

# Payment Gateway FAQ

Last Modified on 06/02/2025 1:05 pm AEDT

Payment Gateway is a Zedmed integration with Tyro eCommerce that allows practices to request credit card information from patients when they make an appointment and use that card for attendances, appointment deposits and did-not-attends. Tyro manages the payments and transfers to providers' accounts. Zedmed does not store credit card information - it uses a secure token provided by Tyro.

For in-depth instructions, see our [Payment Gateway guide](#).

## What are the costs?

Payment Gateway is a free feature available in Zedmed v37.7.4 and later. SMS credit card requests require ZedSMS. The patient is charged a 1.85% payment fee. The fee is added to the bill and paid by the patient.

## How does Payment Gateway work?

If a patient does not have a credit card on file, they can be sent an SMS card request when booking an appointment or be asked to enter credit card details when using Online Appointments. Patients with credit cards on file will display a card icon in the Appointment Grid. A patient's card can be billed without them being present using the ePayment option on the invoice screen.

## How does a practice get access?

Payment Gateway will be released in 2025, and customers can [register their interest now](#). The onboarding process starts with Zedmed sending the PM an online form to collect information, and then Tyro will send a registration form to each bank account holder. Accepted registrations will receive confirmation emails from Tyro. Zedmed will then set up the practice integration.

## Who is Payment Gateway for?

Facilities that bill private patients, including:

- Telehealth billing
- Deposits and prepayments
- Billing for no-shows / did not attend
- Practitioners with their own bank accounts
- Practitioners who work from home
- Zedmed Online Appointment customers

## How is the patient billed

Billing is for private patients and **ePayment** is the payment type. All valid credit cards provided by the patient and third-party payers will be available for selection when billing. MA Online can also be used if a rebate is required. A receipt will be emailed to the patient.

## How is a patient's payment collected?

Tyro sends the payment to the bank account linked to the treating doctor (selected in the invoice screen). This could be the practice or the doctor's bank account.

## How do fees work?

The patient is charged a 1.85% payment fee. The fee is added to the bill and paid by the patient. The total amount billed is deposited into the practice/practitioner's bank account. Tyro eCommerce withdraws these fees from the bank account every 30 days, from the day the bank account owner receives their confirmation emails from Tyro.

## How do deposits and no-show charges work?

A receipt can be created using ePayment as the payment type. This receipt can then be applied as a credit when the invoice is raised. For missed appointments, a 'Did Not Attend' item can be created to charge against.

## How does reception know when to request a credit card?

If you book an Appointment, a credit card icon on the Appointment Details screen means there is already a card on file. This icon also shows in the Appointment Grid (screen shot below) and the Waiting Room. All cards provided by the patient for Payment Gateway can also be viewed with their expiry date in the Payment Cards menu in patient details.

## How are refunds processed?

Refunds must be processed both in Zedmed and in the bank account owner's Tyro eCommerce account. The Zedmed refund follows the [standard refund steps](#). The Tyro refund follows the [Payment Gateway refund steps](#) and requires a [Tryo Refunder Account](#) (staff account to access the bank account owner's eCommerce account). Customers using Payment Gateway for prepayments and deposits should have Refunder Accounts set up and understand the refund process.

## How does it work with OLA bookings?

The first time a patient makes a booking, they will be asked to provide a credit card. When a patient provides a card, the appointment is booked and the patient's card is charged then refunded \$1. Once a card is recorded in Patient Details, the patient will not be prompted again. The practice can display any fees and an estimated cost for the consultation.

## How does Payment Gateway appear in Banking?

On banking reports, Payment Gateway shows as an ePayment. The Payment Gateway [reconciliation report](#) can be run to resolve discrepancies.

## How are credit cards managed?

Zedmed does not store credit cards. The Payment Cards menu in the Patient record (Office) only shows the card's Type (e.g. Mastercard) the last four digits and expiry date. The practice has no other information. Tyro manages the credit cards and processes the payments when Zedmed bills the patient.

## Can multiple credit cards be used?

A patient can have multiple credit cards on record if they provide different cards to separate card requests. An OLA booking will always ask for a card on the patient's first booking, and that card will become the primary (default) card for that specific appointment. When invoicing, any valid card on record for Payment Gateway can be selected.

### How long can a credit card be charged for?

A credit card can be charged by the practice until the card's expiry date or until it is removed from the patient's Patient Cards menu (Patient Details) by a practice admin.

### Can a card be added to a child's patient record?

If a next of kin (NOK) provides a credit card for a child, that card will be added to the child's profile (Payment Cards tab in Patient Details) and the NOK will show as the payer.

### How can we track what card requests have been sent?

All SMS messages sent to request credit card information will show in **Message Manager** (Management tab > Messages) as **Payment Details Link**, and there is a filter with the same name.

### Why can't I see Payment Gateway?

Most of the Payment Gateway options are not visible in Zedmed until Payment Gateway has been set up.

### What happens when I start using Payment Gateway?

A credit card icon will inform office staff that an appointment was made using Payment Gateway. After the consultation, they will bill that patient using Zedmed's ePayment option.

### Payment Gateway at a glance

- 1) Book an Appointment and check for a credit card.
- 2) SMS the patient a credit card request - if required.
- 3) Bill the patient using ePayment and email receipt.

The screenshot displays two panels from the Zedmed software. The left panel, titled 'Appointment Details', shows an appointment for Emma Black on Tuesday, 19 November 2024, at 11:15 AM. A red callout bubble points to a credit card icon in the top right corner, stating 'A credit card icon means a card is on file.' Another red callout bubble points to the 'Close & Request Payment Card' button at the bottom, stating 'If there is no credit card icon, send a card request.' The right panel, titled 'Quick Pay', shows the payment options for Emma Black. The 'ePayment' option is highlighted with a red box. Below it, a red callout bubble points to the 'ePayment' button, stating 'You are about to bill the patient's credit card with the amount of \$71.30. A receipt can be sent to the patient at the email address below if entered.' The 'ePayment' section includes a table for 'Payment Cards' with columns for Account Payer, Card Type, Card Number, and Expiry. The 'Account Payer' is Black, Emma, the 'Card Type' is MASTERCARD, and the 'Expiry' is 01/39. The 'Email Address' field is filled with 'zedmedtesting+emblack@gmail.com'. The 'Bill' button at the bottom right is also highlighted with a red box.

