



Payments & Billing

Tools that process card/ACH payments, send statements, enable text-to-pay, offer financing, and post to your PMS.

VENDOR	DEMO DATE	WHO YOU SPOKE WITH
<input type="text"/>	<input type="text"/>	<input type="text"/>

WHAT TO ASK ON A DEMO

TICK WHAT THEY SAY · NOTE · N/A

- 01 What is your all-in effective rate and how is pricing structured?** Doesn't apply

The headline rate is meaningless without knowing if you're paying transparent interchange-plus or a padded rate.

Interchange-plus NOTES
 Flat-rate
 Tiered/bundled
- 02 Which PMS integrations are certified, and does posting happen automatically?** Doesn't apply

Auto-reconciliation eliminates end-of-day double entry; manual posting adds staff time and error risk.

Auto-posts real time NOTES
 Semi-auto batch
 Manual export/import
- 03 Do you support surcharging or dual pricing with built-in compliance?** Doesn't apply

Passing card fees to patients recovers 2–3%, but state rules and card-brand requirements create liability.

Vendor manages compliance NOTES
 Practice manages it
 Not available
- 04 What are contract terms — length, ETF, and equipment cost?** Doesn't apply

Multi-year contracts with ETFs and leased terminals lock you in even if integration breaks or rates rise.

Month-to-month, no ETF NOTES
 Annual, ETF <\$200
 Multi-year/equipment lease
- 05 How does card-on-file work, and can patients pay by text reply?** Doesn't apply

Text-to-pay lifts collection rates 15–25% over mailed statements; both require PCI-compliant tokenization.

Card-on-file + text-to-pay NOTES
 Card-on-file only
 Text-to-pay only
 Neither

06 **For financing: who carries default risk, patient APR, and merchant fee?**

Doesn't apply

Funded plans pay the practice upfront but charge 3–8%; in-house plans leave default risk with the practice.

- Third-party funded
- In-house, practice risk
- Both available

NOTES

07 **When do funds settle, and to which account?**

Doesn't apply

Next-day vs. 2–3 day funding is a real cash-flow difference, and surprises here can cause overdrafts.

- Same/next day
- 2 business days
- 3+ business days

NOTES

08 **How are chargebacks handled — who does the work and is there a fee?**

Doesn't apply

Vendors with built-in dispute management save staff hours and recover revenue practices otherwise lose.

- Vendor manages fully
- Vendor tools, practice works
- Practice handles directly

NOTES

09 **Can card tokens and payment history be exported at termination?**

Doesn't apply

Non-portable tokens mean every patient must re-enter card details if you ever switch processors.

- Full token portability
- History only, tokens locked
- Locked in vendor

NOTES

10 **Do you send paper statements, electronic, or both — and at what cost?**

Doesn't apply

Many patients (especially 55+) still pay from mailed statements; electronic-only vendors lose that segment.

- Paper and electronic
- Electronic only
- Paper only

NOTES

YOU'VE EXPLORED 1 OF 24 CATEGORIES

Imagine the rest of your practice running this clearly.

You sized up one category today. The other 23 — staffing, no-shows, insurance, slow collections — are already sorted, each vendor **classified by the problem it solves**.

EVERY PROBLEM IN YOUR PRACTICE, ALREADY SORTED

Clinical AI	Imaging	Practice Mgmt	Patient Comms	Insurance	Revenue Cycle
Payments	Membership	Credentialing	Scheduling	Marketing	Analytics
AI Scribe	Teledentistry	Phone / VoIP	Virtual Assts	Staffing	HR & Training
Treatment Plan	Engagement	Supplies	Lab	Hardware	Compliance

500+ vendors · sorted by the problem, vetted by our editors



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Get the next call right the first time.

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