

## Simplify. Simplify. Simplify.

UMB's healthcare payment solutions are designed to simplify and to save time. By implementing a fully-electronic remittance structure, your company gains the versatility to pay providers easily through multiple payment channels. We work with your company to find the best solutions for your unique needs — because when it comes to payments, options and flexibility are key.

### **HealthPay ACH™**

UMB is among the top 30 Automatic Clearing House (ACH) originating institutions in the U.S. Our ACH payments can facilitate payment from payers to providers, making payments electronic and eliminating checks. After a claim is processed, ACH payment is deposited into the provider's existing bank account, complete with a Trace Reassociation Number (TRN) to allow easy reconciliation for the provider.

### **HealthPay Virtual Card™**

Eliminating the need to send checks to providers, virtual card payments are essentially debit cards minus the card. The provider receives the card number and enters it directly into their credit card terminal. Expedited payment saves time on the provider's end and simplifies the reconciliation process when combined with your Explanation of Payment (EOP) process.

### **HealthPay Advanced™**

Unique to UMB, this method is similar to Virtual Card Payments — however, it is completely automated. A card authorization is created through the credit card network on behalf of the provider. The card network then automatically settles the transaction, and the funds are deposited to the provider's existing merchant account.

Together, these options provide versatile electronic payment capabilities, enabling your company to work with a range of providers regardless of their payment preference. Combine these with the printing and tracking capabilities of UMB's HealthPay View a remittance portal for a cutting-edge, comprehensive approach to your remittance needs.