

PersonaPay

Consumer User Guide - Version 2.0
Last Updated on 2/15/2021



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Revision History

Date	Modified By	Significant Changes
11/8/2019	Ashley Speck	<ul style="list-style-type: none">• Initial Release
8/4/2020	Ashley Speck	<ul style="list-style-type: none">• Added Supported Browsers section
9/14/2020	Ashley Speck	<ul style="list-style-type: none">• Updated branding
2/15/2021	Ashley Speck	<ul style="list-style-type: none">• Added two-factor authentication to "Logging In" section

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Supported Browsers

The following browsers are supported:

Desktop

- Chrome: Current Version
- Edge: Current Version
- Firefox: Current Version
- Internet Explorer: 11
- Safari (Mac Only): Current Version
- Opera: Current Version

Mobile

- Stock browser on Android 4.0+
- Safari on iOS 9+

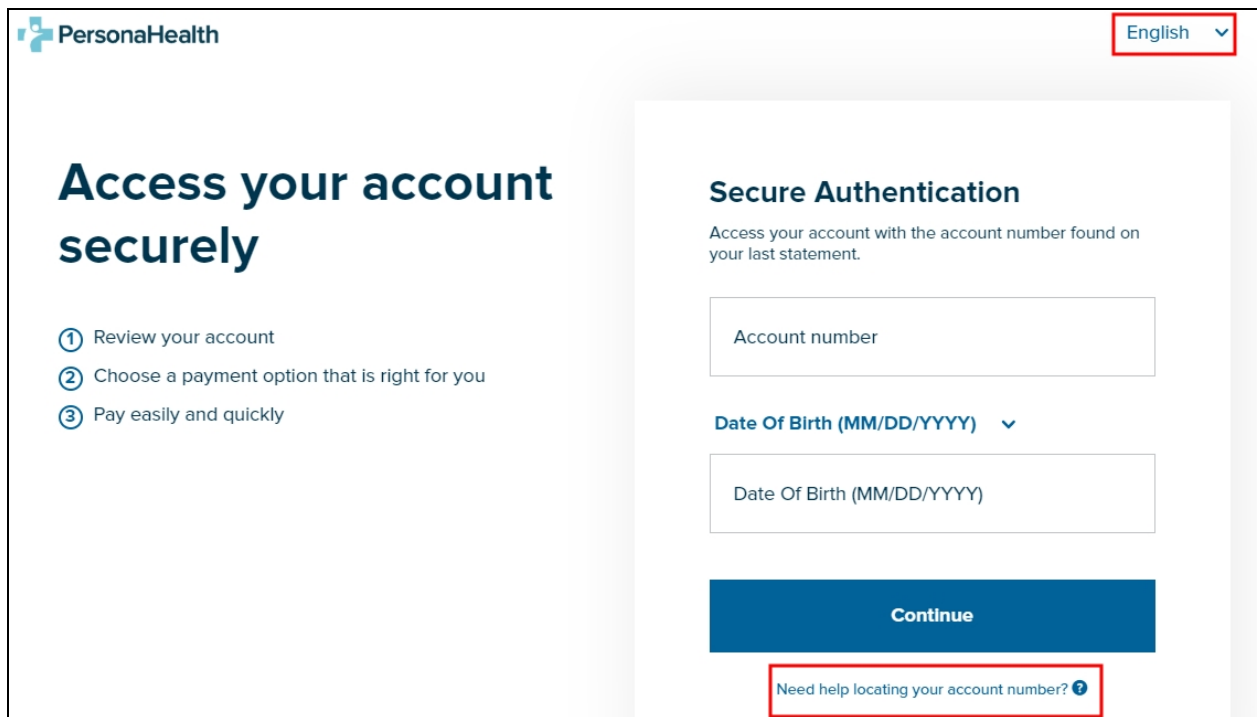
Secure Authentication

The PersonaPay consumer login screen allows the consumer to authenticate with two pieces of personal data, such as an account number and zip code, to access their account. A username and password are not needed for the site. This guide will reference account number and ZIP code however your consumer portal may be configured to use different pieces of data.

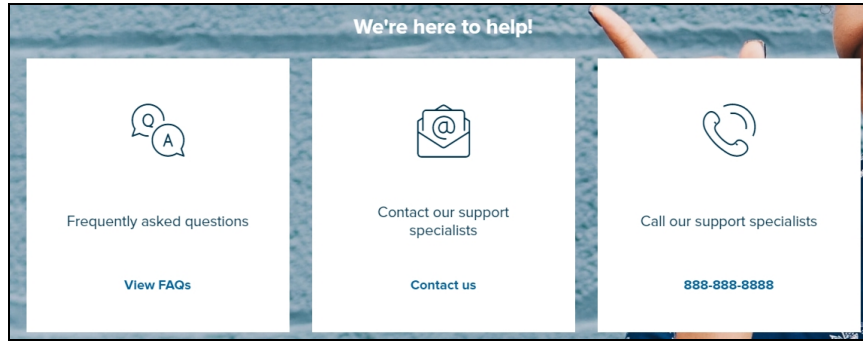
Authentication Help

If the consumer is having trouble authenticating, the portal offers multiple help options:

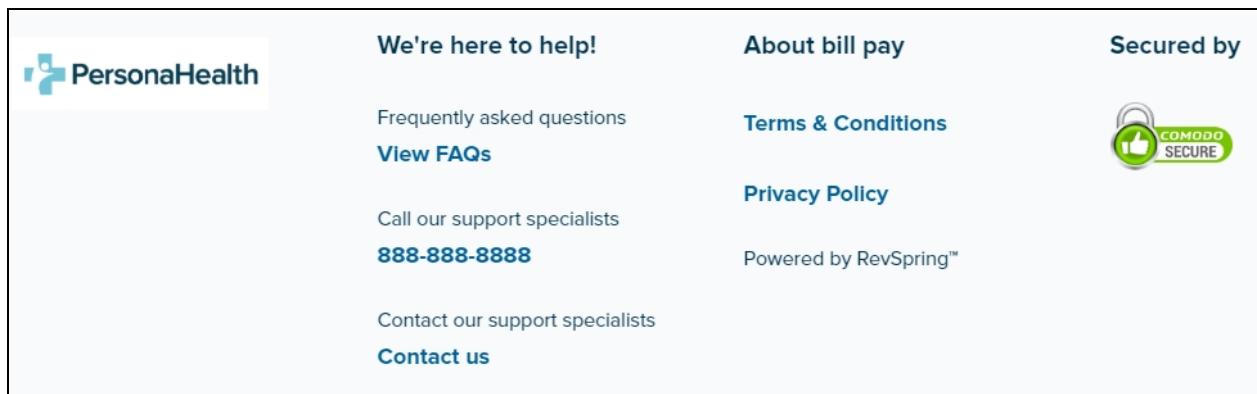
- **Need help locating your account number?** - by clicking this link, a sample statement image will display with direction on where the consumer can find their account number.
- **Language** - the dropdown in the upper right corner of the portal will allow the consumer to translate the portal into one of the available languages.



- **We're here to help!** - this section may contain links to the frequently asked questions page, the contact us page, your organization's homepage, a customer service email address and/or a phone number. This section is configurable so your consumer portal may appear different than the image:

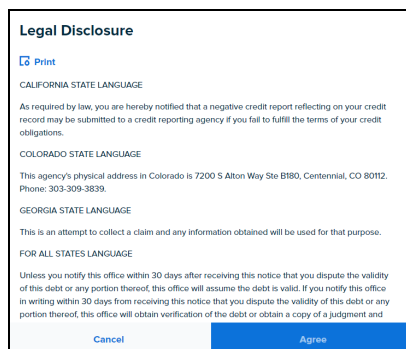


- **Portal footer** - this section appears at the bottom of the portal throughout the consumer's entire experience, no matter what page they are on. This section may also contain links to the frequently asked questions page, the contact us page, your organization's homepage, a customer service email address and/or a phone number. In addition, this section contains the Terms and Conditions and Privacy Policy.



Logging In

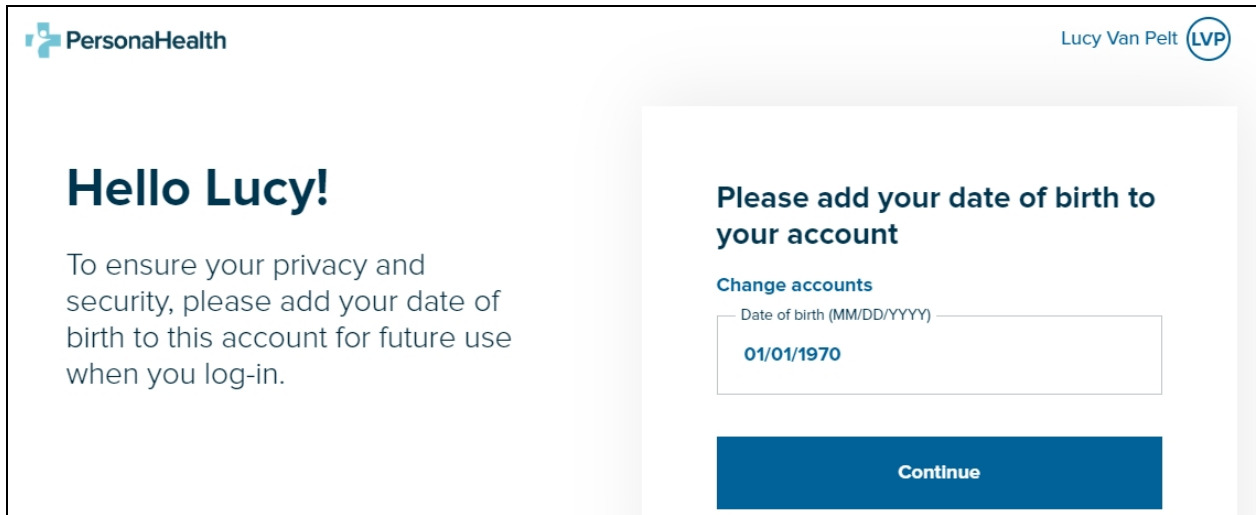
If the consumer successfully enters the two pieces of data to authenticate, they may be required to agree to the Legal Disclosure prompt. They must scroll to the bottom of the disclosure before the **Agree** button will enable.






Note: this disclosure may not be configured for your portal. If it is configured, the language within the disclosure will be different than the image.

If the consumer is logging in for the first time, they will be prompted to enter an alternate piece of information to authenticate with. If the consumer receives an eStatement notification, for example, it will contain a link to the portal. When the consumer clicks the link within the email, the portal will ask them for this alternate piece of data. This allows the consumer to use something that they are more likely to remember than their account number.



PersonaHealth Lucy Van Pelt 

Hello Lucy!

To ensure your privacy and security, please add your date of birth to this account for future use when you log-in.

Please add your date of birth to your account

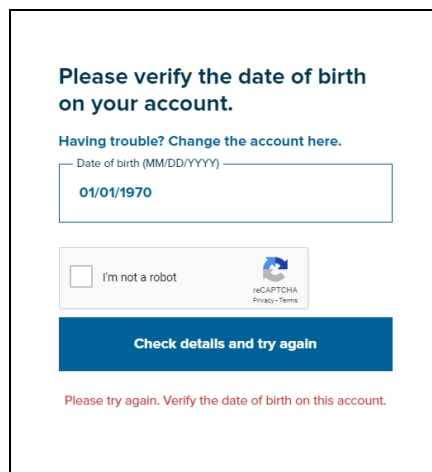
[Change accounts](#)

Date of birth (MM/DD/YYYY)

Continue

The piece of information on this screen will depend on your portal configuration but may be the consumer's date of birth, the last four digits of their Social Security Number, or something else that only they should know.


If the consumer enters the incorrect secondary authentication three times, they will be asked to complete a reCAPTCHA before they can try again.



Please verify the date of birth on your account.

[Having trouble? Change the account here.](#)

Date of birth (MM/DD/YYYY)

I'm not a robot  reCAPTCHA
Privacy - Terms

Check details and try again

Please try again. Verify the date of birth on this account.

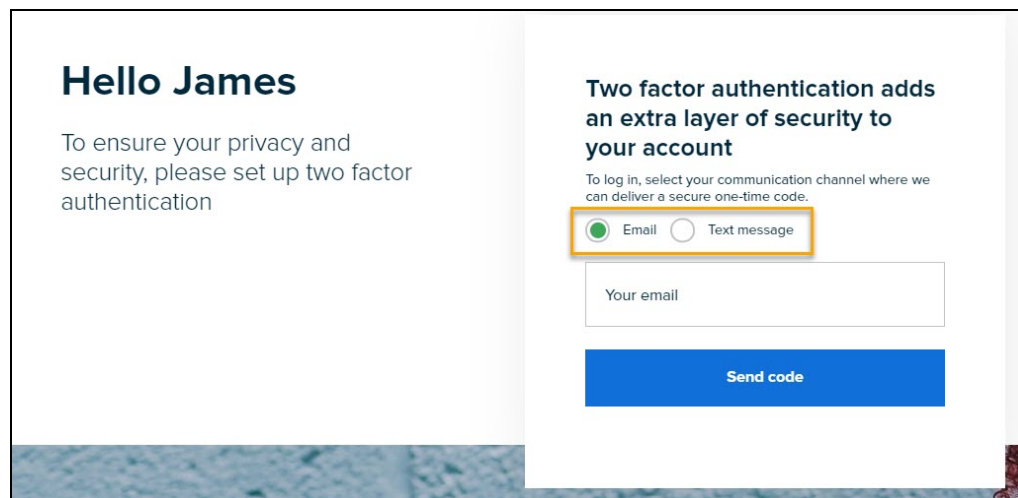
Two-Factor Authentication

Two-factor authentication is an optional feature that can require the consumer to receive a texted or emailed code that they must enter (after entering their two pieces of data) in order to log in.

If a consumer is logging in for the first time, they will be prompted to enter their email address or phone number to receive the code (they can toggle between "Email" and "Text message").

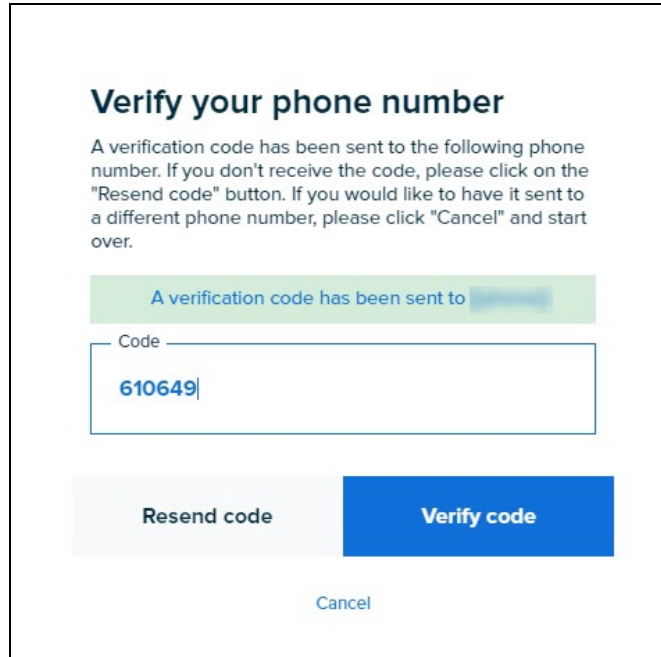


Note: if text is not enabled for your organization's version of the portal, the consumer would only have the email option.



The screenshot shows a user interface for setting up two-factor authentication. On the left, a message says "Hello James" and "To ensure your privacy and security, please set up two factor authentication". On the right, the heading is "Two factor authentication adds an extra layer of security to your account". Below this, it says "To log in, select your communication channel where we can deliver a secure one-time code." There are two radio buttons: "Email" (selected) and "Text message". Below the radio buttons is a text input field labeled "Your email". At the bottom right is a blue button labeled "Send code".

Once the email address or phone number is entered, click **Send code**. The 6-digit code should immediately be delivered to the consumer's selected preference. Once received, the code should be entered in the "Code" box and click **Verify code** to complete the process.



Verify your phone number

A verification code has been sent to the following phone number. If you don't receive the code, please click on the "Resend code" button. If you would like to have it sent to a different phone number, please click "Cancel" and start over.

A verification code has been sent to [REDACTED]

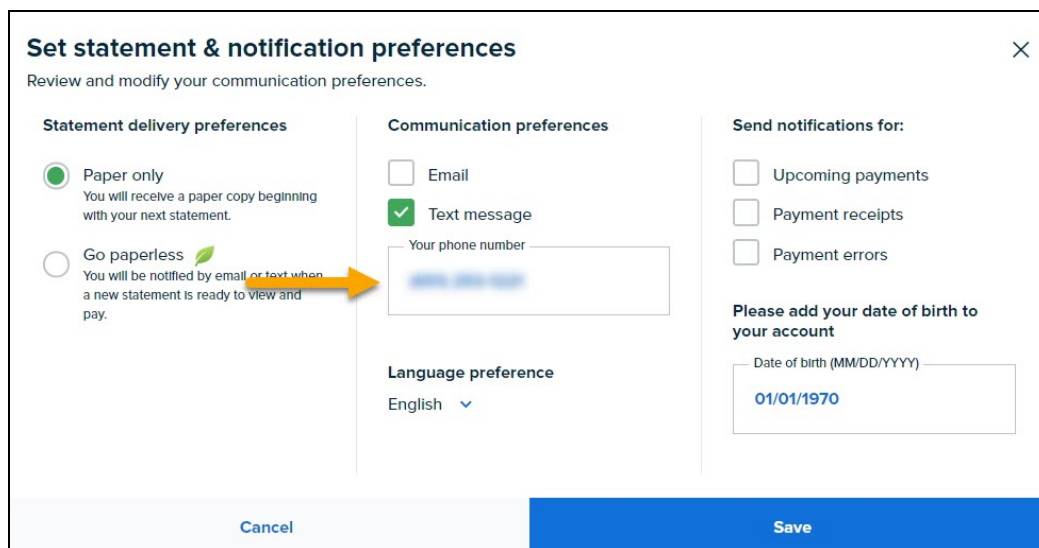
Code
610649

Resend code Verify code

Cancel

If the code is not received, the consumer can click **Resend code** to have it delivered again. The email address or phone number it was delivered to will be displayed in the green confirmation message (shown in the above image). If the email address or phone number is incorrect or the consumer would like to use a different phone number, they can click **Cancel** to be taken back to the previous screen.



Once the code is verified, the consumer will need to enter their alternate authentication piece (i.e. the date of birth as described in the [Logging In](#) section). The communication preference used to receive the code will also be added to the consumer's profile.



Set statement & notification preferences [X]

Review and modify your communication preferences.

Statement delivery preferences

- Paper only
You will receive a paper copy beginning with your next statement.
- Go paperless 
You will be notified by email or text when a new statement is ready to view and pay. 

Communication preferences

- Email
- Text message

Your phone number [REDACTED]

Language preference
English ▾

Send notifications for:

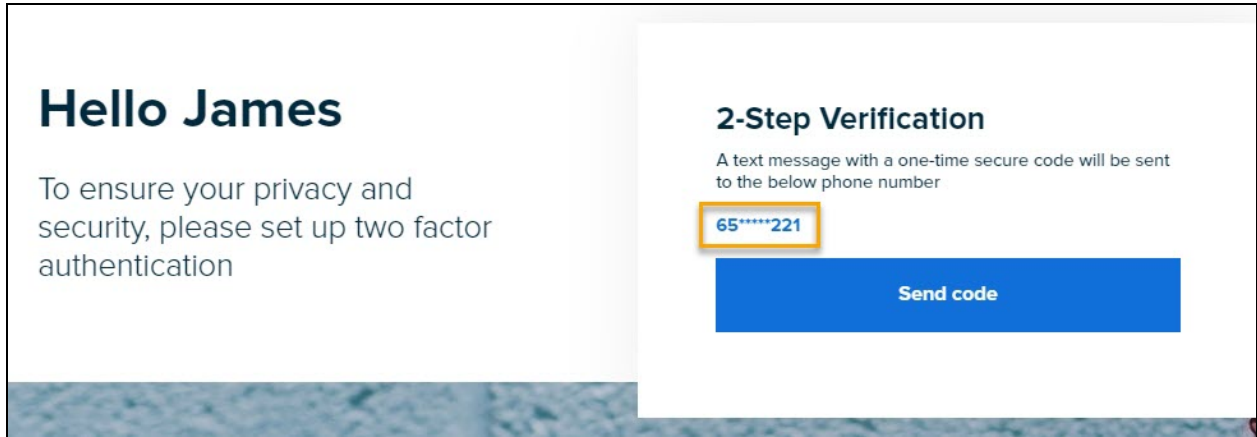
- Upcoming payments
- Payment receipts
- Payment errors

Please add your date of birth to your account

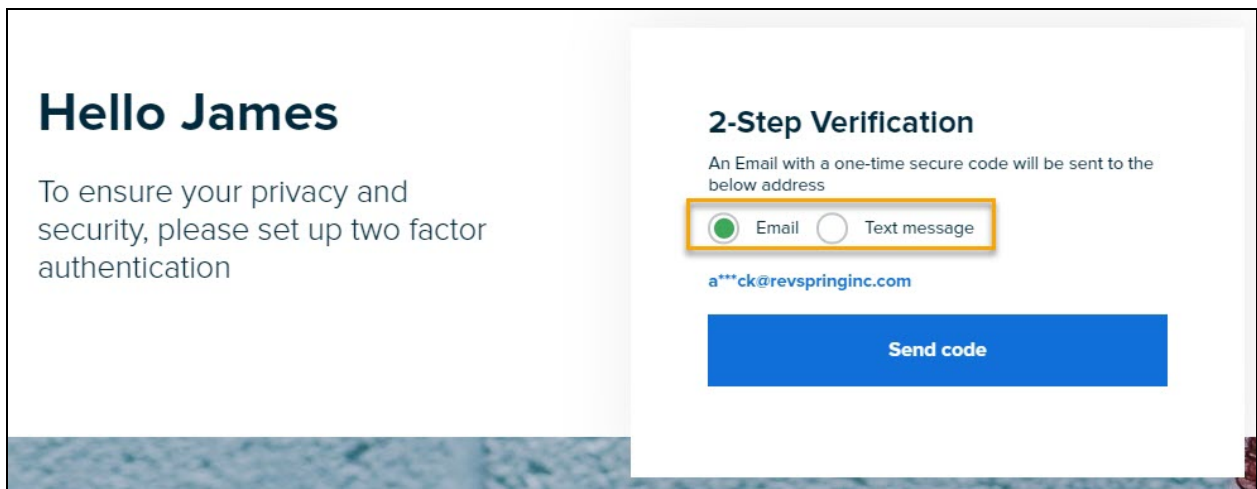
Date of birth (MM/DD/YYYY)
01/01/1970

Cancel Save

The next time the consumer logs in, the verified communication methods stored in their profile will appear as options. If only the email address or phone number is verified, it will default to that selection (as shown below). The email address and/or phone number will always be masked on this screen.



If the consumer has both a verified email address and phone number in their profile, they can select via which method they would prefer the code sent.



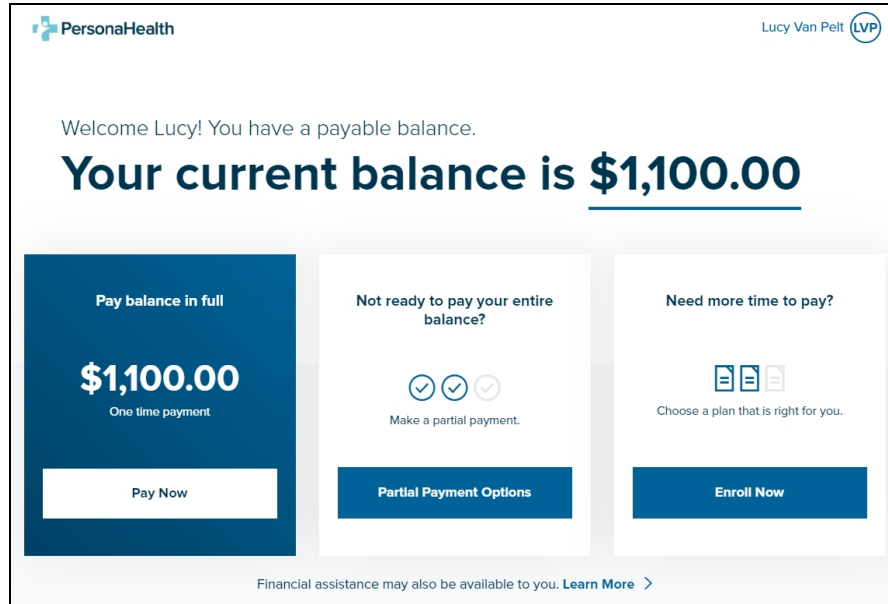
Once the consumer enters the code, they will be successfully logged in.



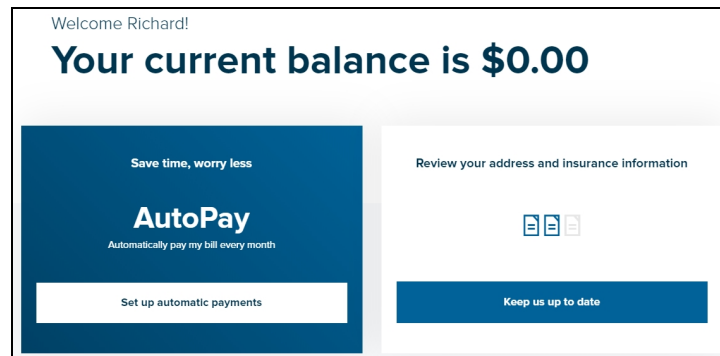
If the consumer clicks a link in an email or text message (such as a statement notification or payment confirmation), they will not need to receive a code to log in. They will log in with their alternate authentication piece of data (i.e. date of birth).

Home Screen

Once logged in, the consumer will see the home screen with a welcome message displaying their balance. "Cards" will be available for the consumer to take action based on their balance.



If the consumer does not owe any money, they will not be prompted to make a payment.



See the **Payment Options** section of this document for more information.

Your Account Activity


Below the payment card section, the consumer will see the **Your account activity** section.

The consumer's last statement balance will be listed and, if applicable, their new charges/payments/adjustments and current balance. The consumer may click on any of the three items and a window will appear with more detailed information regarding that amount.

Your account activity	
Statement balance as of 02/05/2020	\$750.00 >
New charges, adjustments & payments 02/05/2020	\$0.00 >
Current balance as of 02/05/2020	\$750.00 >

View Statements

In the lower left corner of the page, the consumer will see a section with three options. The top option allows the consumer to view their statement history.

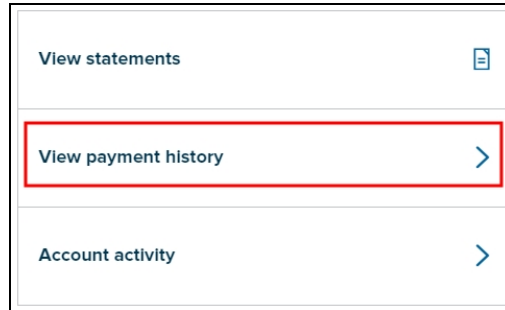
View statements	
View payment history	>
Account activity	>

Clicking on this option will open a window that will list all of the consumer's statements received during the archival period. Details surrounding the statements will be listed along with a link to view the PDF. Clicking the **View PDF** link will open the statement in a separate window. This will allow them to view, save, or print the statement.

Your Statements				
Statement Number	Name	Statement Date	Amount Due	View PDF
SN1007	James Smith	06/21/2019	\$1,205.67	View PDF
SN1001	James Smith	05/21/2019	\$1,194.33	View PDF
SN1006	James Smith	04/21/2019	\$881.50	View PDF
SN1004	James Smith	03/21/2019	\$0.00	View PDF
SN1002	James Smith	02/21/2019	\$1,392.00	View PDF
SN1003	James Smith	01/21/2019	\$1,885.00	View PDF
SN1005	James Smith	12/21/2018	\$1,529.50	View PDF

View Payment History

The second option allows the consumer to view their payment history.

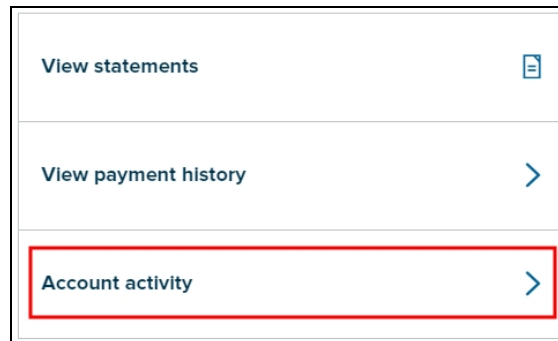


Clicking on this option will display all the payments the consumer has made in the last 16 months on this portal as well as any payments made in the CSR portal or via the RevSpring IVR product. Details surrounding the payments will be listed along with a link to view the receipt. Clicking the **View receipt** link will open the payment receipt in a separate window. This will allow the consumer to view, save, or print the receipt.

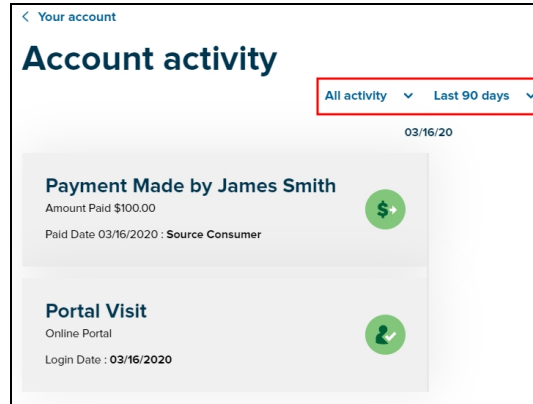
Payment history						×
Date	Payment Type	Last Four	Status	Amount	View receipt	
03/16/2020	Visa	1111	Approved	\$100.00	View receipt	
03/06/2020	Checking	1111	Approved	\$450.00	View receipt	

Account Activity

The third option allows the consumer to view their account activity.



Clicking on this option will display all of the actions that have been taken on that consumer's account including payments, statements, portal visits, IVR calls, etc. It includes activities performed by the consumer as well as by CSRs. There are filters available that can narrow down the activities by type and date.



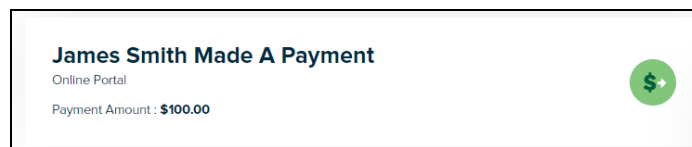
Account activities can be filtered by:

Filter option	Description
All activity	Displays all activity for that account for the given timeframe.
Payment	Displays all activities relating to payment for the given timeframe. This includes payments, refunds, voids, and scheduled payments.
Statement	Displays all statements the consumer has received for the given timeframe.
Scheduled Payment	Displays all payments that have been scheduled to process on a future date.
Consumer	Displays visits to the consumer portal made by the consumer for the given timeframe.
Communication	Displays inbound and/or outbound IVR call activity.
Date range	Activities can be displayed by these timeframes: <ul style="list-style-type: none"> - Last 7 days - Last 30 days - Last 90 days - Last 1 Year - Month to date - Quarter to date - Year to date

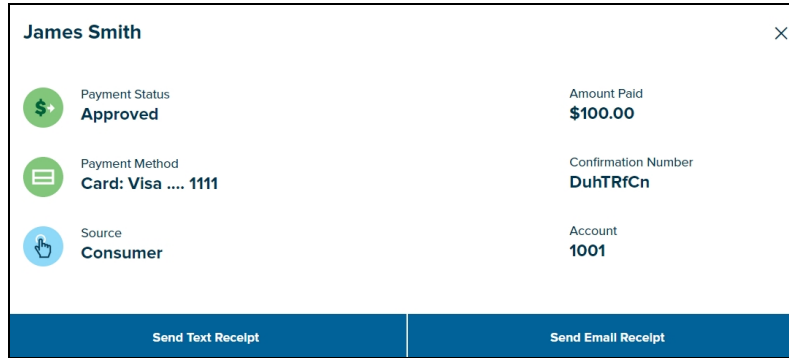
Each activity can be clicked to display more information and additional actions that can be taken. The following section describes these actions.

Completed Payments

When a payment has been successfully made, the activity will look like this:



Once the activity is clicked, details regarding the payment will appear.

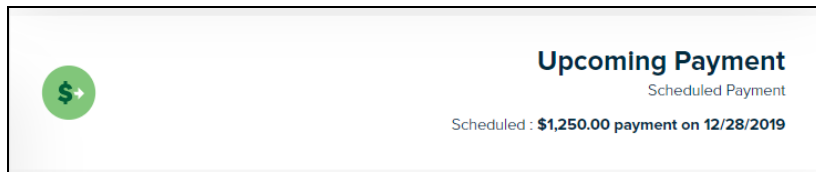


- **Payment Status:** this will display if the selected payment was approved, declined, errored, returned, or adjusted.
- **Payment Method:** this will display the masked payment method used to make the payment.
- **Source:** this will display where the payment was made (whether it was online or over the phone).
- **Amount Paid:** this will display the amount the consumer paid.
- **Confirmation Number:** this will display the confirmation number of the payment.
- **Account:** this will display the account number(s) the payment was applied to.
- **Send Text Receipt/Send Email Receipt:** if the consumer would like a receipt be resent to them, they can select one of these buttons to input where they would like the receipt be sent.

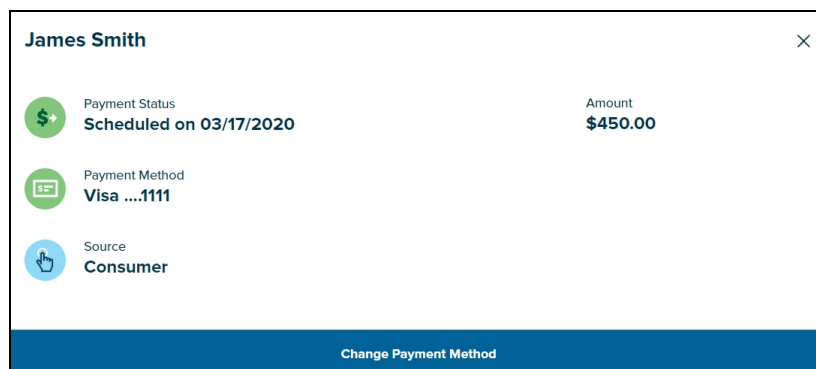
If a payment needs to be voided or refunded, the consumer will have to call a representative to facilitate this action in the CSR portal.

Scheduled Payments

If a consumer has a future-dated or upcoming payment scheduled, it will look like this:



Once the activity is clicked, details regarding the payment will appear.

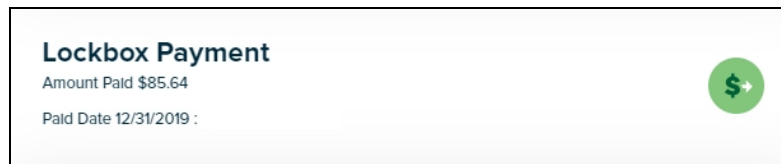


- **Payment Status:** this will display the date when the payment is scheduled to process.
- **Payment Method:** this will display the masked payment method that will be used to make the payment.
- **Source:** this will display where the payment was scheduled.
- **Amount:** this will display the amount that is scheduled to be paid.
- **Change Payment Method:** this will allow the consumer to change the payment method that will be used to make the upcoming payment.

If the scheduled payment needs to be cancelled or rescheduled, the consumer will have to call a representative to facilitate this action in the CSR portal.

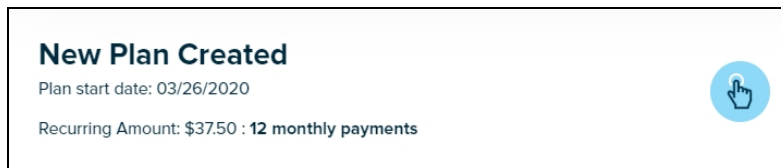
External Payments

If your organization sends "external" payments to RevSpring to display in the portal, they will also appear in the Account Activity tab. For example, if the external payment file contained lockbox payments, the activity will look like this:

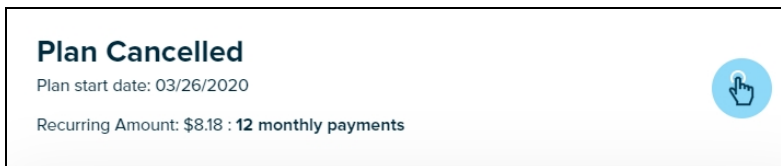


Payment Plans

If your organization offers payment plans to consumers, payment plan activity will appear. When a payment plan is created, the activity will look like this:




When a payment plan is cancelled, the activity will look like this:



Statements

If a consumer has received a statement (whether via mail or electronically), the activity will look like this:



Statement Sent 11/26/2019


Amount Due: \$52.07

Due Date : 12/16/2019

Once the activity is clicked, details regarding the statement will appear:

James Smith

×

 Full name	James Smith	Statement date	11/26/2019
 Statement Number	SN0002078	Amount	\$1,250.00
 Account	1001	Payment due date	12/16/2019

[View Statement](#)

- **Full name:** this will display the statement recipient's name.
- **Statement Number:** this will display the statement number.
- **Account:** this will display the account number on the statement.
- **Statement date:** this will display the date of the statement.
- **Amount:** this will display the amount due of the statement.
- **Payment due date:** this will display the date payment is due.
- **View Statement:** this will allow the consumer to view a PDF copy of the statement.

Portal Visits

A portal visit will be registered each time the consumer logs into the portal. The activity will look like this:

Portal Visit






Online Portal

Login Date : 11/25/2019

Clicking on the activity will display a screen with more information regarding the visit:

James Smith

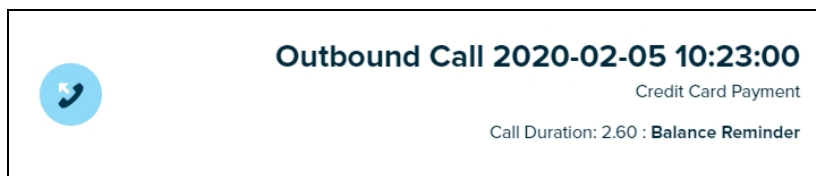
×

 Consumer Number	1001	Status	Completed
 IP Address	50.253.82.20	Browser Info	Chrome 78.0.3904.108
 Time Spent in Minutes	17	Operating System	Android 8.0

- **Consumer Number:** this will display the consumer number.
- **IP Address:** this will display the IP address of the computer that accessed the site.
- **Time Spent in Minutes:** this will display the number of minutes that the consumer visited the site.
- **Status:** this will display whether the consumer is still logged in or if the visit is complete.
- **Browser Info:** this will display the type of browser the consumer used to access the site.
- **Operating System:** this will display the type of operating system the consumer used to access the site.

Communication

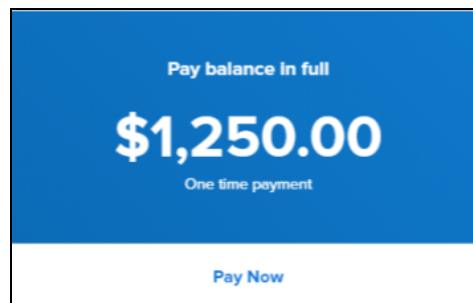
If your organization uses RevSpring's IVR products for inbound or outbound calling, IVR activity will appear. An outbound call would appear like this:



Payment Options

Depending on your portal configuration, the consumer will have some combination of the following payment options:

Pay Balance In Full



Clicking **Pay Now** will bring up a series of screens. The **Review Balance** screen displays the account details that make up the balance.

Account number	Patient name	Statement date	Balance
A9006100106	Brandon Frank	09/25/2018	\$149.00
A9006100107	Brandon Frank	10/25/2018	\$250.00
A9006100108	Brandon Frank	11/25/2018	\$251.00
A9006100109	Brandon Frank	12/25/2018	\$544.33
A9006100110	Brandon Frank	05/30/2019	\$55.67
Total Payment			\$1,250.00

The consumer will click **Choose Payment Method** to advance to the next screen. The **Choose Payment** screen allows the consumer to select how they want to pay and enter an email address and/or phone number to send a receipt of the payment.

Choose your payment method

Credit or Debit Card

ACH

Please enter your email for payment receipt & reminders

Email:

Phone:

Schedule payment on

Date to process:

[Review payment terms agreement >](#)

I signify that I have read, understand, and agree to the terms of the agreement

The consumer may also choose the date they would like the payment to process by clicking into the **Schedule payment on** box. They can select the date from the calendar that appears.

Schedule payment on

Date to process:

< Dec 2019 >

Mon	Tue	Wed	Thu	Fri	Sat	Sun
25	26	27	28	29	30	1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31	1	2	3	4	5

The upper right corner of the page will display a payment summary. If fees are applicable, they will be displayed and added to the total payment amount.

Your payment summary	
Current balance	\$305.48
Credit 2.00 %	
Fees	\$5.00
Total payment	\$310.48

The consumer will need to check the box to agree to the payment terms and click **Next** to enter the payment method details.

[Review payment terms agreement >](#)

I signify that I have read, understand, and agree to the terms of the agreement

If the consumer has a stored payment method, it will appear on the prompt. If the consumer would like to use this payment method, they can enter the CVW code (if it is a credit card payment) and click **Confirm payment**.

Pay by Credit or Debit Card ✕

VISA Visa ending in **** 1111

Expires: 11/20

Use a new card

Back
Confirm payment

If they have a new payment method they would like to use, they can click **Use a new card** or **Use a new bank account** and click **Confirm payment**. They will need to fill out the fields on the payment method form with their credit card or bank account details. If the consumer would like to save this payment method to use again in the future, they can check the **Save this account for future use** box at the bottom.

Save this account for future use

Back
Confirm payment

The consumer will need to click **Confirm payment** to submit the transaction. If the payment was successful, they will be presented with a "thank you" screen confirming the payment details. They will then have options to email or text a receipt if they did not previously provide an email address or phone number. Clicking **Print** will open a PDF copy of the receipt that can be sent to their printer.

They will also have the option to take a satisfaction survey.

Thank you for your payment James

We received your payment of \$1,250.00. Please allow 2-3 business days for your balance to reflect this payment.

Payment amount: **\$1,250.00**

Payment method: **Visa **** 1111**

Confirmation number: **QDygXYL2**


Your receipt

[✉ Email](#) [✉ Text](#) [🖨 Print](#)

Please take a moment to rate this billing and payment experience

Take quick survey

If they click **Take quick survey**, they will be asked if they were satisfied or not with their billing and payment experience.




Were you satisfied with your payment experience?

Yes

No

If they click **Yes**, they can select what they were satisfied with (though it is not required).




What aspect of your payment experience were you most satisfied with?

- Payment website was quick and easy
- Payment options were clear and appropriate
- Payment website was simple to navigate and understand
- Paper statement, additional communications and website were clear and consistent
- Other

Next

If they click **No**, they can select what they were not satisfied with.

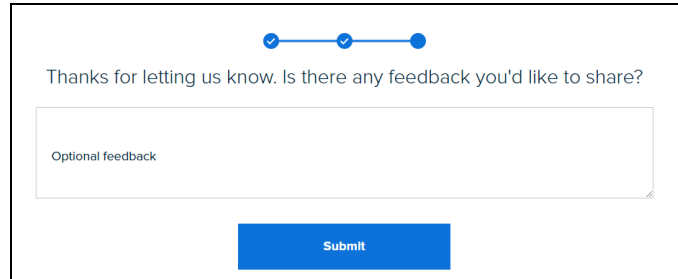


What aspect of your payment experience were you least satisfied with?

- Payment website was not intuitive
- Payment website was challenging to find
- Difficult to locate account number/access code on statement
- Billing dispute
- Other

Next

After clicking **Next**, they will be prompted to enter any comments or feedback that they have. This is also optional.



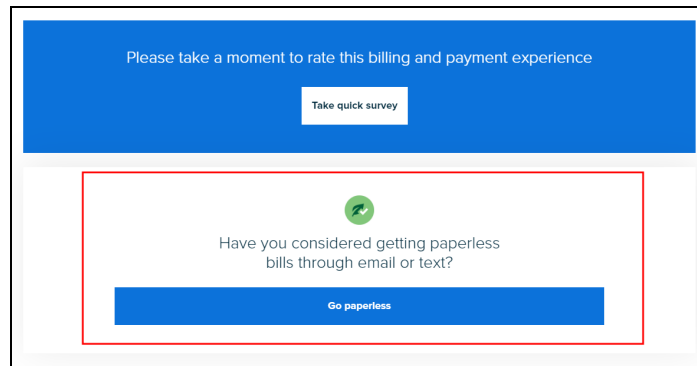
Thanks for letting us know. Is there any feedback you'd like to share?

Optional feedback

Submit

The consumer will need to click **Submit** to finalize the survey.

The consumer may also see a Smart Action to go paperless, if they currently have paper delivery.



Please take a moment to rate this billing and payment experience

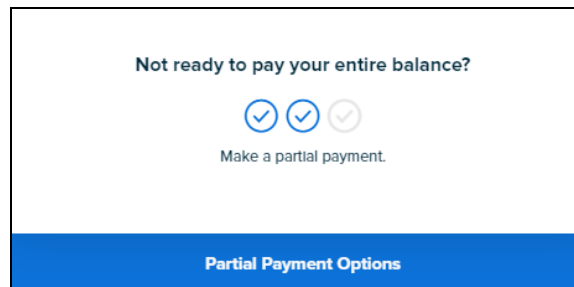
Take quick survey

Have you considered getting paperless bills through email or text?

Go paperless

Clicking **Go paperless** will take them to their profile where they can adjust their delivery preference settings.

Make A Partial Payment - Custom Amount



Not ready to pay your entire balance?

Make a partial payment.

Partial Payment Options

If the consumer is not ready to pay their balance in full, they may click **Partial Payment Options**. On the **Choose payment amount** screen, the consumer can update/edit the amount they want to pay (the full amount will pre-fill in the **Your Payment** field). If enabled, they can also review and adjust where that money will be applied if the consumer has multiple accounts making up that balance.

Choose payment amount
Choose Payment
Payment Confirmation

Your current balance is \$1,250.00

Your Payment
\$100.00

Account Number	Statement date	Patient name	Balance	Payment
A9006100106	09/25/2018	Brandon Frank	\$149.00	<small>Payment</small> \$100.00
A9006100107	10/25/2018	Brandon Frank	\$250.00	<small>Payment</small> \$0.00

Clicking **Next** will take the consumer through the same remaining steps as the **Pay Balance in Full** card.

Make A Partial Payment - Line Item Selection

This is an alternative to the "Custom Amount" partial payment option described above.

Not ready to pay your entire balance?

Make a partial payment.

Partial Payment Options

If the consumer is not ready to pay their balance in full, they may click **Partial Payment Options**. On the **Choose payment amount** screen, the consumer can check the boxes for the accounts they want to pay. The dollar amounts tied to those line items will be summed together into the total payment amount.

Make a partial payment


Choose payment amount
Choose Payment
Payment Confirmation

Account number	Date of service	Patient name	Balance	Payment	Pay
A9009100103	01/25/2020	James Smith	\$50.00	Payment \$50.00	<input checked="" type="checkbox"/> Pay
A9009100101	01/25/2020	James Smith	\$350.00	Payment \$350.00	<input checked="" type="checkbox"/> Pay
A9009100102	01/25/2020	James Smith	\$50.00	Payment \$0.00	<input type="checkbox"/> Pay
Payment Amount				\$400.00	

Clicking **Next** will take the consumer through the same remaining steps as the **Pay Balance in Full** card.

Financial Assistance

Financial assistance may also be available to you.



Learn More

Clicking **Learn More** will launch the Financial Assistance process (if applicable). This may be a link to the Financial Assistance page on your organization's homepage.

Payment Plans

Need more time to pay?

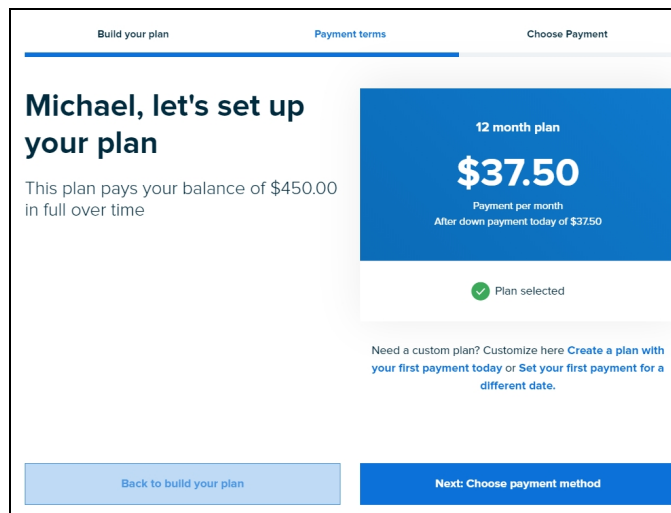
Choose a plan that is right for you.

Enroll Now

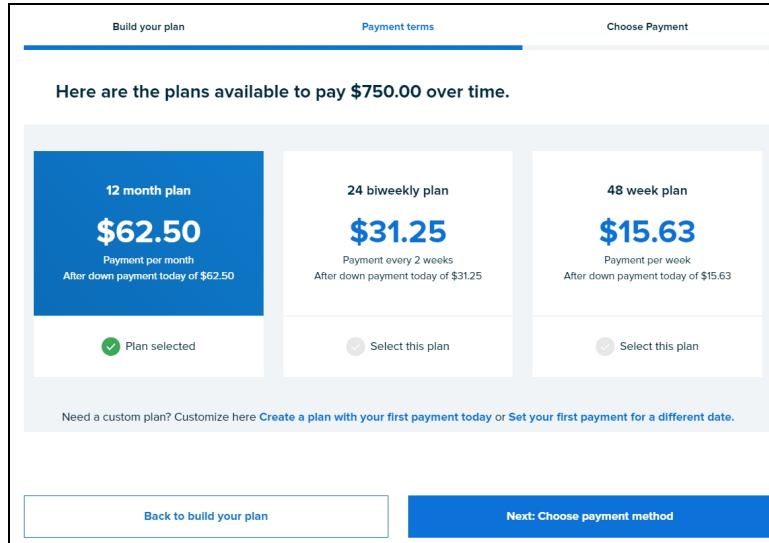
If the consumer would like to pay off their balance over a defined period of time, they can click **Enroll Now** on the payment plan card. The next screen will depend on your portal configuration.

RevSpring offers three different payment plan experiences:

- Recommended payment plan: RevSpring uses segmentation to recommend a plan that is right for that consumer. A plan will be presented that has a specific initial payment, monthly payment, and set number of payments. If this does not work for the consumer, they can click on **Create a plan with your first payment today** to build a new plan. See the **Payment Plan Builder** option described below for what this experience looks like. They can also use the **Set your first payment for a different date** option to delay the first payment (normally, taken the day the payment plan is set up). The consumer can click **Back to build your plan** to select only certain accounts or balances to be set up on a plan.



- Payment plan options: RevSpring can use your organization's terms to offer multiple options to the consumer. A list of plans to choose from (with the preferred plan listed first) will be displayed. If none of these options work for the consumer, they can click on **Create a plan with your first payment today** to build a new plan. See the **Payment Plan Builder** option described below for what this experience looks like. They can also use the **Set your first payment for a different date** option to delay the first payment (normally, taken the day the payment plan is set up). The consumer can click **Back to build your plan** to select only certain accounts or balances to be set up on a plan.



Build your plan | **Payment terms** | Choose Payment

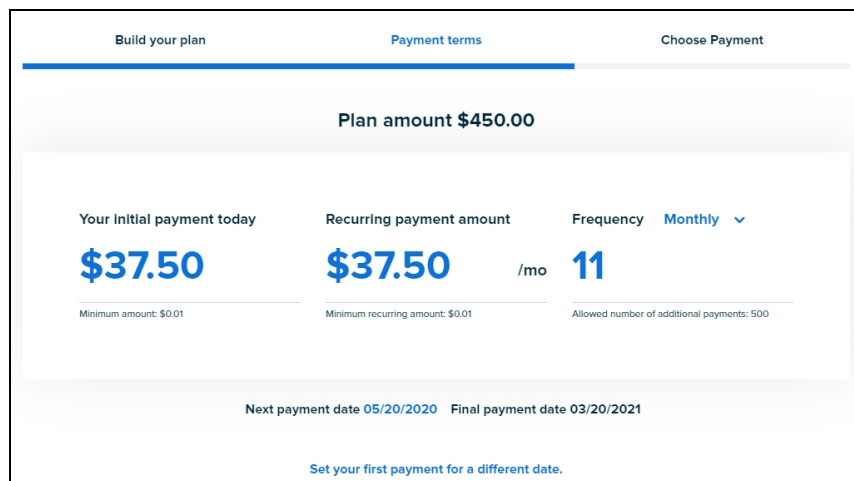
Here are the plans available to pay \$750.00 over time.

12 month plan	24 biweekly plan	48 week plan
\$62.50 Payment per month After down payment today of \$62.50	\$31.25 Payment every 2 weeks After down payment today of \$31.25	\$15.63 Payment per week After down payment today of \$15.63
<input checked="" type="radio"/> Plan selected	<input type="radio"/> Select this plan	<input type="radio"/> Select this plan

Need a custom plan? Customize here [Create a plan with your first payment today](#) or [Set your first payment for a different date.](#)

[Back to build your plan](#) | **Next: Choose payment method**

- **Payment plan builder:** this option allows the consumer to build a plan that works best for them. They can set the initial payment amount and recurring payment amount, so long as the plan is within the predefined terms. They can use the **Next payment date** selector to move the next scheduled payment to a different day of the month. They can also use the **Set your first payment for a different date** option to delay the first payment (normally, taken the day the payment plan is set up). The consumer can click **Back to build your plan** to select only certain accounts or balances to be set up on a plan.



Build your plan | **Payment terms** | Choose Payment

Plan amount **\$450.00**

Your initial payment today	Recurring payment amount	Frequency
\$37.50 <small>Minimum amount: \$0.01</small>	\$37.50 /mo <small>Minimum recurring amount: \$0.01</small>	11 Monthly ▾ <small>Allowed number of additional payments: 500</small>

Next payment date 05/20/2020 | Final payment date 03/20/2021

[Set your first payment for a different date.](#)



If the consumer tries to create a plan that does not fit within your organization's terms, they will receive a warning and will not be able to proceed until the plan is adjusted.

Once the payment plan is set up or selected, the consumer will be brought to the **Choose Payment** screen to complete the agreement. The screen looks the same as any of the other payment flows with the addition of the **Your payment summary** section. This lists the details of the payment agreement including the full payment schedule (all of which will be emailed to the consumer).

Build your plan
Payment terms
Choose Payment

Choose your payment method

Credit or Debit Card

ACH

Please enter your email for payment receipt & reminders

Email

Phone

Please add your date of birth to your account

Today's Payment

First payment date 12/04/2019

Payment amount \$354.17

Your payment summary

Payment plan amount	\$354.17
Final payment date	11/04/2020
Final payment amount	\$354.13
Total number of payments	12
View full payment schedule >	
Total payment	\$4,250.00

The consumer will need to fill out the remaining fields to process the initial payment. This will complete the setup of the payment plan.

If the consumer incurs new charges after their payment plan is set up, the home page will display messaging to indicate that there are additional charges not included in their payment plan.

Welcome James! You have charges that are not covered by your current payment plan.

Add to your payment plan

\$96.52

New monthly amount

Update Plan

Pay new charges in full.

\$149.00

Not included in payment plan.

Pay Now

Not ready to pay your entire balance?

✔✔✔

Make a partial payment.

Partial Payment Options

The consumer will see options for paying the new charges:

- Pay new charges in full: the new charges can be paid in full, without affecting the existing payment plan. Clicking on **Pay Now** will take the consumer through the **Pay Balance In Full** experience.

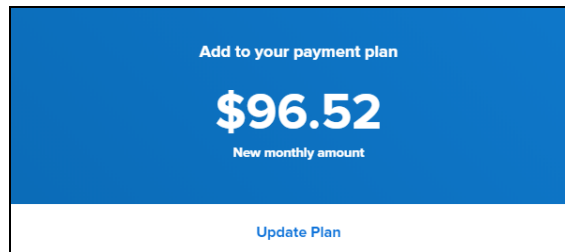
Pay new charges in full.

\$149.00

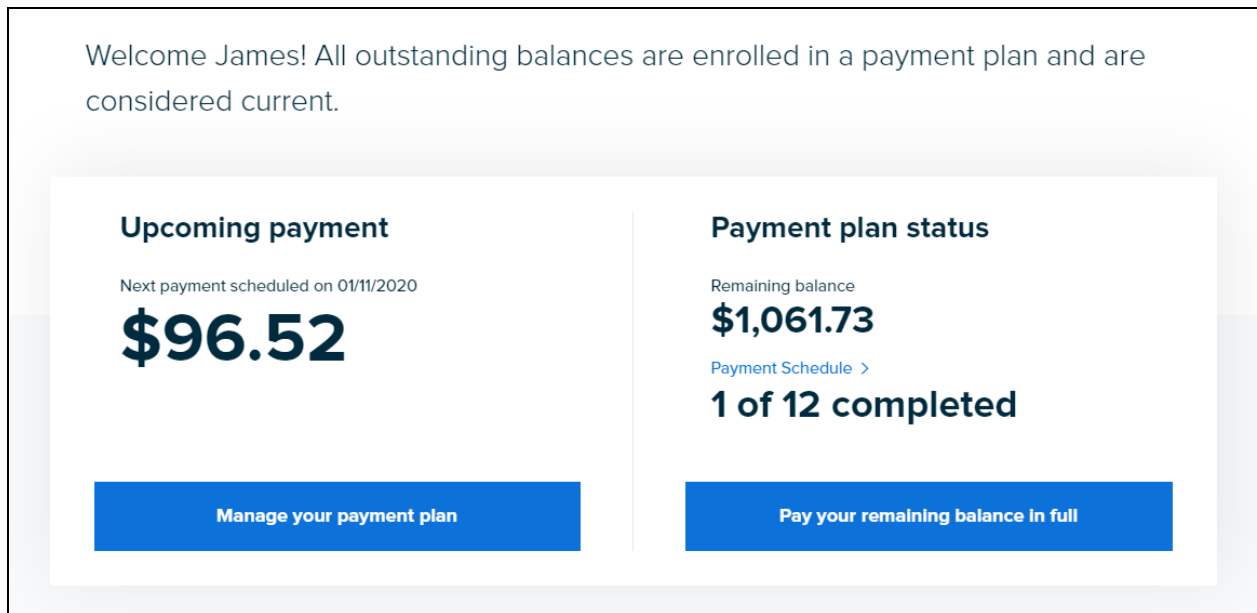
Not included in payment plan.

Pay Now

- Make a partial payment: the new charges may be partially paid. See the **Make A Partial Payment** section for more information.
- Add new charges to payment plan: the new charges can be added to the existing plan (either increasing the monthly payment amount or extending the duration of the plan). Clicking **Update Plan** will take the consumer through the steps to re-set up the payment plan.



Once the consumer has all charges included on a payment plan, the **Account summary** will display messaging indicating so.

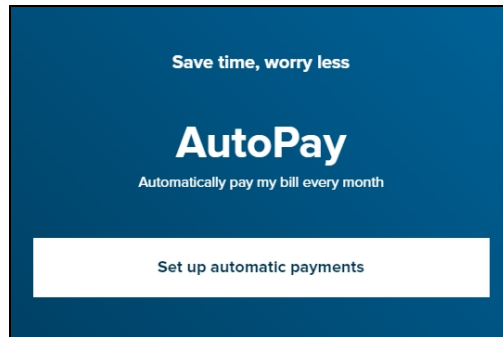


The consumer will have the following options for managing the payment plan:

- Manage your payment plan: selecting this option will allow the consumer to update or change their payment method that is tied to their payment plan.
- Pay your remaining balance in full: selecting this option will take the consumer through the **Pay Balance in Full** experience. Upon completion of paying the balance in full, the existing payment plan agreement will be cancelled.

If the consumer needs to change the monthly payment amount, the duration of the plan, or cancel the plan they will need to call a representative to facilitate this in the CSR portal.

AutoPay



If the consumer would like to have their balance automatically paid using a saved payment method, they can enroll in AutoPay by clicking on **Set up automatic payments**. The next screen will depend on your portal configuration.

RevSpring offers two different AutoPay balance experiences:

- **Statement balance:** if a consumer sets up an AutoPay agreement with this option, payments will be scheduled whenever a statement is processed for their account. The payment will be scheduled for the date and up to the dollar amount that the consumer authorized. If the statement balance is less than their agreed amount, the statement balance will be the payment amount. If the statement balance is more than their agreed amount, the consumer will be responsible for manually paying the balance (either a full or partial amount).
- **AR balance:** if a consumer sets up an AutoPay agreement with this option, payments will process on the day of the month that the consumer chooses and the amount will depend on their current balance (sent to RevSpring in the daily AR balance file). If their current balance is less than their agreed amount, the current balance will be the payment amount. If the current balance is more than their agreed amount, the consumer will be responsible for manually paying the balance (either a full or partial amount).

With either option, the consumer can agree to have the entire amount due paid, an amount paid up to a certain dollar amount (that the consumer can choose), or a percentage of the amount due (that the consumer can also choose). One, two, or three of these options will display depending on your portal configuration.

Payment Amount

Amount due on my bill
The total amount due on your bill will be paid automatically

Amount due on my bill except if it exceeds
The payment amount will never exceed this limit

Pay **percent of my bill except if it exceeds**
The payment amount will never exceed this limit

Once the consumer selects which **Payment Amount** option they prefer, they can then select when they want their payment to be processed. If the "AR balance" method is in place, the consumer will only have

the "Day of the month" option listed below. If the "Statement balance" method is in place, any combination of the below options can be offered (depending on your portal configuration).

Payment Date

Run on due date
Your payment will process on the due date of your bill.

Pay on the same day: of every month
Please ensure the monthly date you have selected to pay your bill is on or before the due date. Selecting a date after the due date may cause your account to become past due.

Pay **days before my bill is due**
The payment will process the number of days selected before your due date.

Pay **days after my bill processing date**
The payment will process the number of days selected after your bill processes.

- **Run on due date:** this option would process the AutoPay on the due date of each bill the consumer receives.
- **Day of the month:** this option would process the AutoPay on a certain day of the month (that the consumer chooses).
- **Pay before due date:** this option would process the AutoPay a certain number of days before the due date of each bill the consumer receives. The consumer can choose the number of days.
- **Pay after bill date:** this option would process the AutoPay a certain number of days after the bill is processed at RevSpring. The consumer can choose the number of days.

Once the AutoPay terms are selected, the consumer will be brought to the **Choose Payment** screen to select which payment method they'd like to tie to the agreement.

Once confirmed, the consumer will receive a confirmation page and email and/or SMS message confirming the agreement.

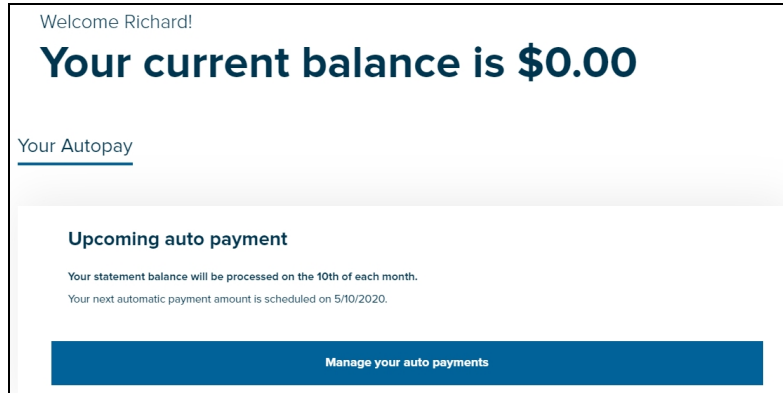
Your autopay is confirmed. Thank you!

Your account will be charged on the scheduled date.

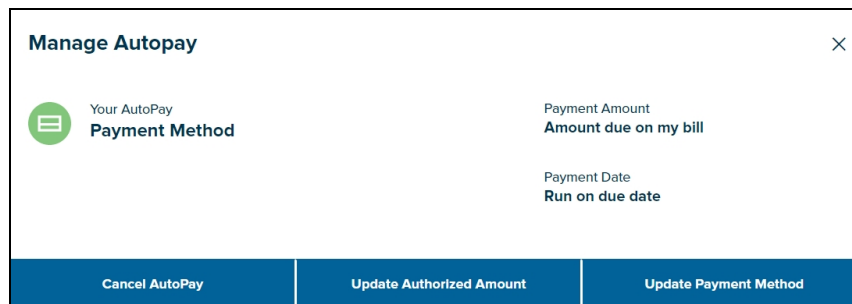
Statement Agreement Type: **Statement**
 Payment Amount: **Amount due on my bill**
 Payment Date: **Run on due date**
 Payment method: **Card **** 1111**

Your receipt
 Email Text Print

The consumer's homepage will now display their AutoPay enrollment and also notify them of any upcoming payments that are scheduled.



The consumer can click **Manage your auto payments** to make modifications to their AutoPay agreement. They will see the following options:

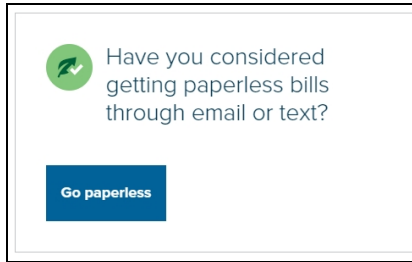


- **Cancel AutoPay:** this option will allow the consumer to cancel their AutoPay agreement.
- **Update Authorized Amount:** this option will allow the consumer to change their Payment Amount and Payment Date options.
- **Update Payment Method:** this option will allow the consumer to change the payment method that is tied to their agreement.

Once the AutoPay agreement is in place, all future balances for that consumer will be subject to the agreement (unless they cancel it). The consumer will also have the ability to cancel a single, pending payment.

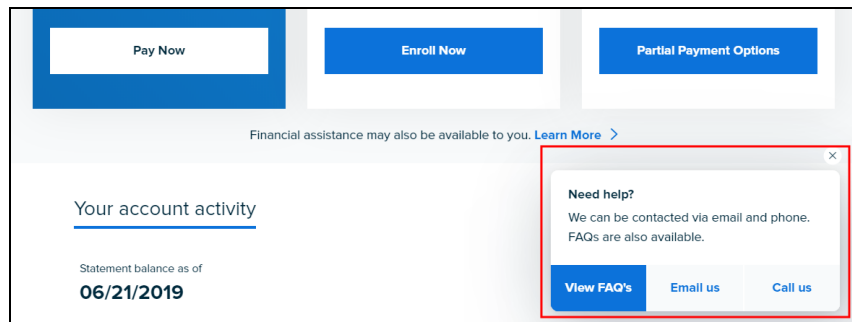
Smart Actions

Smart actions are present throughout the site and drive action based on certain characteristics. The consumer may see a prompt to go paperless if they are still receiving paper statements.



Clicking **Go paperless** will take the consumer to their profile to adjust their delivery preferences.

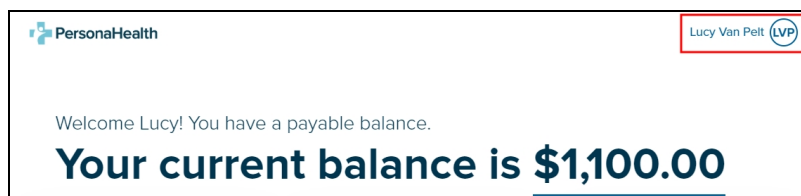
If a consumer pauses on a page for a certain amount of time, a smart action may appear offering help options.



If the consumer does not need help, they can click the **x** to close the smart action.

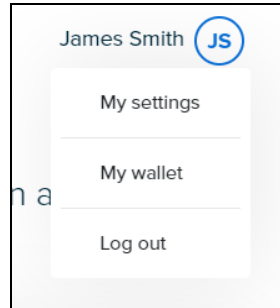
Profile

To access their profile, the consumer can click on their name/initials in the upper right corner of the screen.




Depending on your consumer portal configuration, they will have one of two experiences.

- Single Account Access - when the consumer clicks their name, a dropdown will appear.



- Linked Account Access - when the consumer clicks their name, they will be taken to a page where they can manage the account they logged in with, and also see the other accounts that are linked to the one they logged in with.

Guarantor JAMES SMITH	Current balance \$450.00	Guarantor Number 1001
My settings		
My wallet		
AutoPay		
Log out		
Linked accounts		
Guarantor LUCY VAN PELT	Current balance \$1,008.33	Guarantor Number 1008
		Go to account > 
+ Link another account for quick access		

See the **Linked Accounts** section of this document for more information on linking accounts.

My Settings

Within the profile, the consumer will be able to update preferences by clicking the **My settings** option. A window will display the following information:

James Smith ✕

My settings

Address
Lilley Pointe drive
Canton, MI 40001

Phone
4025177856

[Update address/insurance >](#)

My wallet

Language setting
✓ English

Delivery preference
✓ Paper only
You will receive a paper copy beginning with your next statement.

[Update preferences >](#)

Contact information
Enroll in text and email notifications

Notification types
There is nothing set up yet.

[Update notifications >](#)

- **Address:** the address displayed here is pulled from your organization's data (whether that is a statement file or daily balance file) for the consumer.
- **Phone:** the phone number displayed here is pulled from your organization's data (whether that is a statement file or daily balance file) for the consumer.
- **Update address/insurance:** this is a link that allows the consumer to submit an address, phone number, or insurance update (if applicable). See the **Update address/insurance** section for more information on this.
- **Language setting:** this displays what the consumer has selected as their preferred language (English is the default).
- **Delivery preference:** this displays what the consumer has selected as their preferred method of delivery for their statements. "Paper only" is the default.
- **Update preferences:** this is a link that allows the consumer to update their delivery and communication preferences. See the **Update preferences & notifications** section for more information on this.
- **Contact information:** this displays the email address and/or phone number that the consumer has saved to their profile.
- **Notification types:** this displays which notification types for which the consumer has opted.
- **Update notifications:** this is a link that allows the consumer to update their notification preferences. See the **Update preferences & notifications section** for more information on this.

Update Address/Insurance

If configured for your portal, clicking on **Update address/insurance** will allow the consumer to submit an address, phone number, or insurance update.

Update your personal information ✕

Complete the following form(s) to submit address or insurance updates to your provider. These changes will not take effect immediately.

Address & Phone	Insurance
<p>Address</p> <p>Country/Region <input style="background-color: #f9f9f9;" type="text" value="US-United States"/> ▼</p> <p>ZIP/Postal code <input style="background-color: #f9f9f9;" type="text" value="55117"/> 📄</p> <p>State/Province <input style="background-color: #f9f9f9;" type="text" value="MN-Minnesota"/> ▼</p> <p>City <input style="background-color: #f9f9f9;" type="text" value="SAINT PAUL"/></p> <p>Address line 1 <input style="width: 90%; border: 1px solid #ccc;" type="text"/></p> <p>Address line 2 <input style="width: 90%; border: 1px solid #ccc;" type="text"/></p>	<p>Phone number</p> <p>Your phone number <input style="width: 90%; border: 1px solid #ccc;" type="text"/></p>
Cancel	Save



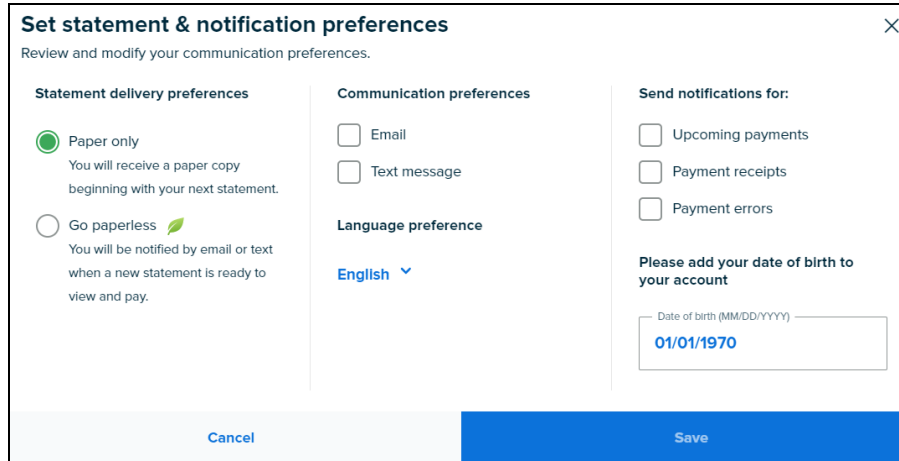
Note: when entering an address, if the ZIP code is entered first, the state and city will fill in automatically.

Address and phone number updates are available under the first tab. Insurance updates are available under the second tab. Any information keyed in here and submitted (by clicking **Save**) will be batched into a report. This information will need to be imported into your practice management system in order to update the information in the consumer portal.

Address & Phone	Insurance
<p>Insurance plan</p> <p>Insurance company <input style="width: 90%; border: 1px solid #ccc;" type="text"/></p> <p>Name of your plan <input style="width: 90%; border: 1px solid #ccc;" type="text"/></p> <p>Group name/number <input style="width: 90%; border: 1px solid #ccc;" type="text"/></p> <p>Effective date <input style="width: 90%; border: 1px solid #ccc;" type="text"/></p> <p>+ Add a secondary insurance</p>	<p>Subscriber information</p> <p>First name of subscriber <input style="width: 90%; border: 1px solid #ccc;" type="text"/></p> <p>Last name of subscriber <input style="width: 90%; border: 1px solid #ccc;" type="text"/></p>
Cancel	Save

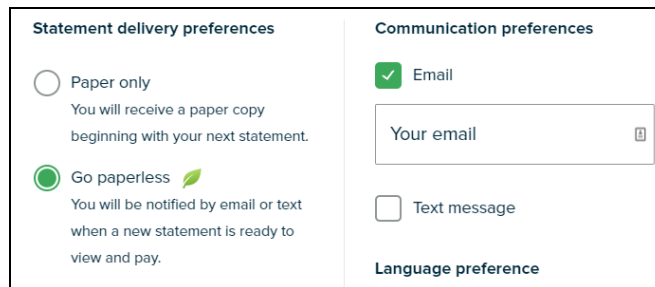
Update Preferences & Notifications

Selecting **Update preferences** or **Update notifications** will allow the consumer to update their statement and notification preferences.



Statement delivery preferences

If applicable, the consumer has the option to select paperless billing or mail delivery for their statements. If they select **Go paperless**, the **Email** field will expand - prompting them to enter their email address.



Additionally, a phone number can be entered by checking the **Text message** box. The consumer would then also receive statement notifications via SMS message.

Once the delivery preference update is saved, the consumer will receive a prompt asking them to verify their email address and/or phone number. A verification email and/or text message will be sent to them. It will contain a link that they may click to verify their email address or phone number. It will also contain a verification code that they can enter on this screen:

Verify your email address

A verification code will be sent to following email address. If you don't receive the code, you may click "Resend code" to try again. If you would like to send the code to a different email address, enter a new email address and click "Resend code".

Your email

Code

Verify your phone number

A verification code will be sent to following phone number. If you don't receive the code, you may click "Resend code" to try again. If you would like to send the code to a different phone number, enter a new number and click "Resend code".

Your phone number

Code

The consumer will need to verify their information in order to activate their paperless billing status.

If the consumer wants to revert back to paper copies of their statements, they can select **Paper only**. They will no longer receive statement notifications via email and/or SMS but the email address and phone number will still be saved in the profile for other types of notifications (such as a payment confirmation).

Communication preferences

If the consumer needs to change their email address or phone number that is saved, they may make changes under **Communication preferences**. They may also add an email address or phone number if nothing has been saved yet. Information that is saved here will pre-populate the email address and/or phone number fields in the payment forms.



Entering an email address or phone number does not automatically enable paperless billing.

Language Preference

The language preference setting changes the language on all of the labels in the consumer portal. For example: selecting "Spanish" as the language will cause the consumer to automatically see the site translated to Spanish when they log in.



This does not translate statement PDFs.

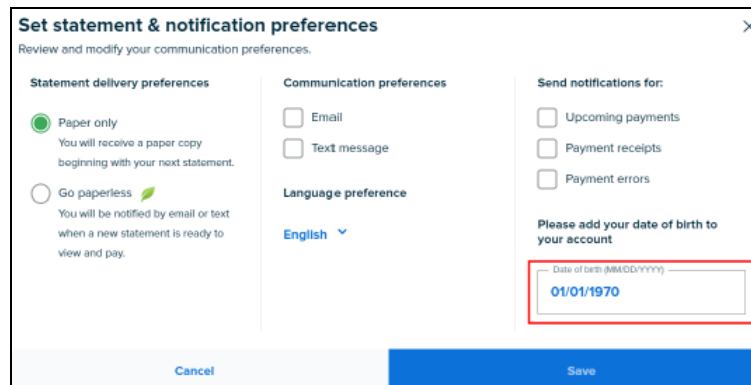
Send Notifications For

This section controls what types of notifications the user will receive using the email or phone number they entered under **Communication preferences**.

Alternate Authentication

The value in the lower right corner of the preferences page is used as an alternate authentication credential. It is listed as "Date of Birth" here but your consumer portal may be configured to use some other personal piece of information that the consumer would know. The consumer will need to set this when they log into the portal for the first time. See the **Logging In** section of this document for more information.


If the value is incorrect, it can be updated here.



Linked Accounts

If enabled for your portal, **Linked accounts** allows for a consumer to manage two or more accounts during one logged-in session on the consumer portal. This feature allows the consumer to add or unlink accounts.

If an account is already linked, the consumer will see it listed with the name, current balance, and corresponding account number. A link is available to add additional accounts.

Guarantor JAMES SMITH	Current balance \$450.00	Guarantor Number 1001
My settings		
My wallet		
AutoPay		
Log out		
Linked accounts		
Guarantor LUCY VAN PELT	Current balance \$1,008.33	Guarantor Number 1008
		Go to account > 
+ Link another account for quick access		

The consumer can click **Link another account for quick access** to add additional account(s) to their profile. They will need to complete the form in the prompt and click **Link this account**.

Enter details for the account you would like to link ×


Account number

Enter ZIP code

Cancel
Link this account



The fields may be different in your configuration than the image.

To unlink an account, the consumer can click the unlink icon () and click **Unlink** on the prompt.

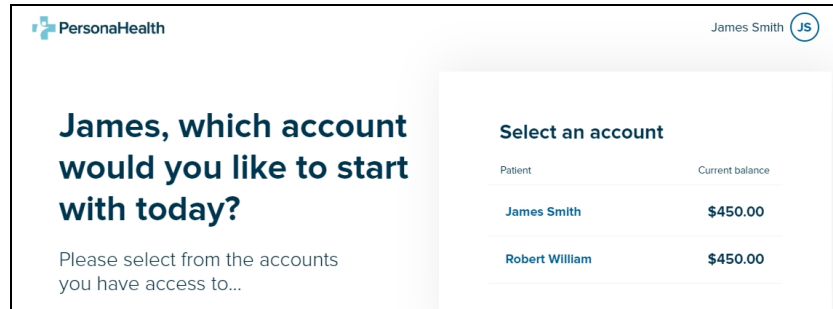
Are you sure you want to unlink? ×

By clicking unlink, you will remove access to account **1002**

Cancel
Unlink

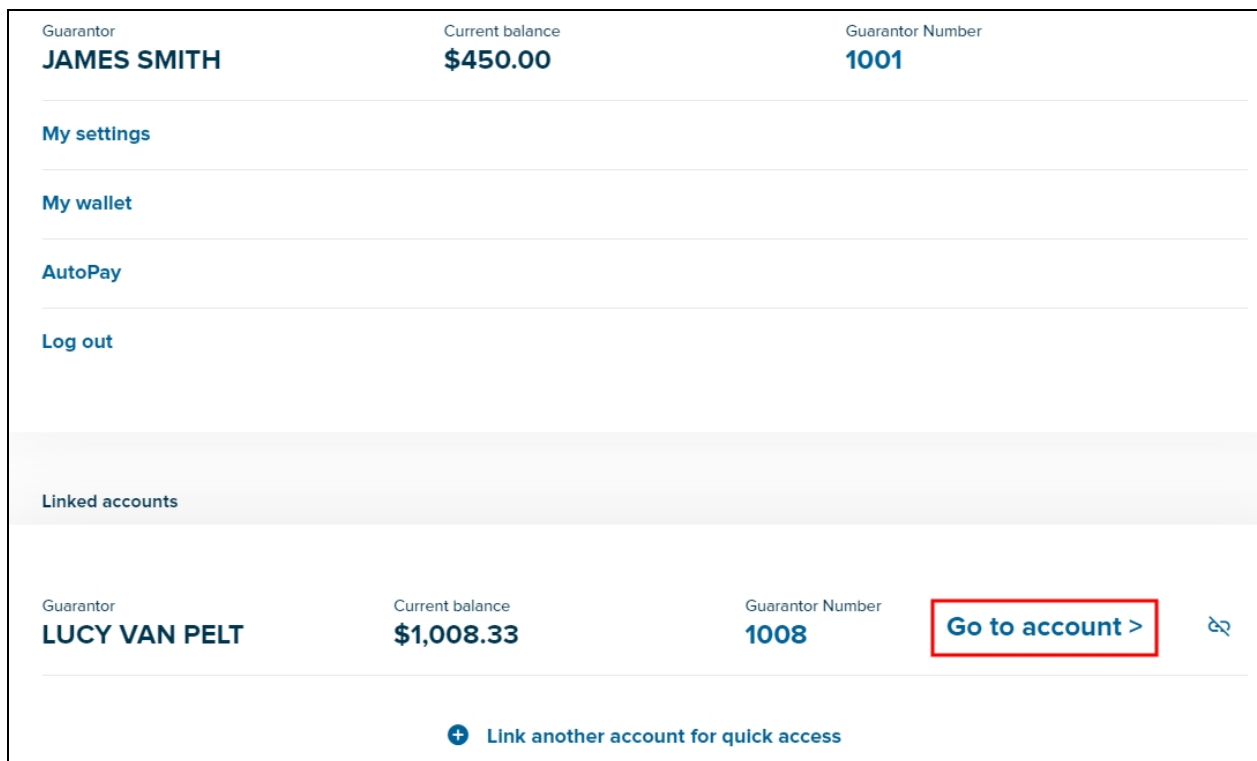
To make it so that an account can never be linked again in the future, the consumer would need to call a representative to facilitate this in the CSR portal.

Once an account is linked, the consumer will be prompted to select which account they want to view during the login process.



Each account will be managed separately. The consumer can save different payment methods under each, pay balances separately, opt in or out of paperless delivery for each, etc.

After the consumer has finished working in one account, they can switch accounts by clicking on their name in the upper right corner of the portal and then by clicking on **Go to account >**.



My Wallet

My wallet will allow the consumer to see any saved payment methods that they previously have stored. They can also save and/or edit payment methods.

Guarantor
James Smith

[My settings](#)

[My wallet](#)

[Log out](#)

Add a Payment Method

The consumer can click **Add a credit or debit card** or **Add a bank account** if they would like to save a new payment method to their wallet. They will need to fill out the required fields and click **Save**. This will allow the payment method to be available for all future payment transactions in the consumer and/or CSR portals.

Save account ×

Checking ▼

Name on account

Bank routing number

Account number

Re-enter account number

Billing address

US-United States ▼

ZIP/Postal code State/Province State/Province ▼

City

Address line 1

Address line 2

[Back](#) [Save](#)

Save card ×

Name on card

Credit/debit card number AMEX MASTERCARD VISA

Expiration date

Billing address

US-United States ▼

ZIP/Postal code State/Province State/Province ▼

City

Address line 1

Address line 2

[Back](#) [Save](#)



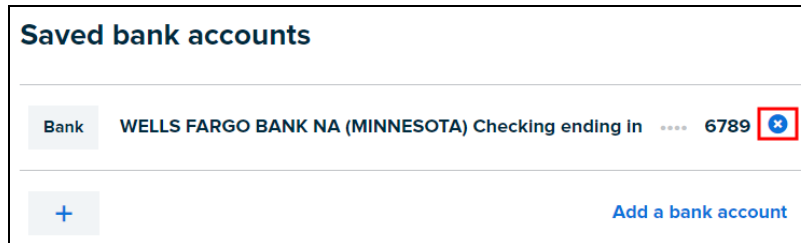
Payment methods can be stored during the payment process as well. See the **Payment Options** section for more information on this.

Edit a Payment Method

If a payment method needs to be updated, the consumer can click on the payment method in question and a screen will appear that allows for certain edits.

The consumer may:

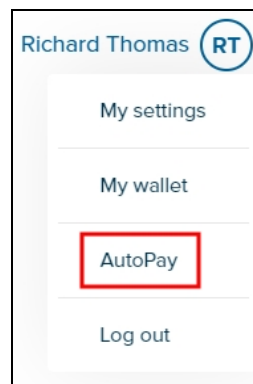
- Update an expiration date on a credit card
- Change the billing address
- Delete a payment method by clicking the blue "x"



The blue x will not appear if that payment method is tied to an active payment arrangement.

AutoPay

If AutoPay is configured for your portal, the consumer can also access their agreement via their profile. See the **AutoPay** section for more information on managing an AutoPay agreement.



Logging Out

To log out of their session, the consumer will need to click on their name/initials in the upper right corner and select **Log out**.

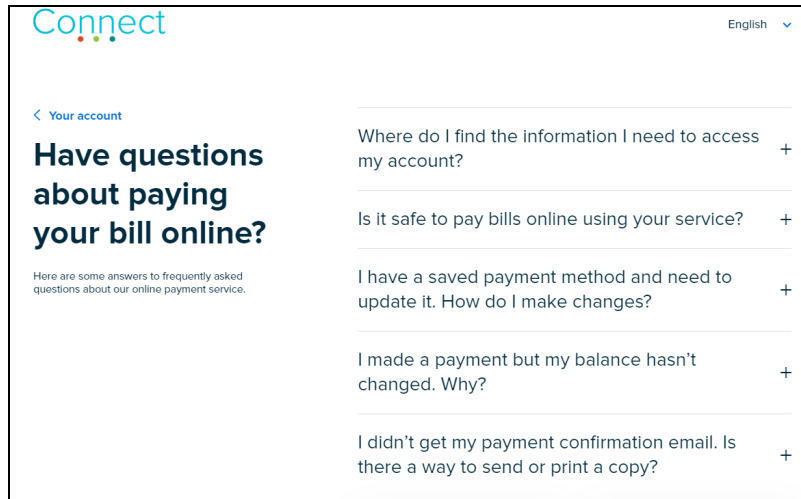
Guarantor James Smith
My settings
My wallet
Log out



If the consumer does not manually log out, the site will automatically log them out after 15 minutes.

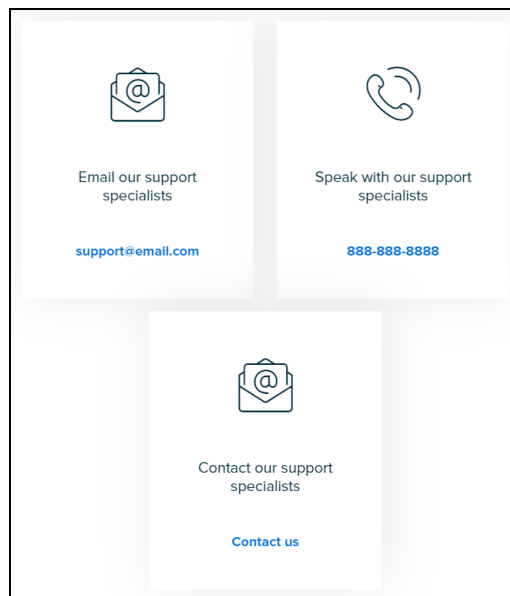
FAQ

If the consumer clicks any of the **View FAQs** links within the portal, they will be directed to a page that lists answers to common questions.



Clicking the question or the + symbol will expand to show the answer to the question.

If the consumer is not able to find the answer they are looking for, they can scroll down to find additional contact information. This section may contain links to the contact us page, your organization's homepage, a customer service email address and/or a phone number.



Contact Us Page

The **Contact Us** page contains two sections: **Quick access** and **Contact us**.

Quick Access

Depending on your consumer portal configuration, the **Quick access** section will contain more detailed information on how to contact your organization.

Contact us


Quick access

Headquarters 38705 Seven Mile Rd. Suite 450 Livonia, MI 48152	Billing Office Phone Number: 888-888-8888	Online https://revspringinc.com/
Office Hours Monday - Friday 8:00am - 4:30pm	Customer Support Phone Number: 888-888-8888	General Number Phone Number: 888-888-8888

Contact Us Form

If configured for your consumer portal, the consumer may fill out a form with a question or feedback. Any information entered on this screen will be batched into a file and securely sent to your organization to review.

Fill out this short form or contact us using the information above.
We look forward to hearing from you!

Your full name <input type="text"/>	Email address <input type="text"/>
Account number <input type="text"/>	Phone number <input type="text"/>
Comments <input type="text"/>	
Select the Category that best describes your inquiry <input type="text"/>	
<input type="checkbox"/> I'm not a robot 	
<input type="button" value="Send message"/>	