

Handling Declined Debit and Credit Card Payments

What happens when you enter the customer credit card payment in OD Professional only to learn that the credit card is declined? If you always get approval before entering the payment into OD Professional, you will save yourself time and reduce the amount of work in completing the patient invoice.

Handling debit or credit card payments is simple, if you follow a few rules:

1. Never enter the customer's debit or credit card payment into OD Professional, until you have approval. Swipe the card first, get approval and then enter the payment into OD Professional. If the card is declined, ask the customer for another form of payment.
2. If you enter the debit or credit card payment into OD Professional, don't post the payment until you have approval. If the card is declined, click the Clear Payment window and ask the customer for another form of payment.
3. If you entered the debit or credit card payment into OD Professional and posted the payment, you will need to credit the transaction. After the customer's debit or credit card is declined, select (highlight) the payment, right mouse click and select Credit Selected Row. Select the appropriate reason for the credit (e.g. Not Approved, Debit Not Approved, etc.). Ask the customer for another form of payment.

Never delete a transaction, since it's important to maintain the integrity of the patient's medical records, including declined payments.

The key to handling debit and credit card payments and minimizing the number of clicks of the mouse, is to always get approval for all debit and credit card payments before entering them into OD Professional.

You should also follow these rules, if your office uses a check authorization or approval system when accepting personal checks.

Please refer to the "**Accepting Payment from Patient**" job aid for additional information.