

Posting an Insurance Credit Card Payment

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Version 21.3

Some payers may issue claim payments in the form of credit cards (virtual credit cards, or “VCCs”) rather than checks. The procedure for processing VCCs depends on whether you are using Instamed’s integrated Merchant Services or not.



Warning: Only practices contracted for Instamed Merchant Services can process credit card payments using the steps below. If you are not contracted with Merchant Services, OP will still allow you to enter the credit card. However, the credit card transaction in the patient's credit screen will not show a Credit Card Trans ID. A missing Credit Card Trans ID means that the funds were not actually acquired.

You will first want to read the instructions that were enclosed with the credit card payment. Some instructions may indicate that the card should only be used once, although there may be more than one patient listed on the Explanation of Benefits. Because processing instructions may vary, it is best practice to process the credit card via the Credits tab in the patient's account.

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Process the Credit Card (Using Instamed's Merchant Services)

1. Search for and select the **patient** for whom the insurance payment applies. If the payment applies to multiple patients, select any of the patients to start.
2. In the patient chart ribbon, under **Account**, click the **Credits** tab.
3. Click the **New Credit** button.
4. Select **Credit card (present)** as the Pay Method.
5. Enter the **Name** on card (usually the insurance company issuing the payment).
6. Enter the **Card Number** and **Expiration Date** provided by the insurance company.
7. In the Card Status dropdown, choose **Not present - manually entered**
8. Enter a **Check/Ref #**. This is usually noted on the EOB as a reference or document ID number.
9. In the **Credit amount** field, in the **Insurance** window, enter the amount of the insurance’s credit card payment. If the card may only be processed once, but there are multiple patients on the EOB, enter the full amount of the card that can be transferred later.
10. Select the **Payer** by clicking the **Insurance Carrier Lookup** (Insurance shield symbol) button.
11. Enter **Credit source**, **Note**, and **Provider** if desired.
12. Click the **Save/Post** button.
13. Next, apply the total credit amount to patient account(s) by following the instructions in **Apply the Credits: Instamed and Non-Instamed** section below.

Process the Credit Card (Other Merchant Services)

1. Key in the VCC information to your merchant services account according to your merchant services vendor instructions.
2. Once you have a receipt that the payment has been processed, proceed to create a matching credit for the amount in Office Practicum.
3. Search for and select the patient for whom the insurance payment applies. If the payment applies to multiple patients, select any of the patients to start.
4. In the patient chart ribbon, under **Account**, click the **Credits** tab.

5. Click the **New Credit** button.
6. Select **Credit card (present)** as the Pay Method.
7. Enter the **Name** on card (usually the insurance company issuing the payment).
8. Enter the **Card Number** and **Expiration Date** provided by the insurance company.
9. In the Card Status dropdown, choose **Not present - manually entered**
10. Enter a **Check/Ref #**. This is usually noted on the EOB as a reference or document ID number.
11. In the **Credit amount** field, in the Insurance window, enter the amount of the insurance's credit card payment. If the card may only be processed once, but there are multiple patients on the EOB, enter the full amount of the card that can be transferred later.
12. Select the **Payer** by clicking the **Insurance Carrier Lookup** (Insurance shield symbol) button.
13. Enter **Credit source, Note, and Provider** if desired.
14. Click the **Save/Post** button.
15. Next, apply the total credit amount to patient account(s) by following the instructions in **Apply the Credits: Instamed and Non-Instamed** section below.

Apply the Credits: Instamed and Non-Instamed

1. Select a patient who has a claim that is paid by this VCC payment.
2. In the patient chart ribbon, under **Account**, click **Payments**.
3. Click the **New Payment** button.
4. Select the **Insurance** tab, if not already selected, to get the "green screen."
5. In the **Pay Method** dropdown, select **PC PAYER CREDIT**.
6. Allocate the **amount(s)** paid as stated on the EOB.
7. Click the **Save + Close** button.
8. Repeat steps 1-7 with other patients whose claims are paid with this VCC payment until the entire credit card payment has been allocated.

Note:

If multiple patients' claims were paid on the EOB:



1. Navigate to the next patient on the EOB.
2. Click **+Credit** in that patient's account.
3. Select Insurance Transfer as the Pay method.
4. In the Debit patient field, search for and select the patient who has the original bulk credit amount.
5. Enter the amount for this patient's claim in the Transfer field.
6. Click the **Insurance Carrier lookup** button and select the insurance who issued the payment.
7. Click **Save/Post**.

Version 14.19

There may be some payers who issue claim payments in the form of credit cards rather than checks. To process these credit card payments in OP, **you must be contracted with Instamed's Merchant Services**



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You will first want to read the instructions that were enclosed with the credit card payment. Some instructions may indicate that the card should only be used once, although there may be more than one patient listed on the Explanation of Benefits. Because processing instructions may vary, it is best practice to process the credit card via the Credits tab in the patient's account.

Process the Credit Card

1. Click the **Acct** button.
2. Search for and select the patient to access the account for a patient listed on the Explanation of Benefits.
3. Click the **Credits** tab.
4. Click the **+Credit** button.
5. Select **Credit card** (present) as the pay method.
6. Enter the Name on card (usually the insurance company issuing the payment).
7. Enter the **Card Number**, **Expiration Date**, and **Card Status** in the respective fields.
8. Enter a **Check/Ref #**. This is usually noted on the EOB as a reference or document ID number.
9. Enter the **Credit** amount in the Insurance credit field. If the card may only be processed once, but there are multiple patients on the EOB, enter the full amount of the card that can be transferred later.
10. Select the **Payer** by clicking the **Insurance Carrier Lookup** (Insurance shield symbol) button.
11. Enter **Credit source**, **Note**, and **Provider** if desired.
12. Click the **Save/Post** button.

Apply the Credits

1. While in the patient's account, click the **Payments** tab.
2. Click the **+ Payment** button.
3. Select Payer Credit as the Pay Method.
4. Allocate the amount(s) paid as stated on the EOB.
5. Click the **Save + Close** button.

Note:

If multiple patients' claims were paid on the EOB:

1. Navigate to the next patient on the EOB.
2. Click +Credit in that patient's account.
3. Select Insurance Transfer as the Pay method.
4. In the Debit patient field, search for and select the patient who has the original bulk credit amount.
5. Enter the amount for this patient's claim in the Transfer field.
6. Click the Insurance Carrier lookup button and select the insurance who issued the payment.
7. Click Save/Post.