

REVSPRING · MERCHANT SERVICES

One platform for every healthcare payment

Loyale™ Merchant Services brings gateway, processing, settlement, and reconciliation together in one healthcare-focused, patient-centric platform.

Fewer vendors. Fewer handoffs. Fewer points of failure—from the moment a patient pays to a fully reconciled deposit in your bank.

OWNED GATEWAY · OWNED PROCESSING · OWNED RECONCILIATION

THE CHALLENGE

Fragmented payments drive cost and complexity

The problem isn't payments; it's stitching together disconnected systems—separate vendors for gateways, processors, devices, and reconciliation. Every handoff adds gateway fees, widens PCI exposure, and pushes staff into manual matching. The result is higher cost, more risk, and little visibility across channels.

5–10%+

What current clients are saving on processing fees after consolidating onto one platform.

THE SOLUTION

Loyale™: one integrated platform, complete control



Lower costs

Fewer vendors, no unnecessary gateway fees, and competitive processing rates.



Simplified operations

Payments, reporting, refunds, disputes, and reconciliation in one place.



Unified patient payments

Every payment channel and payment type, in one consistent experience.



Complete visibility

Settlement-based reconciliation matches every payment from authorization to deposit.

THE SCALE BEHIND IT

\$55_B

Processed yearly through our technology—up 25% year over year.

\$10_B

Through RevSpring merchant services—up 30% year over year.

50%

Less reconciliation effort with automated settlement matching.

One owned platform, end to end

Unlike traditional merchant providers, RevSpring owns and manages the payment application, the gateway, and the processing—all the way to a fully reconciled deposit in your bank account. One platform means fewer integrations to maintain and no finger-pointing between vendors when something needs an answer.



TrustCommerce™ gateway, owned by RevSpring

The same gateway that powers patient payments in your portal, IVR, call center, and POS devices—so tokens, reporting, and settlement all speak the same language, and card data stays out of your environment.

FROM TRANSACTION TO DEPOSIT

Every step of the payment lifecycle managed by RevSpring—no handoffs between vendors.



Patient pays

Portal, IVR,
POS, text



Gateway

TrustCommerce™



Processing

Authorize
& capture



Deposit

Funded to
your bank



Reconcile & report

Matched to
deposits

BUILT TO FIT YOUR OPERATIONS

Integrations

Payments post back into the systems your team already runs—Epic®, the PersonaPay™ patient portal, and your host billing system as the record of truth.

Fast Onboarding

One short online application with automated KYC and underwriting—no bank paperwork, no full underwriting package, no weeks of back-and-forth.

Single-Source Support

Gateway, processing, devices, and reconciliation supported by one team—including device deployment and troubleshooting.

Meet patients when, where, and how they pay

EVERY CHANNEL

Support every channel patients prefer, all managed through one platform with one unified view of every transaction.



Portal

Mobile and online self-service



POS

Check-in and point of service



Text

Mobile pay-by-text links



Call center

Agent-assisted and IVR



Mail

Lockbox and remittance

EVERY PAYMENT METHOD

The same methods, presented the same way, wherever a patient starts—and every one of them lands in the same reporting view.

SUPPORTED METHODS

Credit & debit

HSA / FSA

ACH

Apple Pay

Google Pay

PayPal & Venmo

Check

PAYMENT DEVICES

Devices built for healthcare

We match device options to how and where you take payments, then handle deployment, installation, and troubleshooting—all semi-integrated to keep PCI scope low.



Flexible connectivity

Ethernet, Wi-Fi, or USB devices that fit your requirements wherever payments are taken.

ATTENDED & UNATTENDED



P2PE-validated

Point-to-point encryption protects card data from swipe through settlement.

EMV, TAP & SWIPE



Fit to your operations

Deployed, installed, and supported by RevSpring—one team, not four.

LOW PCI SCOPE

Cut reconciliation effort in half

Card and ACH, digital wallet, POS, and lockbox—every payment type, from every channel, converges through Settlement-Based Reconciliation into one reconciled bank deposit. Matching is automatic, cut-off times are uniform, and canceled payments, ACH returns, and chargebacks are flagged as they happen—eliminating human error and reducing write-offs.

WHAT COMES BACK TO YOUR TEAM



Payment Summary

What transpired over the day, and how the team performed



Remittance File

Posts back into your host system as the record of truth



Settlement Match

Confirms payments taken equal what was funded to your bank



One reconciled bank deposit

Matched automatically, zero variance—delivered as reports in the Merchant Reconciliation section of the PersonaPay™ CSR portal.

SECURITY + COMPLIANCE

Protect every payment

Security should simplify payments, not slow them down. Our fully hosted platform keeps sensitive card data out of your environment, reducing PCI scope and freeing your compliance team for strategic work.



SECURITY BY DESIGN

Tokenization + Card-on-File

Card numbers are stored as secure tokens, so card data never lives in your systems—and one token powers payments across every channel. Account Updater refreshes expired or replaced cards automatically, while Token Score and Risky BIN lookups flag high-risk transactions before they post.

Certified to healthcare's highest standards

- ✓ **HITRUST r2®.**
The healthcare data security benchmark.
- ✓ **PCI DSS Level 1.**
Bank-grade card protection.
- ✓ **HIPAA compliant.**
Privacy at every touchpoint.

From application to first payment, in minutes

No manual applications, no full underwriting packages, and no back-and-forth with traditional banks. One simple online process with automated KYC and underwriting has you taking payments in minutes, not weeks.

- Short digital application
- CDD and beneficial ownership
- Automated KYC and underwriting
- MID and gateway credentialing

FOUR STEPS TO PROCESSING

1 Apply online

A short digital application, no paperwork.

2 Verify

CDD, beneficial ownership, pricing and terms.

3 Auto-approve

Automated KYC, underwriting, MID and gateway credentialing.

4 Start processing

Take your first payment right away.

BEYOND PATIENT PAYMENTS

One platform for all your revenue

Unify transactions beyond patient payments—cafeterias, gift shops, pharmacies, and eCommerce—for processing and reconciliation across every location.

Patient payments

Statements, payment plans, POS, IVR, and call center.

SalesVu

Full-service POS for retail, food services, and eCommerce.

TC Vault

Virtual terminal for non-patient payments, no integration needed.

COST + COMPLEXITY, REDUCED

Reduce cost. Simplify payments. Improve visibility.

5–10%+

Saved on processing fees by current clients

Free rate analysis

Three months of consecutive card statements is all we need.

Meet-or-beat pricing

Guaranteed against the rates you pay today.



Get a rate analysis

Contact RevSpring for a personalized merchant services review.

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