PersonaPay

Position to Win Summary

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SOLUTION OVERVIEW

Product Description

PersonaPay is RevSpring's payment portal that helps health systems collect more—faster by delivering a modern, secure, omnichannel way for patients to pay, set up payment plans, manage eBill preferences, and complete transactions without friction. PersonaPay has a patient self-serve payment portal also a Customer Service Rep (CSR) facing portal to assist patients in making payments.

Product Features

- Modern self-service portal (mobile-first) for payments (patient facing portal and CSR facing portal
- Personalized payment options
- Authentication without usernames/passwords (reduces friction to pay)
- Omnichannel payments: web + text-to-pay + phone/CSR payments + digital wallets (Apple Pay/Google Pay/PayPal/Venmo) + ACH
- CSR-safe phone payments with SafeMode™ DTMF masking (prevents payment data from entering your network / recordings)
- Optimization dashboards: benchmark + monitor portal performance and KPIs (adoption, abandonment, auth success, satisfaction)
- Settlement-based reconciliation + unified reporting through RevSpring payments ecosystem

Typical Buyer Persona

- CFO (Health System) — often partnered with VP Rev Cycle / Patient Financial Services, and IT/Security
- Priorities: cash acceleration, yield lift, cost-to-collect reduction, vendor rationalization, audit/compliance risk reduction, patient loyalty/experience impact

End-User Persona

- Patients / guarantors
- Patient Financial Services / CSRs (assist payments, reduce handle time, safer phone payments)

Product dependencies

- None

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VALUE AND POSITIONING

What problem we're solving

Patient payments are declining as patient financial responsibility rises and affordability pressure grows. At the same time, vendor sprawl across portals, IVR, lockbox, and gateways/processors drives up reconciliation burden and adds unnecessary fees. Organizations also face growing compliance exposure as PCI scope expands when card data touches internal systems or call recordings, which is especially risky in remote work models. PersonaPay makes it easy for patients to pay and safe for teams to take payments, so finance can improve yield and reduce expense without sacrificing the patient experience.

Value Prop for Provider

- Collect more patient dollars—faster via higher self-service adoption and more convenient payment methods
- Reduce cost-to-collect by shifting transactions from agents to self-service + automation
- Lower PCI/compliance risk with hosted, tokenized flows + SafeMode DTMF masking for phone payments
- Improve patient satisfaction & loyalty with a consumer-grade experience and flexible options
- Create a performance loop (dashboards + benchmarking) to continuously optimize outcomes

Value Prop for Payers

PersonaPay also supports health plan payment journeys (premium/cost share) with similar goals: reduce friction, improve digital payments.

Key Product Differentiation

- Winner in 2024 and 2025 Best in KLAS in Patient Financial Engagement
- Frictionless payment experience (no passwords; modern UX; omnichannel)
- Security-first phone payments via SafeMode™ (DTMF masking) to keep sensitive data out of your environment.
- Optimization built-in: benchmark vs peers + monitor KPIs that drive cash (adoption, abandonment, auth success)
- Designed for healthcare financial workflows (payments + plans + engagement + reporting), not a generic payments widget
- Broader RevSpring platform integration enables vendor consolidation where desired

Benefit Statements

- Accelerate cash flow by increasing self-service payments and reducing days-to-pay
- Improve yield with a patient experience that drives action (easy, trusted, preferred payment methods)
- Reduce expense by deflecting calls and cutting agent handle time with self-serve + automation
- Shrink PCI scope and risk using tokenized, hosted experiences + SafeMode for phone
- Replace vendor sprawl with fewer systems and cleaner reconciliation

Discovery questions

- What % of patient payments are currently self-service? What’s your target?
- What are your days-to-pay and payment plan performance (enrollment, breakage, default rates)?
- How do you is your payment plan structured? One size fits all?

- Where are you seeing the biggest leakage—statement confusion, friction, limited payment methods, or affordability?
- What's your call volume tied to "how do I pay / what do I owe" and the average cost per call?
- How many vendors touch patient payments today (portal, IVR, lockbox, gateway, processor, reconciliation tools)?
- How are you managing PCI scope for phone payments today (recordings, remote agents, devices)?
- Any recent audit findings or security concerns tied to payment workflows?
- If we improved self-service adoption and cash acceleration, which KPIs would you want to see move in 90–180 days?

Listen for

Cash acceleration and yield lift

- "Our patient payments are down" or "patient responsibility is up and we're not collecting it."
- "We need to get paid faster" or "days-to-pay keeps creeping up."
- "We're leaving money on the table" (low payment rates, high plan breakage/default).
- "We need more payment methods" (wallets, ACH, text-to-pay) to increase completion.

Digital adoption and patient experience friction

- "Our portal is clunky" or "patients can't find where to pay."
- "Forgot password" issues, login drop-off, high abandonment.
- "We have too many steps" or "patients give up and call us."
- "We're trying to increase eBill adoption" or "we're still heavily paper-driven."

Call volume, staffing pressure, and cost-to-collect

- "CSRs spend all day taking payments."
- "We're trying to reduce handle time" or "staffing is tight and expensive."
- "A lot of calls are just 'how do I pay / what do I owe?'"
- "We want to deflect calls to self-service."

Vendor sprawl and reconciliation pain

- "We have multiple vendors" (portal, IVR, lockbox, gateway/processor, reporting) and it's messy.
- "Reconciliation takes forever" or "reporting doesn't tie out cleanly."
- "Fees are rising" or "we're looking at vendor rationalization."

PCI and compliance risk (especially phone and remote work)

- "Security is a concern" or "we've had audit questions/findings."
- "We record calls" and there's worry about card data in recordings.
- "We have remote agents" and leadership is uneasy about payment handling at home.
- "We're trying to shrink PCI scope" or "keep card data out of our environment."

Measurement and optimization mindset

- “We don’t know where patients drop off” or “we can’t see what’s working.”
- “We need dashboards/KPIs” for adoption, abandonment, auth success, patient satisfaction.
- “We want to benchmark against peers” or “prove impact in 90–180 days.”

PROOF

Key points

- Customer quote (2025 Customer Survey): “We went from about 30k a month to about 100k a month when we switched to PersonaPay.”
- Customer quote (2025 Customer Survey): “Our self-service has increased from 13% to 25% using PersonaPay.”
- Proven impact (listed in RevSpring materials): +1.55% average lift in payment rate (translating to $250K–$2.3M additional revenue per health system), patients pay 11 days faster, 2.5× eBill adoption, 65% of payments completed via self-service, and 15–30% savings on print/mail
- Risk reduction: SafeMode™ DTMF masking prevents payment data from entering your network (reduces PCI exposure)
- If merchant services are included: settlement-based reconciliation + reduced gateway fees + improved reporting

