Atlas Chiropractic System

PowerPay System

A stand alone guide to the proper configuration of the Atlas PowerPay Feature.
Refer to the Atlas Chiropractic User Manual for additional details

PowerPay System Overview

The integrated PowerPay feature in Atlas allows clinics to quickly and securely process Credit Card and ACH payments into their software. It allows staff to input Payment information into Atlas automatically with the swipe of the Patient credit card. PowerPay also features a recurring payment option which automatically processes payments and updates patient accounts in Atlas on your predetermined schedule (an enhancement to the Atlas Chiropractic Post Dated Payments feature). Previously staff would have to process payments first through the gateway (swipe card, get approval) and then manually transact that payment into Atlas – a time-consuming and sometimes missed step.

This guide will cover the basic setup and operation of the PowerPay system. For additional information on the Atlas Chiropractic System, please refer to our Atlas User Manual.

Setup Checklist:

☐ Step 1 - Fill out application as per instructions on the Payments Gateway site
　　　　　　　http://atlaschirosys.com/powerpay.php

☐ Step 2 - Purchase needed equipment*: MagTek SureSwipe USB, Part #21040145
　　　　　　*Equipment can be purchased from numerous online retailers including MagTek (www.Magtek.com)

☐ Step 3 - Confirm Finalized Application Process with Forte

☐ Step 4 - Contact Atlas Support to install code and configure the system

☐ Step 5 – Start processing payments

Application Instructions:

There are the two application types – Retail and Moto. We suggest completing both applications in order to **always** receive the best rates regardless if you swipe the credit card, the card information is manually entered (damaged card or card not present), or you use recurring payments. If recurring or post-dated payments are not currently being performed, only application #1 (Retail) need be completed at this time. If in the future this changes the second application can be completed at any time.

To complete the online form(s) please visit (click on the link or enter into your browser address bar):

http://atlaschirosys.com/powerpay.php

Online submission is recommended; however the forms can also be printed and faxed to: 469-675-8740.

The website will include instructions on how to fill out the application. Questions pertaining to the application process should be directed to Forte.

After the application is completed and submitted, Forte will contact you once approved. You will then receive their welcome packet with your account information included. Forte will also alert Atlas that you have been approved. After you receive this approval and your MagTek SureSwipe reader, please contact Atlas Support to schedule a time for us to configure your Atlas System with the account details.

Rates and Fees:

Currently the account fee is $29.95* per month and includes both Retail and Moto accounts. It is the same fee if you apply for one or both accounts. This fee is charged by Forte.

Credit Card Rates*:

- CC Retail for credit card swipe (1.79%)
- CC Moto for recurring credit card payments (2.09%)
24¢ per transaction fee

ACH Rate*:
19¢ per transaction fee only

Questions about rates/fees can be emailed to

Robert Henebry robert.henebry@forte.net 866.290.5400 ext. 734

PCI COMPLIANCE INFO:

PCI compliance is the standard by which retailers prove they meet certification and security requirements for proper handling of customer financial information. It also helps the retailer understand and avoid credit card fraud. More information can be found at https://www.pcisecuritystandards.org

Payments Gateway works with a Qualified Security Assessor, called TrustWave, to provide PCI compliance scanning. TrustWave charges a $7.99* per month fee to provide this service.
NOTE: you are not required to use the TrustWave service but you are required to prove PCI compliance. There are other Qualified Security Assessors specializing in PCI compliance scanning.

* Rates and fees not set by Atlas are subject to change without notice and may be different than quoted in this guide. Please refer to Payments Gateway or TrustWave for current rates and fees.

System Configuration:

During the setup and configuration session, your Atlas Support Representative will ask you to input your account information and help you configure your payment type details. Please have your account information packet ready.

1. Account Information

Your Payments Gateway Account information for the Retail and Moto accounts should be entered into Atlas through the Clinic Details window.

Setup > Initial Setup > Clinic Details

Be sure to copy the information exactly.

Also be sure to enter the correct information into the Retail and Moto sides.

- Merchant ID found in Payment Gateway paperwork
- API Login ID (generated at Payment Gateway website – see below)
- Processing Password sent in document from Payment Gateway
- Secure Transaction Key (generated at Payment Gateway website – see below)

To Generate Required Keys:

1. Navigate to http://forte.net and login using the credentials supplied in your Approval Paperwork
2. Click into the Gateway Settings area from the menu on the left side of the screen
3. Open the 'Gateway Key' generator
4. Generate the necessary API Login ID and Secure Transaction Key and enter the codes into the Clinic Details window in Atlas.
   Refer to the section above to ensure the numbers generated are entered into the correct boxes.

2. Select Payment Types to Associate:

The final step in configuration is to associate specific Payment Types to work with the PowerPay system.

Setup > Initial Setup > Payment Types

To edit the Payment Types window, click the EDIT button located at the bottom. Check the PowerPay checkbox for each Payment Type you need to assocaite with PowerPay processing. Usually this will be only your Credit Cards and checks.
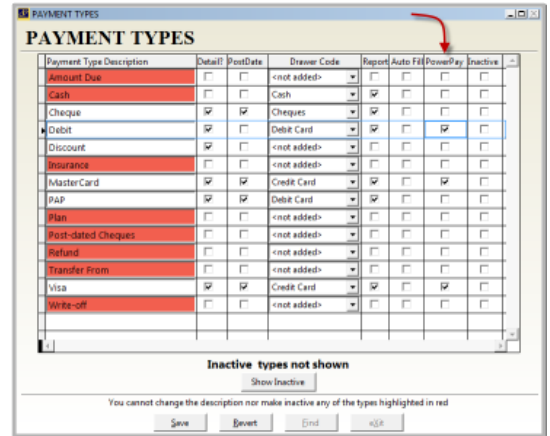
As an added option, select the Auto Fill feature for these Payment Types also. This feature will automatically fill in the Amount Tendered box equal to the Total Amount Charged when entering a transaction – saving one more step in the process.

MagTek SureSwipe Card Reader Part Number: 21040145

After this configuration you will also have to plug in your MagTek Sureswipe USB card reader. Instructions and drivers (if required) will be included with the reader.

NOTE: image may differ from actual product

Swipe Readers are not included with Atlas or from Forte. Many online retailers including www.magtek.com carry these units.

How to Use PowerPay:

Using the PowerPay system is as easy as entering a Transaction into Atlas. Please refer to the full User Manual for additional details on creating and working with Transactions.

The first part of this section will walk through the process of entering a basic transaction for the sale of Vitamins. The same process can be applied to Payments or transactions for Services at your clinic.

The second part will outline the steps to create Recurring Payments whether they be for Financial Plans or high-ticket item payments (orthotics, decompression sessions, etc).

- **Section 1: One Time Payments / Time of Service Payments:**

    Open your Patient Transaction window by clicking on the TRANS button or pressing T on your keyboard.


    Choose the transaction type you want to charge for. In our example, we will sell the Patient Vitamins and enter a time of transaction payment for those Vitamins.

    Be sure you are choosing the appropriate Payment Type in the 'By' drop down menu. Payment Types not associated with PowerPay (see section 2 in System Configuration) will not prompt for card swipe.

    After you move from the Pay Type field (click 'Save Transaction'), Atlas will prompt for the Card Swipe or manual entry of the card details.
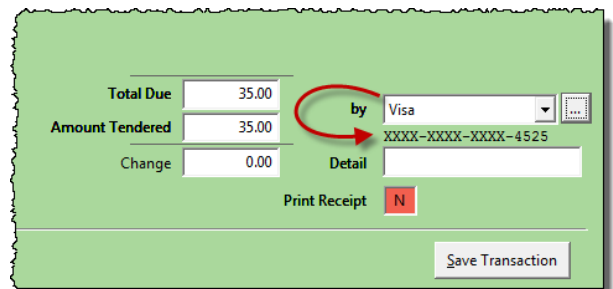
Atlas Chiropractic Software
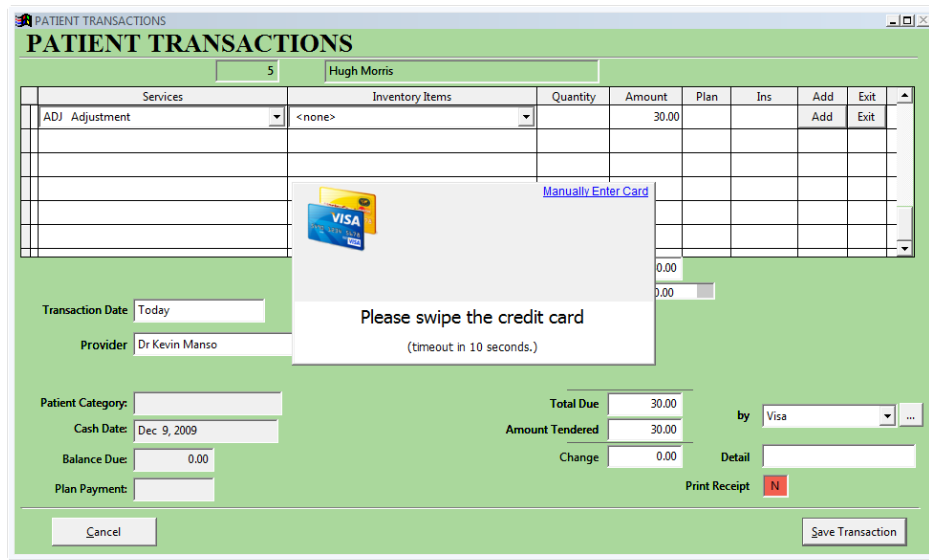
> **At this point you can swipe the card and the details will automatically populate into the screen.**
>
> **If the card does not read, you can also *manually* enter the card information into the screen.**

Atlas will display the Payment Type and the card number (see image below for example) on the Transaction screen.

Clicking SAVE TRANSACTION again to process the Payment and complete the process

NOTE: if the gateway returns a DECLINE message,

Atlas will alert you with a DECLINE message. The user can still choose to process the transaction in Atlas however without attaching the card information to the transaction. In cases such as this, the user must process the card manually and receive approval through the online payment gateway.

Void / Modify PowerPay Transactions:

Users can continue to Void and/or Modify Transactions through the standard methods in the Atlas Chiropractic System. One thing to note: in the Modify screen a new option to view Card Transactions is available. This screen allows review of previously processed transactions using PowerPay. Users can see the ending digits of the card used, the result, Trace Route ID and response and which account (Retail or Moto) the transaction was processed through.

VOIDS properly processed through Atlas will void directly to the Payment Type used (credit card, debit card, etc). If you MODIFY a transaction through Atlas and reduce the Amount Tendered; Atlas will automatically refund that difference to the Payment Type used (credit card, debit card, etc). Please note however, if the user MODIFIES a transaction and increases the Amount Tendered; that difference will NOT be charged to the Patients Payment Type automatically.

- **Section 2: Recurring Payments (Post Dated Payments):**

    Using recurring payments in Atlas with the PowerPay module require attention on three key points.

    ✓ The user has to process a Payment on the date the recurring payments are created. Previously Atlas users could setup Post Dated payments in Atlas without processing a transaction. With PowerPay, the user needs to process a Payment Transaction at the time of card swipe. More details will be discussed in the following sections.

    ✓ Recurring payments process through the Payment Gateway on the day configured during the setup. Those payments are not reconciled into Atlas until the user opens the Post Dated Payments window.

    ✓ Clinics must properly OPEN CASH and CLOSE CASH to reconcile payments into Atlas and to generate accurate end-of-day reports for reconciliation.

> **Any transaction in Atlas that produces a Balance Owing and the user chooses a Payment Method linked to PowerPay will prompt the user to create recurring payments.**

Creating Financial Plans (Health Plan) for Patients is the most common reason for generating Recurring or Post Dated Payments. Most Patient Financial Plans have an option for Monthly payments which the clinic would like to process without the Patient presenting their card or even being present each time.

The above example shows a Health Plan created for $1200 with a 'time of transaction' payment of $100. The Pay By method is Mastercard (a preconfigured PowerPay form of payment) so Atlas will prompt upon completion to create the recurring payment schedule and will process the $100 payment today.

Refer to the Atlas Chiropractic Systems User Manual for details on the Post Dated Payments window.
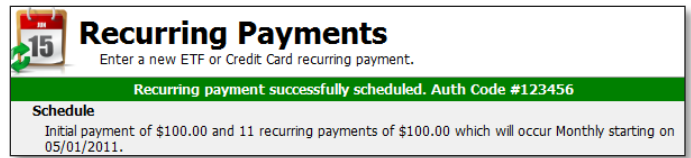
Review the Schedule summarized in the first lines.
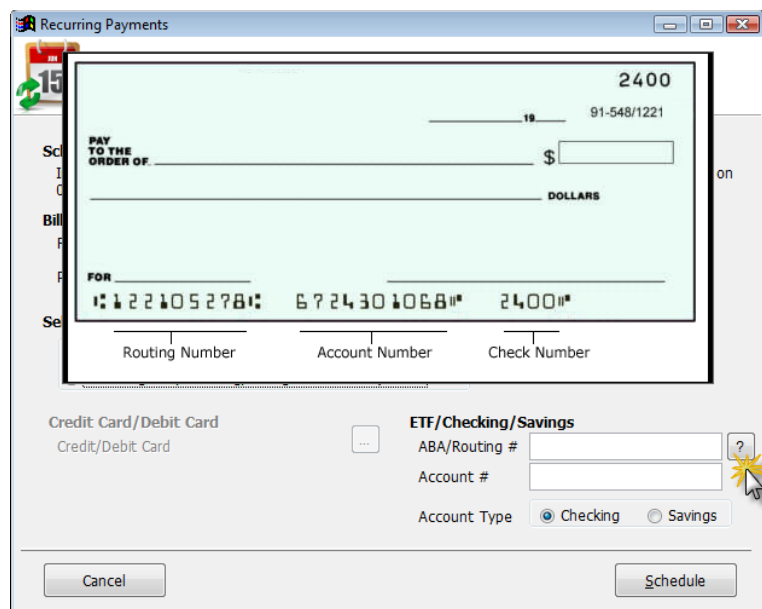
Enter the customer Phone Number where prompted.

Swipe or manually enter the Credit/Debit Card details.

Click SCHEDULE when complete

Verify success and note Authorization Code.

NOTE: If you select 'Recurring ETF/Checking/Savings Account Payments' option, Atlas will display an image of a check to ensure proper entry of the Routing and Account Numbers.

Post Dated / Recurring Payments will process on the scheduled date according to what was setup in the previous steps. However, you must open the Post Dated Payment screen in Atlas after Payment Gateway has processed to sync the payments into Atlas.

You will see a Payment Syncing window when you open Post Dated Payments. Depending on the number of Payments to sync this could take a few minutes.

Once complete you can review the sync using the CASH report.
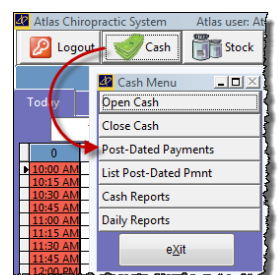
Further Reading:

Further information is available in our Atlas Chiropractic Systems User Manual. It includes extended information on using the Transaction screen, configuring Services and Inventory, understanding the Transaction Ledger and more.

The manual is available for download in our Support Portal, accessible through your Atlas Help Menu.

NOTE: you will need a PDF reader, such as Adobe Acrobat, to open the manual. Adobe Acrobat is available as a free download from the Adobe site.