

## FREQUENTLY ASKED QUESTIONS

### What is an EMV Swiper?

EMV -- which stands for Europay, MasterCard and Visa -- is a global standard for cards equipped with computer chips ('smart cards'), and the technology used to authenticate chip-card transactions ('swiper'), making it more difficult for fraudsters to successfully counterfeit cards. Credit card companies are beginning to issue consumers new 'smart cards,' which can be processed through new EMV Swipers, existing ePAY Swipers, or entered manually into your ePAY system.

### Why would I consider a new EMV Swiper?

EMV swipers should be considered by facilities experiencing or anticipating fraudulent activity with patients processing card payments at the point of service in your office.

### When can I order a new EMV Swiper?

We have already begun taking orders- you may place your orders at any time. Please send your order forms to [support@epayhealthcare.com](mailto:support@epayhealthcare.com).

### Where do I find order forms?

You can download an order form at the ePAY Resource Center. The link can be found on the middle of your ePAY home page, under "Messages."

### When will the new EMV Swiper be installed?

ePAY will begin installations by the end of August 2015.

### How much will an EMV Swiper cost us?

ePAY will rent or sell the EMV Swipers at our cost for the convenience of our customers. You can either rent a unit for \$16 per unit per month or purchase a unit for \$161. If you purchase the swipers there are additional necessary components to purchase that ePAY will provide at our cost such as software, cabling, and licensing, shipping and annual licensing fees (more pricing details can be found on the order form). ePAY will also help you install and provide ongoing support for the swipers at no charge.

### Are there any additional costs associated with renting a swiper?

Only the cost of shipping the units.

### How do I pay for the swiper costs?

Whether you choose monthly rental or the purchase option, the fees will be deducted by ACH Debit.

### What should I expect at the time of installation?

You will need to have administrator access to the PC on which you will use the EMV Swiper. We will provide a package to you with step-by-step instructions to install the swiper and a support tech to help you through the process.

### What if I have trouble trying to install the EMV Swiper?

Our team will assist you during the entire installation process. We will need remote access to your machine. We simply send you a link to click on which would authorize ePAY to have access to the machine in order to assist you in setting up the swipers.

### Can I still use my existing ePAY swiper?

Yes, you may continue to use your existing ePAY swipers. The new EMV Swipers provide additional protections only if the credit card used is an EMV card (smart card) and the card transaction is face-to-face in your office. Until the industry finalizes the standards and release date of this new technology, there is no risk to continue using your current ePAY swipers. If you currently are experiencing fraudulent activity with patients making a payment with a credit card in your office, then you may want to consider an EMV Swiper in the near future.

### Will all non-EMV credit cards work in the new swipers?

Yes, you can process all credit card types using the new EMV Swipers.

### Can I return my existing ePAY swiper when I order the new EMV Swiper?

Unfortunately, we are not able to accept your current swipers for return. The hardware is not ePAY's product; we have purchased the hardware and shared the exact distributor cost for your convenience.

### How do I return a rental swiper should I no longer need one?

Rental units must be returned in good working condition. Simply send an email to [support@epayhealthcare.com](mailto:support@epayhealthcare.com) providing 30 days' notice of your intent to return the unit.

### If we purchase a new EMV Swiper and decide we do not need it, is it returnable?

The EMV Swipers are non-returnable as they are not an ePAY product. We are purchasing them and configuring them on our customers' behalf.