

How to redeem virtual card payments

Virtual card payments are single-use payments that have replaced paper checks. For each payment, you'll be issued a new 16-digit virtual card number with your remittance documents via mail or online, depending on your preference.

Redeeming your payment

To redeem your payment, enter the following information into your credit card point-of-sale terminal the same way you would process a 'card not present' payment, and process the card as a credit transaction:

- 16-digit single-use virtual card number
- Exact amount of the payment listed
- Expiration date shown on the payment sheet
- The CVC
- Payer's zip code — if required by your processor

Once the payment is processed, use the remittance information to determine how the payment should be applied in your practice management system.

Note: Because you'll receive a different virtual card for every payment, you may shred or securely dispose of the card information when you've processed your payment completed all reconciliation activities.

Virtual card payments pro tips



Enter the exact amount of the payment when processing the card on your terminal. If the amount is even a penny off, the transaction will decline and you'll need to reprocess the payment.



If the payment amount exceeds your terminal max, contact us at 1-877-548-0460 so we can open additional transactions on the card. For example, if your terminal has a max payment cap of \$5,000 and you were issued an \$8,000 payment, we can process one transaction of \$5,000 and another transaction of \$3,000.



If you feel you were overpaid or underpaid, process the payment for the exact amount shown on the payment sheet. Then follow the standard appeals process to request additional funds if you feel you were underpaid, or contact the payer for instructions on how to return funds if you feel you were overpaid.



The single-use card is only active for a limited time, so it's important to process the payment right away. If the card expires before you can process the payment, a new 16-digit card will be sent to you.