

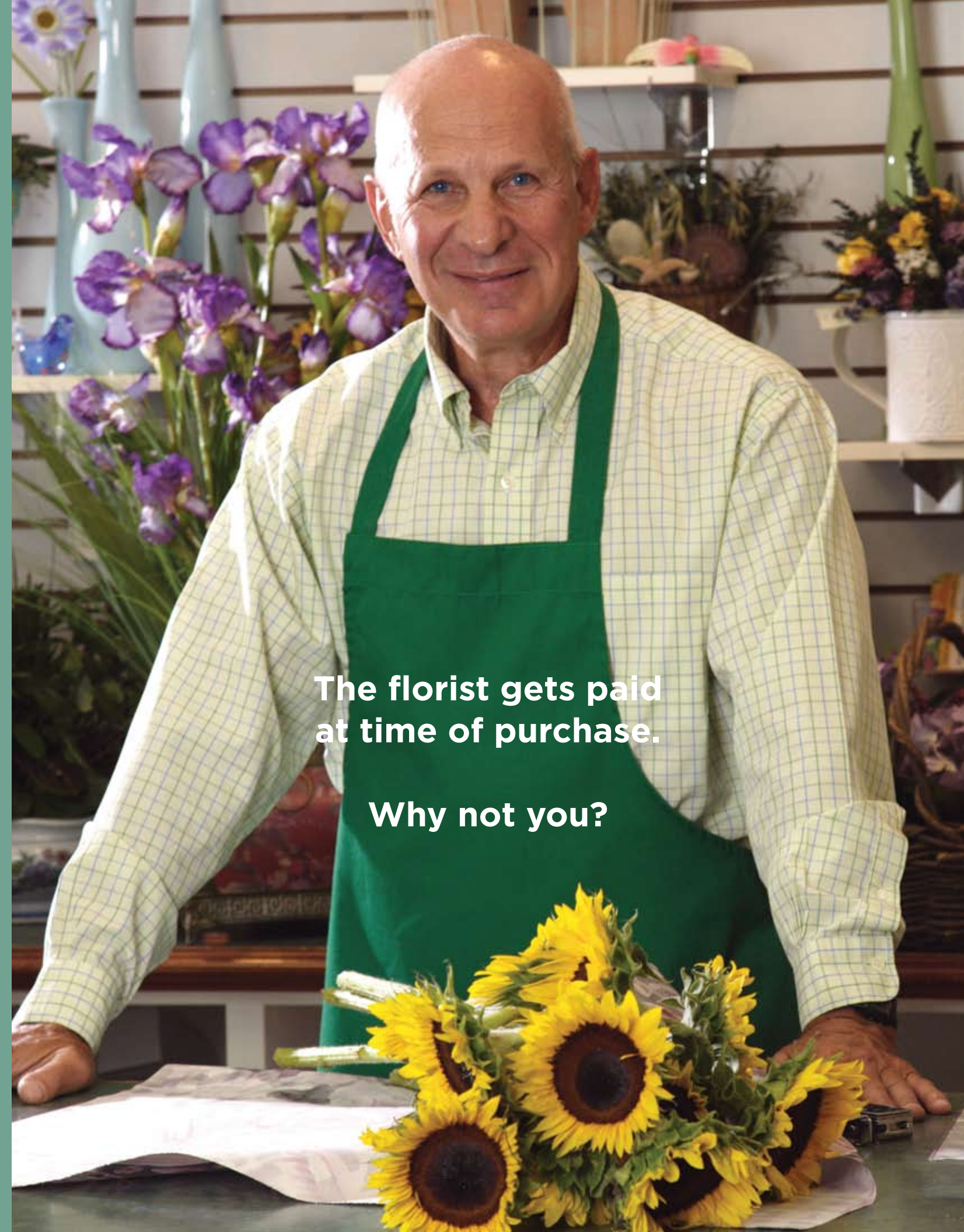
# mPay GATEWAY

It's like money in the bank.

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**The florist gets paid  
at time of purchase.**

**Why not you?**

Introducing simple software that enables estimation of your patient's responsibility for an office visit and any procedures. You can then start the process of collecting that money from the patient before they leave your office. You don't have to worry about adjudication issues getting between you and your patient.

With high deductible and cost-shifting requiring you to collect more from your patients, the cost of collecting from your patients is becoming a large expense and hassle. Today, the average practice writes off fifty cents of every dollar it bills a patient. Imagine how profitable your practice would be if you could turn your bad debt into collected dollars?

With mPay Gateway, financial dealings with your patient are completed while the patient is still in the office. This not only reduces bad debt exposure but also eliminates the expense of sending multiple statements to the patient long after the services have been provided.

**Focus on your patients,  
not your collectibles.**

mPay Gateway is an online tool your staff can master in minutes. The initial set up couldn't be easier and typically takes fifteen minutes or less per specialty. Our card processing application accepts Visa, MasterCard, American Express, and Discover. It replaces your current swipe card process.

## mPay GATEWAY

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### Here's how it works.

Our patient Point of Service Estimator is easy for you to set up online in minutes and will look just like your current patient charge ticket. The categories for procedures and services are in your terminology just like you see them now.

In a matter of a few clicks, you can have an estimate of service charges for the patient. You can then swipe the patient's payment card through your terminal and hold that authorization until you receive a remittance advice showing the exact amount the patient owes. It's just like a hotel putting a hold on your card when you check-in. It only takes seconds to do this before the patient leaves the clinic.

For the patient, it is simple -- visit your office, get needed care, see what the services cost, swipe a payment card and go home. No more statements and bills months after the fact.

**mPay Gateway is your  
guarantee of patient payment  
the day they visit.**

To discover how mPay Gateway can benefit your clinic, visit us at [www.mPayGateway.com](http://www.mPayGateway.com) and view our online demo. For more information or to set up an appointment to see mPay Gateway first hand, call us at 866.381.6662.

## Introducing mPay Gateway. It's like money in the bank.



### Are you prepared for Consumer Directed Health?

Current world		20% of patients have CDH plans	
Average Physician revenue	\$500,000	Clinic revenue	\$500,000
Revenue collected from consumers (15%)	\$75,000	Revenue collected from consumers (100% of CDH and 15% of the remainder)	\$160,000
Revenue collected at time of service, fixed dollar co-pays (estimated 50%)	\$37,500	Co-pays collected at time of service (estimated at 50% of non-CDH revenue)	\$30,000
Amount to be collected after visit	\$37,500	Amount to be collected after visit	\$130,000

**49.2% of the amount to be collected after a visit is written off as bad debt.\***

Bad Debt Expense**	\$18,450	Estimated Bad Debt Expense***	\$63,960
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\*Medical Group Management Association 2004 data; McKinsey & Company, July 2007  
\*\*Consistent with MGMA data showing 3.69% average bad debt expenses  
\*\*\*Calculated as 49.2% of amount to be collected after visit

### In three easy steps mPay Gateway gives you a healthier bottom line.



#### Step 1: Create an Estimate

Use the mPay™ Estimator to determine estimated patient responsibility. The mPay Estimator will take into consideration the health plan discount arrangement you have negotiated.



#### Step 2: Authorize Payment

Show patient the services performed and the patient's expected cost. Swipe the patient's payment card. The patient signs the receipt, validating their commitment to pay, and is on their way.



#### Step 3: Collect

When you receive the remittance advice from the patient's payer, use the mPay Repricing screen to request collection for the exact amount the patient owes. The money will be sent right to your bank.