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# MEDTOKEN™

## PAYMENT PRIVACY

## COMPLIANCE

## COST MANAGEMENT SOLUTION



## WHY MEDTOKEN

- Truly Private
- Data is DE-IDENTIFIED
- Impossible to view
- No use to 3<sup>rd</sup> Party Marketers and List Brokers.
- Useless to Hackers

All your bank needs to approve your purchase is your name the amount your charging.

Current PCI / DSS protocols, however, send much more data through Visa / Mastercard / AMEX

Provider name and location

What the charge was for (Procedure, Supplies, Medicines)

They SELL THAT DATA.

Marketers, List Providers, ANY 3<sup>rd</sup> party can buy your data.

And Hackers would gain access to it in a data breach.

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HOW PRIVATE ARE  
CREDIT CARD  
TRANSACTIONS?

LIKE A:

- POST-CARD
- E-MAIL BLAST
- TV COMMERCIAL

**Hello 3<sup>rd</sup> Party Vendors, List Brokers and Hackers,**

**This is Jennys VISA Card, its January 7, 2025 and I am  
spending \$562 at The Women's Health Clinic and  
Pregnancy Center in Phoenix Arizona .**

**Thought you would like to know!  
Best wishes, Mastercard**

# CREDIT CARD TRANSACTIONS

## ■ Not Private

- ✗ *Patient and provider names disclosed at risk across the payment chain:*

- ✗ *List Vendors*
- ✗ *3<sup>rd</sup> Party Marketers*
- ✗ *Hackers*

- ✗ *HIPPA/Cures Act/State privacy and consent liability*

## ■ Expensive

- ✗ *3% of total transaction paid by provider*

## ***Risks to Both Provider and Patient***

BEFORE MED Token:

### Provider Risk:

- Exposed to Litigation from Data Breach
- Exposed to Enforcement Risk from HHS for HIPAA and Cures Violations

### Patient Risk:

- Exposed to privacy breaches for every transaction

AFTER MED Token:

### Provider:

- All transactional data is de-identified except the name and amount.
- Provider does not reveal PHI, so data cannot be stolen or sold.

### Patient:

- Personal Health Information remains private and is unreadable.

## PROCESSING COSTS

### SHIFTING TREND IN COST-SHIFTING

- Cardholders willing to pay the 3% - 4% card fees currently paid by Providers.
  - Convenience
  - Card Rewards
- Additional Costs shifted to Patients
- Other means of payments still available:
  - Cash
  - ACH / Wire

## Eliminate Processing Fees:

### *A National Shift in Customer Expectations.*

Each time you take a customer's credit or debit card, you know a healthy percentage of the payment goes straight to your credit card processor as an expense. This 3% - 4% of your gross card receipts seriously impacts your net profits, increasingly so in already cost-challenged business models.

However, the perception that the receiver of card payments is somehow bound to pay those processing fees is outdated.

- 50 years ago, merchants bore the cost because they wanted to encourage the use of plastic...it was in their better interest because card use led to increased sales.
- Fast forward to today, card use is ubiquitous and deeply embedded in consumer behavior.
- The landscape has shifted to card issuers competing for business, not merchants accepting card payments as a convenience.

As a result, credit card today use offers myriad benefits and rewards, driving consumer preference as a payment. Spreading costs over a monthly payment schedule, reward points, travel miles and other benefits have combined to create a premium advantage for card use.

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Enter Dual Payments / Dual Pricing. By shifting the cost of card use to the cardholder, the consumer accepts the additional cost for the convenience.

- The acknowledgement of the benefit is in the choice of payment method: other means of payment: Cash, electronic transfer or electronic wallets are all available alternatives should the customer prefer. Card use is an entirely voluntary choice.
- Market acceptance is growing nationally and consumers are demonstrating the willingness to participate.

With Sheridan Wealth Advisors Dual Payment Credit Card processing, your customers will pay that 3% to 4% processing charge when they pay you for their transaction. That cost line drops to zero - directly to bottom-line net-profit.

The trend is already shifting; every health care organization in America is likely to adopt Dual Payment Processing within the next few years. There is no need to wait.



- Add quotes on experience
- Add info on lawsuits for breach
- Add data on Compliance enforcement





## CHANGING TO MEDTOKEN™ CARD PAYMENT PROCESSING

- Upgrade POS Terminal
- Install Updated Processing Platform
- Cost Neutral – Installation and use of MED Token will not increase your current total processing costs
- 24/7 Service



# FLUID FINANCIAL IS PART OF TRUSTED PAYMENT SYSTEM

Jon: Insert 5 Bullet Points here about  
Fluid Financial





LET US HELP YOU PROTECT YOUR PATIENTS AND PRACTICE

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