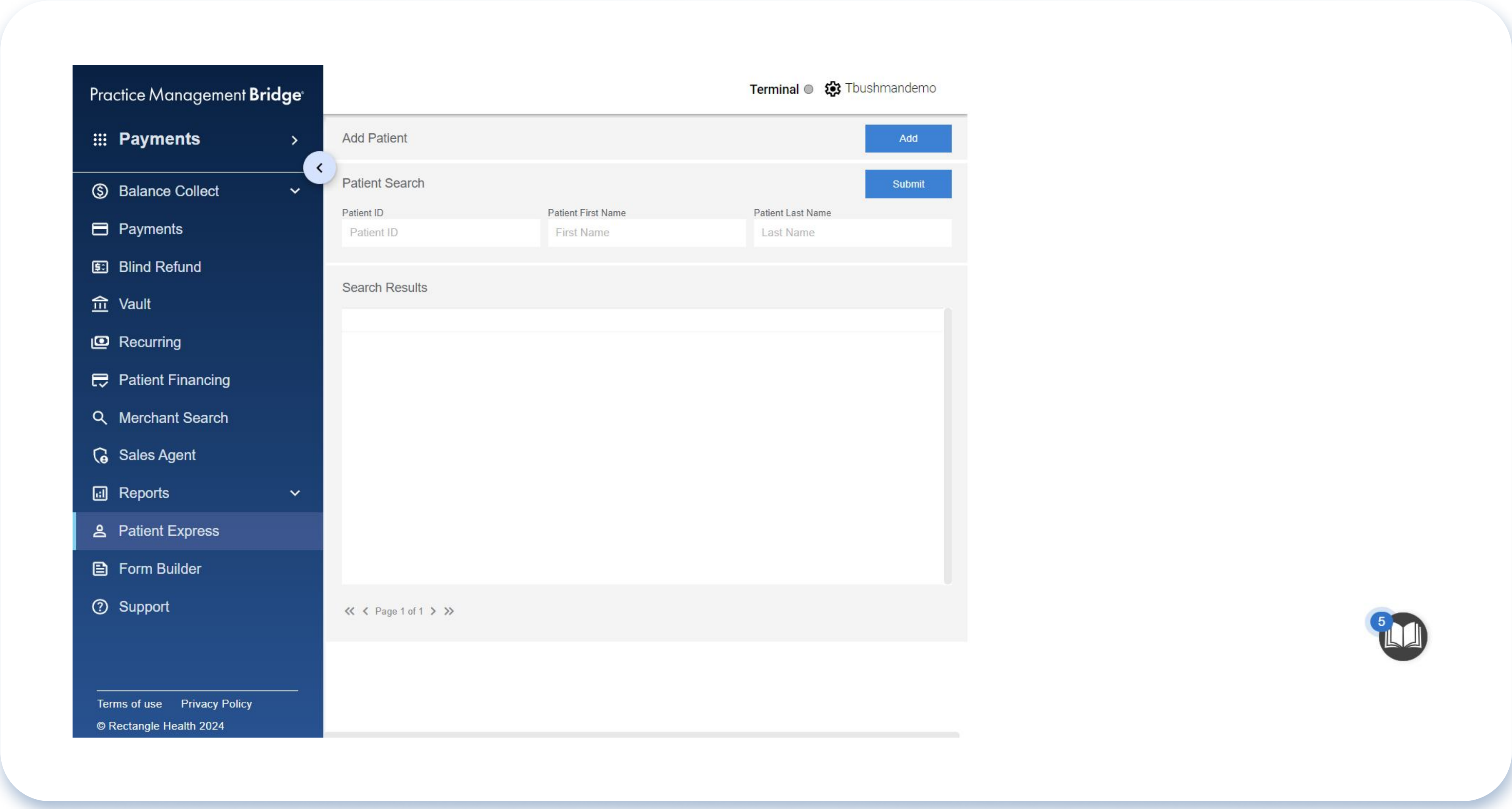
+ Click "**Submit.**" A receipt window will appear. Email or print the receipt, then click "**Next.**"

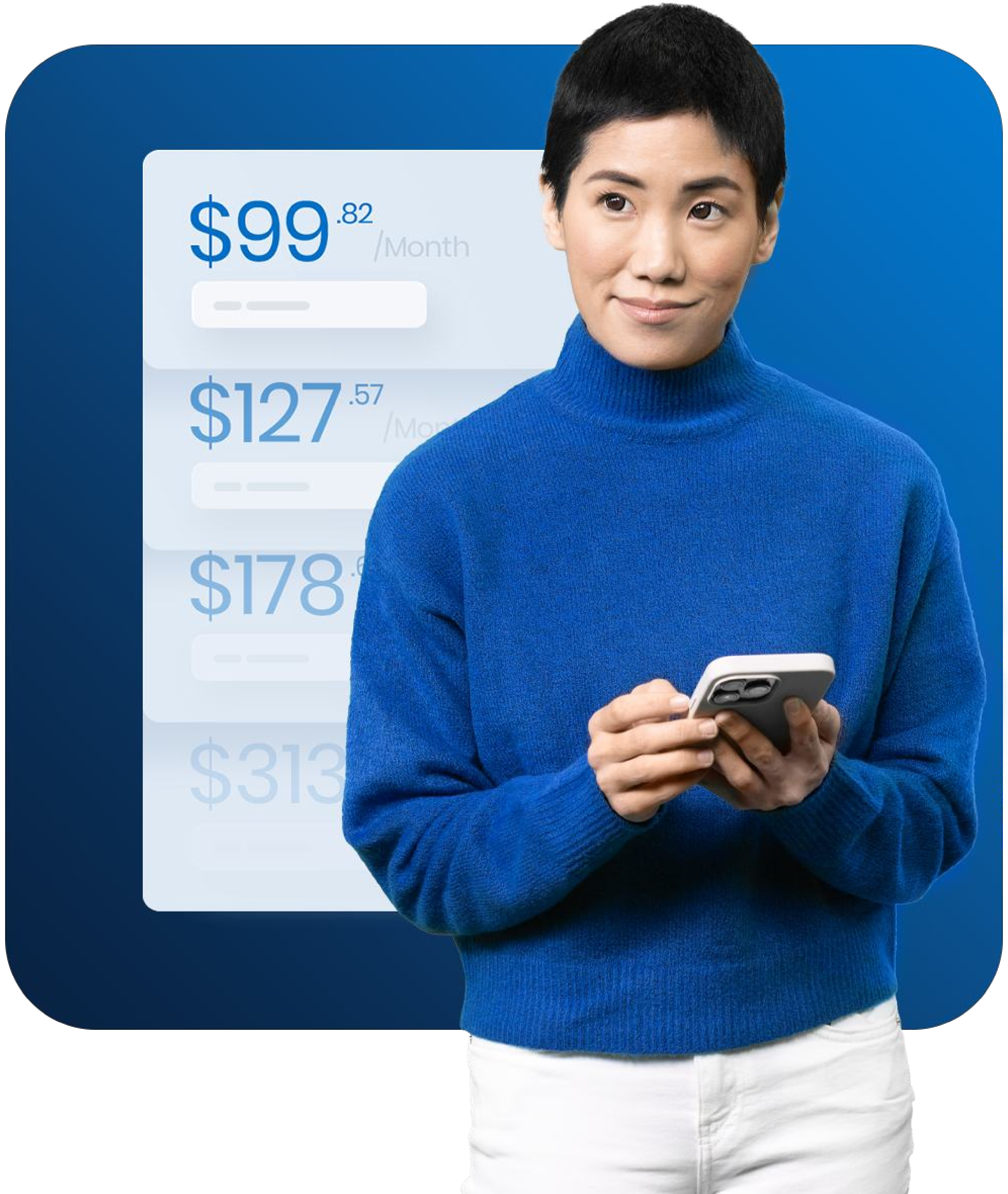
+ **The Preauthorized Healthcare Form** (PAHCF) is an important way to get consent from the patient to store their card. In the pop-up, choose how to share the agreement with the cardholder:
  - To email the agreement, enter the cardholder's email, subject, and optional message.
  - To print the agreement, click "**Print.**" This also allows you to preview the agreement details.



2. Add a card directly in the Vault (outside a transaction)

- Click "**Vault**" on the left menu.
- Click "**Add**" to create a new Vault record. Enter the same information as before: select your merchant account (if you have multiple locations), enter a Vault ID, set the maximum charge amount, and specify if it applies to this visit or all visits this year.
- Enter the cardholder information, then click "**Submit**" to prompt the cardholder for their signature. After signing, the preauthorized healthcare form will appear for you to print or email to the cardholder.





3. Invite the patient to register online

One of the actions you can take through **Patient Express** is to send patients a link to complete a digital registration form and store a Card on File in Vault, ahead of their visit.

There are two ways you can send this invitation to register online.

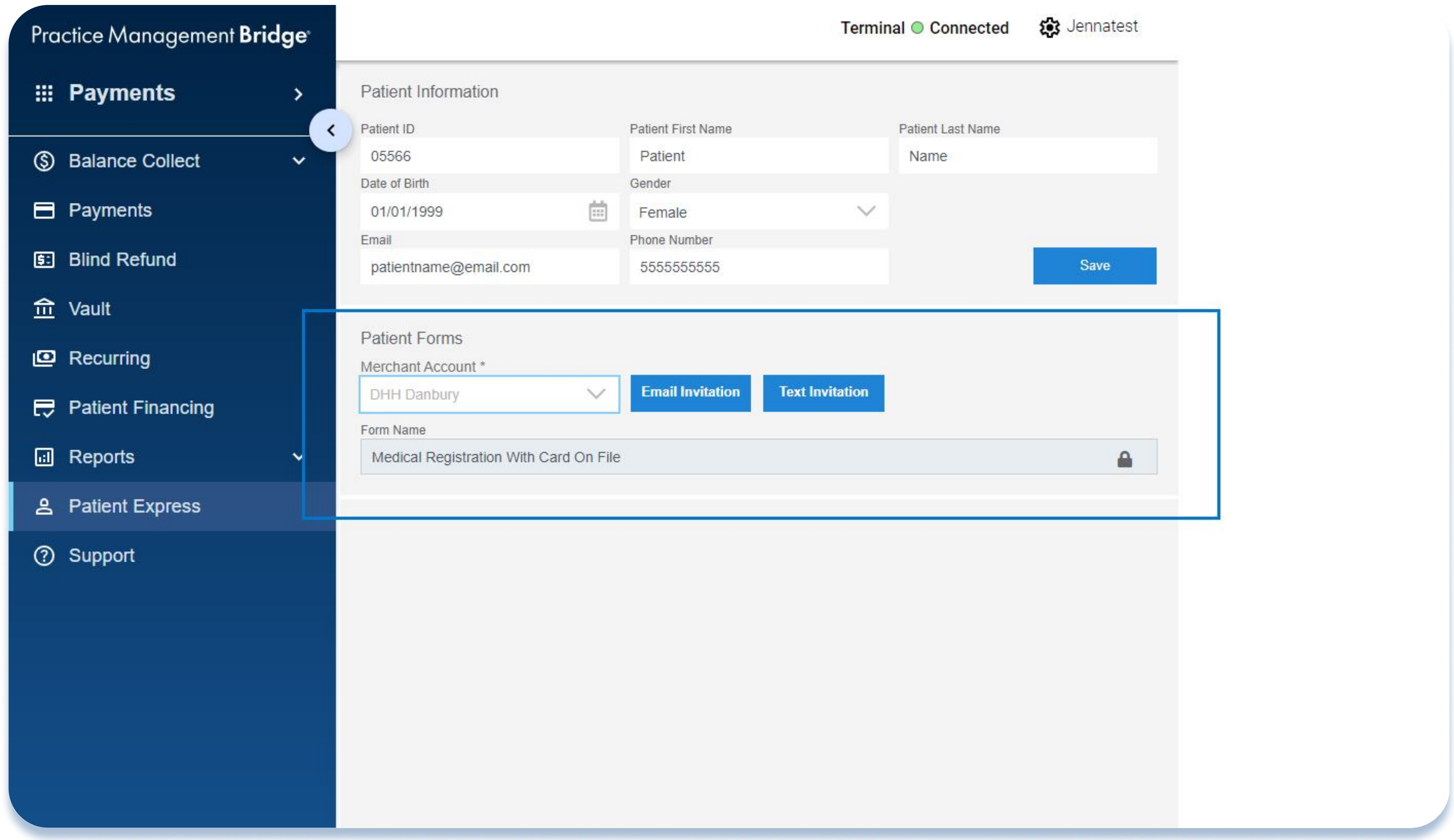
1. **While you add a new patient to Patient Express**
2. **To send a link to a patient who already has a record in patient express**

How to send a form link as you add a new patient to patient express:

+ On the Patient Express screen, click "**Add**" next to "**Add Patient.**"
+ Enter the patient's information, including the preferred contact method for sharing the registration link.
+ Once all information is entered, click "**Save.**"
+ Click "**Text Invitation**" or "**Email Invitation**" to send the registration link. You can send both by clicking each button, and you'll receive a confirmation message after each.

Sending a form link to a patient who already has a record in patient express:

+ Search for the patient in **Patient Express**.
+ Once you find the patient, click the link under their Patient ID to open their Patient Express record.
    - Click "**Text Invitation**" or "**Email Invitation**" to send the registration link. You can send both by clicking each button, and you'll receive a confirmation message after each.



There's one more way to send a registration text message to an existing Patient Express record.

- Search for the patient in **Patient Express**.
- In the "**Send Message**" column, click "**Reminder**" to immediately send a text message with the online registration link.
- To view the patient's registration progress:
  - Search for the patient in Patient Express.
  - In the **"Search Results"** section below you can see the **"Form Complete"** column.

If the "**View**" button is in full color, the patient has submitted.

If the "**View**" button is greyed out, the patient has not submitted.

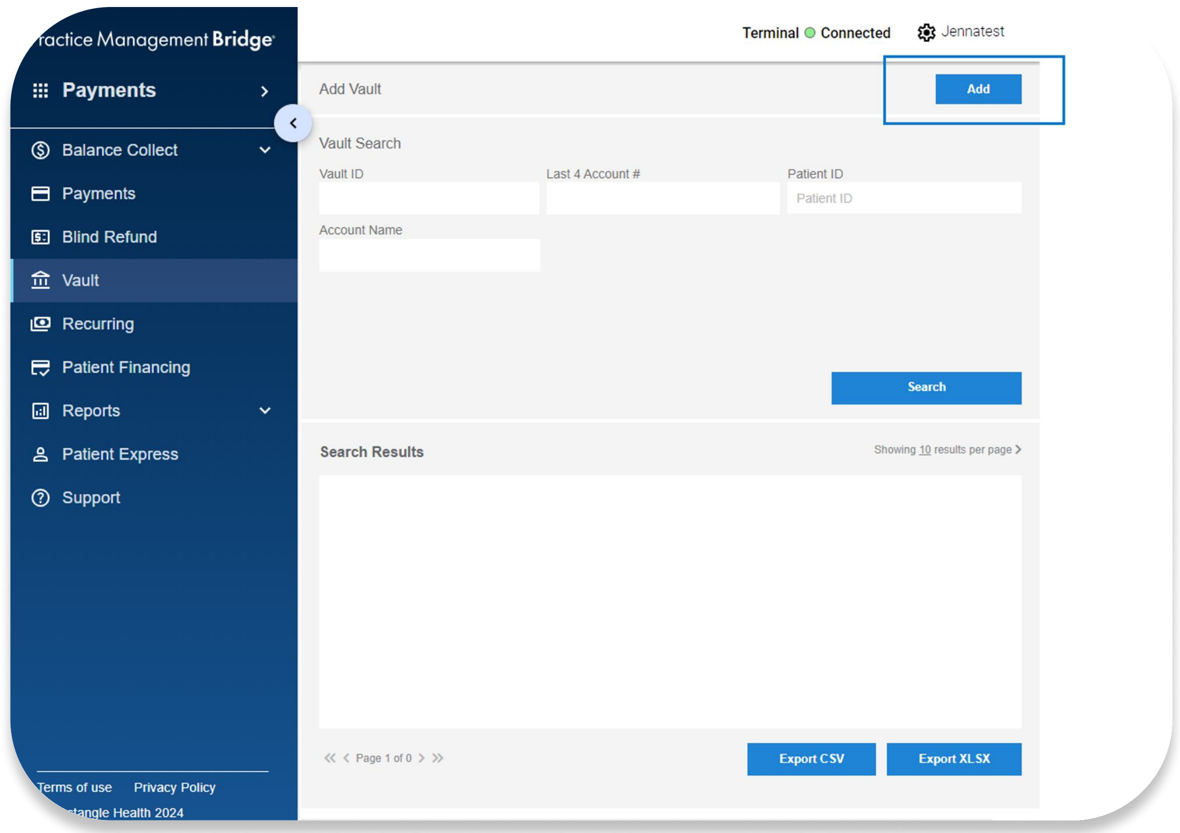
04 Maximum Payment Amount

Once a patient agrees to store their card in Vault, you'll need to define the parameters.

How to choose the '$ Maximum Payment Amount' when adding a card to the Vault:

+ When adding a card to the Vault, you are prompted to enter the maximum amount and choose whether this limit applies to "**All Visits This Year**" or "**This Visit Only.**"
+ The selected maximum amount and the choice between "**All visits this year**" or "**This visit**" are documented on the PAHCF that the patient signs. This agreement ensures that you will not charge the Card on File in Vault beyond the specified limits.

Tip: Choose "**All Visits This Year**" unless the card is being saved specifically for a single visit's balance. Otherwise, the PAHCF may not be valid for future visits.



Run a Payment from a Card on File in Vault

- Select **Vault** in the main menu.
- Use the Vault Search function to find the card on file in Vault.
- Locate the card that you want to charge, and then click the icon under **Run Payment.**
- Select your location, if your practice has more than one, and complete any Additional Information fields.
- Enter the payment amount, and then click **Submit.**
- Print or email the receipt.

Delete a Card on File in Vault

- Select **Vault** in the main menu.
- Search for the card on file in Vault.
- Locate the card that you want to delete, and then click the trash icon under **Actions.**

Edit a Card on File in Vault

- Select **Vault** in the main menu.
- Search for the card on file in Vault.
- Locate the card that you want to modify, and then click the pencil icon under **Edit.**
- Change the card information or cardholder information as needed and click **Submit.**
  Note: The Vault ID cannot be edited.
- A new Pre-Authorized Healthcare Form will be generated, and you can email it and/or print a copy for the patient.
  Note: The newly generated PAHCF will overwrite the original when you edit the Vault record.

05
Best Practices for Helping Patients Say "Yes!"

Patients have a lot on their minds. Here's why they value the convenience of keeping a **Card on File**

- **Manage Card on File in Vault for the family:** Make it easy for families by storing one Card on File in Vault for all appointments. This way, teens and other members won't have to worry about payments during and after their visits.
- **Include Card on File in your policies:** Add a Card on File in Vault as an option in your cancellation policy or general policies, allowing patients to opt out if desired.
- **Store cards during in-person appointments:** This allows for a secure, in-person signature and avoids the need to provide card information over the phone.
- **Lead with a more effective prompt:** Instead of asking *"would you like to put a Card on File?"*, ask *"WHICH card would you like to put on file?"*
- **Reassure patients about privacy by comparing it to familiar scenarios:** Have them think about it like storing their card for Netflix or Uber, but with even stronger protections in place. Patient card information is encrypted and HIPAA-compliant, ensuring privacy.
- **Address concerns surrounding large charges:** Ease this concern by informing the patient that THEY choose the maximum amount agreed upon in the PAHCF, and they will receive notifications before any charges are made.
- **Notify the patient before charging the Card on File in Vault:** Let patients know the amount you're charging before doing so, keeping transparency and trust at the forefront.

FAQs

1. What are the best practices for Vault ID?

Create a Vault ID that identifies the patient and their account information on file. For example, using the patient ID from your EMR as the Vault ID helps track and match information across systems.

2. Can multiple cards be stored, such as an HSA in addition to a credit card?

Yes, for the Vault ID, using a unique identifier, like the patient ID from your EMR, to easily find the payment method. If a patient wants to save multiple cards, use a suffix like "-HSA" and "-VISA" for each card.

3. If I put a Card on File in Vault, will it automatically charge?

No, it will not be automatically charged, notification will go out first.

4. Is there a maximum amount and a year restriction?

The practice determines the amount set Practice Management Bridge.

5. Is the signature on PAHCF needed?

Yes, capturing the signature is important. It serves as proof of the cardholder's authorization, which can protect your practice against chargebacks and fraud if the charge is disputed.

6. How should I incorporate this feature with co-pays or insurance in general?

Card on File in Vault is implemented for co-pays and remaining balance after insurance is ran.

7. What happens if a card is expired?

The Card on File in Vault will be flagged before it becomes expired to notify the patient.

> "The vault is like my best friend. Because there's days when I'm so busy, I might go from morning until the end of the day, and then I put everything in. It's just a dream come true. I've been very happy all around"
>
> **Dr. Elon Kaplan, Chiropractic office**

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