Merchant Services

Position to Win Summary

SOLUTION OVERVIEW

Product Description

RevSpring Merchant Services (product name Loyale) is the payment processing layer behind RevSpring-driven payments, built to accept, process, settle, and reconcile transactions through a **fully integrated, owned gateway (TrustCommerce) and processing platform**. By unifying gateway, processing and settlement, and settlement-based reconciliation reporting, RevSpring helps clients reduce cost and complexity, improve financial visibility, and minimize PCI burden.

Product Features

- Closes the loop for accepting, processing, and reconciling RevSpring-driven payments
- Competitive pricing / buying power (free rate analysis)
- Tokenization + encryption in a hosted environment to reduce PCI scope and mitigate risk
- Settlement-Based Reconciliation (SBR) reporting portal which ties out the patient's payment to posting to what's settled in your client's bank account (expedites reconciliation; "cut reconciliation in half")
- Integrated with RevSpring payments stack (EMR's, PersonaPay, Text-to-Pay, IVR) + automated reconciliation
- Payment devices & security options (P2PE validated devices; device availability + support)
- Accept wide array of payment methods: credit/debit, ACH, digital wallets (Apple Pay, Google Pay, Venmo, and PayPal), plus other channels
- Secure, reliable processing in a HITRUST certified, HIPAA compliant and PCI Level 1 DSS compliant environment

Typical Buyer Personas

Provider Persona

CFO / Chief Financial Officer	Owns cost of processing, cash flow, risk/compliance posture, and wants standardized reporting + lower fees
Head of Treasury / Treasurer / VP Treasury	Cares most about settlement, funds flow, reconciliation speed/accuracy, fees associated with processing, and reducing manual close work
CIO / CTO / SVP IT	Accountable for security, PCI scope, vendor consolidation, and integration; our Merchant Services messaging leans heavily on hosted PCI + reducing PCI risk/scope.

End-User Persona

- Revenue Cycle operations leaders (payments, posting, reconciliation)

- Accounting / finance teams responsible for deposits, refunds, disputes

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VALUE AND POSITIONING

What problem we're solving

- Providers are forced to manage multiple vendors across patient payment software, gateway, processor, devices, and reconciliation—driving cost, complexity, and slow issue resolution.
- Manual reconciliation is time-consuming, error-prone, and contributes to missed deadlines and write-offs.
- Many payment environments carry unnecessary PCI DSS burden and cybersecurity risk because sensitive card data touches internal networks/systems.
- Hardware is frequently sunsetting or lacks modern security/contactless support—creating upgrade pain and IT lift.

Value Prop for Provider

- We specialize in Healthcare and know the challenges providers face in patient revenue collections and reconciliation
- We are purpose built to engage with a patient, drive a financial outcome, and process, settle, and reconcile the payments for effective outcomes and ease of reporting
- Single service provider for all patient engagement and payments, including processing and settlement reconciliation...reduced vendor management, complexity and support layers for issue resolution
- Reduce payment processing costs
- Reduce manual work, accelerate financial close, and improve confidence in payment data through settlement-based reconciliation.
- Secure, reliable processing in a HITRUST, HIPAA and PCI Level 1 DSS compliant environment
- Mitigate risk + reduce PCI scope by keeping sensitive payment data out of the provider environment (tokenization/encryption; PCI Level 1 hosted environment referenced)

Key Product Differentiation

- Single vendor: accept + process + settle + reconcile payments (not just gateway or hardware)
- Unified gateway + processing → reduces vendor sprawl and complexity in payments setup
- Settlement-Based Reconciliation (SBR): consolidated visibility + faster exception handling; single dashboard for transaction and settlement reporting/refunds/disputes
- Security posture: tokenization/encryption; "keep card data out of your environment" to reduce PCI scope and risk
- Purpose-built for healthcare payment channels and integrated with RevSpring engagement/payment products (EMR's, PersonaPay, Text-to-Pay, IVR))
- Owned gateway + processing (full-stack control vs. third-party dependency)

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Position to Win Summary

Benefit Statements

- Remove vendor complexity: **one provider** for merchant processing, settlement + reporting/support
- Lower total cost: provide competitive rates for the full payments stack required for accepting, processing and settling patient payments
- Faster close and fewer write-offs: streamline reconciliation and exception handling with SBR
- Reduce compliance burden: keep sensitive payment data out of internal systems; decrease PCI scope/risk
- Modernize payment acceptance: support cards, ACH, and digital wallets with secure equipment options

Discovery questions

Vendor & cost reality

- How many vendors do you currently have across processor, gateway, devices, reconciliation/reporting? What's painful about that setup?
- When did you last do a rate review—and do you have 3 months of statements available for a comparison? By providing 3 months of merchant statements, it allows us to see the mix of card transactions and interchange expense for card-present/card-not-present, debit/credit, interchange qualification levels and associated fees in order to offer the right solution at competitive pricing to save you money

Security & PCI

- Where does card data touch your environment today (call recordings, CSRs, POS devices, internal apps)?

Channels & devices

- Which channels matter most: portal, IVR, text-to-pay, POS, CSR/call center, lockbox? Are any channels disconnected from reporting?
- Any hardware refresh needs (EMV, contactless, encryption, end-of-life devices)? Who owns deployment?

Listen for:

- Vendor sprawl, duplicated fees, finger-pointing across vendors, limited visibility, manual reconciliation, "we've always done it this way," upcoming contract renewals.
- High PCI scope, nervousness about call recordings, "we record everything," homegrown apps, multiple payment entry points, security team blocking projects.
- Channel fragmentation, inconsistent reporting, different experiences by line of business, disconnected devices, inability to tie payments back to accounts easily.

PROOF

Scale & momentum:

- $55B processed transactions yearly through RevSpring technology; growing 25% YoY. (March 2026)
- $6.3B using RevSpring Merchant Services (growing 50% YoY). March 2026
- 284M Transactions annually; March 2026

Cost impact:

- “Current clients average 5–10% savings on processing fees.” (Product validated, Feb 2026)
- Reconciliation impact: “Cut reconciliation in half with settlement-based reconciliation (SBR)” + consolidated reporting location.

Commercial hooks used in-field:

- Free rate analysis with 3 months of consecutive credit card statements
- Objection-ready proof point: “Yes, we can connect to your existing processor—but using RevSpring Merchant Services gives you one point of contact, better tracking, and automated reporting.”

