



HEALTHCARE SOLUTIONS

Your Prescription for Payments Success

As a healthcare professional, your primary focus is the meeting healthcare needs of your patients. Yet maintaining the financial health of your practice is vital to delivering good patient care. Healthcare Payment Solutions from NOVA can help you address the challenges surrounding payment acceptance and processing, settlement and accounting that your business faces today.

With the incredible amount of reporting, compliance, privacy and other regulations your office must meet today, streamlining the business side of your operations is more crucial than ever before. Why deal with multiple payment vendors when NOVA can deliver solutions to meet all your needs, and provide service and funding from a single source?

NOVA's Healthcare Payment Solutions comprise a powerful suite of tools that enable you to offer your customers a variety of payment options, while accelerating your cash flow, and helping manage your receivables. NOVA's flexible, reliable payment solutions can help you meet the everyday challenges your organization faces in the healthcare marketplace today:

- High cost of services rendered – patients need flexible payment options
- High risk - payment that is often due after services are provided
- Eroding reimbursement allowances
- Cash flow constraints / Protracted reimbursement delays
- Unfamiliar customers needing emergency services

NOVA's Healthcare Payment Solutions offer you a complete product package to meet your payment processing needs, and payment options, while accelerating your cash flow, and helping manage receivables.

NOVA'S HEALTHCARE PAYMENT SOLUTIONS

Credit Card Processing

Patients can pay with VISA®, MasterCard®, American Express®, and Discover® – enabling access to healthcare services and speeding payment.

Debit Card Processing

Allow patients to pay with ATM/Debit cards and your business saves with lower transaction fees.

Electronic Check Service (ECS)

Electronically image and process your consumer and business checks through the same system as credit and debit cards, significantly lowering the time and costs involved with processing checks, while accelerating cash flow.

ECS is not a "one-size-fits-all" solution. Choose from among flexible verification and guarantee service levels that best meet the needs of your business.



Two product versions enable you to address check acceptance issues in most environments:



Point-Of-Purchase (POP) Conversion: ECS for the check present/consumer present environment. Accept checks from your patients for insurance co-payments and other fees at the time of service with a greater assurance of payment.

Accounts Receivable Conversion (ARC): ARC is used for check present/consumer absent transactions, which are typical of receivables payments. Use ARC to process checks that you receive in the mail from your patients or insurance companies and reduce your check handling costs and increase your likelihood of payment.

Dynamic Currency Conversion (DCC)

People from all over the world come to the U.S. for specialized medical services. If your practice treats international patients, or part-time residents, DCC can benefit your business. DCC allows international cardholders to pay for services in their home currency. The conversion is managed at the point of sale at a very competitive exchange rate, and the charges display on the patient's receipt in a familiar currency. Your patients immediately see the cost of service so there's no confusion about the price of care. Plus, your business receives a portion of each conversion fee as a rebate on your monthly processing statement. With the high cost of healthcare, and the resulting size of medical bills these days, this rebate can really add up!

Electronic Gift or Prepaid Service Card (EGC)

Cards can be used as promotional tools to market expensive procedures such as plastic surgery, teeth whitening or laser eye correction, bringing in new customers and generating additional revenues. They can also be used as pre-paid cards for chiropractic care or weight loss program meals.

	Credit	Debit	ECS	DCC	EGC
Improve Cash Flow	✓	✓	✓	✓	✓
Reduce Risk	✓	✓	✓		
Consolidate Funding & Reporting	✓	✓	✓	✓	✓
Attract More Customers		✓			✓

DELIVERY PLATFORM

NOVA's Healthcare Payment Solutions can be delivered on a variety of POS terminals, or via a PC or hosted software solution. Payment solutions can often be integrated into your point-of-sale system via a VAR interface, depending on your business configuration.

SERVICE AND SUPPORT

Not only does NOVA offer a suite of payment processing solutions designed to help you better manage your business, but we back them up with around-the-clock customer support and online access to your account information.

With NOVA, customer support is available whenever you need it. A dedicated and well-trained staff of service professionals operates a 24/7 call center for voice authorization and client assistance.

MerchantConnect, NOVA's free online support tool, allows you to quickly and easily monitor your account around the clock from any Web browser. This convenient online site allows you to display recent deposits, view chargebacks and retrieval requests, access customer support, and much more.



©2005 NOVA Information Systems, Inc. NOVA Network



106 Decker Court, Suite 260
 Las Colinas, Texas 75062
 Tel: #972-406-8111
 #877-877-6511
 Fax: #972-406-8611
<http://www.NTCTexas.com>