Frequently Asked Questions

Does PayConnect integrate with EZ 2000 Plus Dental Software/
Yes, PayConnect is the ideal integrated merchant credit card processor system to work with EZ 2000 Plus Dental software.

Which bank cards does PayConnect accept?
PayConnect accepts Visa®, MasterCard®, American Express®, Discover/Novus®, Diners Club®, Reward, Health Flex Spending, debit cards and EBT (Electronic Benefit Transfer) cards.

What do I need to process credit card payments?
To accept credit card payments (online, offline, anywhere) you need a Merchant Account and processing equipment.

What other payment methods does PayConnect accept?
With the help of CrossCheck, PayConnect supports check processing. By offering checks as a payment option to your patient, you have the potential to greatly expand your revenue. CrossCheck will provide a check reader and a merchant ID number. The CrossCheck merchant ID number is necessary for our system. To get set up with CrossCheck, please contact them at 800.552.1900

What is the difference between "Card Present" and "Card Not Present"?
PayConnect works with both Card Present and Card Not Present transaction. There are two types of transactions in the credit card payment world:

1) Card Not Present - on-line transactions where the merchant is not presented with a physical card or a valid signature.

2) Card Present - almost all of the transactions in the retail world are Card Present transactions. In this setting, the merchant gets to swipe the card through a magnetic stripe reader which reads the track data from the back of the card and sends it off to the bank for verification. The merchants are also required to verify the signature on the receipt against the one on the back of the card.

If the card is NOT present, as in the case of a MOTO (mail order, telephone order) or online transaction, and the card-holder asks for a charge-back on the grounds of fraud, the merchant doesn't get the money. If the case is an Internet order, then additional fees and limits apply -- besides a MOTO case.

On the other hand, in a Card Present transaction, if the merchant authorized the card and has a signature slip, the merchant keeps the money and the bank absorbs the cost (provided the merchant can dig up the receipt and present it to the bank when the charge-back dispute comes

in). PayConnect offers a complete end-to-end solution for signature/receipt/check image capture and retrieval system that completely eliminates this problem.

Do you have a web-based interface?
Yes, PayConnect offers a powerful, easy-to-use web based interface that features merchant management, virtual terminals and extensive reports.

Do you support Recurring Billing and why do I want it anyway?
PayConnect offers a complete recurring billing (sometimes known as "subscription billing") system. Merchants can store customer billing information on PayConnect. A contract identification number will be created, which merchants can then use to run transactions and schedule future billings, or schedule billings which will repeat at a regular interval.

Recurring billing is useful even to merchants that don't necessarily require subscription billing. It allows merchants to store customer information in securely in the PayConnect database. The merchant need only keep track of the contract identification number.

Am I protected from fraud as a merchant?
Consumers are well protected from online fraud by the zero-liability plans offered by their card issuers, but the merchant is not according to United States law. A few fraudulent purchases or charge-backs on your merchant account can lead to increased bank fees and even the revocation of your account.

What tools do you have to help me fight fraud?
Automatically included with all PayConnect accounts are basic fraud screening tools including AVS (address verification system), Visa's CVV2, Mastercard's CVC 2, and American Express' CID. These proven tools can filter out most online fraud, and are available to you at no extra cost.

The ultimate fraud fighting device is our Card Present transactions combined with signature/receipts/check images capture and retrieval. This will help you significantly reduce fraud and the risk of charge-back.

How secure is your system?
Proper security is difficult and time consuming, which is why many gateways shirk in their responsibility and take the "easy way out". EDI Health Group, Inc. believes in doing things right, and that means proper precautions must be taken. All communication (between your servers, PayConnect , the acquiring bank, and the issuing bank) are encrypted end-to-end with 1024-bit RSA public/private key-pairs assuring server authenticity and invulnerability to man-in-the-middle attacks.

Does PayConnect use SSL encryption?
Yes. Our system runs in Secure Mode using SSL (Secure Sockets Layer) to encrypt all communication data.

Is PayConnect PCI compliant?
PayConnect is fully level 1 PCI compliant - the highest level of PCI privacy and security recognized by the Payment Card Industry Security Standards Council.

What is EMV?
EMV stands for Europay, MasterCard and Visa. It is a global standard for cards equipped with computer chips and the technology used to authenticate chip-card transactions.

All of our credit card machines are enabled to read EMV chip credit cards, to help combat against counterfeit and fraud.

Can I process EMV cards right now if I process online?
At this time no

Can I process EMV cards right now if I use dial up?
Yes