01 QUOTE COMPARISON

Price the whole practice.

Compare the same patient-payment volume, transaction count and channel mix. Request a written fee schedule and keep the actual quote with this worksheet.

MONTHLY CARD VOLUME ($) _____

MONTHLY TRANSACTIONS _____

AVERAGE PAYMENT ($) _____

YOUR COMPARISON BASELINE

Separate front-desk, keyed, online and stored-card payments. A single advertised rate may not describe every channel.

Quote item	Provider A	Provider B	Provider C
Provider / quote date			
Pricing model / rate by channel			
Per-transaction charge by channel			
Monthly account / platform fees			
Gateway / integration / terminal cost			
Annual fees / setup charges			
Refund / dispute / retrieval fees			
Funding timing / hold or reserve terms			
Term / renewal / cancellation cost			
Estimated monthly total			

Build a comparable estimate. For each channel: card volume x rate / 100 + transaction count x per-transaction fee. Add monthly charges and annual fees / 12. Include interchange and network costs separately if the quote lists only a markup.

Record assumptions and event-based charges separately. Reserve holds and refunded purchase amounts are not processing fees. A quote estimate is not a guaranteed bill.

02 OPERATIONAL FIT

Follow a patient payment.

Have the provider demonstrate the workflows your team actually uses. Record the product name, supported connection and any additional fees.

01

At the front desk

Can the proposed terminal handle your required cards, contactless payments and refunds? Ask how eligible HSA/FSA card acceptance is configured and tested for your practice.

02

After insurance adjudication

How will the final patient balance be collected? Confirm payment links, portal options, receipts and partial payments without placing clinical details in payment messages.

03

Card on file and payment plans

How are payment tokens stored, permissions documented and future charges authorized? Ask how patients update a card, cancel an arrangement or resolve a failed payment.

04

Practice software and reconciliation

Is the exact EHR or practice-management version supported? Request a demonstration of posting, refunds, reversals, deposit matching and exceptions; identify manual work.

05

When something goes wrong

Who supports a failed terminal, missing deposit or posting mismatch? Confirm support hours, escalation contacts, outage procedures and the practice staff member responsible.

THE ONE WORKFLOW WE MUST SEE DEMONSTRATED

03 SECURITY + SWITCHING

Make the handoff deliberate.

Bring your practice administrator and IT or compliance lead into the review. Resolve responsibilities, access and migration details before you sign.

BEFORE YOU SIGN

- [ ] Data boundaries. What patient and payment data does each connected service receive, store or transmit?
- [ ] HIPAA review. Have your compliance lead assess the specific services and whether a business associate agreement is needed.
- [ ] PCI responsibilities. Ask what validation applies to your setup and which tasks remain with the practice.
- [ ] Staff access. Confirm individual logins, role permissions, audit records and a prompt offboarding process.

BEFORE YOU SWITCH

- [ ] Approved setup. Confirm the merchant account, equipment, integrations and written pricing are ready.
- [ ] Token migration. Ask both providers whether stored-card tokens can move, under what conditions and at what cost.
- [ ] Test the full flow. Plan controlled tests of payments, refunds, posting, receipts and deposit reconciliation.
- [ ] Preserve records. Confirm access to historical statements, disputes and refunds after migration.

UNRESOLVED QUESTION / OWNER / NEXT ACTION

Keep patient information, card numbers, security codes, bank account numbers and identity documents off this worksheet. Use the appropriate secure systems for sensitive data.

Discuss your practice with NUMUS

nms.io/app/

Application review does not guarantee approval, pricing, integration or funding.