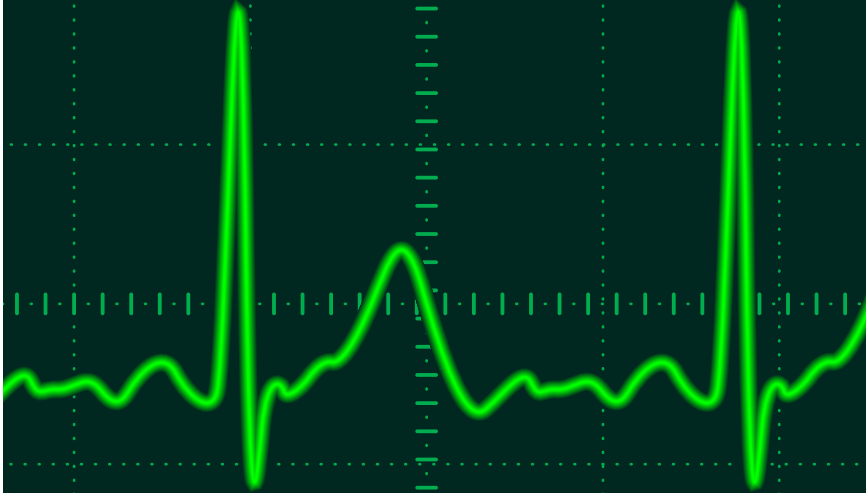


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eHealthPay Service

eHealthPay Service from Internet Payment Exchange (IPayX) fulfills the needs of healthcare providers, both clinicians and hospitals, looking for an entry-level, online payment service for patients. This affordable, versatile software enables staff to accept credit card payments over the phone or at point of service (POS).

An affordable service with advanced functions, seamlessly upgradable to an eCareView Healthcare Billing portal

Benefits:

- Accelerate cash flow
- Reduce cost of taking payments
- Reduce cost of managing payments
- Faster and easier for guarantors to make payments

eHealthPay Service offers these powerful features:

- Patients can make credit card payments online through a portal branded with the company's logo and graphics.
- Customer service agents, financial counselors and cashiers can take credit card payments over the telephone or at point of service through a specialized customer service interface.
- Voids and refunds processed through *eHealthPay Service* can be for all or part of the total amount. *eHealthPay Service* maintains a record of all credit card payments by account which significantly reduces the research required to generate a void or refund.
- All credit card payments and refunds are included in a daily 835 format Electronic Remittance Advice (ERA).
- Standard detailed and summary payment reports are included. An ad hoc query tool is included for those situations in which more granular reporting is required.

Leverage our Technology

Put the power of IPayX to work for you! Reap the benefits of secure customer enrollment, instant data availability, payment capabilities for customers and customer service agents, interactive communications, extensive reporting mechanisms and exact transaction histories.



eHealthPay Service

Extended

eHealthPay Service can be upgraded incrementally at additional cost with the following functions:

- Processing check payments electronically.
- Adding an electronic archival solution in which exact replicas of billing documents are made available for viewing and printing by patients and internal users.
- Attachment of low cost credit card magnetic stripe readers to minimize the cost of processing credit card payments.
- Providing internal users with the ability to create payment plans at point of service or over the telephone. Payments can be established for the amount owed or for a lower amount to facilitate discounts for early payment or financial assistance.
- A portal with secure enrollment process through which patients can:
 - o Elect to receive documents electronically
 - o Maintain an electronic wallet through which automatic payments can be established
 - o Update insurance or demographic information and ask billing questions electronically, eliminating the need to call customer service
- Secure electronic delivery automatically for new documents and one-time delivery of documents to patients on demand.

eHealthPay Service benefits:

- **Accelerate cash flow** – The time payments spend in the mail is eliminated and payments processed through eHealthPay Service are deposited to your bank 24 hours faster than paper checks or those processed through back counter credit card POS terminals.
- **Reduce the cost of taking payments** – Credit card payments taken by phone or over the counter are authorized immediately without the need for shared POS terminals. Every cashier, financial counselor or customer service agent can authorize payments through their workstation. And, since patients can make payments online, the number of payments taken over the phone by customer service agents will be reduced.
- **Reduce the cost of managing payments** – Payment information is provided in a standard 835 self-pay formatted Electronic Remittance Advice (ERA) file for posting to your billing solution. In addition, refunds or voids for all payments taken through eHealthPay Service can be processed without the expense associated with generating a check.
- **Make it faster and easier for guarantors to make payments** – Payments can be made online without registration, or the entry of additional information.



To find out more about what eHealthPay Service can do for you, please call **419-255-4274** or visit: **www.ipayx.com**.