

PERSONAPAY™

Empower Patients to Pay Precisely What They Can, When They Can

Enhance the payment experience with empathy,
and the best financial outcome for every patient.

*"PersonaPay does well with collection rates
and the cost to collect because of the overall
experience, portal, and patient access."*

DIRECTOR, PATIENT FINANCIAL ENGAGEMENT •
2026 CUSTOMER SURVEY

Patients now expect a modern, personalized way to pay

Patients are demanding more transparent, digital, and flexible payment experiences, and lagging systems are falling behind. As high-deductible plans grow, patient financial responsibility is at an all-time high, while billing confusion and ability to pay drive delay and avoidance.

62%

of consumers prefer to pay medical bills online rather than by mail or phone

WHAT PERSONAPAY CHANGES

Bridge the gap between patient expectation and reality



A personalized approach for each patient

Match every patient to the right payment pathway.



Fewer calls with easy self-serve

Decrease call volume with intuitive self-service.



Empower CSRs in every conversation

The right payment conversation with each patient.



Improve loyalty by meeting needs

Meet each patient's individual payment needs.

MEASURED RESULTS

2.5x

increase in eBill adoption versus legacy portals

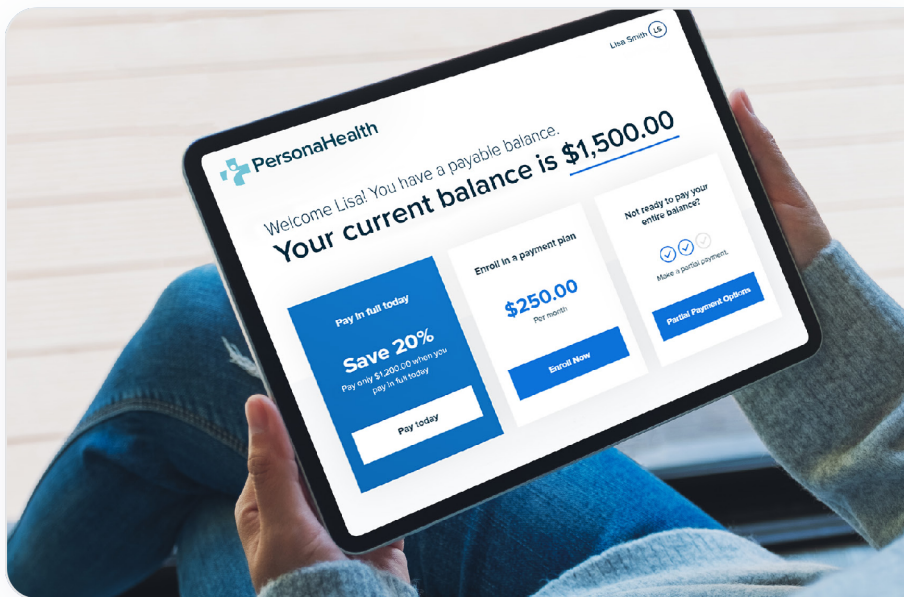
65%

self-service rate, untouched by staff or call center

11 days

faster payment, on average, with digital-first options

Give patients control of their financial journey



Passwordless authentication

Secure access without the friction of usernames and passwords, so more patients get in and pay.

PersonaPay™ gives patients a modern, responsive way to manage self-serve payments, payment plans, electronic statements, and preferences on their own terms—so they stay engaged, and you field fewer inquiries while they pay sooner.

EVERYTHING PATIENTS MANAGE

From one secure account, patients handle the whole experience on their own terms. No phone call required.



Payments & plans

Pay in full, autopay, or set up the right plan.



Financing & assistance

Apply for financing or financial assistance.



Statements & history

View e-statements and full payment history.



Preferences

Stored methods, autopay, and contact preferences.

BUILT TO FIT YOUR STACK

Integrations

Integrates with 95% of the EHR market; transactions post back as your record of truth.

Easy Install

A proven methodology that accelerates implementation 3X versus typical portals.

Payment Facilitator + Gateway

Optional: RevSpring merchant services can be your full-stack PayFac and gateway end to end.

Personalized payment options, launched from any channel

ONE EXPERIENCE, EVERY CHANNEL

Patients pick up the payment wherever they already are.



Statement

Paper or
e-statement



Text

Tap to pay
from a reminder



Email

Pay from an
emailed bill



Phone

Pay by phone,
day or night



Portal

Self-serve,
any device

THE SAME OPTIONS, EVERY CHANNEL

Pay in full, set up a payment plan, or make a partial payment—the same choices, presented the same way, wherever the patient starts.

ACCEPTED WAYS TO PAY

Text-to-pay

Card

ACH

Apple Pay

Google Pay

THREE WAYS TO PAY

Matched to the patient's situation

Every patient is met with a personalized set of options—pay in full, set up a payment plan, or apply for financial assistance—each matched to their situation by intelligence working behind the scenes.



Pay in Full

Clear the full balance in
one fast, secure payment.

ONE-TIME PAYMENT



Set Up a Payment Plan

Spread the balance across
realistic monthly terms.

FLEXIBLE TERMS



Apply for Financial Assistance

Start a digital assistance
application right in PersonaPay™.

DIGITAL APPLICATION

Intelligence that decides what each patient sees

THREE PREDICT SCORES



Financial Assistance

Flags who qualifies for assistance



Plan Optimization

Matches the right plan upfront



Propensity to Pay

Gauges ability and willingness



Integrated digital forms

Patients complete financial assistance applications online, with no paper and no printing. Submissions route directly into your workflow for faster determinations.

STAFF-ASSISTED PAYMENTS

Help your team collect more on every call

PersonaPay™ isn't only self-service. The same personalized experience has a staff-facing side, so CSRs can take and set up payments on behalf of patients, by phone or in person, without leaving the workflow.



SECURE PHONE PAYMENTS

Deviceless Payments™

Staff send patients a secure link by text or email, and the patient completes payment privately on their own phone. The CSR never sees card or banking details, and sensitive data never enters the call or the recording.

Secure and compliant by design

- ✓ **PCI Level 1 hosted.**
No card data ever touches your network.
- ✓ **Reduces compliance scope.**
No card capture in call recordings.
- ✓ **No device costs,**
plus protection from fraud in remote environments.

An AI assistant for every staff conversation

SeatMate™

Put your best agent on every call

An AI chat assistant that works beside your CSRs in real time, turning live billing context into the right words, tone, and next step. Reps can ask it anything mid-call, and it guides the conversation from open to close.

Guide me through the call

Help with payment

Answer questions

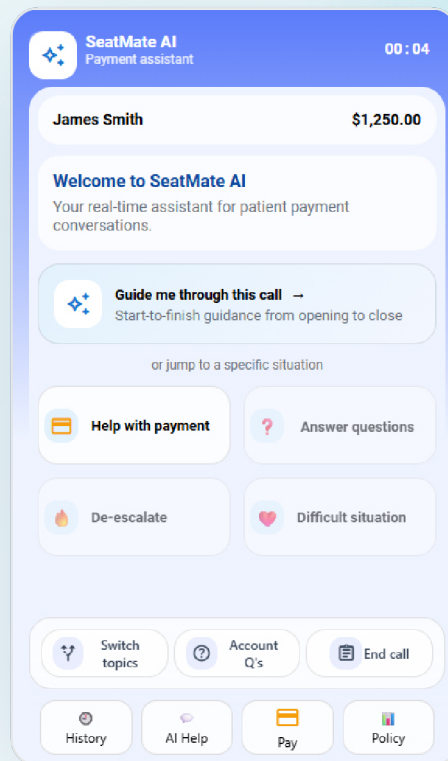
De-escalate

✓ Right talking points, every time

✓ Consistent, confident conversations

✓ Shorter calls, more first-call resolutions

✓ Always grounded in billing context



Live guidance in the staff console

PROVEN IMPACT

#1

KLAS

#1 in Patient Financial Engagement

2026 & 2025 Best in KLAS Awards: Software & Services

+1.55%

average payment-rate lift,
\$250K to \$2.3M added
revenue per health system

15–30%

savings on print and mail costs

"Our self-service has increased from 13% to 25% using PersonaPay™."

OMNI-CHANNEL MANAGER ·
2025 CUSTOMER SURVEY

Full visibility, and a partner watching the KPIs

Optimization Dashboards benchmark you against peer clients, monitor the KPIs that matter, and use AI to mine patient survey themes—so we can quickly optimize your program.

- Key payment insights
- Authentication success
- Portal usage & abandonment
- Patient satisfaction

Standard reports My reports Create reports			
Payments			
ACH Returns	Retrieve returned ACH payments	☆	View >
ACH Web Validation Detail	ACH Web Validation Detail	☆	View >
Detail Payment Query Report - Daily checkout	Payment query report at transaction line item level with reduced columns for easy checkout	☆	View >
Expiring Cards	Expiring cards attached to an active agreement	☆	View >
Missed Payment Summary	Retrieve all declined transactions	☆	View >
Payment CSR Scorecard	Payment CSR Scorecard	☆	View >
Refunded and voided payments	Retrieve refunded and voided payments	☆	View >
Scheduled Payments	Upcoming scheduled payments	☆	View >

STANDARD REPORT LIBRARY



Payments

- Payment Summary
- Transaction Report
- Scheduled Payments
- ACH Returns



Plans

- Plan Health
- Plan Information
- Plan Schedule



AutoPay

- Payment Agreements
- Agreement Setup



Engagement

- Communication Log
- Consumer Abandonment
- Survey Responses



Reconcile

- Daily Settlement
- By Process Date
- By Settlement Date

Putting It All Together

PersonaPay™ pairs solid analytics with an intuitive interface and a personalized pathway for every patient—improving pay rates, fostering empathy, and driving loyalty.

One platform for self-service, staff-assisted, and AI-guided payments, live in weeks on the systems your team already uses.



See PersonaPay™ in action

Contact us today for a personalized demo and discover how PersonaPay can transform your patient financial experience.

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