

Healthcare Patient Financing– EZPAY Advantage®

Flexible Patient Financing For The Healthcare Industry

What is EZPAY Advantage?



EZPAY Advantage is a deferred payment program offered by SPS that allows patients to extend their payment for healthcare services over 3, 6, 12, and in some cases 18 months utilizing their bank issued debit card.

SPS guarantees and assumes all liability for the payments and settles the funds to the business' bank account in three business days. And by utilizing proprietary risk management tools, SPS can approve a majority of these transactions - including those who have less than perfect credit with credit scores as low as 525.

EZPAY Advantage supports a full range of healthcare providers including:

- **Medical Practice Management and Billing Systems**
- **Dental Practices**
- **Veterinary Practices**
- **Urgent Care Facilities - Out-Patient - Ambulatory Surgical Centers**

EZPAY Advantage can be utilized for time of service payments or for the final patient billing.

Accessing EZPAY Advantage at the time of service can be accomplished via a simple web link provided to the patient or through integration with your practice management system. Processing for smaller practices is accomplished through a real-time, easy to use interface via a web enabled device such as a laptop, tablet, or mobile device. SPS also provides your organization with reporting that can be easily imported into your system as part of your workflow.

EZPAY Advantage Helps Your Patients!

EZPAY Advantage answers a critical need in your practice. It helps patients that cannot afford to pay at the time of service or a final amount due. Most patients are willing to pay for the services but poor credit or no credit prevents them from meeting the obligation in full. This is where EZPAY Advantage comes in. It bridges the gap of the practice being paid and the patient being able to receive necessary services. This not only helps your cash flow, but also helps the patient get the services they need!

Contact us today to learn more how we can help your practice grow!

How Do You Get Paid?

- ACH Origination
- Bank Account Verification
- Credit & Debit Card
- Gift & Loyalty Card
- Consumer Financing
- On-Line Bill Payment
- Check21 Image Processing
- Check Authorization

WHO ARE WE? Founded in 1996 and headquartered in Las Vegas, Nevada Secure Payment Systems provides fully redundant payment processing solutions to over 10,000 retail, lending, wholesale, e-commerce, and corporate endpoints across North America.

WHAT DO WE DO? Processing over \$18 billion in payments in 2019, SPS facilitates the transfer of value by providing businesses with a full range of transaction and settlement processing, risk management, and reporting tools so they may quickly and confidently accept payments, pay vendors, or transfer funds at the point of sale or on the WEB.

These solutions include:

- Automated origination of one-time & recurring ACH debits and credits
- EZPAY Advantage® consumer financing
- Credit and debit card merchant payment services
- Bank account verification databases for retail and bill payment processing
- Gift & loyalty card issuance and processing
- Bill payment processing
- Underwriting and guaranteeing eCheck transaction risk
- Electronic remote check imaging & deposit

HOW DO WE MEET YOUR NEEDS? SPS operates fully secure and redundant data centers, meets or exceeds PCI compliance standards where applicable, and undergoes rigorous annual SOC I and II audit reviews for transaction processing, privacy safeguards, and data security.