

### Who is Zelis?

Zelis is a market-leading electronic payments solutions provider to medical, dental and workers' compensation payers.

### What is VPay®?

VPay® is a total business-to-business payment solution for providers' claim payments currently being printed and mailed. VPay® manages all the payment preferences (check, ACH and virtual card) for Payees and provide an impactful ROI by eliminating print and mail costs as well as banking fees.

### What is a VCard®?

A VCard® is a virtual card that replaces checks and allows Payees to receive electronic payments via the MasterCard network.

### How is a VCard® delivered to the Payee?

The VCard® is delivered electronically or by mail, along with the normal remittance advice.

### What if a Payee doesn't accept credit cards?

VPay® is all about choice. If a Payee prefers another method of payment, their Call Center will immediately change their preference in VPay®'s database. Payees can choose to receive a check or enroll for ACH.

### Is VPay® a secure process?

Yes. VPay® is powered by an uncompromising infrastructure that provides extensive security and control over all data and processes. They annually conduct SSAE 16, PCI, NACHA and HIPAA audits, as well as numerous security audits by clients and bank partners.

### How do our providers start utilizing VPay®?

AHP's first check run with Zelis occurred on Thursday, 01/07/2021. The providers will receive "VPages" also known as an EOP that will go with every payment. On the footer, if the provider is not registered, there is information to sign up. The first payment will be a VCard® if they are already registered. If not already signed up via fax, it will get printed and mailed. There is a phone number for them to call VPay® or the plan.

**ZELIS AND VPAY® FREQUENTLY  
ASKED QUESTIONS**

What is the default payment type for a provider?

If a fax number is on file for the provider, a VCard® will be sent to them as the default payment type. If a fax number is not on file, the VCard® will be mailed to them. For a provider to receive payments via ACH, it must be chosen as a preference. ACH has a cost of \$2.25 per transaction per week. As it relates to VCard® transactions, there is not a fee from VPay® itself; however, there is a fee from Mastercard. The charge would be the amount the provider has negotiated with the merchant terminal company.

What if a provider does not want to utilize VPay®?

If the provider doesn't want to utilize the VCard® and prefers to receive a paper check, the provider can call VPay® and opt out of electronic payments. VPay® will process and cut a check that same day

Can a provider opt-out of paper EOPs?

Yes, providers are no longer required to receive EOPs via paper. They may opt-out of them.

Who can the provider contact for assistance with VPay®?

The provider may contact VPay® directly with payment questions or concerns at 888-920-0582.