

Why move to electronic payment solutions?

In your busy practice, we know you're always looking for ways to streamline processes and improve efficiencies. With electronic payment solutions available through Optum Pay™, you can:

- Improve your cash flow by 5-7 business days because mail time is eliminated
- Eliminate bank fees for depositing paper checks or lockbox processing
- Eliminate the hassle of physically tracking and depositing paper checks
- Safely and securely access your Provider Remittance Advice documents online
- Streamline your administrative processes through automated payment posting

There are two types of electronic payment solutions available to you:

- **Automated Clearing House (ACH)** – This form of payment, also known as direct deposit, is the quickest form of payment. Simply provide your current banking information during enrollment and payments will be deposited directly into your existing bank account. There is no charge for the deposit – each payment is issued for the full amount of the claim payment.
- **Virtual Card Payment (VCP)** - With this option, no banking information is shared with Optum Pay. VCPs are payment card transactions processed via your Visa/MasterCard point-of-sale terminal, like the way patient co-pays are processed. Each payment is issued for the full amount of the claim payment, but virtual card transactions are subject to additional terms and conditions, including fees, between you and your card service processor.

[Learn More](#) about payment options, online services, and how to enroll through Optum Pay.



Enroll for electronic payments and begin streamlining your administrative processes today.